

ABN AMRO Group N.V.

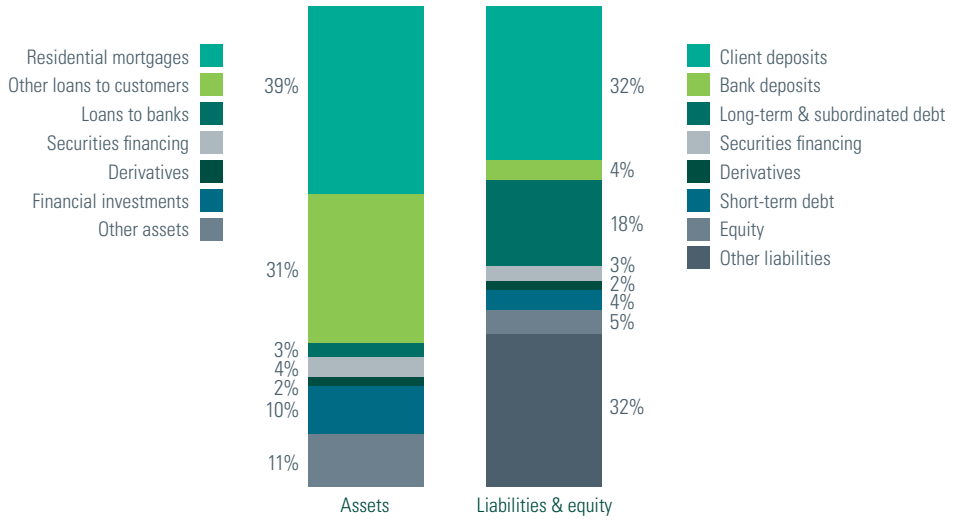
Overview total assets 2017



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



¹ Please refer to nwb.nl/nieuws/236/banken-geven-meer-inzicht-in-kredietportefeuille.html for details of the transparency agreement.

² 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

(in millions, Exposure at Default)	31 December 2017			
	Exposure at Default (original obligor)	Percentage of total	Exposure at Default (resultant obligor)	Percentage of total
Industry sector				
Banks	19,577	5.0%	18,123	4.6%
Financial services ²	17,454	4.5%	16,073	4.1%
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%
Healthcare	4,879	1.3%	4,800	1.2%
Construction and materials	4,413	1.1%	4,363	1.1%
Other ³	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	241,181	61.8%	244,501	62.7%
Exposure at Default⁴	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.

⁴ Exposure at Default does not include EAD calculated for equities not held for trading and other non-credit obligations.

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.

Industry description	Industry Classification Benchmark (ICB) Industry	31 December 2017	
		Original obligor ¹ EAD ³	Resultant obligor ² 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	719	717
Heavy Construction	Construction & Materials	696	683
Sub-Contractors	Construction & Materials	1,118	1,111
Manufacturing & Wholesale Aircraft	Industrial Goods & Services	6	6
Leasing Aircraft	Industrial Goods & Services	141	141
Manufacturing Defense Equipment	Industrial Goods & Services	1	1
Manufacturing & Wholesale Packaging Materials	Industrial Goods & Services	1,407	1,405
Manufacturing Rubber Products	Industrial Goods & Services	33	33
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 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.

² The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor.

³ In EUR millions, Exposure at Default.

Industry description	Industry Classification Benchmark (ICB) Industry	31 December 2017	
		Original obligor ¹	Resultant obligor ²
		EAD ³	EAD ³
Transport Services Land	Industrial Goods & Services	1,425	1,420
Transport Services Water	Industrial Goods & Services	595	587
Transport Services Air	Industrial Goods & Services	150	150
Freight Transport Road	Industrial Goods & Services	1,140	1,138
Printing	Media	139	137
Research & Engineering	Industrial Goods & Services	54	53
Legal & Accounting Activities	Industrial Goods & Services	742	740
Management Consultancy	Industrial Goods & Services	817	813
Employment Services & Management Training	Industrial Goods & Services	1,137	1,135
Other Commercial Services	Industrial Goods & Services	1,144	1,144
Financial Administration	Industrial Goods & Services	161	161
Waste & Disposal Services	Utilities	692	690
Contract Research	Industrial Goods & Services	0	0
Activities of Head Office	Utilities	49	49
Financial Holdings	Utilities	20	20
Manufacturing Motor Vehicles	Automobiles & Parts	6	6
Leasing Motor Vehicles	Automobiles & Parts	869	869
Manufacturing Automotive Components	Automobiles & Parts	75	75
Manufacturing Tires	Automobiles & Parts	44	44
Manufacturing Beer	Food & Beverage	120	120
Manufacturing Wine & Spirits	Food & Beverage	52	52
Manufacturing Soft Drinks	Food & Beverage	276	276
Arable farming	Food & Beverage	1,620	1,618
Fishery	Food & Beverage	349	348
Growing of primary food products/Fruit & Vegetables	Food & Beverage	1,509	1,495
Raising of dairy cattle/Dairy	Food & Beverage	2,665	2,661
Raising of swine/lean hogs	Food & Beverage	814	804
Processing of live animal feed and commodity trading	Food & Beverage	2,357	2,339
Floriculture	Food & Beverage	221	219
Raising of calves/live cattle	Food & Beverage	142	141
Support activities for agriculture	Food & Beverage	1	1
Raising of poultry/Eggs	Food & Beverage	193	189
Wholesale of live cattle	Food & Beverage	13	13
Other agriculture	Food & Beverage	102	102
Auctions for agriculture and fish products	Food & Beverage	56	56
Manufacturing Meat	Food & Beverage	668	666
Manufacturing Sugar	Food & Beverage	474	472
Manufacturing Other Food Products	Food & Beverage	1,449	1,447
Manufacturing Tobacco	Personal & Household Goods	0	0
Manufacturing Domestic Appliances	Personal & Household Goods	29	28
Manufacturing Other Durable Household Products	Personal & Household Goods	269	267
Manufacturing Nondurable Household Products	Personal & Household Goods	119	119
Manufacturing Furniture	Personal & Household Goods	208	208
Manufacturing Other Furnishings	Personal & Household Goods	227	227
Home Construction	Personal & Household Goods	0	0
Manufacturing Consumer Electronics	Personal & Household Goods	81	81
Manufacturing Photographic Equipment	Personal & Household Goods	5	5
Manufacturing Other Recreational Products	Personal & Household Goods	82	82
Renting Recreational Products	Personal & Household Goods	10	10
Manufacturing Toys & Games	Personal & Household Goods	14	14
Manufacturing Textiles	Personal & Household Goods	262	262
Manufacturing Apparel & Sportswear	Personal & Household Goods	87	87
Manufacturing Leather	Personal & Household Goods	3	3
Wholesale Hides, Skins & Leather	Personal & Household Goods	23	23
Manufacturing Accessories	Personal & Household Goods	122	111
Manufacturing Footwear	Personal & Household Goods	0	0
Manufacturing Personal Care	Personal & Household Goods	43	43
General Health Services	Health Care	2,269	2,253
Medical Practices	Health Care	1,056	1,056
Nursing & Personal Care Services	Health Care	902	845
Manufacturing & Wholesale Medical & Surgical Equipment	Health Care	175	173
Manufacturing & Wholesale Medical Supplies	Health Care	8	8
Biotechnology Drugs	Health Care	11	11
Manufacturing Drugs	Health Care	123	123
Wholesale Drugs	Health Care	122	122
Retail Drugs	Health Care	213	210
Wholesale Food	Food & Beverage	4,202	4,173
Retail Food	Retail	1,129	1,117
Wholesale Apparel, Footwear & Sports Goods	Retail	485	480

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³ In EUR millions, Exposure at Default.

Industry description	Industry Classification Benchmark (ICB) Industry	31 December 2017	
		Original obligor ¹	Resultant obligor ²
		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	Retail	68	67
Wholesale Home Decoration	Retail	176	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	657
Integrated Power	Utilities	84	84
Gas Distribution	Utilities	294	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	Real Estate	0	0
Renting of other residential buildings	Real Estate	366	366

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		Original obligor ¹	Resultant obligor ²
		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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