

Pillar 3 Report

Third quarter 2019

Notes to the reader

Introduction

This document contains the following quarterly Pillar 3 disclosures:

- ▶ Own funds (based on phased-in)
- ▶ Leverage ratio
- ▶ Overview RWAs
- ▶ RWA flow statements of credit risk exposures under the IRB approach
- ▶ RWA flow statements of market risk exposures under the IMA
- ▶ Capital instruments' main features

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 presented in this document have been neither audited nor reviewed by our external auditor.

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1. Own funds (based on phased-in)

(in millions)	30 September 2019	30 June 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	4,947	5,563
3 Accumulated other comprehensive income (and other reserves)	-1,578	-1,316
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	640	26
6 Common Equity Tier 1 (CET 1) capital before regulatory adjustments	17,919	18,183
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7 Additional value adjustments (-)	-57	-53
8 Intangible assets (net of related tax liability) (-)	-174	-191
9 Empty set in the EU		
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (-)	-23	-28
11 Fair value reserves related to gains or losses on cash flow hedges	1,892	1,623
12 Negative amounts resulting from the calculation of expected loss amounts	-166	-147
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	37	40
15 Defined-benefit pension fund assets (-)		
16 Direct and indirect holding by an institution of own CET1 instruments (-)		
17 Direct, indirect and synthetic holdings of the CET 1 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	-249	-251
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (-)		
28 Total regulatory adjustments to Common Equity Tier 1 (CET1)	1,261	993
29 Common Equity Tier 1 (CET1) capital	19,180	19,176

Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1,982	1,982
31	- of which: classified as equity	1,982	1,982
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		
35	- of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 (AT1) capital before regulatory adjustments	1,987	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	1,982	1,982
45	Tier 1 capital (T1 = CET1 + AT1)	21,162	21,158
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	7,469	7,371
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		
51	Tier 2 (T2) capital before regulatory adjustments	7,469	7,371
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holding by an institution of own T2 instruments and subordinated loans (-)	-75	-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	-75	-75
58	Tier 2 (T2) capital	7,394	7,296
59	Total capital (TC = T1 + T2)	28,556	28,454
60	Total risk weighted assets	105,633	106,593
Capital ratios and buffers			
61	Common Equity Tier 1 (as a % of total risk exposure amount)	18.2%	18.0%
62	Tier 1 (as a % of total risk exposure amount)	20.0%	19.8%
63	Total capital (as a % of total risk exposure amount)	27.0%	26.7%

64	Institution specific buffer requirement (CET1 requirement in accordance with Article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus systemically important institution buffer expressed as a percentage of risk exposure amount) ¹⁾	10.1%	10.1%
65	- of which: capital conservation buffer requirement	2.5%	2.5%
66	- of which: countercyclical buffer requirement	0.1%	0.1%
67	- of which: systemic buffer requirement	3.0%	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⁾	11.9%	11.7%
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)	154	315
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)	518	518
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)	661	548
	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	74	73
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	412	422
	Capital instruments subject to phase-out arrangements (01 Jan 2014 - 01 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

2. Leverage ratio

Summary reconciliation of accounting assets and leverage ratio exposures

(in millions)	30 September 2019	30 June 2019
1 Total assets as per published financial statements	400,152	396,196
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	309	289
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	68,689	64,783
5 Adjustments for securities financing transactions	1,901	2,672
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	36,398	36,191
7 Other adjustments	-1,263	-16
8 Leverage ratio exposure amount	506,187	500,115

Leverage ratio common disclosure

(in millions)	30 September 2019	30 June 2019
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	376,624	377,124
2 Asset amounts deducted in determining Tier 1 capital	-595	-593
3 Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	376,029	376,531
Derivative exposures		
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	16,053	10,958
5 Add-on amount for PFE associated with all derivatives transactions (mark-to-market method)	106,605	103,799
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	-5,053	-4,062
8 Exempted CCP leg of client-cleared trade exposures	-50,392	-47,532
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)	67,213	63,163
SFT exposures		
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	27,112	25,131
13 Netted amounts of cash payables and cash receivables of gross SFT assets	-2,467	-3,573
14 Counterparty credit risk exposure for SFT assets	1,901	2,672
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		
EU16 Total securities financing transaction exposures (sum of lines 12 to 15a)	26,546	24,230
Other off-balance sheet exposures		
17 Off-balance sheet exposures at gross notional amount	118,738	120,110
18 Adjustments for conversion to credit equivalent amounts	-82,340	-83,918
19 Other off-balance sheet exposures (sum of lines 17 and 18)	36,398	36,191
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	21,162	21,158
21 Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	506,187	500,115
Leverage ratio		
22 Leverage ratio	4.2%	4.2%
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)	30 September 2019	30 June 2019
EU1 Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures)	367,387	369,011
EU2 <i>Of which: trading book exposures</i>	1,963	1,699
EU3 <i>Of which: banking book exposures</i>	365,424	367,312
EU4 <i>- of which: covered bonds</i>	3,853	3,627
EU5 <i>- of which: exposures treated as sovereigns</i>	70,581	71,240
EU6 <i>- of which: exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns</i>		
EU7 <i>- of which: institutions</i>	11,182	10,311
EU8 <i>- of which: secured by mortgages of immovable properties</i>	169,602	168,563
EU9 <i>- of which: retail exposures</i>	8,787	8,704
EU10 <i>- of which: corporate</i>	87,744	90,263
EU11 <i>- of which: exposures in default</i>	6,267	6,227
EU12 <i>- of which: other exposures (eg equity, securitisations, and other non-credit obligation assets)</i>	7,408	8,377

The CRR capital rules introduced a non-risk-based leverage ratio, which is expected to become a binding measure effective as of 2021. At 30 September 2019, the leverage ratio of ABN AMRO Bank remained stable at 4.2% (30 June 2019: 4.2%).

3. Overview of RWAs

(in millions)	30 September 2019		30 June 2019	
	RWAs	Minimum capital requirements	RWAs	Minimum capital requirements
1 Credit risk (excluding CCR)	81,590	6,527	82,379	6,590
2 - of which: the standardised approach	5,886	471	5,596	448
3 - of which: the foundation IRB (FIRB) approach				
4 - of which: the advanced IRB (AIRB) approach	72,835	5,827	73,388	5,871
5 - of which: equity IRB under the simple risk-weighted approach or the IMA	2,869	230	3,396	272
6 Counterparty Credit Risk (CCR)	2,673	214	2,552	204
7 - of which: mark to market	1,685	135	1,675	134
8 - of which: original exposure				
9 - of which: the standardised approach	59	5	46	4
10 - of which: internal model method (IMM)				
11 - of which: risk exposure amount for contributions to the default fund of a CCP	409	33	340	27
12 - of which: CVA	521	42	490	39
13 Settlement risk				
14 Securitisation exposures in the banking book (after the cap)	52	4	43	3
15 - of which: IRB approach	52	4	43	3
16 - of which: IRB supervisory formula approach (SFA)				
17 - of which: internal assessment approach (IAA)				
18 - of which: standardised approach				
19 Market risk	1,222	98	1,330	106
20 - of which: the standardised approach	3		2	
21 - of which: IMA	1,219	98	1,327	106
22 Large exposures				
23 Operational risk	18,614	1,489	18,831	1,506
24 - of which: basic indicator approach	825	66	825	66
25 - of which: standardised approach				
26 - of which: advanced measurement approach	17,789	1,423	18,005	1,440
27 Amounts below the thresholds for deduction (subject to 250% risk weight)	1,482	119	1,459	117
28 Floor adjustment				
29 Total RWA	105,633	8,451	106,593	8,527

Total RWA declined to EUR 105.6 billion (30 June 2019: EUR 106.6 billion) primarily due to a decrease in credit risk and to a lesser extent due to operational risk. The decrease in credit risk was reflected by divestments of Private Banking Channel Islands and equensWorldline in Group Functions. Operational risk decreased as a result of updated input variables of the AMA calculation.

4. RWA flow statements of credit risk exposures under the IRB approach

(in millions)	30 September 2019		30 June 2019	
	RWA amounts	Capital requirements	RWA amounts	Capital requirements
1 RWA as at end of previous reporting period	79,726	6,378	80,855	6,468
2 Asset size	-883	-71	-1,078	-86
3 Asset quality	217	17	-323	-26
4 Model updates	453	36	162	13
5 Methodology and policy				
6 Acquisitions and disposals	-1,033	-83	77	6
7 Foreign exchange movements				
8 Other	443	35	33	3
9 RWA as at end of reporting period	78,923	6,314	79,726	6,378

IRB Credit risk RWA decreased to EUR 78.9 billion (30 June 2019: EUR 79.7 billion). The decrease in credit risk was reflected by divestments of Private Banking Channel Islands and equensWorldline in Group Functions.

5. RWA flow statements of market risk exposures under the IMA

(in millions)						30 September 2019		30 June 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	133	840	355			1,327	106	1,125	90
1a Regulatory adjustment									
1b RWAs at the previous quarter-end (end of day)	133	840	355			1,327	106	1,125	90
2 Movement in risk levels									
3 Model update/changes									
4 Methodology and policies									
5 Acquisitions and disposals									
6 Foreign exchange movements									
7 Other	5	-259	145			-108	-8	202	16
8a RWAs at the end of the reporting period (end of day)	138	581	500			1,219	98	1,327	106
8b Regulatory adjustment									
8 RWAs at the end of the reporting period	138	581	500			1,219	98	1,327	106

IMA market risk RWA decreased to EUR 1.2 billion (30 June 2019: EUR 1.3 billion). The decrease in RWA is due to a lower SVaR explained by reduced long positions in ABN AMRO bonds partly offset by a higher incremental risk charge (IRC) due to larger positions in Credit Trading.

6. 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/A¹ 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 387	EUR 281
9	Nominal amount of instrument (in millions, as of most recent reporting date)	EUR 1,228	USD 595 (EUR 546)
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	6.250% 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 78	EUR 1,500
9	Nominal amount of instrument (in millions, as of most recent reporting date)	USD 113 (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/A¹ 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 1,370	EUR 297
9	Nominal amount of instrument (in millions, as of most recent reporting date)	USD 1,500 (EUR 1.376)	SGD 450 (EUR 298)
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/A¹ 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 913	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	4.80% 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/A¹ 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)	XS1586330604	XS1385037558
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 1,372	EUR 274
9	Nominal amount of instrument (in millions, as of most recent reporting date)	USD 1,500 (EUR 1,376)	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	4,40% per year	5.60% 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/A¹ inserted if the question is not applicable

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