



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	ABN AMRO Bank N.V.
<b>LEI Code</b>	BFXS5XCH7N0Y05NIXW11
<b>Country Code</b>	NL

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2022 EU-wide Transparency Exercise

### Key Metrics

ABN AMRO Bank N.V.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	19,672	19,206	19,500	19,628	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,672	19,206	19,500	19,628	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	21,654	21,188	21,482	21,610	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	21,654	21,188	21,482	21,610	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	26,034	26,386	26,589	26,862	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26,034	26,386	26,589	26,862	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	110,565	117,693	124,342	126,676	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	110,565	117,693	124,342	126,676	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.79%	16.32%	15.68%	15.49%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.79%	16.32%	15.68%	15.49%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.58%	18.00%	17.28%	17.06%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.58%	18.00%	17.28%	17.06%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.55%	22.42%	21.38%	21.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.55%	22.42%	21.38%	21.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	374,474	360,779	377,423	449,999	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.78%	5.87%	5.69%	4.80%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2022 EU-wide Transparency Exercise

### Leverage ratio

ABN AMRO Bank N.V.

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,654	21,188	21,482	21,610	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	21,654	21,188	21,482	21,610	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	374,474	360,779	377,423	449,999	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	374,474	360,779	377,423	449,999	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.78%	5.87%	5.69%	4.80%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.78%	5.87%	5.69%	4.80%	[A.2]/[B.2]	

**2022 EU-wide Transparency Exercise**  
Capital

ABN AMRO Bank N.V.

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>26,034</b>	<b>26,386</b>	<b>26,589</b>	<b>26,862</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>19,672</b>	<b>19,206</b>	<b>19,500</b>	<b>19,628</b>	C.01.00 (0020,0050)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,860	13,360	13,360	13,360	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,463	6,725	6,861	7,107	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,386	-1,227	-853	-366	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 8f of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,574	1,489	1,144	613	C.01.00 (0250,0050)	Articles 12 to 15 and 46, 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-130	-125	-120	-117	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-22	-47	-47	-37	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-93	-223	-147	-87	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-1	-1	-1	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) 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	0	0	C.01.00 (0480,0050)	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	0	0	C.01.00 (0490,0050)	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	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-62	-93	-84	-155	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-533	-652	-611	-689	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48f and 48g of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 47f and 48g of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,982</b>	<b>1,982</b>	<b>1,982</b>	<b>1,982</b>	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,982	1,982	1,982	1,982	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>21,654</b>	<b>21,188</b>	<b>21,482</b>	<b>21,610</b>	C.01.00 (0505,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,380</b>	<b>5,197</b>	<b>5,107</b>	<b>5,252</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	4,289	5,136	5,107	5,252	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	91	61	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>110,565</b>	<b>117,693</b>	<b>124,342</b>	<b>126,676</b>	C.02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.05.01 (0010,0040)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.79%</b>	<b>16.32%</b>	<b>15.68%</b>	<b>15.49%</b>	CA1 (1)	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>19.58%</b>	<b>18.00%</b>	<b>17.28%</b>	<b>17.06%</b>	CA1 (2)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>23.55%</b>	<b>22.42%</b>	<b>21.38%</b>	<b>21.21%</b>	CA2 (3)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>19,672</b>	<b>19,206</b>	<b>19,500</b>	<b>19,628</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>17.79%</b>	<b>16.32%</b>	<b>15.68%</b>	<b>15.49%</b>	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible 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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

ABN AMRO Bank N.V.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	75,348	79,804	79,758	82,908	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0090, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	6,724	6,579	5,953	7,721	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	8,650	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	63,018	68,300	68,810	61,788	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	3,773	3,364	3,358	3,201	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	8,950	6,456	7,185	7,230	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0090, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	153	202	475	457	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	100	116	213	208	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,769	1,668	2,022	2,516	C 02.00 (r0520, c0010)
Of which the standardised approach	3	6	4	7	C 02.00 (r0530, c0010)
Of which IMA	1,766	1,662	2,018	2,508	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	14,054	16,049	16,153	16,091	C 02.00 (r0590, c0010)
Of which basic indicator approach	604	604	533	533	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	13,449	15,444	15,619	15,558	C 02.00 (r0620, c0010)
Other risk exposure amounts	10,192	13,399	18,536	17,266	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	110,565	117,693	124,342	126,676	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2022 EU-wide Transparency Exercise

### P&L ABN AMRO Bank N.V.

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	5,166	6,965	1,695	3,428
Of which debt securities income	393	515	123	252
Of which loans and advances income	4,963	6,591	1,554	3,142
Interest expenses	1,298	1,765	391	862
(Of which deposits expenses)	340	454	134	309
(Of which debt securities issued expenses)	949	1,252	297	600
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	10	1	6
Net Fee and commission income	1,219	1,664	447	895
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	-102	239	5	13
Gains or (-) losses on financial assets and liabilities held for trading, net	132	203	64	227
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	194	255	62	93
Gains or (-) losses from hedge accounting, net	-31	-44	6	0
Exchange differences (gain or (-) loss), net	-37	-31	19	-32
Net other operating income /(expenses)	132	198	31	69
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,385</b>	<b>7,694</b>	<b>1,940</b>	<b>3,837</b>
(Administrative expenses)	3,904	5,255	1,202	2,397
(Cash contributions to resolution funds and deposit guarantee schemes)	256	286	207	250
(Depreciation)	145	194	49	91
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	136	179	35	77
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	77	116	-16	-14
(Other provisions)	58	63	51	91
Of which pending legal issues and tax litigation <sup>1)</sup>	0	342	0	0
Of which restructuring <sup>2)</sup>	0	-48	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-144	-21	100	62
(Financial assets at fair value through other comprehensive income)	0	0	0	-1
(Financial assets at amortised cost)	-144	-21	99	63
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	0	-4	-7
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	22	33	11	22
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,105	1,833	362	988
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	682	1,234	295	770
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>682</b>	<b>1,234</b>	<b>295</b>	<b>770</b>
Of which attributable to owners of the parent	679	1,231	295	770

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

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

ABN AMRO Bank N.V.

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	75,111				66,021				76,061				71,563				IAS 1.54 (f)
Financial assets held for trading	6,352	2,200	4,047	105	4,388	959	3,341	88	5,414	1,876	3,496	42	7,356	2,234	5,054	68	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	858	90	348	420	684	90	162	433	697	94	131	472	657	84	96	477	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	42,763	42,273	1	489	42,553	42,070	1	481	40,976	40,462	102	412	40,113	39,744	1	367	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	284,697				278,021				296,322				304,378				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	593	0	593	0	552	0	552	0	304	0	304	0	160	0	160	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,967				1,442				-1,919				-5,899				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	5,010				3,793				3,988				3,557				
<b>TOTAL ASSETS</b>	<b>417,352</b>				<b>399,454</b>				<b>421,843</b>				<b>421,885</b>				IAS 1.9(a), I.G 6

<sup>1</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References										
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>													
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets											
Financial assets at fair value through other comprehensive income	Debt securities	42,764	0	0	-1	0	0	0	42,554	0	0	-1	0	0	0	0	0	0	40,977	0	0	-2	0	0	0	40,113	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)		
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)		
	Loans and advances	257,826	22,381	7,046	-160	-375	-2,035	252,490	21,246	6,697	-163	-360	-1,901	271,285	20,895	6,582	-218	-375	-1,858	280,458	20,237	6,066	-251	-380	-1,764	280,458	20,237	6,066	-251	-380	-1,764	Annex V.Part 1.32, 44(a)			

<sup>1</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>2</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	5,727	4,496	4,278	4,918	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	914	892	311	238	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	384,995	368,335	390,111	390,105	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	555	535	392	275	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,118	1,196	1,169	1,131	IAS 37.10; IAS 1.54(l)
Tax liabilities	19	97	22	12	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,097	1,904	3,227	2,679	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>395,425</b>	<b>377,454</b>	<b>399,509</b>	<b>399,358</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>21,927</b>	<b>21,999</b>	<b>22,333</b>	<b>22,528</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>417,352</b>	<b>399,454</b>	<b>421,843</b>	<b>421,885</b>	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

ABN AMRO Bank N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		5,003	4,344	3,786	3,799	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,185	654	842	1,346	Annex V.Part 1.31
Deposits	Central banks	36,632	34,760	36,689	37,027	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	5	4	4	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,920	3,907	3,581	3,204	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,896	2,970	2,873	2,510	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,395	3,451	6,988	6,989	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,528	1,524	1,965	2,372	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	54,833	40,882	61,328	60,747	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	23,474	24,889	29,820	29,864	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	79,522	87,103	83,292	84,067	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	74,767	81,878	78,317	78,618	ECB/2013/33 Annex 2.Part 2.9.1
	Households	128,842	128,879	130,272	132,454	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	122,014	122,057	123,492	125,484	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		71,093	67,236	63,830	61,088	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		6,599	7,549	7,416	7,658	Annex V.Part 1.37
Other financial liabilities		3,767	3,041	4,484	4,814	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>392,191</b>	<b>374,257</b>	<b>395,092</b>	<b>395,536</b>	



		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	59	64	9	21	0	31	2	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	1,156	1,156	0	0	1,981	1,981	0	
	International Organisations	5,276	5,276	0	0	5,332	5,332	0	
	Institutions	23,538	13,136	1,533	0	26,831	13,790	1,348	
	Corporates	18,144	7,334	6,618	0	19,567	6,307	5,636	
	of which: SME	2,831	1,325	916	0	2,611	1,843	810	
	Retail	7,882	3,703	2,707	0	7,562	3,421	2,493	
	of which: SME	742	397	227	0	716	396	226	
	Secured by mortgages on immovable property	682	354	397	0	614	403	455	
	of which: SME	151	148	94	0	151	150	96	
	Exposures in default	550	137	80	218	531	133	81	165
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>2</sup>	57,541	31,466	11,282	349	66,438	36,983	9,744	287	

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

<sup>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	48	54	9	13	23	2	2	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	7,999	4,181	98	0	7,218	3,191	618	
	Corporates	4,571	2,651	2,307	0	4,998	2,965	2,375	
	of which: SME	1,628	792	559	0	1,791	1,030	536	
	Retail	7,224	3,811	2,461	0	7,204	3,331	2,421	
	of which: SME	741	397	227	0	716	395	226	
	Secured by mortgages on immovable property	470	254	197	0	414	403	455	
	of which: SME	151	148	94	0	151	150	96	
	Exposures in default	470	137	87	174	433	113	81	113
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>2</sup>	135	135	52	248	84	84	45	244	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	4,221	4,170	90	0	7,286	7,151	146	
	Corporates	1,097	770	565	0	1,118	387	358	
	of which: SME	301	209	130	0	301	194	132	
	Retail	137	59	44	0	156	57	43	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	22	17	23	2	21	8	14	3
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>2</sup>	0	0	0	2	0	0	0	3	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	1	1	0	0	1	1	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	180	189	0	0	188	188	0	
	Corporates	6,877	2,666	325	0	6,489	1,915	258	
	of which: SME	4,128	950	950	0	5,137	674	674	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	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	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	252	252	0	0	250	250	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	389	377	8	0	441	413	13	
	Corporates	1,096	589	487	0	1,064	507	405	
	of which: SME	545	293	195	0	461	240	196	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	14	7	11	1	12	7	11	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total <sup>2</sup>	0	0	0	1	0	0	0	1	

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	43	43	0	0	43	43	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	710	710	14	0	583	583	12	0
	Corporates	2,988	2,988	54	0	3,158	3,158	52	0
	of which: SME	9	2	2	0	12	2	2	0
	Retail	35	4	4	0	3	2	2	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	10	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	2,045	2,045	0	0	2,191	2,191	0	0
	Institutions	30	30	0	0	19	19	0	0
	Corporates	159	67	67	0	143	56	56	0
	of which: SME	31	3	3	0	18	4	4	0
	Retail	21	7	7	0	7	4	4	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	779	779	0	0	755	755	0	0
	International Organisations	666	666	0	0	663	663	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	42	41	41	0	4	3	3	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	2	2	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,403	444	444	0	1,586	380	380	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	10	10	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	24	24	0	0	21	21	0	0
	Corporates	457	349	349	0	309	149	149	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	4	1	1	0	4	2	2	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	35	50	5		56,402	59,504	352	
	Regional governments or local authorities	0	0	0		3,081	3,265	2	
	Public sector entities	0	0	0		3,155	1,688	376	
	Multilateral Development Banks	1,060	1,060	0		1,100	1,191	0	
	International Organisations	5,364	5,364	0		6,945	6,053	7	
	Institutions	27,254	17,121	1,907		30,765	18,878	1,907	
	Corporates	18,574	6,747	5,761		20,828	8,092	7,071	
	of which: SME	1,442	951	741		1,374	1,024	678	
	Retail	5,893	3,106	2,269		5,809	3,053	2,334	
	of which: SME	575	338	193		529	311	178	
	Secured by mortgages on immovable property	325	301	104		421	465	156	
	of which: SME	50	49	16		51	51	18	
	Exposures in default	400	120	170	177	448	148	192	311
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>		58,983	33,947	9,956	303	167,389	146,439	11,948	424

(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) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NETHERLANDS	Central governments or central banks	27	42	3		20,951	20,891	123	
	Regional governments or local authorities	0	0	0		151	161	1	
	Public sector entities	0	0	0		55	153	83	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,261	4,214	481		7,264	3,847	481	
	Corporates	3,261	2,044	2,054		4,015	3,105	2,994	
	of which: SME	552	427	317		434	351	276	
	Retail	5,726	3,065	2,219		5,641	2,985	2,183	
	of which: SME	574	338	193		528	311	178	
	Secured by mortgages on immovable property	325	301	104		421	465	156	
	of which: SME	50	49	16		49	49	15	
	Exposures in default	227	105	123	130	238	110	142	123
	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		
Other exposures	88	88	42		23	23	13		
Standardised Total <sup>2</sup>					352				329

(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 countryparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0		5,600	7,022	42	
	Regional governments or local authorities	0	0	0		1,177	1,466	0	
	Public sector entities	0	0	0		1,912	399	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,149	8,094	166		10,655	10,512	215	
	Corporates	1,161	401	376		1,193	455	420	
	of which: SME	148	115	85		148	139	104	
	Retail	148	53	42		148	56	42	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	17	14	19	3	16	13	19	3
	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		
Other exposures	0	0	0		64	64	20		
Standardised Total <sup>2</sup>					3				3

(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 countryparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		7,350	7,350	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		25	25	0	
	International Organisations	298	297	0		286	286	0	
	Institutions	6,590	2,847	356		7,570	2,230	299	
	Corporates	1,502	1,095	1,095		6,164	1,257	1,257	
	of which: SME	0	0	0		1	1	1	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>					0				0

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

(2) Total value adjustments and provisions per country of countryparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0		2,500	4,364	56	
	Regional governments or local authorities	0	0	0		0	31	0	
	Public sector entities	0	0	0		861	557	42	
	Multilateral Development Banks	241	241	0		232	232	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	211	203	42		239	231	62	
	Corporates	1,054	471	420		1,342	744	672	
	of which: SME	378	206	157		518	340	261	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	8	8	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>					1				1

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

(2) Total value adjustments and provisions per country of countryparty exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	515	515	18	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	69	0
	Multilateral Development Banks	42	42	0	0	42	43	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	774	774	15	0	1,048	1,048	21	0
	Corporates	3,095	741	710	0	3,245	797	797	0
	of which: SME	363	193	163	0	334	192	31	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	1	0	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>								6	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
BELGIUM	Central governments or central banks	0	0	0	0	2,221	2,241	0	0
	Regional governments or local authorities	0	0	0	0	312	312	0	0
	Public sector entities	0	0	0	0	107	129	33	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	2,247	2,247	0	0	1,899	1,899	0	0
	Institutions	21	21	10	0	23	23	12	0
	Corporates	99	39	39	0	713	329	329	0
	of which: SME	1	0	0	0	14	4	4	0
	Retail	0	0	0	0	6	4	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	1	0	0	0	11
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				1				31	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0	0	322	322	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	719	719	0	0	833	833	0	0
	International Organisations	962	962	0	0	927	94	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	28	9	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SINGAPORE	Central governments or central banks	0	0	0	0	878	878	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,524	330	330	0	1,552	422	422	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	100	0	0	100
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				100	

(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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	207	207	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	14	14	0	0	37	37	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	25	25	13	0	294	294	188	0
	Corporates	255	124	124	0	294	188	188	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	14	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>				0				0	

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		IRB Approach											
		As of 30/09/2021				As of 31/12/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	1,608	0	1,617	27	0	0	1,795	0	1,804	37	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,677	459	8,321	5,721	973	60	9,246	264	7,536	5,094	745	70
	Corporates - Of Which: Specialised Lending	1,909	48	1,489	899	9	1	2,014	13	1,502	958	5	2
	Corporates - Of Which: SME	854	23	520	182	29	2	881	25	531	191	42	5
	Retail	75	2	68	6	0	0	74	3	68	8	1	0
	Retail - Secured on real estate property	65	0	63	5	0	0	64	2	62	7	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	65	0	63	5	0	0	64	2	62	7	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	2	5	1	0	0	11	2	6	2	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	10	2	5	1	0	0	11	2	6	2	0	0	
Equity	29	0	29	84	0	0	29	0	29	85	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021				As of 31/12/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
BELGIUM	Central banks and central governments	3,229	0	3,229	19	0	0	3,291	0	3,439	3	0	0
	Institutions	78	0	78	13	0	0	78	0	82	0	0	0
	Corporates	3,192	240	2,669	1,789	388	103	4,138	227	3,266	2,322	421	96
	Corporates - Of Which: Specialised Lending	117	0	96	23	0	0	163	0	121	39	0	0
	Corporates - Of Which: SME	185	32	154	134	99	8	200	25	177	116	43	9
	Retail	129	4	123	40	6	1	121	3	116	29	6	1
	Retail - Secured on real estate property	108	2	104	31	3	1	100	2	100	33	3	0
	Retail - Secured on real estate property - Of Which: SME	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	106	2	103	31	3	1	99	2	99	33	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	2	18	9	3	1	21	2	16	6	3	0
	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	20	2	17	9	3	1	20	2	15	5	2	0	
Equity	3	0	3	12	0	0	3	0	3	12	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021				As of 31/12/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	201	0	201	0	0	0	200	0	200	0	0	0
	Institutions	176	0	175	35	0	0	67	0	66	35	0	0
	Corporates	2,607	1	2,206	789	0	2	3,024	0	2,576	1,099	0	4
	Corporates - Of Which: Specialised Lending	297	0	271	188	0	0	491	0	438	211	0	2
	Corporates - Of Which: SME	113	1	109	31	0	2	97	0	93	30	0	1
	Retail	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	1	0	1	0	0	0	1	0	1	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021				As of 31/12/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
SINGAPORE	Central banks and central governments	947	0	947	0	0	0	794	0	794	0	0	0
	Institutions	4	0	3	4	0	0	0	0	4	7	0	0
	Corporates	623	93	501	124	0	93	546	93	457	140	93	0
	Corporates - Of Which: Specialised Lending	406	0	289	85	0	0	346	0	288	94	0	1
	Corporates - Of Which: SME	18	0	17	5	0	0	16	0	5	2	0	0
	Retail	23	0	20	3	0	0	22	0	21	2	0	0
	Retail - Secured on real estate property	20	0	17	2	0	0	19	0	19	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	17	2	0	0	19	0	19	2	0	0
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	2	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	1	0	1	0	0	0	1	0	1	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021				As of 31/12/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
SWITZERLAND	Central banks and central governments	140	0	140	0	0	0	88	0	88	0	0	0
	Institutions	69	0	65	65	0	0	58	0	57	69	0	0
	Corporates	1,182	55	699	490	23	0	1,128	56	614	386	23	2
	Corporates - Of Which: Specialised Lending	51	0	41	23	0	0	40	0	31	12	0	0
	Corporates - Of Which: SME	22	0	23	11	0	0	29	0	31	12	0	0
	Retail	47	2	46	3	0	0	45	0	45	4	0	0
	Retail - Secured on real estate property	47	2	45	3	0	0	45	0	45	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47	2	45	3	0	0	45	0	45	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	3	0	3	6	0	0	3	0	3	6	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2021				As of 31/12/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
NORWAY	Central banks and central governments	0	0	20	2	0	0	0	0	35	2	0	0
	Institutions	728	0	726	76	0	0	708	0	706	64	0	0
	Corporates	2,226	307	1,825	932	64	159	2,025	232	1,690	959	191	100
	Corporates - Of Which: Specialised Lending	1,276	285	1,099	483	51	129	1,114	214	896	500	160	85
	Corporates - Of Which: SME	7	0	7	7	0	0	6	0	6	5	0	0
	Retail	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	3	0	3	6	0	0	1	0	1	2	0	0	
Other non credit-obligation assets													
IRB Total													

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



		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
<b>Consolidated data</b>											
Central banks and central governments		106,818	4	106,037	998	13	2	0	0	0	0
Institutions		9,997	1	8,029	1,996	0	1	0	0	0	0
Corporates		137,714	6,530	105,282	32,083	4,624	2,021	138,153	5,697	106,294	34,443
Corporates - Of Which: Specialised Lending		18,726	423	16,330	6,206	577	274	18,024	291	16,613	7,534
Corporates - Of Which: SME		32,004	1,861	27,513	11,199	962	541	32,138	1,618	27,909	11,532
Retail		174,063	1,796	168,068	16,601	1,562	254	171,124	1,577	165,299	16,313
Retail - Secured on real estate property		182,703	1,413	181,096	14,720	1,137	130	180,016	1,277	178,997	14,091
Retail - Secured on real estate property - Of Which: SME		3,747	109	3,501	642	66	33	3,712	110	3,462	546
Retail - Secured on real estate property - Of Which: non-SME		158,556	1,294	158,195	14,077	1,070	97	156,304	1,167	155,535	14,045
Retail - Qualifying Revolving		5,288	27	1,326	138	43	15	5,299	25	1,354	136
Retail - Other Retail		6,072	286	5,146	1,743	182	109	5,808	275	4,947	1,586
Retail - Other Retail - Of Which: SME		3,247	206	2,741	945	136	71	3,229	190	2,646	841
Retail - Other Retail - Of Which: non-SME		2,725	89	2,405	800	47	38	2,578	85	2,302	745
Equity		855	0	855	2,338	0	0	797	0	797	2,303
Other non credit-obligation assets					1,636						1,517
<b>IRB Total</b>					<b>76,582</b>						<b>77,866</b>

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal year.

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
<b>NETHERLANDS</b>											
Central banks and central governments		74,650	0	75,157	128	0	0	0	0	0	0
Institutions		1,289	1	1,194	439	0	0	1,289	0	1,283	483
Corporates		92,952	4,872	70,300	34,453	2,761	1,387	89,101	4,272	67,690	33,406
Corporates - Of Which: Specialised Lending		8,633	10	7,628	2,297	5	25	8,490	28	7,567	3,107
Corporates - Of Which: SME		28,694	1,767	25,667	10,349	839	519	25,403	1,464	22,486	9,177
Retail		173,490	1,719	167,980	16,505	1,550	251	170,319	1,560	164,719	16,219
Retail - Secured on real estate property		182,176	1,408	181,107	14,647	1,211	138	179,463	1,288	178,474	14,518
Retail - Secured on real estate property - Of Which: SME		3,728	109	3,462	641	66	33	3,702	110	3,453	544
Retail - Secured on real estate property - Of Which: non-SME		158,438	1,297	157,625	14,005	1,265	95	155,760	1,160	155,022	13,974
Retail - Qualifying Revolving		5,288	27	1,326	138	43	15	5,299	25	1,354	136
Retail - Other Retail		5,987	286	5,086	1,721	175	108	5,727	266	4,890	1,565
Retail - Other Retail - Of Which: SME		3,244	206	2,739	945	135	71	3,229	190	2,644	840
Retail - Other Retail - Of Which: non-SME		2,642	80	2,348	780	40	37	2,498	76	2,246	726
Equity		649	0	649	2,299	0	0	625	0	625	2,227
Other non credit-obligation assets											0
<b>IRB Total</b>											

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
<b>GERMANY</b>											
Central banks and central governments		9,652	0	9,599	35	0	0	0	0	0	0
Institutions		979	0	729	111	0	0	788	0	781	288
Corporates		5,665	12	4,113	1,811	14	8	5,663	17	4,063	30
Corporates - Of Which: Specialised Lending		668	0	511	179	0	1	663	0	470	304
Corporates - Of Which: SME		904	4	540	104	0	4	966	4	560	102
Retail		75	3	70	13	1	1	74	3	70	1
Retail - Secured on real estate property		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
Retail - Secured on real estate property - Of Which: non-SME		60	1	61	9	0	1	60	1	61	9
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		15	2	9	4	1	0	13	2	9	3
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		15	2	9	4	1	0	13	2	9	3
Equity		74	0	74	140	0	0	61	0	61	116
Other non credit-obligation assets											0
<b>IRB Total</b>											

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
<b>UNITED STATES</b>											
Central banks and central governments		6,694	0	6,694	0	0	0	1,217	0	0	0
Institutions		951	0	951	226	0	0	788	0	1,188	288
Corporates		3,300	66	3,308	977	136	14	2,612	13	2,189	734
Corporates - Of Which: Specialised Lending		115	59	107	246	132	0	79	0	144	43
Corporates - Of Which: SME		36	0	33	9	0	0	23	0	20	8
Retail		37	0	37	6	0	0	37	0	37	5
Retail - Secured on real estate property		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
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		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
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Equity		50	0	50	157	0	0	55	0	55	177
Other non credit-obligation assets											0
<b>IRB Total</b>											

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
	(in EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
<b>FRANCE</b>											
Central banks and central governments		3,072	0	3,029	61	0	0	0	0	0	0
Institutions		2,094	0	1,403	263	0	0	2,003	0	1,373	265
Corporates		3,968	33	3,007	1,252	53	15	2,907	79	6,460	3,675
Corporates - Of Which: Specialised Lending		154	0	121	31	0	0	209	0	164	67
Corporates - Of Which: SME		896	21	828	299	20	4	4,021	59	3,504	1,742
Retail		47	0	47	8	0	0	46	1	47	8
Retail - Secured on real estate property		38	0	39	6	0	0	38	0	39	6
Retail - Secured on real estate property - Of Which: SME		4	0	4	1	0	0	4	0	4	1
Retail - Secured on real estate property - Of Which: non-SME		33	0	34	5	0	0	34	0	35	5
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		9	0	9	2	0	0	9	2	9	2
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		9	0	9	2	0	0	9	2	9	2
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

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



























**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

ABN AMRO Bank N.V.

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0
5Y - 10Y f	7	7	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0
10Y - more	1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>26</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>
10 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		25	25	0	0	25	0	25	0	0	0	0	0	0	0	0	0
1Y - 2Y f		511	511	0	0	509	2	511	0	0	0	0	0	0	0	0	0
2Y - 3Y f		71	71	0	0	71	0	71	0	0	0	0	0	0	0	0	0
3Y - 5Y f		727	727	0	0	727	0	727	0	0	0	0	0	0	0	0	0
5Y - 10Y f	385	385	0	0	385	0	385	0	0	0	0	0	0	0	0	0	
10Y - more	168	168	0	0	168	0	168	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,887</b>	<b>1,887</b>	<b>0</b>	<b>0</b>	<b>1,884</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP







2022 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>11,654</b>	<b>4,272</b>	<b>991</b>	<b>887</b>	<b>8,977</b>	<b>2,893</b>	<b>11,186</b>	<b>4,016</b>	<b>1,024</b>	<b>940</b>	<b>8,342</b>	<b>2,454</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	204	31	4	2	182	30	36	5	1	1	17	5
Non-financial corporations	7,864	3,406	847	762	5,475	2,198	7,698	3,201	891	820	5,126	1,798
of which: small and medium-sized enterprises	2,264	992	239	218	1,639		2,269	1,055	288	267	1,544	
Households	3,586	835	141	123	3,319	665	3,452	810	132	119	3,199	651
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,654</b>	<b>4,272</b>	<b>991</b>	<b>887</b>	<b>8,977</b>		<b>11,186</b>	<b>4,016</b>	<b>1,024</b>	<b>940</b>	<b>8,342</b>	
<b>Loan commitments given</b>	<b>3,474</b>	<b>961</b>	<b>77</b>	<b>76</b>	<b>573</b>	<b>140</b>	<b>3,716</b>	<b>962</b>	<b>120</b>	<b>116</b>	<b>640</b>	<b>120</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>2)</sup> 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 10 and 11 of Regulation (EU) 2021/451- 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

ABN AMRO Bank N.V.

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	10,980	3,887	1,031	917	8,161	2,498	9,213	3,579	969	864	6,529	2,291
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	33	1	1	0	11	0	74	1	2	0	47	0
Non-financial corporations	7,667	3,096	896	797	5,099	1,866	7,208	2,813	825	737	4,763	1,690
of which: small and medium-sized enterprises	2,117	916	254	225	1,555		1,990	909	255	235	1,356	
Households	3,280	790	134	119	3,052	632	1,930	766	142	127	1,719	601
DEBT INSTRUMENTS other than HFT	10,980	3,887	1,031	917	8,161		9,213	3,579	969	864	6,529	
Loan commitments given	3,497	753	5	0	43	19	3,149	687	5	0	485	43
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) 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 10 and 11 of Regulation (EU) 2021/451- 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, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 ABN AMRO Bank N.V.

(min EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022												
	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>			
A Agriculture, forestry and fishing	4.840	302	302	4.840	51	0	4.883	261	261	4.883	68	0	4.876	256	256	4.876	81	0	4.851	269	269	4.851	73	0							
B Mining and quarrying	3.021	224	224	3.021	147	0	2.982	169	169	2.982	81	0	2.626	186	186	2.626	51	0	2.613	188	188	2.613	92	0							
C Manufacturing	3.947	500	491	3.947	134	0	4.227	466	466	4.227	141	0	4.605	633	633	4.605	236	0	4.746	561	561	4.746	213	0							
D Electricity, gas, steam and air conditioning supply	998	5	5	998	3	0	1.287	7	7	1.287	6	0	1.145	28	28	1.145	16	0	1.161	28	28	1.161	11	0							
E Water supply	381	44	44	381	4	0	505	44	44	505	4	0	526	45	45	526	4	0	550	44	44	550	2	0							
F Construction	1.740	130	130	1.740	28	0	2.192	132	131	2.142	26	0	2.172	149	149	2.145	29	0	2.256	136	136	2.256	29	0							
G Wholesale and retail trade	4.988	756	756	4.988	265	0	6.254	786	786	6.254	341	0	6.953	795	795	6.953	329	0	7.330	767	767	7.330	326	0							
H Transport and storage	7.759	555	555	7.759	139	0	7.262	417	417	7.262	136	0	7.788	422	422	7.788	122	0	7.750	352	351	7.750	109	0							
I Accommodation and food service activities	613	95	95	613	32	0	707	92	92	707	34	0	670	92	92	670	29	0	660	31	31	660	21	0							
J Information and communication	1.174	41	41	1.174	38	0	1.206	49	49	1.206	53	0	1.694	53	53	1.694	60	0	1.716	64	64	1.716	64	0							
K Financial and insurance activities	15.041	1.654	1.649	15.041	830	0	18.077	1.346	1.346	18.077	620	0	18.126	1.178	1.178	18.126	536	0	18.082	1.055	1.055	18.082	505	0							
L Real estate activities	7.686	268	268	7.636	64	0	8.630	292	292	8.641	71	0	8.634	206	206	8.589	77	0	8.728	192	192	8.688	61	0							
M Professional, scientific and technical activities	4.013	284	284	4.013	192	0	4.227	243	243	4.227	190	0	4.165	278	278	4.165	191	0	4.336	266	266	4.336	177	0							
N Administrative and support service activities	2.794	244	244	2.794	40	0	2.832	186	186	2.832	53	0	3.137	191	191	3.137	42	0	3.280	169	169	3.280	39	0							
O Public administration and defence, compulsory social security	7	0	0	7	0	0	6	0	0	6	0	0	6	0	0	6	0	0	5	0	0	5	0	0							
P Education	72	3	3	72	2	0	70	3	3	70	2	0	77	4	4	77	2	0	83	4	4	83	2	0							
Q Human health services and social work activities	2.431	274	160	2.431	25	0	2.273	135	135	2.273	27	0	2.293	130	130	2.293	27	0	2.263	52	52	2.263	39	0							
R Arts, entertainment and recreation	430	41	41	430	18	0	536	38	38	536	18	0	244	76	76	244	16	0	231	28	28	231	9	0							
S Other services	590	56	56	590	9	0	652	32	32	652	7	0	437	11	11	437	8	0	330	10	10	330	6	0							
Loans and advances	64.146	5.426	5.347	63.861	2.013	0	69.156	4.730	4.729	69.056	1.878	0	70.164	4.684	4.683	70.092	1.881	0	70.882	4.249	4.248	70.943	1.771	0							

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.