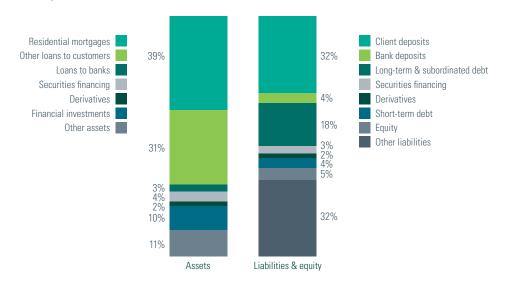
ABN AMRO Group N.V.

Overview total assets 2017

This document provides an overview of ABN AMRO's balance sheet composition and loan portfolio in 2017, as part of the bank's commitment to provide further transparency of our lending activities1.

Balance sheet composition

Balance sheet composition at 31 December 2017²



Please refer to nvb.nl/nieuws/236/banken-geven-meer-inzicht-in-kredietportefeuille.html for details of the transparency agreement. Please refer to page 74 of the 2017 Annual Report for further details.

Industry concentration

ABN AMRO applies industry concentration limits in line with the Industry Classification Benchmark (ICB). In the exposure table, non-material industry clusters are aggregated under Other. Industry concentration limits are established in the bank's risk appetite, where the thresholds for concentrations are based on relative risk, on the importance of the industry to the Dutch economy and on expert opinion.

Industry concentration is presented both in terms of the original obligor and in terms of the resultant obligor. The original obligor is the counterparty with whom ABN AMRO has the original contractual relationship, and who is often referred to as the borrower. The resultant obligor is the counterparty on whom ABN AMRO has the ultimate credit risk, and who is often referred to as the guarantor.

The industry view based on the original obligor and the industry view based on the resultant obligor differ in

the case, for example, of the real estate, healthcare and public administration sectors. Government-guaranteed exposures are included in the original obligor view under the applicable industry. In the resultant obligor view, however, these exposures are included in public administration as they concern government-related exposures.

Industry concentration risk is the risk of loss arising from a relatively large aggregated credit exposure to counterparties active in a single industry. Industry concentration risk arises when deterioration in a specific industry has an effect on all credit exposures relating to that industry ABN AMRO limits its industry concentrations by setting credit risk economic capital (EC) limits as a percentage of total credit risk EC per industry. In addition to these EC limits, EC concentration checkpoints are set to facilitate timely and sufficient management interventions aimed at avoiding breaches of the limits.

Industry concentration by EAD¹

Healthcare

Construction and materials

Exposure at Default Percentage **Exposure at Default** Percentage (in millions, Exposure at Default) (original obligor) of total (resultant obligor) of total **Industry sector** Banks 5.0% 19.577 18.123 4.6% Financial services² 4.5% 4.1% 17.454 16,073 Industrial goods and services 24,978 6.4% 24,826 6.4% Real estate 14.989 3.8% 13,215 3.4% Oil and gas 15,264 3.9% 15,166 3.9% Food and beverage 17.283 4.4% 17,191 4.4% Retail 6,568 1.7% 6,533 1.7% Basic resources 4,792 1.2% 4,789 1.2%

4,879

4,413

1.3%

1.1%

Other³ 18,798 4.8% 20,597 5.3% **Subtotal Industry Classification Benchmark** 148,996 38.2% 145,676 37.3% Private individuals (non-Industry Classification Benchmark) 178,903 45.9% 178,903 45.9% Public administration (non-Industry Classification Benchmark) 62,277 16.0% 65,597 16.8% **Subtotal non-Industry Classification Benchmark** 62.7% 241,181 61.8% 244,501 **Exposure at Default** 390,177 100.0% 390,177 100.0%

¹ Please refer to page 84 of the 2017 Annual Report for further details

² Financial services include asset managers, credit card companies and providers of personal financial services and securities and brokers.

³ Other includes travel and leisure, utilities, personal and household goods, media, technology, automobile and parts, chemicals, telecommunication and insurance, in addition to unclassified.

Exposure at Default does not include EAD calculated for equities not held for trading and other non-credit obligations.

4,800

4,363

31 December 2017

1.2%

1.1%

Detailed overview ABN AMRO's industry concentration

ABN AMRO disclosed the Industry Concentration of its corporate lending portfolio by EAD (Exposure at Default) based on the Industry Classification Benchmark (ICB) in the 2017 Annual Report. The overview presented below provides a more detailed overview of the ABN AMRO EAD portfolio, based on the bank's internal industry classifications. Please refer to page 84 - 85 of the 2017 Annual Report for further details.

31 December 2017

Industry description	Industry Classification Benchmark (ICB) Industry	Original obligor ¹ Resultant obligor ²	
		EAD ³	EAD ³
Non Integrated Oil & Gas	Oil & Gas	3,686	3,681
Wholesale Fuels	Oil & Gas	6,369	6,334
Integrated Oil & Gas	Oil & Gas	0	0
Oil & Gas Services	Oil & Gas	5,170	5,111
Fuel Pipelines	Oil & Gas	40	40
Manufacturing Basic Chemicals	Chemicals	587	586
Manufacturing Industrial Gasses	Chemicals	27	27
Manufacturing Specialty Chemicals	Chemicals	268	266
Wholesale Chemicals	Chemicals	860	833
Forestry	Basic Resources	6	6
Manufacturing Pulp & Paper	Basic Resources	374	374
Wholesale Raw Lumber, Pulp & Paper	Basic Resources	28	28
Mining Bauxite & Manufacturing Aluminum	Basic Resources	184	184
Manufacturing Other Non-Ferrous Metals	Basic Resources	355	355
Wholesale Other Non-Ferrous Metals	Basic Resources	2,086	2,086
Manufacturing Steel	Basic Resources	294	293
Wholesale Steel	Basic Resources	210	209
Mining Diamonds	Basic Resources	0	0
Manufacturing & Wholesale Diamonds	Basic Resources	1	1
Mining & Manufacturing Other Basic Materials	Basic Resources	382	380
Wholesale Other Basic Materials	Basic Resources	805	805
Mining & Manufacturing Gold	Basic Resources	1	1
Mining & Manufacturing Other Precious Metals	Basic Resources	66	66
Manufacturing Wood Products	Construction & Materials	187	184
Manufacturing Non-Metallic Mineral Products	Construction & Materials	275	273
Manufacturing Other Building Materials	Construction & Materials	488	486
Wholesale Building Materials	Construction & Materials Construction & Materials	719	717
Heavy Construction		696	683
Sub-Contractors	Construction & Materials	1,118	1,111
Manufacturing & Wholesale Aircraft	Industrial Goods & Services Industrial Goods & Services	6 141	6 141
Leasing Aircraft Manufacturing Defence Equipment	Industrial Goods & Services	141	141
Manufacturing Defense Equipment	Industrial Goods & Services	1,407	
Manufacturing & Wholesale Packaging Materials	Industrial Goods & Services	33	1,405 33
Manufacturing Rubber Products Manufacturing Plastic Products	Industrial Goods & Services	239	236
Wholesale Rubber & Plastic Products	Industrial Goods & Services	14	13
Manufacturing Appliance Components	Industrial Goods & Services	124	124
Manufacturing Appliance Components Manufacturing Electronic Equipment	Industrial Goods & Services	4	4
Manufacturing Commercial Vehicles	Industrial Goods & Services	168	167
Manufacturing Ships	Industrial Goods & Services	946	949
Manufacturing Other Transportation Equipment	Industrial Goods & Services	86	85
Leasing Commercial Vehicles	Industrial Goods & Services	1,055	1,055
Wholesale Commercial Vehicles	Industrial Goods & Services	296	295
Dealers Commercial Vehicles	Industrial Goods & Services	90	89
Metal Working	Industrial Goods & Services	316	313
Manufacturing Metal Products	Industrial Goods & Services	245	244
Manufacturing General Machinery	Industrial Goods & Services	493	491
Manufacturing Lifting & Handling Equipment	Industrial Goods & Services	109	108
Manufacturing Electrical Machinery	Industrial Goods & Services	156	154
Manufacturing Measuring & Control Machinery	Industrial Goods & Services	129	124
Manufacturing Optical Instruments	Industrial Goods & Services	5	5
Manufacturing Special Industrial Machinery	Industrial Goods & Services	404	400
Leasing Machinery & Metal Products	Industrial Goods & Services	585	585
Wholesale Machinery & Metal Products	Industrial Goods & Services	649	643
Delivery Services	Industrial Goods & Services	61	61
Freight Transport Sea	Industrial Goods & Services	9,080	8,996
Freight Transport Inland Water	Industrial Goods & Services	689	676
Freight Transport Rail	Industrial Goods & Services	83	83

¹ Original obligor refers to the counterparty with whom ABN AMRO originally has the contractual relationship, often referred to as the borrower.

The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor. In EUR millions, Exposure at Default.

31 December 2017

Transport Services Water		Industry Classification Benchmark (ICB) Industry	Original obligor ¹ Resultant obligor ²	
Transport Services Water Transport Services Air Presipit Transport Receives Air Presipit Transport Receives Air Presipit Transport Receives Air Receives Air Authorities Air A	Industry description		EAD ³	EAD ³
Transport Favorer Product Industrial Goods & Services 1,140 1	Transport Services Land	Industrial Goods & Services	1,425	1,420
Finality	•			587
Printing Media 139	•			150
Research & Engineering Inflastratial Goods & Services 54				1,138
Legal Accounting Activities Industrial Goods & Services 742 Amangament Canadration Industrial Goods & Services 1.137 1 Employment Services & Management Training Industrial Goods & Services 1.144 1 Employment Services & Management Training Industrial Goods & Services 1.151 1 Financial Administration Industrial Goods & Services 1.02 1 Financial Administration Unities 692 2 Activities of Mead Office Unities 99 2 Management Canadra (Management Canadra) 1.01 1.02 2 Activities of Mead Office Unities 99 1.02 2 Management Canadra (Management Canadra) 1.01 1.02 2 Management Canadra (Management Canadra) 1.01 1.02 2 Management Canadra (Management Canadra) 1.02 2.0 2 Management Canadra (Management Canadra) 2.0 2.0 2 Management Canadra (Management Canadra) 2.0 2.0 2 Management Canadra (Management Canadra) </td <td>-</td> <td></td> <td></td> <td>137 53</td>	-			137 53
Indigetable Bode				740
Employment Services				813
Other Commercial Services Industrial Gloods & Services 1,144 1 Manual Administration Industrial Gloods & Services 662 Curtiner Research 662 0 Activities of Head Office Ulilius 49 Financial Hofficing Ulilius 49 Manual Cartining Moder Officing Automatics A Paris 602 Manual Cartining Automative Components Automatics A Paris 605 Manual Cartining Automative Components Automatics A Paris 605 Manual Cartining Bree Food & Beverage 120 Fishbury Food & Beverage 1,509 1 Growing of primary food products Fruit & Vegetables Food & Beverage 1,509 1	-			1,135
Financial Administration Industrial Goods & Services 692				1,144
Contract Research Industrial Goods & Senices 49	Financial Administration	Industrial Goods & Services		161
Activities of Head Office Utilities 49	Waste & Disposal Services	Utilities	692	690
Financial Holdings	Contract Research	Industrial Goods & Services	0	0
Manufacturing Motor Vehibles	Activities of Head Office			49
Lassing Mohr Vehicles Automobiles & Parts 586 Manufacturing Tires Automobiles & Parts 44 Manufacturing Beer Automobiles & Parts 120 Manufacturing Wines & Spirits Food & Bewarage 120 Manufacturing Wines & Spirits Food & Bewarage 276 Arabile faming Food & Bewarage 1,600 1 Fishery Food & Bewarage 1,600 1 Growing of primary food products/Fruit & Vegetables Food & Bewarage 2,666 2 Raising of primary food products/Fruit & Vegetables Food & Bewarage 2,666 2 Raising of primary food products/Fruit & Vegetables Food & Bewarage 2,666 2 Raising of primary food products/Fruit & Vegetables Food & Bewarage 2,666 2 Raising of primary food products/Fruit & Vegetables Food & Bewarage 2,666 2 Raising of primary food products/Fruit & Vegetables Food & Bewarage 124 2 Roin & Vegetables Food & Bewarage 124 2 Brisciplate Food & Bewarage 124 1				20
Manufacturing Automobiles & Parts 75 Manufacturing Sem				6
Manufacturing Tiers Automobiles & Parts 44 Manufacturing Wine & Spirits Food & Bewrage 120 Manufacturing Wine & Spirits Food & Bewrage 276 Arable farming Food & Bewrage 1,600 1 Flohery 760 d& Bewrage 3,49 1,600 1 Growing of primary food products/Fruit & Vegetables Food & Bewrage 3,69 2,665 2 Raising of primary food products/Fruit & Vegetables Food & Bewrage 2,665 2 Raising of alwandean hogs Food & Bewrage 2,665 2 Raising of alwandean hogs Food & Bewrage 2,57 2 Floriculture Food & Bewrage 11 1 Raising of alwandean hogs Food & Bewrage 142 2 Pioriculture Food & Bewrage 120 2 Relating of postury English Food & Bewrage 13 1 Wholesale of five agriculture and fish products Food & Bewrage 120 1 Auctions for agriculture and fish products Food & Bewrage 166 1 <	-			869
Manufacturing Bern Food & Bernarge 52 Manufacturing StD Drinks Food & Bernarge 52 756 Manufacturing StD Drinks Food & Bernarge 1,620 1,6				75
Manufacturing Wine & Spirits Food & Beverage 52 Arable farming Food & Beverage 276 1,620				44
Manufacturing Seth Drinks Food & Beverage 1,620 1 Fishery Food & Beverage 3,49 1,620 1 Fishery Food & Beverage 3,49 1 Resing of dairy catale Dairy Food & Beverage 2,665 2 Rasing of a wine/lean hogs Food & Beverage 2,665 2 Floriculture Food & Beverage 2,357 2 Floriculture Food & Beverage 2,357 2 Floriculture Food & Beverage 142 Floriculture Food & Beverage 121 Support a Carbifies for agriculture Food & Beverage 11 Floriculture Food & Beverage 13 Wholesale of live cattle Food & Beverage 13 Wholesale of live cattle Food & Beverage 13 Wholesale of live cattle Food & Beverage 66 Manufacturing Super Food & Beverage 66 Manufacturing Other on fish products Food & Beverage 14 14 Manufacturing Super Food & Beverage 1		-		120
Arable farming Food & Beverage 1,820 1				52
Finanger				276
Servating of primary food products/Fut & Vegetables Food & Beverage 2,665 2		-		1,618 348
Raising of dainy cartier(Dainy Food & Bewrange 2,665 2 2 2 2 2 2 2 2 2	•			1,495
Raising of swine/lean hogs Food & Beverage 2,357 2 Processing of live wintelf lead and commodity trading Food & Beverage 221 Raising of calves/live cattle Food & Beverage 121 Raising of calves/live for agriculture Food & Beverage 13 Raising of poultry/Eggs Food & Beverage 193 Wholesaile of the cattle Food & Beverage 102 Other agriculture Food & Beverage 102 Auctions for agriculture and fish products Food & Beverage 668 Manufacturing Meat Food & Beverage 668 Manufacturing Ward Food & Beverage 668 Manufacturing Sugar Food & Beverage 474 Manufacturing Other Food Products Food & Beverage 1,449 1 Manufacturing Diber Food Products Personal & Household Goods 29 Manufacturing Other Food Products Personal & Household Goods 29 Manufacturing Other Products Personal & Household Goods 29 Manufacturing Other Food Products Personal & Household Goods 11 Manufacturing Other				2,661
Processing of live animal feed and commodity trading Food & Beverage 2.357 2 Infortulture Food & Beverage 112 Raising of calves/live cattle Food & Beverage 11 Support activities for agriculture Food & Beverage 13 Wholesale of live cattle Food & Beverage 13 Wholesale of live cattle Food & Beverage 102 Auctions for agriculture and fish products Food & Beverage 102 Auctions for agriculture and fish products Food & Beverage 668 Manufacturing What Food & Beverage 668 Manufacturing Other Food Products Food & Beverage 474 Manufacturing Other Food Products Food & Beverage 474 Manufacturing Other Food Products Food & Beverage 474 Manufacturing Products Personal & Household Goods 0 Manufacturing Other Food Products Personal & Household Goods 29 Manufacturing Driber Durable Household Products Personal & Household Goods 29 Manufacturing Trailier Personal & Household Goods 20 Manufactur		-		804
Florical/ura		· ·		2,339
Risbing of calvers/live cattle Food & Beverage 11 Support activities for agriculture Food & Beverage 13 Raising of poulty/Eggs Food & Beverage 193 Wholesale of live cattle Food & Beverage 102 Ditter agriculture Food & Beverage 102 Auctions for agriculture and fish products Food & Beverage 668 Manufacturing Met Food & Beverage 668 Manufacturing Sugar Food & Beverage 474 Manufacturing Obber Food Products Food & Beverage 1,449 1 Manufacturing Diber Food Products Food & Beverage 474 4 Manufacturing Diber Food Products Personal & Household Goods 29 Manufacturing Other Durable Household Products Personal & Household Goods 269 Manufacturing Other Food Products Personal & Household Goods 299 Manufacturing Other Food Products Personal & Household Goods 209 Manufacturing Other Food Products Personal & Household Goods 209 Manufacturing Other Food Products Personal & Household Goods 21	, ,			219
Support activities for agriculture Food & Beverage 1 Raising of poultry/Eggs Food & Beverage 133 Wholesale of live cattle Food & Beverage 102 Auctions for agriculture and fish products Food & Beverage 66 Manufacturing Meat Food & Beverage 668 Manufacturing Sugar Food & Beverage 474 Manufacturing Other Food Products Food & Beverage 1,449 1 Manufacturing Domestic Appliances Personal & Household Goods 29 Manufacturing Domestic Appliances Personal & Household Goods 20 Manufacturing Domestic Appliances Personal & Household Goods 20 Manufacturing Consumer Electronis Personal & Household Goods 81				141
Wholesale of live cattle Food & Beverage 13 Other agriculture and fish products Food & Beverage 162 Auctions for agriculture and fish products Food & Beverage 668 Manufacturing Meat Food & Beverage 474 Manufacturing Other Food Products Food & Beverage 1.449 Manufacturing Tobacco Personal & Household Goods 29 Manufacturing Other Durable Household Products Personal & Household Goods 269 Manufacturing Other Furnishings Personal & Household Goods 298 Manufacturing Other Furnishings Personal & Household Goods 208 Manufacturing Other Furnishings Personal & Household Goods 227 Manufacturing Other Furnishings Personal & Household Goods 81 Manufacturing Tobutographic Equipment Personal & Household Goods 82 Manufacturing Tobutographic Equipment Personal & Household G	9	-		1
Other agriculture Food & Beverage 56 Auctions for agriculture and fish products Food & Beverage 56 Manufacturing Weart Food & Beverage 668 Manufacturing Sugar Food & Beverage 474 Manufacturing Other Food Products Food & Beverage 1,449 1 Manufacturing Dobacco Personal & Household Goods 0 0 Manufacturing Other Durable Household Products Personal & Household Goods 29 Manufacturing Windrughte Household Products Personal & Household Goods 29 Manufacturing Other Durable Household Products Personal & Household Goods 209 Manufacturing Other Fourishings Personal & Household Goods 208 Manufacturing Other Fourishings Personal & Household Goods 227 Manufacturing Other Fourishings Personal & Household Goods 30 Manufacturing Hontographic Equipment Personal & Household Goods 5 Manufacturing Protographic Equipment Personal & Household Goods 3 Renting Recreational Products Personal & Household Goods 32 Renting Recreational Products	Raising of poultry/Eggs	Food & Beverage	193	189
Auctions for agriculture and fish products Food & Beverage 668 Manufacturing Meat Food & Beverage 668 Manufacturing Other Food Products Food & Beverage 1,449 1 Manufacturing Other Food Products Food & Beverage 1,449 1 Manufacturing Other Our Other Our Control of Products Personal & Household Goods 269 Manufacturing Other Durable Household Products Personal & Household Goods 269 Manufacturing Other Furnishing Personal & Household Goods 208 Manufacturing Other Furnishings Personal & Household Goods 208 Manufacturing Other Furnishings Personal & Household Goods 208 Manufacturing Other Furnishings Personal & Household Goods 20 Manufacturing Other Furnishings Personal & Household Goods 31 Manufacturing Other Furnishings Personal & Household Goods 31 Manufacturing Other Furnishings Personal & Household Goods 31 Manufacturing Other Furnishings Personal & Household Goods 32 Manufacturing Other Furnishings Personal & Household Goods 32 <t< td=""><td>Wholesale of live cattle</td><td>Food & Beverage</td><td>13</td><td>13</td></t<>	Wholesale of live cattle	Food & Beverage	13	13
Manufacturing Mat Food & Beverage 474 Manufacturing Sugar Food & Beverage 474 Manufacturing Other Food Products Food & Beverage 1,449 1 Manufacturing Other Food Products Personal & Household Goods 0 Manufacturing Other Durable Household Products Personal & Household Goods 269 Manufacturing Other Durable Household Products Personal & Household Goods 119 Manufacturing Other Furnishing Personal & Household Goods 1208 Manufacturing Other Furnishings Personal & Household Goods 227 Home Construction Personal & Household Goods 227 Home Construction Personal & Household Goods 3 Manufacturing Other Furnishings Personal & Household Goods 81 Manufacturing Other Ferreational Products Personal & Household Goods 82 Manufacturing Obern Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 10 Manufacturing Evelise Personal & Household Goods 12 Manufacturing Evelise Personal & Household G	Other agriculture	Food & Beverage	102	102
Manufacturing Sugar Food & Beverage 474 Manufacturing Obnestor Personal & Household Goods 0 Manufacturing Domestic Appliances Personal & Household Goods 29 Manufacturing Nondurable Household Products Personal & Household Goods 269 Manufacturing Nondurable Household Products Personal & Household Goods 119 Manufacturing Wondurable Household Products Personal & Household Goods 208 Manufacturing Wondurable Household Products Personal & Household Goods 208 Manufacturing Wondurable Household Products Personal & Household Goods 208 Manufacturing Unber Furnishing Personal & Household Goods 202 Home Construction Personal & Household Goods 30 Manufacturing Photographic Equipment Personal & Household Goods 81 Manufacturing Photographic Equipment Personal & Household Goods 82 Manufacturing Products Personal & Household Goods 82 Manufacturing Products Personal & Household Goods 82 Manufacturing Toxik Games Personal & Household Goods 33 Manufacturing Accessories	Auctions for agriculture and fish products	Food & Beverage	56	56
Manufacturing Other Food Products Food & Beverage 1,449 1 Manufacturing Damesco Personal & Household Goods 29 Manufacturing Other Durable Household Products Personal & Household Goods 269 Manufacturing Other Durable Household Products Personal & Household Goods 269 Manufacturing Furniture Personal & Household Goods 208 Manufacturing Uther Furnishings Personal & Household Goods 208 Manufacturing Consumer Electronics Personal & Household Goods 207 Manufacturing Photographic Equipment Personal & Household Goods 81 Manufacturing Photographic Equipment Personal & Household Goods 81 Manufacturing Droducts Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 82 Manufacturing Textiles Personal & Household Goods 87 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Apparel & Sportswear Personal & Household Goods 23 Manufacturing Po		Food & Beverage	668	666
Manufacturing Tobacco Personal & Household Goods 0 Manufacturing Domestic Appliances Personal & Household Goods 269 Manufacturing Domestic Appliances Personal & Household Goods 269 Manufacturing Nondurable Household Products Personal & Household Goods 1119 Manufacturing Furniture Personal & Household Goods 208 Manufacturing Dither Furnishings Personal & Household Goods 207 Home Construction Personal & Household Goods 30 Manufacturing Consumer Electronics Personal & Household Goods 81 Manufacturing Photographic Equipment Personal & Household Goods 82 Manufacturing Dither Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 82 Manufacturing Textiles Personal & Household Goods 82 Manufacturing Everational Products Personal & Household Goods 87 Manufacturing Everation Experiment Personal & Household Goods 87 Manufacturing Everation Experiment	Manufacturing Sugar	Food & Beverage		472
Manufacturing Domestic Appliances Personal & Household Goods 29 Manufacturing Other Durable Household Products Personal & Household Goods 119 Manufacturing Wandurable Household Products Personal & Household Goods 208 Manufacturing Furniture Personal & Household Goods 208 Manufacturing Consumer Electronics Personal & Household Goods 0 Manufacturing Consumer Electronics Personal & Household Goods 81 Manufacturing Pottographic Equipment Personal & Household Goods 5 Manufacturing Other Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 10 Manufacturing Torducts Personal & Household Goods 10 Manufacturing Torducts Personal & Household Goods 10 Manufacturing Torducts Personal & Household Goods 11 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Personal Carel Personal & Household Goods 23 Manufacturing Personal Car		-		1,447
Manufacturing Other Durable Household Products Personal & Household Goods 119 Manufacturing Nondurable Household Products Personal & Household Goods 208 Manufacturing Other Furnishings Personal & Household Goods 227 Home Construction Personal & Household Goods 3227 Home Construction Personal & Household Goods 381 Manufacturing Photographic Equipment Personal & Household Goods 35 Manufacturing Other Recreational Products Personal & Household Goods 36 Manufacturing Toys & Games Personal & Household Goods 32 Manufacturing Toys & Games Personal & Household Goods 10 Manufacturing Textiles Personal & Household Goods 11 Manufacturing Textiles Personal & Household Goods 37 Manufacturing Leather Personal & Household Goods 387 Manufacturing Leather Personal & Household Goods 33 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Manufacturing Fortowear Personal & Household Goods 22 Manufacturing Fortowear Personal & Household Goods				0
Manufacturing Nondurable Household Products Personal & Household Goods 119 Manufacturing Furniture Personal & Household Goods 208 Manufacturing Other Furnishings Personal & Household Goods 227 Home Construction Personal & Household Goods 30 Manufacturing Consumer Electronics Personal & Household Goods 81 Manufacturing Photographic Equipment Personal & Household Goods 5 Manufacturing Other Recreational Products Personal & Household Goods 32 Renting Recreational Products Personal & Household Goods 10 Manufacturing Torducts Personal & Household Goods 10 Manufacturing Torducts Personal & Household Goods 14 Manufacturing Apparel & Sportswear Personal & Household Goods 37 Manufacturing Apparel & Sportswear Personal & Household Goods 37 Manufacturing Accessories Personal & Household Goods 37 Manufacturing Accessories Personal & Household Goods 23 Manufacturing Potwear Personal & Household Goods 32 Manufacturing Forward Personal & Household Goods <td></td> <td></td> <td></td> <td>28</td>				28
Manufacturing Furniture Personal & Household Goods 208 Manufacturing Other Furnishings Personal & Household Goods 227 Home Construction Personal & Household Goods 0 Manufacturing Consumer Electronics Personal & Household Goods 81 Manufacturing Photographic Equipment Personal & Household Goods 82 Manufacturing Other Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 10 Manufacturing Toys & Games Personal & Household Goods 10 Manufacturing Toys & Games Personal & Household Goods 14 Manufacturing Paparel & Sportswear Personal & Household Goods 262 Manufacturing Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 122 Manufacturing Forowar Personal & Household Goods 122 Manufacturing Forowar Personal & Household Goods 122 Manufacturing Forowar Personal & Household Goods <t< td=""><td></td><td></td><td></td><td>267</td></t<>				267
Manufacturing Other Furnishings Personal & Household Goods 227 Home Construction Personal & Household Goods 0 Manufacturing Consumer Electronics Personal & Household Goods 81 Manufacturing Photographic Equipment Personal & Household Goods 5 Manufacturing Other Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 10 Manufacturing Toys & Games Personal & Household Goods 14 Manufacturing Apparel & Sportswear Personal & Household Goods 262 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Apparel & Sportswear Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Wholesale Hides, Skins & Leather Personal & Household Goods 122 Manufacturing Accessories Personal & Household Goods 122 Manufacturing Personal Care Personal & Household Goods 43 General Health Services	=			119 208
Home Construction				208
Manufacturing Consumer Electronics Personal & Household Goods 81 Manufacturing Photographic Equipment Personal & Household Goods 5 Manufacturing Other Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 10 Manufacturing Toxy & Games Personal & Household Goods 14 Manufacturing Paparel & Sportswear Personal & Household Goods 262 Manufacturing Apparel & Sportswear Personal & Household Goods 3 Manufacturing Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Manufacturing Footwear Personal & Household Goods 12 Manufacturing Footwear Personal & Household Goods 12 Manufacturing Personal Care Personal & Household Goods 12 Manufacturing Personal Care Personal & Household Goods 12 Medical Practices Health Care 2,269 2 Medical Practices Health Care 1,056 1 Manufacturing & Wholesale Medical & Surgical Equipment Healt				0
Manufacturing Photographic EquipmentPersonal & Household Goods5Manufacturing Other Recreational ProductsPersonal & Household Goods82Renting Recreational ProductsPersonal & Household Goods10Manufacturing Toys & GamesPersonal & Household Goods14Manufacturing TextilesPersonal & Household Goods262Manufacturing Apparel & SportswearPersonal & Household Goods87Manufacturing LeatherPersonal & Household Goods3Wholesale Hides, Skins & LeatherPersonal & Household Goods3Manufacturing AccessoriesPersonal & Household Goods3Manufacturing FootwearPersonal & Household Goods122Manufacturing Personal CarePersonal & Household Goods122Manufacturing Personal CarePersonal & Household Goods43General Health ServicesHealth Care2,2692Medical PracticesHealth Care1,0561Nursing & Personal Care ServicesHealth Care1,0561Manufacturing & Wholesale Medical & Surgical EquipmentHealth Care175Manufacturing & Wholesale Medical SuppliesHealth Care11Manufacturing DrugsHealth Care123Wholesale DrugsHealth Care123Wholesale DrugsHealth Care123Wholesale DrugsHealth Care122Retail DrugsHealth Care123Wholesale FoodFood & Beverage4,2024Retail Food1,1294				81
Manufacturing Other Recreational Products Personal & Household Goods 82 Renting Recreational Products Personal & Household Goods 10 Manufacturing Toys & Games Personal & Household Goods 14 Manufacturing Textiles Personal & Household Goods 262 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Manufacturing Accessories Personal & Household Goods 122 Manufacturing Portowar Personal & Household Goods 122 Manufacturing Personal Care Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 175 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Supplies Health Care				5
Renting Recreational Products Personal & Household Goods 10 Manufacturing Toys & Games Personal & Household Goods 14 Manufacturing Textiles Personal & Household Goods 262 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Leather Personal & Household Goods 37 Manufacturing Leather Personal & Household Goods 37 Manufacturing Leather Personal & Household Goods 37 Manufacturing Accessories Personal & Household Goods 223 Manufacturing Accessories Personal & Household Goods 223 Manufacturing Personal Caressories Personal & Household Goods 223 Manufacturing Personal Care Personal & Household Goods 223 Manufacturing Personal Care Personal & Household Goods 223 Manufacturing Personal Care Personal & Household Goods 224 Manufacturing Personal Care Personal & Household Goods 225 Manufacturing Personal Care Personal & Household Goods 226 Manufacturing & Wholesale Medical & Surgical Equipment Pealth Care 2260 2260 2260 2260 2260 2260 2260 226				82
Manufacturing Toys & Games Personal & Household Goods 262 Manufacturing Extiles Personal & Household Goods 262 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Manufacturing Accessories Personal & Household Goods 122 Manufacturing Footwear Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 2,269 2 Mursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Supplies Health Care 11 Manufacturing Drugs Health Care 11 Manufacturing Drugs Health Care 12 Wholesale Drugs				10
Manufacturing Textiles Personal & Household Goods 262 Manufacturing Apparel & Sportswear Personal & Household Goods 87 Manufacturing Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Manufacturing Accessories Personal & Household Goods 122 Manufacturing Footwear Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Surgical Equipment Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 123 Wholesale Drugs Health Care 213 Wholesale Drod Food & Beverage		Personal & Household Goods	14	14
Manufacturing Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Manufacturing Accessories Personal & Household Goods 122 Manufacturing Portowear Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Surgical Equipment Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 123 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Food 1,129 1		Personal & Household Goods	262	262
Manufacturing Leather Personal & Household Goods 3 Wholesale Hides, Skins & Leather Personal & Household Goods 23 Manufacturing Accessories Personal & Household Goods 122 Manufacturing Portowear Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Surgical Equipment Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Food 1,129 1	Manufacturing Apparel & Sportswear	Personal & Household Goods	87	87
Manufacturing Accessories Personal & Household Goods 122 Manufacturing Footwear Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Supplies Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Food 1,129 1		Personal & Household Goods	3	3
Manufacturing Footwear Personal & Household Goods 0 Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 92 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Supplies Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Food 1,129 1	Wholesale Hides, Skins & Leather	Personal & Household Goods	23	23
Manufacturing Personal Care Personal & Household Goods 43 General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Surgical Equipment Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Food 1,129 1	Manufacturing Accessories	Personal & Household Goods	122	111
General Health Services Health Care 2,269 2 Medical Practices Health Care 1,056 1 Nursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Supplies Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Food 1,129 1	Manufacturing Footwear		0	0
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Nursing & Personal Care Services Health Care 902 Manufacturing & Wholesale Medical & Surgical Equipment Health Care 175 Manufacturing & Wholesale Medical Supplies Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Tugs 1,129 1				2,253
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Manufacturing & Wholesale Medical Supplies Health Care 8 Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail Food 1,129 1				845
Biotechnology Drugs Health Care 11 Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail 1,129 1	0 1 1			173
Manufacturing Drugs Health Care 123 Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail 1,129 1				8
Wholesale Drugs Health Care 122 Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail 1,129 1	0, 0			11
Retail Drugs Health Care 213 Wholesale Food Food & Beverage 4,202 4 Retail Food Retail 1,129 1				123 122
Wholesale Food Food & Beverage 4,202 4 Retail Food Retail 1,129 1				210
Retail Food Retail 1,129 1				
				4,173 1,117
Wholesale Apparel, Footwear & Sports Goods Retail 485				480

Original obligor refers to the counterparty with whom ABN AMRO originally has the contractual relationship, often referred to as the borrower.
The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor.
In EUR millions, Exposure at Default.

31 December 2017

	Industry Classification Benchmark (ICB) Industry	Original obligor ¹	Resultant obligor ²
Industry description		EAD ³	EAD ³
Retail Apparel, Footwear & Sports Goods	Retail	327	324
Wholesale Accessories	Retail	528	484
Retail Accessories	Retail	156	155
Wholesale Broadline	Retail	311	310
Retail Broadline Wholesale Home Decoration	Retail Retail	68 176	67 174
Retail Home Decoration	Retail	599	597
Renting of Personal & Household Goods	Retail	43	43
Educational Services	Public Administration (Non-ICB)	223	221
Personal Services	Retail	273	326
Wholesale Motor Vehicles	Retail	83	83
Retail Motor Vehicles	Retail	823	821
Automotive Service	Retail	153	151
Wholesale Car Parts & Accessories	Retail	186	185
Retail Car Parts & Accessories	Retail	8	8
Independent Fuel Stations	Retail	89	88
Wholesale Consumer Appliances	Retail	100	99
Retail Consumer Appliances	Retail	70	69
Wholesale Other Household Goods	Retail	594	589
Retail Other Household Goods	Retail	366	362
Radio, TV and Cable	Media	146	145
Motion Picture Production & Distribution	Media	369	367
Marketing Communications	Media	171	166
Publishing	Media	174	174
Publishing Sound Recordings	Media	8	8
Passenger Transport Air	Travel & Leisure	65	65
Gambling & Casino Facilities	Travel & Leisure	128	128
Hotels & Resorts	Travel & Leisure	1,035	1,013
Recreational Services	Travel & Leisure	490	481
Commercial Sports & Facilities	Travel & Leisure	341	334
Cultural Activities	Travel & Leisure	192	182
Restaurants & Bars	Travel & Leisure	420	416
Passenger Transport Rail, Road & Water	Travel & Leisure	204	203
Travel & Tourism Related Services	Travel & Leisure	254	254
Fixed line Telecom	Telecommunications	396	395
Mobile Telecom	Telecommunications	199	196
Power Generation	Utilities	1,072	1,047
Power Distribution & Transportation	Utilities	657 84	657
Integrated Power Gas Distribution	Utilities Utilities	294	84 294
Water Collection, Treatment & Distribution	Utilities	314	314
Multi-utilities	Utilities	8	8
Commercial Banks	Banks	19,577	18,123
Insurance Composite	Insurance	111	122
Insurance Brokers	Insurance	140	139
Non Life Insurance	Insurance	719	2,645
Reinsurance	Insurance	2	26
Life Insurance	Insurance	241	241
Construction of residential and non-residential buildings	Construction & Materials	930	909
Real Estate Developments (Project Development)	Real Estate	1,874	1,874
Buying and Selling of own real estate	Real Estate	2,609	2,607
Real Estate Investment Entities	Real Estate	4,485	4,482
Asset Managers	Financial Services	1,430	1,450
Consumer Finance	Financial Services	693	691
Commercial Finance	Financial Services	780	780
Specialty Finance	Financial Services	1,443	1,455
Exchanges & Clearing	Financial Services	684	684
Securities Brokers & Dealers	Financial Services	6,764	5,358
Investment Bank	Financial Services	14	14
Mortgage Finance	Financial Services	1,051	1,051
Private Equity Investment & Venture Capital	Financial Services	1,136	1,140
Pension Funds	Financial Services	217	217
Hedge Funds	Financial Services	503	503
Charities & Endowments	Financial Services	0	0
Un-Leveraged Funds	Financial Services	2,540	2,531
Other Funds	Financial Services	199	199
Housing Associations and Corporations	Real Estate	2,663	902
Municipal Housing Renting of other residential buildings	Real Estate Real Estate	0 366	0 366

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In EUR millions, Exposure at Default.

31 December 2017

	Industry Classification Benchmark (ICB) Industry	Original obligor ¹ Resultant obligor ²	
Industry description		EAD ³	EAD ³
Renting of non-residential buildings	Real Estate	1,794	1,790
Real Estate Agencies	Real Estate	304	303
Management of Real Estate on a fee or contract basis	Real Estate	895	892
IT Services	Technology	623	606
Internet Services	Technology	326	326
Publishers Computer Software	Technology	71	70
Manufacturing Computer Hardware	Technology	5	5
Electronic Manufacturing Services	Technology	1	1
Leasing Technology Goods	Technology	3	3
Wholesale Technology Goods	Technology	376	372
Manufacturing Office Equipment	Technology	6	6
Manufacturing Telecom Equipment	Technology	2	2
Private Individuals	Private Individuals	178,903	178,903
Central Bank	Public Administration (Non-ICB)	31,783	31,724
Export Credit Agency/Insurance	Public Administration (Non-ICB)	0	191
Central Administration & Public Services	Public Administration (Non-ICB)	26,963	30,152
Regional Administration & Public Services	Public Administration (Non-ICB)	1,084	1,086
International & Supranational Organizations	Public Administration (Non-ICB)	2,196	2,196
Multilateral Finance Institutions	Public Administration (Non-ICB)	27	27
Unclassified	Unclassified	3,931	3,932
Total		390,177	390,177

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 In EUR millions, Exposure at Default.