

ABN AMRO Group N.V.

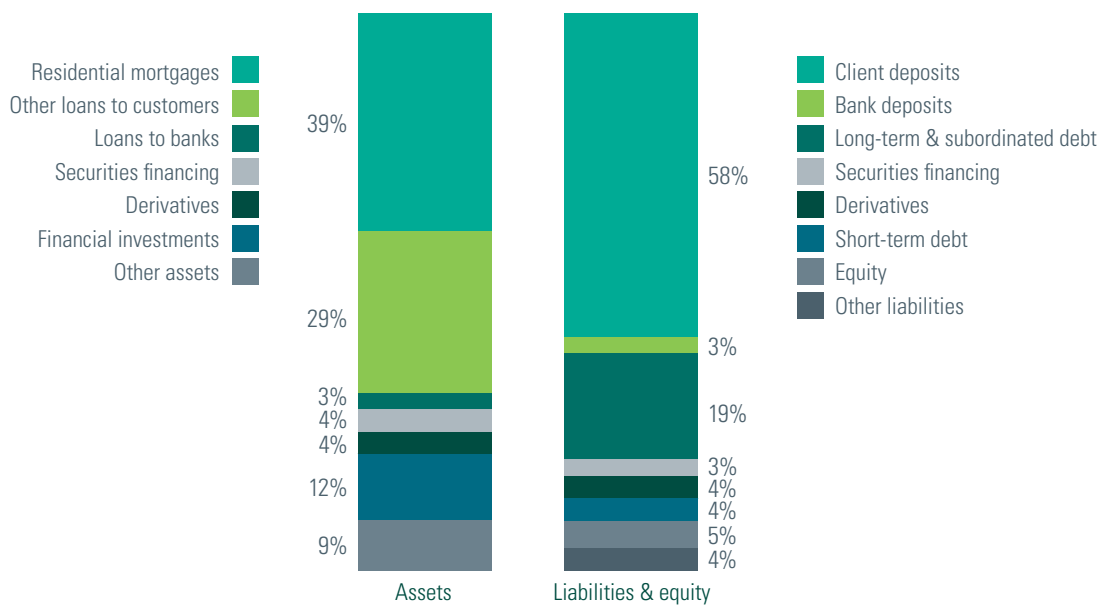
Overview total assets 2016

This document provides an overview of ABN AMRO’s balance sheet composition and loan portfolio in 2016, as part of the bank’s commitment to provide further transparency of our lending activities¹.

Balance sheet composition

ABN AMRO is mainly active in the Dutch market and in international operations where we have specific expertise and hold leading positions in selective activities.

Balance sheet composition at 31 December 2016²



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

² Please refer to page 129 of the 2016 Annual Report for further details.

Industry concentration

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

Industry concentration is presented both in terms of original obligor and in terms of resultant obligor. Original obligor refers to the counterparty with whom ABN AMRO originally has the contractual relationship, often referred to as the borrower. The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor. The industry view, based on original obligor and resultant obligor, differs significantly for the real estate, healthcare and public administration industries. The government-guaranteed exposures are included in the original obligor view under the applicable industry sector. However, in the resultant obligor view these exposures are included in the public administration industry sector, as they concern government-related exposures.

The bank manages industry concentrations within the risk appetite by setting credit risk economic capital (EC) limits as a percentage of total credit risk EC per industry sector. The bank does not manage concentration based on EAD per industry sector.

Industry concentration by EAD¹

(in millions, Exposure at Default)	31 December 2016			
	Exposure at Default (original obligor)	Percentage of total	Exposure at Default (resultant obligor)	Percentage of total
Industry sector				
Banks	19,405	5.1%	18,020	4.8%
Financial services ²	17,141	4.5%	16,514	4.4%
Industrial goods and services	23,203	6.1%	22,943	6.1%
Real estate	14,515	3.8%	12,854	3.4%
Oil and gas	14,563	3.9%	14,587	3.9%
Food and beverage	15,154	4.0%	15,094	4.0%
Retail	5,634	1.5%	5,585	1.5%
Basic resources	4,561	1.2%	4,550	1.2%
Healthcare	4,653	1.2%	4,737	1.3%
Construction and materials	3,606	1.0%	3,524	0.9%
Other ³	17,599	4.7%	17,635	4.7%
Subtotal Industry Classification Benchmark	140,035	37.1%	136,043	36.0%
Private individuals (non-Industry Classification Benchmark)	182,597	48.3%	182,739	48.4%
Public administration (non-Industry Classification Benchmark)	55,087	14.6%	58,937	15.6%
Subtotal non-Industry Classification Benchmark	237,683	62.9%	241,675	64.0%
Exposure at Default⁴	377,718	100.0%	377,718	100.0%

¹ Please refer to page 137 of the 2016 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 2016 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 136 of the 2016 Annual Report for further details.

Industry description	Industry Classification Benchmark (ICB) Industry	31 December 2016	
		Original obligor ¹	Resultant obligor ²
		EAD ³	EAD ³
Non Integrated Oil & Gas	Oil & Gas	2,690	2,688
Wholesale Fuels	Oil & Gas	6,267	6,351
Integrated Oil & Gas	Oil & Gas	44	44
Oil & Gas Services	Oil & Gas	5,562	5,504
Fuel Pipelines	Oil & Gas	-	-
Manufacturing Basic Chemicals	Chemicals	790	786
Manufacturing Industrial Gasses	Chemicals	-	-
Manufacturing Specialty Chemicals	Chemicals	156	153
Wholesale Chemicals	Chemicals	784	783
Forestry	Basic Resources	5	5
Manufacturing Pulp & Paper	Basic Resources	370	369
Wholesale Raw Lumber, Pulp & Paper	Basic Resources	36	36
Mining Bauxite & Manufacturing Aluminum	Basic Resources	201	201
Manufacturing Other Non-Ferrous Metals	Basic Resources	250	250
Wholesale Other Non-Ferrous Metals	Basic Resources	1,978	1,970
Manufacturing Steel	Basic Resources	173	172
Wholesale Steel	Basic Resources	272	272
Manufacturing & Wholesale Diamonds	Basic Resources	6	6
Mining & Manufacturing Other Basic Materials	Basic Resources	298	297
Wholesale Other Basic Materials	Basic Resources	946	946
Mining & Manufacturing Gold	Basic Resources	2	2
Mining & Manufacturing Other Precious Metals	Basic Resources	27	27
Manufacturing Wood Products	Construction & Materials	150	144
Manufacturing Non-Metallic Mineral Products	Construction & Materials	186	184
Manufacturing Other Building Materials	Construction & Materials	270	268
Wholesale Building Materials	Construction & Materials	686	683
Heavy Construction	Construction & Materials	596	534
Sub-Contractors	Construction & Materials	1,019	1,010
Manufacturing & Wholesale Aircraft	Industrial Goods & Services	3	3
Leasing Aircraft	Industrial Goods & Services	1	1
Manufacturing Defense Equipment	Industrial Goods & Services	1	1
Manufacturing & Wholesale Packaging Materials	Industrial Goods & Services	630	627
Manufacturing Rubber Products	Industrial Goods & Services	22	21
Manufacturing Plastic Products	Industrial Goods & Services	194	193
Wholesale Rubber & Plastic Products	Industrial Goods & Services	14	13
Manufacturing Appliance Components	Industrial Goods & Services	87	87
Manufacturing Electronic Equipment	Industrial Goods & Services	-	-
Manufacturing Commercial Vehicles	Industrial Goods & Services	135	134
Manufacturing Ships	Industrial Goods & Services	728	728
Manufacturing Other Transportation Equipment	Industrial Goods & Services	68	67
Leasing Commercial Vehicles	Industrial Goods & Services	821	821
Wholesale Commercial Vehicles	Industrial Goods & Services	291	289
Dealers Commercial Vehicles	Industrial Goods & Services	76	75
Metal Working	Industrial Goods & Services	294	291
Manufacturing Metal Products	Industrial Goods & Services	177	175
Manufacturing General Machinery	Industrial Goods & Services	441	439
Manufacturing Lifting & Handling Equipment	Industrial Goods & Services	85	84
Manufacturing Electrical Machinery	Industrial Goods & Services	125	124
Manufacturing Measuring & Control Machinery	Industrial Goods & Services	93	87
Manufacturing Optical Instruments	Industrial Goods & Services	3	3
Manufacturing Special Industrial Machinery	Industrial Goods & Services	292	288
Leasing Machinery & Metal Products	Industrial Goods & Services	1,205	1,205
Wholesale Machinery & Metal Products	Industrial Goods & Services	559	551
Delivery Services	Industrial Goods & Services	53	53
Freight Transport Sea	Industrial Goods & Services	9,356	9,261
Freight Transport Inland Water	Industrial Goods & Services	735	721
Freight Transport Rail	Industrial Goods & Services	87	87
Transport Services Land	Industrial Goods & Services	1,106	1,102
Transport Services Water	Industrial Goods & Services	690	684
Transport Services Air	Industrial Goods & Services	146	146
Freight Transport Road	Industrial Goods & Services	882	880
Printing	Media	133	132
Research & Engineering	Industrial Goods & Services	166	121
Legal & Accounting Activities	Industrial Goods & Services	797	769

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.

31 December 2016

Industry description	Industry Classification Benchmark (ICB) Industry	Original obligor ¹	Resultant obligor ²
		EAD ³	EAD ³
Management Consultancy	Industrial Goods & Services	760	754
Employment Services & Management Training	Industrial Goods & Services	780	779
Other Commercial Services	Industrial Goods & Services	1,193	1,175
Financial Administration	Industrial Goods & Services	104	104
Waste & Disposal Services	Utilities	483	482
Contract Research	Industrial Goods & Services	-	-
Manufacturing Motor Vehicles	Automobiles & Parts	5	4
Leasing Motor Vehicles	Automobiles & Parts	693	693
Manufacturing Automotive Components	Automobiles & Parts	58	58
Manufacturing Tires	Automobiles & Parts	24	24
Manufacturing Beer	Food & Beverage	85	85
Manufacturing Wine & Spirits	Food & Beverage	54	54
Manufacturing Soft Drinks	Food & Beverage	186	186
Agriculture	Food & Beverage	1,439	1,437
Fishery	Food & Beverage	273	271
Horticulture	Food & Beverage	1,515	1,499
Farming Cattle	Food & Beverage	2,740	2,734
Farming Other Animals	Food & Beverage	1,097	1,080
Wholesale Agriculture	Food & Beverage	2,347	2,344
Agricultural Related Auctions	Food & Beverage	68	68
Manufacturing Meat	Food & Beverage	394	394
Manufacturing Sugar	Food & Beverage	396	395
Manufacturing Other Food Products	Food & Beverage	1,043	1,039
Manufacturing Tobacco	Personal & Household Goods	7	7
Manufacturing Domestic Appliances	Personal & Household Goods	16	16
Manufacturing Other Durable Household Products	Personal & Household Goods	260	258
Manufacturing Nondurable Household Products	Personal & Household Goods	44	43
Manufacturing Furniture	Personal & Household Goods	221	221
Manufacturing Other Furnishings	Personal & Household Goods	166	166
Home Construction	Personal & Household Goods	-	-
Manufacturing Consumer Electronics	Personal & Household Goods	95	95
Manufacturing Photographic Equipment	Personal & Household Goods	7	7
Manufacturing Other Recreational Products	Personal & Household Goods	70	70
Renting Recreational Products	Personal & Household Goods	11	11
Manufacturing Toys & Games	Personal & Household Goods	14	14
Manufacturing Textiles	Personal & Household Goods	171	170
Manufacturing Apparel & Sportswear	Personal & Household Goods	81	80
Manufacturing Leather	Personal & Household Goods	2	2
Wholesale Hides, Skins & Leather	Personal & Household Goods	14	14
Manufacturing Accessories	Personal & Household Goods	134	121
Manufacturing Footwear	Personal & Household Goods	1	1
Manufacturing Personal Care	Personal & Household Goods	55	55
General Health Services	Health Care	2,272	2,247
Medical Practices	Health Care	1,037	1,037
Nursing & Personal Care Services	Health Care	830	802
Manufacturing & Wholesale Medical & Surgical Equipment	Health Care	131	130
Manufacturing & Wholesale Medical Supplies	Health Care	2	2
Biotechnology Drugs	Health Care	9	8
Manufacturing Drugs	Health Care	113	113
Wholesale Drugs	Health Care	60	198
Retail Drugs	Health Care	199	199
Wholesale Food	Food & Beverage	3,518	3,510
Retail Food	Retail	857	843
Wholesale Apparel, Footwear & Sports Goods	Retail	440	434
Retail Apparel, Footwear & Sports Goods	Retail	305	302
Wholesale Accessories	Retail	366	330
Retail Accessories	Retail	164	161
Wholesale Broadline	Retail	290	289
Retail Broadline	Retail	56	56
Wholesale Home Decoration	Retail	149	147
Retail Home Decoration	Retail	295	285
Renting of Personal & Household Goods	Retail	39	39
Educational Services	Retail	233	233
Personal Services	Retail	260	301
Wholesale Motor Vehicles	Retail	50	50
Retail Motor Vehicles	Retail	717	714
Automotive Service	Retail	137	135
Wholesale Car Parts & Accessories	Retail	146	153
Retail Car Parts & Accessories	Retail	11	11
Independent Fuel Stations	Retail	123	122
Wholesale Consumer Appliances	Retail	79	78
Retail Consumer Appliances	Retail	91	91
Wholesale Other Household Goods	Retail	491	487
Retail Other Household Goods	Retail	333	326
Radio, TV and Cable	Media	149	143

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³ In EUR millions, Exposure at Default.

31 December 2016

Industry description	Industry Classification Benchmark (ICB) Industry	Original obligor ¹	Resultant obligor ²
		EAD ³	EAD ³
Motion Picture Production & Distribution	Media	387	382
Marketing Communications	Media	158	157
Publishing	Media	146	287
Publishing Sound Recordings	Media	13	13
Passenger Transport Air	Travel & Leisure	188	188
Gambling & Casino Facilities	Travel & Leisure	56	56
Hotels & Resorts	Travel & Leisure	860	840
Recreational Services	Travel & Leisure	407	400
Commercial Sports & Facilities	Travel & Leisure	326	320
Cultural Activities	Travel & Leisure	163	150
Restaurants & Bars	Travel & Leisure	385	379
Passenger Transport Rail, Road & Water	Travel & Leisure	207	207
Travel & Tourism Related Services	Travel & Leisure	221	221
Fixed line Telecom	Telecommunications	193	189
Mobile Telecom	Telecommunications	163	161
Power Generation	Utilities	644	639
Power Distribution & Transportation	Utilities	331	296
Integrated Power	Utilities	-	-
Gas Distribution	Utilities	564	564
Water Collection, Treatment & Distribution	Utilities	362	362
Commercial Banks	Banks	1,436	1,436
Commercial Banks	Banks	17,968	16,584
Insurance Composite	Insurance	175	175
Insurance Brokers	Insurance	75	74
Non Life Insurance	Insurance	438	2,284
Reinsurance	Insurance	47	63
Life Insurance	Insurance	266	266
Construction of residential and non-residential buildings	Construction & Materials	701	700
Real Estate Developments (Project Development)	Real Estate	1,519	1,514
Buying and Selling of own real estate	Real Estate	2,168	2,104
Real Estate Investment Entities	Real Estate	4,598	4,582
Asset Managers	Financial Services	3,112	3,229
Consumer Finance	Financial Services	495	493
Commercial Finance	Financial Services	580	580
Specialty Finance	Financial Services	1,061	975
Exchanges & Clearing	Financial Services	643	643
Securities Brokers & Dealers	Financial Services	6,837	6,197
Investment Bank	Financial Services	54	54
Mortgage Finance	Financial Services	807	807
Private Equity Investment & Venture Capital	Financial Services	561	566
Pension Funds	Financial Services	548	534
Charities & Endowments	Financial Services	-	-
Leveraged Funds - Non Hedge Funds	Financial Services	-	-
Un-Leveraged Funds	Financial Services	2,421	2,413
Other Funds	Financial Services	22	22
Housing Associations and Corporations	Real Estate	2,744	1,195
Municipal Housing	Real Estate	-	-
Renting of other residential buildings	Real Estate	215	215
Renting of non-residential buildings	Real Estate	1,722	1,712
Real Estate Agencies	Real Estate	361	360
Management of Real Estate on a fee or contract basis	Real Estate	1,188	1,171
IT Services	Technology	742	733
Internet Services	Technology	165	163
Publishers Computer Software	Technology	71	69
Manufacturing Computer Hardware	Technology	7	7
Electronic Manufacturing Services	Technology	1	1
Leasing Technology Goods	Technology	4	4
Wholesale Technology Goods	Technology	260	256
Manufacturing Office Equipment	Technology	5	5
Manufacturing Semiconductors	Technology	-	-
Manufacturing Telecom Equipment	Technology	2	2
Private Individuals	Private Individuals	4,468	4,468
Private Individuals	Private Individuals	178,126	178,271
Central Bank	Public Administration (Non-ICB)	306	306
Central Bank	Public Administration (Non-ICB)	4,001	4,526
Export Credit Agency/Insurance	Public Administration (Non-ICB)	-	282
Central Administration & Public Services	Public Administration (Non-ICB)	47,003	49,980
Regional Administration & Public Services	Public Administration (Non-ICB)	1,695	1,760
International & Supranational Organizations	Public Administration (Non-ICB)	2,052	2,053
Multilateral Finance Institutions	Public Administration (Non-ICB)	29	29
Unclassified	Unclassified	2,665	2,665
Unclassified	Unclassified	2,257	447
Grand total		377,718	377,718

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