

Pillar 3 Report

First quarter 2020

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Notes to the reader

This Pillar 3 Report provides the consolidated disclosures of ABN AMRO Bank N.V. required by Capital Requirements Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (Part Eight) and the EBA Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013. Further information regarding ABN AMRO Bank N.V. Risk, funding and capital management can be found in the Pillar 3 Annual Report 2019.

The templates included in this quarterly Pillar 3 Report have been prepared in accordance with the abovementioned regulations and guidelines. Template 30 of EBA Guidelines “EU CCR7 – RWA flow statements of CCR exposures under the IMM” does not apply to ABN AMRO as we do not use the IMM methodology for measuring the EAD for counterparty credit risk exposures. Instead, we use the CEM method (CRR 274) to calculate the EAD for derivatives and the FCCM method for securities financing transactions (CRR 220/222). Template 30 is therefore not disclosed in this report.

Presentation of information

This report is presented in euros (EUR), which is ABN AMRO's presentation currency, rounded to the nearest million (unless otherwise stated). Certain figures in this report may not tally exactly due to rounding. Furthermore, certain percentages in this document have been calculated using rounded figures. The figures in the Pillar 3 report are based on phased-in figures. The figures presented in this document have neither been audited nor reviewed by our external auditor.

On 29 June 2019, ABN AMRO Bank N.V. merged with its parent company ABN AMRO Group N.V. As a result of the merger, ABN AMRO Group N.V. ceased to exist. The activities of ABN AMRO Group N.V. have been integrated into and continued in ABN AMRO Bank N.V. As a result, the figures presented in this Pillar 3 Report represent figures for ABN AMRO Bank N.V.

During the first quarter of 2020, ABN AMRO was impacted by Covid-19. Please refer to the Financial review and Risk developments sections of our Quarterly Report on the first quarter of 2020 for additional information on these developments.

Own funds (based on phased-in)

(in millions)	31 March 2020	31 December 2019
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1 Capital instruments and the related share premium accounts	13,910	13,910
- of which: shares	13,910	13,910
2 Retained earnings	6,297	4,947
3 Accumulated other comprehensive income (and other reserves)	-1,701	-1,419
3a Funds for general banking risk		
4 Amount of qualifying items referred to in Art. 484 (3) and the related share premium accounts subject to phase-out from CET1		
5 Minority interests (amount allowed in consolidated CET1)		
5a Independently reviewed interim profits net of any foreseeable charge or dividend	-395	1,377
6 Common Equity Tier 1 (CET1) capital before regulatory adjustments	18,112	18,815
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7 Additional value adjustments (-)	-136	-48
8 Intangible assets (net of related tax liability) (-)	-165	-171
9 Empty set in the EU		
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (-)	-72	-29
11 Fair value reserves related to gains or losses on cash flow hedges	1,818	1,648
12 Negative amounts resulting from the calculation of expected loss amounts		-93
13 Any increase in equity that results from securitised assets (-)		
14 Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	17	39
15 Defined-benefit pension fund assets (-)		
16 Direct and indirect holding by an institution of own CET1 instruments (-)	-10	
17 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)		
18 Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
19 Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
20 Empty set in the EU		
20a Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
20b - of which: qualifying holdings outside the financial sector (-)		
20c - of which: securitisation positions (-)		
20d - of which: free deliveries (-)		
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related eligible tax liabilities) (-)		
22 Amount exceeding the 15% threshold (-)		
23 - of which: direct and indirect holding by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24 Empty set in the EU		
25 - of which: deferred tax assets arising from temporary differences		
25a Losses for the current financial year (-)		
25b Foreseeable tax charges relating to CET1 items (-)		
26 Additional deductions of CET1 Capital due to Article 3 CRR	-248	-248
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (-)		
28 Total regulatory adjustments to Common Equity Tier 1 (CET1)	1,204	1,097
29 Common Equity Tier 1 (CET1) capital	19,315	19,913

(in millions)	31 March 2020	31 December 2019
Additional Tier 1 (AT1) capital: instruments		
30 Capital instruments and the related share premium accounts	1,988	1,987
31 - of which: classified as equity	1,988	1,987
32 - of which: classified as liabilities		
33 Amount of qualifying items referred to in Art. 484 (4) and the related share premium accounts subject to phase-out from AT1		
34 Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	1,988	1,987
35 - of which: instruments issued by subsidiaries subject to phase-out		
36 Additional Tier 1 (AT1) capital before regulatory adjustments	1,988	1,987
Additional Tier 1 (AT1) capital: regulatory adjustments		
37 Direct and indirect holding by an institution of own AT1 instruments (-)	-5	-5
38 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)		
39 Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
40 Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
41 Empty set in the EU		
42 Qualifying T2 deductions that exceed the T2 capital of the institution (-)		
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital	-5	-5
44 Additional Tier 1 (AT1) capital	1,983	1,982
45 Tier 1 capital (T1 = CET1 + AT1)	21,298	21,895
Tier 2 (T2) capital: instruments and provisions		
46 Capital instruments and the related share premium accounts	7,235	7,253
47 Amount of qualifying items referred to in Art. 484 (5) and the related share premium accounts subject to phase-out from T2		
48 Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49 - of which: instruments issued by subsidiaries subject to phase-out		
50 Credit risk adjustments	156	
51 Tier 2 (T2) capital before regulatory adjustments	7,391	7,253
Tier 2 (T2) capital: regulatory adjustments		
52 Direct and indirect holding by an institution of own T2 instruments and subordinated loans (-)	-30	-75
53 Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)		
54 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
55 Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)		
56 Empty set in the EU		
57 Total regulatory adjustments to Tier 2 (T2) capital	-30	-75
58 Tier 2 (T2) capital	7,361	7,178
59 Total capital (TC = T1 + T2)	28,659	29,073
60 Total risk weighted assets	111,704	109,825
Capital ratios and buffers		
61 Common Equity Tier 1 (as a % of total risk exposure amount)	17.3%	18.1%
62 Tier 1 (as a % of total risk exposure amount)	19.1%	19.9%
63 Total capital (as a % of total risk exposure amount)	25.7%	26.5%

(in millions)		31 March 2020	31 December 2019
64	Institution specific buffer requirement (CET1 requirement in accordance with Article 92 (1) (a) plus capital conservation and counter-cyclical buffer requirements, plus systemic risk buffer, plus systemically important institution buffer expressed as a percentage of risk exposure amount) ¹⁾	8.5%	10.1%
65	- of which: capital conservation buffer requirement	2.5%	2.5%
66	- of which: counter-cyclical buffer requirement	0.02%	0.10%
67	- of which: systemic buffer requirement	1.5%	3.0%
67a	- of which: G-SII or O-SII buffer		
68	Common Equity Tier 1 available to meet buffers (as a % of risk exposure amount) ²⁾	11.6%	11.9%
69	[non relevant EU regulation]		
70	[non relevant EU regulation]		
71	[non relevant EU regulation]		
Amounts below the thresholds for deduction			
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	138	156
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	522	536
74	Empty set in the EU		
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	711	642
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to Standardised Approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under Standardised Approach	122	109
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	407	388
Capital instruments subject to phase-out arrangements (1 Jan 2014 - 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase-out arrangements		
81	Amount excluded from CET1 due to cap		
82	Current cap on AT1 instruments subject to phase-out arrangements		
83	Amount excluded from AT1 due to cap		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap		

1. Following the definition of the EBA disclosure template, Pillar 2 CET1 requirement of 1.75% is excluded

2. CET1 amount required to meet the Pillar 2 CET1 requirement of 1.75% is not considered available to meet the Combined Buffer Requirements

Common Equity Tier 1 (CET1) capital decreased in Q1 2020 due to a loss that was mainly caused by high impairments. Total RWA increased to EUR 111.7 billion at 31 March 2020 (31 December 2019: EUR 109.8 billion). At 31 March 2020, the CET1, Tier 1 and total capital ratios were 17.3%, 19.1% and 25.7% respectively (31 December 2019: 18.1%, 19.9% and 26.5% respectively). All capital ratios were in line with the bank's risk appetite and were well above regulatory minimum requirements.

In response to Covid-19, the ECB and DNB announced a number of capital relief measures in March 2020 to support banks in serving the economy and addressing operational challenges. DNB lowered the systemic risk buffer for ABN AMRO from 3% to 1.5% and the OSII from 2% to 1.5%. DNB is expected to compensate the systemic buffer reduction in due course by gradually increasing the counter-cyclical capital buffer to 2% of Dutch risk-weighted exposures.

Leverage ratio

Summary reconciliation of accounting assets and leverage ratio exposures

(in millions)	31 March 2020	31 December 2019
1 Total assets as per published financial statements	405,903	375,054
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	310	310
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure according to Article 429(11) of Regulation (EU) NO. 575/2013		
4 Adjustments for derivative financial instruments	79,998	67,738
5 Adjustments for securities financing transactions	5,133	4,376
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	33,204	36,416
7 Other adjustments	-4,645	415
8 Leverage ratio exposure amount	519,902	484,309

Leverage ratio common disclosure

(in millions)	31 March 2020	31 December 2019
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	379,384	361,883
2 Asset amounts deducted in determining Tier 1 capital	-548	-517
3 Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	378,836	361,366
Derivative exposures		
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	6,069	4,041
5 Add-on amount for PFE associated with all derivatives transactions (mark-to-market method)	135,170	115,816
EU5a Exposure determined under Original Exposure Method		
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-4,646	-3,375
8 (Exempted CCP leg of client-cleared trade exposures)	-60,785	-50,356
9 Adjusted effective notional amount of written credit derivatives		
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives		
11 Total derivatives exposures (sum of lines 4 to 10)	75,808	66,125
SFT exposures		
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	29,487	18,115
13 Netted amounts of cash payables and cash receivables of gross SFT assets	-2,566	-2,089
14 Counterparty credit risk exposure for SFT assets	5,133	4,376
EU14a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013		
15 Agent transaction exposures		
EU15a Exempted CCP leg of client-cleared SFT exposure		
16 Total securities financing transaction exposures (sum of lines 12 to 15a)	32,054	20,401
Other off-balance sheet exposures		
17 Off-balance sheet exposures at gross notional amount	111,244	120,851
18 Adjustments for conversion to credit equivalent amounts	-78,040	-84,434
19 Other off-balance sheet exposures (sum of lines 17 and 18)	33,204	36,416
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on- and off-balance sheet)		
EU19a Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on- and off-balance sheet)		
EU19b Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on- and off-balance sheet)		
Capital and total exposure measure		
20 Tier 1 capital	21,298	21,895
21 Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU19a and EU19b)	519,902	484,309
Leverage ratio		
22 Leverage ratio	4.1%	4.5%
Choice on transitional arrangements and amount of derecognised fiduciary items		
23 Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
24 Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013		

Leverage ratio split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

(in millions)	31 March 2020	31 December 2019
EU1 Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures);	366,927	354,540
<i>EU2 Of which: trading book exposures</i>	<i>1,988</i>	<i>1,137</i>
<i>EU3 Of which banking book exposures</i>	<i>364,939</i>	<i>353,402</i>
<i>EU4 - of which: covered bonds</i>	<i>3,624</i>	<i>3,757</i>
<i>EU5 - of which: exposures treated as sovereigns</i>	<i>70,882</i>	<i>67,933</i>
<i>EU6 - of which: exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns</i>		
<i>EU7 - of which: institutions</i>	<i>15,553</i>	<i>10,360</i>
<i>EU8 - of which: secured by mortgages of immovable properties</i>	<i>167,853</i>	<i>168,598</i>
<i>EU9 - of which: retail exposures</i>	<i>8,054</i>	<i>8,414</i>
<i>EU10 - of which: corporate</i>	<i>82,817</i>	<i>80,865</i>
<i>EU11 - of which: exposures in default</i>	<i>7,081</i>	<i>6,521</i>
<i>EU12 - of which: other exposures (e.g. equity, securitisations, and other non-credit obligation assets)</i>	<i>9,076</i>	<i>6,955</i>

The Capital Requirements Regulation (CRR) introduced a non-risk-based leverage ratio, which is expected to become a binding measure with effect from 1 January 2021. Based on the currently applicable rules (i.e. CEM methodology), the leverage ratio decreased to 4.1% (31 December 2019: 4.5%) mainly reflecting balance sheet growth and the decline in Tier 1 capital following from the loss recorded in Q1 2020.

The CRR is expected to amend the rules for calculating the exposure measure by mid-2021, including the use of the SA-CCR calculation methodology for clearing guarantees. ABN AMRO estimates that the cumulative CRR2 adjustments, including the use of SA-CCR, is expected to lower the exposure measure by approximately EUR 78.6 billion, improving the fully-loaded leverage ratio by another 0.7 percentage points. At 31 March 2020, the fully-loaded leverage ratio decreased to 4.8% based on SA-CCR, (31 December 2019: 5.2%) mainly reflecting balance sheet growth and the decline in Tier 1 capital following from the loss recorded in Q1 2020. In response to Covid-19, the European Commission presented a proposal aimed at making it more beneficial to exclude central bank reserves from the exposure measure. Based on Q1 figures, this could potentially improve the fully-loaded leverage ratio by another 0.3 percentage points.

Going forward, ABN AMRO will monitor and report the leverage ratio based on currently applicable rules as well as CRR2, and we expect the leverage ratio to remain above the anticipated regulatory requirements.

EU OV1 - Overview of RWAs

(in millions)	31 March 2020		31 December 2019	
	RWAs	Minimum capital requirements	RWAs	Minimum capital requirements
1 Credit risk (excluding CCR)	86,003	6,880	84,086	6,727
2 - of which: the Standardised Approach	8,742	699	8,054	644
3 - of which: the foundation IRB (FIRB) approach				
4 - of which: the advanced IRB (AIRB) approach	74,959	5,997	73,704	5,896
5 - of which: equity IRB under the simple risk-weighted approach or the IMA	2,303	184	2,328	186
6 Counterparty Credit Risk (CCR)	3,687	295	3,372	270
7 - of which: mark to market	2,030	162	1,875	150
8 - of which: original exposure				
9 - of which: the Standardised Approach	1,057	85	642	51
10 - of which: internal model method (IMM)				
11 - of which: risk exposure amount for contributions to the default fund of a CCP	324	26	484	39
12 - of which: CVA	277	22	370	30
13 Settlement risk				
14 Securitisation exposures in the banking book (after the cap)	38	3	32	3
15 - of which: IRB approach	38	3	32	3
16 - of which: IRB supervisory formula approach (SFA)				
17 - of which: internal assessment approach (IAA)				
18 - of which: Standardised Approach				
19 Market risk	2,144	172	1,362	109
20 - of which: the Standardised Approach	9	1	6	
21 - of which: IMA	2,136	171	1,357	109
22 Large exposures				
23 Operational risk	18,148	1,452	19,391	1,551
24 - of which: basic indicator approach	686	55	910	73
25 - of which: Standardised Approach				
26 - of which: advanced measurement approach	17,461	1,397	18,481	1,478
27 Amounts below the thresholds for deduction (subject to 250% risk weight)	1,683	135	1,582	127
28 Floor adjustment				
29 Total RWA	111,704	8,936	109,825	8,786

Total RWA increased to EUR 111.7 billion (31 December 2019: EUR 109.8 billion), given an increase in credit risk and to a lesser extent in market risk. The increase in credit risk was predominantly driven by additional drawdowns and deteriorated risk parameters in CIB and business movements and a model update in CB. Market risk RWA increased by EUR 0.8 billion due to position changes and increased market stress. RWA for operational risk decreased by EUR 1.2 billion, driven by an update of the scenario analysis data, an update of the advanced measurement approach (AMA) model and the recalculation of capital under the basic indicator approach for non-AMA compliant entities.

EU CR8 - RWA flow statements of credit risk exposures under the IRB approach

(in millions)	31 March 2020		31 December 2019	
	RWA amounts	Capital require-ments	RWA amounts	Capital require-ments
1 RWAs as at end previous reporting period	79,521	6,362	78,923	6,314
2 Asset size	1,045	84	-2,453	-196
3 Asset quality	41	3	803	64
4 Model updates	386	31	2,752	220
5 Methodology and policy			-546	-44
6 Acquisitions and disposals				
7 Foreign exchange movements				
8 Other	20	2	42	3
9 RWAs as at end reporting period	81,013	6,481	79,521	6,362

The RWA for credit risk exposures under the IRB approach increased by EUR 1.5 billion to EUR 81.0 billion (31 December 2019: EUR 79.5 billion). This increase was primarily driven by growth in the category "Asset size", which mainly relates to business growth and higher levels of client demand as a result of Covid-19.

EU MR2-B - RWA flow statements of market risk exposures under the IMA

(in millions)						31 March 2020		31 December 2019	
	VaR	SVaR	IRC	Compre- hensive risk measure	Other	Total RWAs	Total capital require- ments	Total RWAs	Total capital require- ments
1 RWAs at previous quarter end	134	673	549			1,357	109	1,219	98
1a Regulatory adjustment									
1b RWAs at the previous quarter-end (end of the day)	134	673	549			1,357	109	1,219	98
2 Movement in risk levels		72	443			629	50		
3 Model update/changes	46	124	94			150	12		
4 Methodology and policy									
5 Acquisitions and disposals									
6 Foreign exchange movements									
7 Other								138	11
8a RWAs at the end of the reporting period (end of the day)	180	869	1,086			2,136	171	1,357	109
8b Regulatory adjustment									
8 RWAs at the end of the reporting period	180	869	1,086			2,136	171	1,357	109

Market risk RWA moved from EUR 1.4 billion to EUR 2.1 billion, comparing 31 December to 31 March. The RWA increase is due to the following.

- ▶ The capital multiplier moved from 3 to 3.5, comparing 31 December to 31 March. This was due to market stress observed in March 2020, which resulted in 6 Hypothetical PnL overshootings;
- ▶ The 1-day VaR moved from EUR 0.9 million to EUR 3.4 million, comparing 31 December to 31 March. This was due to market stress observed in March 2020, which added severe scenarios to the 300-day rolling window used for VaR calculations;
- ▶ The IRC increased from EUR 44 million to EUR 79 million, comparing 31 December to 31 March. This was due to position changes;
- ▶ The IRC increased further, from EUR 79 million to EUR 87 million, comparing 31 December to 31 March. This was due to an increase of the IRC add-on from 15% to 26%.

Capital instruments' main features

Common Equity Tier 1

1	Issuer	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NL0011540547
3	Governing law(s) of the instrument	Dutch Law
Regulatory treatment		
4	Transitional CRR rules	Common equity tier 1
5	Post-transitional CRR rules	Common equity tier 1
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares A
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 940
9	Nominal amount of instrument (as of most recent reporting date)	EUR 1
9a	Issue price	EUR 17.75; 20.40; 22.75; 23.50
9b	Redemption price	N/A
10	Accounting classification	Equity
11	Original date of issuance	07 July 1905
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates, and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation	Junior to Additional Tier 1
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

1. N/A inserted if the question is not applicable

Additional Tier 1

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1278718686	XS1693822634
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 EU 575/2013 art 489.5	AT1 EU 575/2013 art 489.5
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 994	EUR 994
9	Nominal amount of instrument (in millions, as of most recent reporting date)	EUR 1,000	EUR 1,000
9a	Issue price	100%	100%
9b	Redemption price	100%	100%
10	Accounting classification	Equity	Equity
11	Original date of issuance	22 September 2015	10 April 2017
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	22 Sept 2020 (100% nominal amount), regulatory & tax call (prevailing principal amount)	22 Sept 2027 (100% nominal amount), regulatory & tax call (prevailing principal amount)
16	Subsequent call dates, if applicable	Callable annually after first call date	Callable on each interest payment date after first call date
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.75% per year	4.75% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	7%/5.125% CET1	7%/5.125% CET1
32	If write-down, full or partial	Partial	Partial
33	If write-down, permanent or temporary	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	Subject to profit MDA and Max Write up Amount	Subject to profit MDA and Max Write up Amount
35	Position in subordination hierarchy in liquidation	Junior to Tier 2	Junior to Tier 2
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0619548216	XS0619547838
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 (grandfathered) EU 575/2013 art 63	Tier 2 (grandfathered) EU 575/2013 art 63
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 264	EUR 224
9	Nominal amount of instrument (in millions, as of most recent reporting date)	EUR 1,228	USD 541 (EUR 590)
9a	Issue price	99.603%	99.131%
9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27 April 2011	27 April 2011
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27 April 2021	27 April 2022
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates, and redemption amount	Tax call (100% nominal amount)	Tax call (100% nominal amount)
16	Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.375% per year	6.25% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2 (continued)

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	00080QAD79 (Cusip 144A) USN0028HAP03 (ISIN Reg S)	XS1253955469
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 (grandfathered) EU 575/2013 art 63	Tier 2 EU 575/2013 art 63
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 67	EUR 1,499
9	Nominal amount of instrument (in millions, as of most recent reporting date)	USD 103 (EUR 104)	EUR 1,500
9a	Issue price	100%	99.885%
9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30 June 2011	30 June 2015
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 May 2023	30 June 2025
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates, and redemption amount	Tax call (100% nominal amount)	30 June 2020 (100% nominal amount), tax & regulatory call (100% nominal amount)
16	Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	7.75% per year	2.875% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2 (continued)

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US00080QAF28 / XS1264600310	XS1341466487
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 EU 575/2013 art 63	Tier 2 EU 575/2013 art 63
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 1,359	EUR 287
9	Nominal amount of instrument (in millions, as of most recent reporting date)	USD 1,364 (EUR 1.504)	SGD 288 (EUR 295)
9a	Issue price	99.732%	100%
9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28 July 2015	01 April 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28 July 2025	01 April 2026
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates, and redemption amount	Tax & regulatory call (100% nominal amount)	01 April 2021 (100% nominal amount), tax & regulatory call (100% nominal amount)
16	Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.75% per year	4.75% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2 (continued)

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US00084DAL47 / XS1392917784	XS1346254573
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 EU 575/2013 art 63	Tier 2 EU 575/2013 art 63
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 906	EUR 997
9	Nominal amount of instrument (in millions, as of most recent reporting date)	USD 1,000 (EUR 917)	EUR 1,000
9a	Issue price	99.827%	99.383%
9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	18 April 2016	18 January 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	18 April 2026	18 January 2028
14	Issuer call subject to prior supervisory approval	no	Yes
15	Optional call date, contingent call dates, and redemption amount	Tax & regulatory call (100% nominal amount)	18 January 2023 (100% nominal amount), tax & regulatory call (100% nominal amount)
16	Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.8% per year	2.875% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2 (continued)

	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
1 Issuer	XS1586330604	XS1385037558
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Dutch law	Dutch law
3 Governing law(s) of the instrument		
Regulatory treatment		
4 Transitional CRR rules	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2
6 Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7 Instrument type (types to be specified by each jurisdiction)	Tier 2 EU 575/2013 art 63	Tier 2 EU 575/2013 art 63
8 Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 1,361	EUR 272
9 Nominal amount of instrument (in millions, as of most recent reporting date)	USD 1,500 (EUR 1,337)	USD 300 (EUR 275)
9a Issue price	99.984%	100%
9b Redemption price	100%	100%
10 Accounting classification	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	27 March 2017	08 April 2016
12 Perpetual or dated	Dated	Dated
13 Original maturity date	27 March 2028	08 April 2031
14 Issuer call subject to prior supervisory approval	Yes	No
15 Optional call date, contingent call dates, and redemption amount	27 March 2023 (100% nominal amount), tax & regulatory call (100% nominal amount)	Tax & regulatory call (100% nominal amount)
16 Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends		
17 Fixed or floating dividend/coupon	Fixed	Fixed
18 Coupon rate and any related index	4.4% per year	5.6% per year
19 Existence of a dividend stopper	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	N/A	N/A
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A
25 If convertible, fully or partially	N/A	N/A
26 If convertible, conversion rate	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A
30 Write-down features	No	No
31 If write-down, write-down trigger(s)	N/A	N/A
32 If write-down, full or partial	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A
35 Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36 Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

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