

Pillar 3 Report

ABN AMRO Bank N.V.

**Second quarter
2022**

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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 (Part Eight) and the final draft Implementing Technical Standards (ITS) on public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013. The Pillar 3 report for the second quarter of 2022 includes an update on the quarterly and semi-annually required disclosures, which provide comprehensive information about risk, funding and capital management. The templates included in this Pillar 3 Report have been prepared in accordance with the abovementioned regulations.

Presentation of information

This report is presented in euros (EUR), which is ABN AMRO's functional and 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 capital figures in the Pillar 3 Report are based on CRR fully-loaded figures, as the phase-in period came to an end on 1 January 2022. The figures presented in this document are not required to be, nor have they been, audited or reviewed by our external auditor. Based on the Final draft ITS, this report uses the terms 'Risk-weighted assets (RWA)' and 'Risk-weighted exposure amount (RWEA)' interchangeably. Similarly, this report may use the terms 'banking book' and 'non-trading book' interchangeably.

Waiver policy (omitting templates and tables)

In accordance with Article 432 of the CRR, ABN AMRO may omit one or more of the required disclosures where the information provided by those disclosures is not regarded as material or is not applicable to its operations. Information in disclosures shall be regarded as material where its omission or misstatement could change or influence the assessment or decision of a user of that information relying on it for the purpose of making economic decisions.

ABN AMRO shall, in accordance with Article 432 of the CRR, explain the reasons for omitting any information required in the templates and tables included in the final draft ITS.

The following templates have been identified as not applicable to ABN AMRO and therefore are not included in this report:

- ▶ This ITS applies a 5% NPE ratio threshold. ABN AMRO is below this 5% threshold and for that reason parts of and/or complete tables for **EU CR2a, EU CQ2, EU CQ6 and EU CQ8** are not applicable.
- ▶ **EU CR7 – IRB approach – Effect on the RWEA of credit derivatives used as CRM techniques:** ABN AMRO does not typically secure its credit exposure by buying protection via credit derivatives. At present, ABN AMRO does not use credit derivatives to reduce RWEA via credit risk mitigation. ABN AMRO does use its credit derivatives to hedge CVA risk.
- ▶ **EU CR10 – Specialised lending and equity exposures under the simple risk-weighted approach:** Templates EU CR10.1 - EU CR10.4 are for specialised lending calculated on the basis of the slotting approach, which is not applied by ABN AMRO. These templates are therefore not applicable to ABN AMRO.
- ▶ **EU CCR7 – RWEA flow statements of CCR exposures under the IMM:** ABN AMRO does not use the Internal Model Method (IMM) methodology for measuring the EAD for counterparty credit risk exposures. Instead, we apply the Standardised Approach for Counterparty Credit Risk (SA-CCR) to calculate the EAD for derivatives and the Financial Collateral Comprehensive Method (FCCM) method for securities financing transactions (CRR 220/222). Therefore, this template is not applicable.
- ▶ **EU SEC2 - Securitisation exposures in the trading book:** ABN AMRO does not have any exposure to securitisation positions in its trading book.
- ▶ **EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - Bank acting as originator or as sponsor:** ABN AMRO has one securitisation exposure in the non-trading book where its role is that of the originator. That position is however fully retained, which therefore classifies as 'not subject to own funds requirements'. Consequently, none of the columns are applicable.

Comparative figures for first-time reporting of new or adjusted templates

Comparative figures for first-time reporting of new templates or templates adjusted by the final draft ITS are not required to be disclosed. ABN AMRO will disclose comparative figures for comparability and analytical purposes, if available. As a result, narratives of new or adjusted templates might not provide explanations on a detailed level.

Key metrics and overview of RWEA

EU OV1 - Overview of risk-weighted exposure amounts

| (in millions) | 30 June 2022 | | 31 March 2022 | | 31 December 2021 | |
|--|----------------|------------------------------|----------------|------------------------------|------------------|------------------------------|
| | RWEA | Total own funds requirements | RWEA | Total own funds requirements | RWEA | Total own funds requirements |
| 1 Credit risk (excluding CCR) | 100,174 | 8,014 | 98,294 | 7,864 | 93,202 | 7,456 |
| 2 - of which the Standardised Approach | 7,721 | 618 | 5,953 | 476 | 6,579 | 526 |
| 3 - of which the foundation IRB (F-IRB) approach ¹ | 10,197 | 816 | 1,637 | 131 | 1,561 | 125 |
| 4 - of which slotting approach | | | | | | |
| EU 4a - of which equities under the simple risk-weighted approach | 1,850 | 148 | 1,920 | 154 | 1,925 | 154 |
| 5 - of which the advanced IRB (A-IRB) approach | 80,407 | 6,433 | 88,785 | 7,103 | 83,137 | 6,651 |
| 6 Counterparty Credit Risk (CCR) | 7,687 | 615 | 7,660 | 613 | 6,658 | 533 |
| 7 - of which the Standardised Approach | 3,509 | 281 | 3,777 | 302 | 3,637 | 291 |
| 8 - of which internal model method (IMM) | | | | | | |
| EU 8a - of which exposures to a CCP | 589 | 47 | 628 | 50 | 577 | 46 |
| EU 8b - of which credit valuation adjustment (CVA) | 457 | 37 | 475 | 38 | 202 | 16 |
| 9 - of which other CCR | 3,132 | 251 | 2,780 | 222 | 2,242 | 179 |
| 15 Settlement risk | | | | | | |
| 16 Securitisation exposures in the non-trading book (after the cap) | 208 | 17 | 213 | 17 | 116 | 9 |
| 17 - of which SEC-IRBA approach | | | | | | |
| 18 - of which SEC-ERBA (including IAA) | 5 | | 5 | | 5 | |
| 19 - of which SEC-SA approach | 204 | 16 | 208 | 17 | 111 | 9 |
| EU 19a - of which 1250% | | | | | | |
| 20 Position, foreign exchange and commodities risks (Market risk) | 2,516 | 201 | 2,022 | 162 | 1,668 | 133 |
| 21 - of which Standardised Approach | 7 | 1 | 4 | | 6 | 1 |
| 22 - of which IMA | 2,508 | 201 | 2,018 | 161 | 1,662 | 133 |
| EU 22a Large exposures | | | | | | |
| 23 Operational risk | 16,091 | 1,287 | 16,153 | 1,292 | 16,049 | 1,284 |
| EU 23a - of which basic indicator approach | 533 | 43 | 533 | 43 | 604 | 48 |
| EU 23b - of which Standardised Approach | | | | | | |
| EU 23c - of which advanced measurement approach | 15,558 | 1,245 | 15,619 | 1,250 | 15,444 | 1,236 |
| 24 Amounts below the thresholds for deduction (subject to 250% risk weight) (For information) | 1,520 | 122 | 1,568 | 125 | 1,559 | 125 |
| 29 Total | 126,676 | 10,134 | 124,342 | 9,947 | 117,693 | 9,415 |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, the amount reported under F-IRB also includes Other non-credit obligation assets.

Total risk-weighted exposure amounts (RWEA) rose to EUR 126.7 billion in Q2 2022 (31 March 2022: EUR 124.3 billion) reflecting increases in credit risk RWEA and market risk RWEA. Credit risk RWEA increased predominantly as a result of a change in regulatory treatment of specific models from A-IRB model to Foundation IRB and Standardised Approach, partially offset by the release of add-ons that were previously taken in anticipation of this change. In addition, Credit Risk RWEA increased due to higher business volumes in mainly Corporate Banking. Market risk RWEA increased due to higher Value-at-Risk, mainly driven by position changes and to a lesser extent model changes. Operational risk RWEA decreased slightly.

EU KM1 - Key metrics template

| (in millions) | 30 June 2022 | 31 March 2022 | 31 December 2021 | 30 September 2021 | 30 June 2021 |
|--|--------------|---------------|------------------|-------------------|--------------|
| Available own funds (amounts) | | | | | |
| 1 Common Equity Tier 1 (CET1) capital | 19,628 | 19,500 | 19,206 | 19,672 | 19,635 |
| 2 Tier 1 capital | 21,610 | 21,482 | 21,188 | 21,654 | 21,617 |
| 3 Total capital | 26,862 | 26,589 | 26,386 | 26,034 | 26,055 |
| Risk-weighted exposure amounts (RWEA) | | | | | |
| 4 Total RWEA | 126,676 | 124,342 | 117,693 | 110,565 | 107,194 |
| Capital ratios (as % of RWEA) | | | | | |
| 5 Common Equity Tier 1 ratio (%) | 15.5% | 15.7% | 16.3% | 17.8% | 18.3% |
| 6 Tier 1 ratio (%) | 17.1% | 17.3% | 18.0% | 19.6% | 20.2% |
| 7 Total capital ratio (%) | 21.2% | 21.4% | 22.4% | 23.5% | 24.3% |
| Additional own funds requirements to address risks other than the risk of excessive leverage (as % of RWEA) | | | | | |
| EU 7a Additional own funds requirements to address risks other than the risk of excessive leverage (%) | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| EU 7b - of which to be made up of CET1 capital (percentage points) | 1.1% | 1.1% | 1.1% | 1.1% | 1.1% |
| EU 7c - of which to be made up of Tier 1 capital (percentage points) | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| EU 7d Total SREP own funds requirements (%) | 10.0% | 10.0% | 10.0% | 10.0% | 10.0% |
| Combined buffer requirement (as % of RWEA) | | | | | |
| 8 Capital conservation buffer (%) | 2.5% | 2.5% | 2.5% | 2.5% | 2.5% |
| EU 8a Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | | | | | |
| 9 Institution specific countercyclical capital buffer (%) | 0.03% | 0.02% | 0.02% | 0.02% | 0.02% |
| EU 9a Systemic risk buffer (%) | | | | | |
| 10 Global Systemically Important Institution buffer (%) | | | | | |
| EU 10a Other Systemically Important Institution buffer | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| 11 Combined buffer requirement (%) | 4.03% | 4.02% | 4.02% | 4.02% | 4.02% |
| EU 11a Overall capital requirements (%) | 14.03% | 14.02% | 14.02% | 14.02% | 14.02% |
| 12 CET1 available after meeting the total SREP own funds requirements (%) | 9.56% | 9.78% | 10.50% | 12.08% | 12.67% |
| Leverage ratio¹ | | | | | |
| 13 Total exposure measure | 449,999 | 377,423 | 360,779 | 374,474 | 373,833 |
| 14 Leverage ratio (%) | 4.8% | 5.7% | 5.9% | 5.8% | 5.8% |
| Additional own funds requirements to address risks of excessive leverage (as % of total exposure amount) | | | | | |
| EU 14a Additional own funds requirements to address the risk of excessive leverage (%) | | | | | |
| EU 14b - of which to be made up of CET1 capital (percentage points) | | | | | |
| EU 14c Total SREP leverage ratio requirements (%) | 3.0% | 3.3% | 3.3% | 3.3% | 3.2% |
| Leverage ratio buffer and overall leverage ratio requirement (as % of total exposure measure) | | | | | |
| EU 14d Leverage ratio buffer requirement (%) | | | | | |
| EU 14e Overall leverage ratio requirements (%) | 3.0% | 3.3% | 3.3% | 3.3% | 3.2% |
| Liquidity Coverage Ratio | | | | | |
| 15 Total high-quality liquid assets (HQLA) (Weighted value-average) | 106,385 | 107,168 | 106,092 | 105,038 | 102,844 |
| EU 16a Cash outflows - Total weighted value | 98,492 | 95,530 | 92,569 | 91,576 | 90,688 |
| EU 16b Cash inflows - Total weighted value | 30,852 | 29,614 | 29,211 | 28,782 | 28,546 |
| 16 Total net cash outflows (adjusted value) | 67,641 | 65,917 | 63,360 | 62,795 | 62,144 |
| 17 Liquidity coverage ratio (%) | 158% | 163% | 168% | 167% | 166% |
| Net Stable Funding Ratio | | | | | |
| 18 Total available stable funding | 268,263 | 286,337 | 289,148 | 283,845 | 283,052 |
| 19 Total required stable funding | 193,326 | 210,025 | 209,367 | 203,360 | 200,865 |
| 20 NSFR ratio (%) | 139% | 136% | 138% | 140% | 141% |

¹ The calculation of the leverage ratio total exposure measure changed from the CEM approach to the SA-CCR approach per Q2 2021.

On 30 June 2022, the CET1 ratio under Basel III was 15.5% (31 March 2022: 15.7%). In comparison with Q1 2022, the CET1 ratio decreased mainly due to an increase in RWEA, partly offset by a slight increase in CET1 capital. The increase in RWEA reflects a rise in credit risk RWEA, mainly resulting from a change in the regulatory treatment of certain models from Advanced IRB to Foundation IRB and Standardised Approach, as well as business developments, partly offset by updated add-ons and asset quality changes. In addition, market risk RWEA increased due to higher Value-at-Risk, driven mainly by position changes and to a lesser extent model changes. CET1 capital increased mainly due to the Q2 2022 profit, partially offset by a quarterly update of the NPE capital deductions. All capital ratios were in line with the bank's risk appetite and comfortably above regulatory requirements.

Own funds

EU CC1 - Composition of regulatory own funds

| (in millions) | 30 June 2022 | 31 December 2021 | Source ¹ |
|--|-----------------|---------------------|---------------------|
| 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 | CC2-33 & CC2-34 |
| 2 Retained earnings | 6,724 | 6,093 | |
| 3 Accumulated other comprehensive income (and other reserves) | -366 | -1,227 | CC2-36 |
| EU-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) | | | |
| EU-5a Independently reviewed interim profits net of any foreseeable charge or dividend | 383 | 632 | |
| 6 Common Equity Tier 1 (CET1) capital before regulatory adjustments | 20,650 | 19,408 | |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | | |
| 7 Additional value adjustments (-) | -84 | -56 | |
| 8 Intangible assets (net of related tax liability) (-) | -117 | -125 | CC2-15 |
| 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Art. 38 (3) CRR are met) (-) | -37 | -47 | |
| 11 Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value | 703 | 1,540 | |
| 12 Negative amounts resulting from the calculation of expected loss amounts | -87 | -223 | |
| 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 | 4 | 9 | |
| 15 Defined-benefit pension fund assets (-) | -1 | -1 | |
| 16 Direct, indirect and synthetic holdings by an institution of own CET1 instruments (-) | -550 | -550 | |
| 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) (-) | | | |
| EU-20a Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative | | | |
| EU-20b - of which qualifying holdings outside the financial sector (-) | | | |
| EU-20c - of which securitisation positions (-) | | | |
| EU-20d - of which free deliveries (-) | | | |
| 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Art. 38 (3) CRR are met) (-) | | | |
| 22 Amount exceeding the 17.65% threshold (-) | | | |
| 23 - of which 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 | | | |
| 25 - of which deferred tax assets arising from temporary differences | | | |
| EU-25a Losses for the current financial year (-) | | | |
| EU-25b Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (-) | | | |
| 27 Qualifying AT1 deductions that exceed the AT1 items of the institution (-) | | | |
| 27a Other regulatory adjustments to CET1 capital | -854 | -748 | |
| 28 Total regulatory adjustments to Common Equity Tier 1 (CET1) | -1,023 | -202 | |
| 29 Common Equity Tier 1 (CET1) capital | 19,628 | 19,206 | |

¹ Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation.

| (in millions) | 30 June 2022 | 31 December 2021 | Source ¹ |
|--|-----------------|---------------------|---------------------|
| Additional Tier 1 (AT1) capital: instruments | | | |
| 30 Capital instruments and the related share premium accounts | 1,987 | 1,987 | CC2-37 |
| 31 - of which classified as equity under applicable accounting standards | 1,987 | 1,987 | |
| 32 - of which classified as liabilities under applicable accounting standards | | | |
| 33 Amount of qualifying items referred to in Art. 484 (4) CRR and the related share premium accounts subject to phase-out from AT1 as described in Art. 486 (3) CRR | | | |
| EU-33a Amount of qualifying items referred to in Art. 494a(1) CRR subject to phase-out from AT1 | | | |
| EU-33b Amount of qualifying items referred to in Art. 494b(1) CRR 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, indirect and synthetic holdings 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 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 (net of eligible short positions) (-) | | | |
| 42 Qualifying T2 deductions that exceed the T2 items of the institution (-) | | | |
| 42a Other regulatory adjustments to AT1 capital | | | |
| 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) | 21,610 | 21,188 | |
| Tier 2 (T2) capital: instruments | | | |
| 46 Capital instruments and the related share premium accounts | 5,282 | 5,227 | CC2-27 |
| 47 Amount of qualifying items referred to in Art. 484 (5) CRR and the related share premium accounts subject to phase-out from T2 as described in Art. 486(4) CRR | | | |
| EU-47a Amount of qualifying items referred to in Art. 494a (2) CRR subject to phase-out from T2 | | | |
| EU-47b Amount of qualifying items referred to in Art. 494b (2) CRR 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 | 5,282 | 5,227 | |
| Tier 2 (T2) capital: regulatory adjustments | | | |
| 52 Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (-) | -30 | -30 | |
| 53 Direct, indirect and synthetic 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, indirect and synthetic 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, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)(-) | | | |
| EU-56a Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (-) | | | |
| EU-56b Other regulatory adjustments to T2 capital | | | |
| 57 Total regulatory adjustments to Tier 2 (T2) capital | -30 | -30 | |
| 58 Tier 2 (T2) capital | 5,252 | 5,197 | |
| 59 Total capital (TC = T1 + T2) | 26,862 | 26,386 | |
| 60 Total risk exposure amount | 126,676 | 117,693 | |

¹ Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation.

| (in millions) | 30 June 2022 | 31 December 2021 | Source ¹ |
|--|-----------------|---------------------|---------------------|
| Capital ratios and requirements including buffers | | | |
| 61 Common Equity Tier 1 (as a % of total risk exposure amount) | 15.5% | 16.3% | |
| 62 Tier 1 (as a % of total risk exposure amount) | 17.1% | 18.0% | |
| 63 Total capital (as a % of total risk exposure amount) | 21.2% | 22.4% | |
| 64 Institution CET1 overall capital requirement (CET1 requirement in accordance with Art. 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Art. 104(1) CRD, plus combined buffer requirement in accordance with Art. 128(6) CRD) expressed as a % of risk exposure amount) | 9.7% | 9.6% | |
| 65 - of which capital conservation buffer requirement | 2.5% | 2.5% | |
| 66 - of which countercyclical buffer requirement | 0.03% | 0.02% | |
| 67 - of which systemic risk buffer requirement | 0.0% | | |
| EU-67a - of which G-SII or O-SII buffer | 1.5% | 1.5% | |
| EU-67b - of which additional own funds requirements to address the risks other than the risk of excessive leverage | 1% | 1% | |
| 68 Common Equity Tier 1 available to meet buffers (as a % of risk exposure amount) | 9.6% | 10.5% | |
| Amounts below the thresholds for deduction (before risk weighting) | | | |
| 72 Direct and indirect holdings of own funds and eligible liabilities 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) | 141 | 141 | |
| 73 Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold and net of eligible short positions) | 541 | 575 | |
| 75 Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Art. 38 (3) CRR are met) | 67 | 48 | |
| 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 | 149 | 122 | |
| 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 | 467 | 457 | |
| Capital instruments subject to phase-out arrangements (only applicable between 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 (excess over cap after redemptions and maturities) | | | |
| 82 Current cap on AT1 instruments subject to phase-out arrangements | | | |
| 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | | | |
| 84 Current cap on T2 instruments subject to phase-out arrangements | | 396 | |
| 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | | | |

¹ Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation

EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

| (in millions) | 30 June 2022 | | 31 December 2021 | | Reference | |
|---|--|---|--|---|----------------|---------------|
| | Balance sheet as in published financial statements | Under regulatory scope of consolidation | Balance sheet as in published financial statements | Under regulatory scope of consolidation | | |
| | As at period end | As at period end | As at period end | As at period end | | |
| Assets¹ | | | | | | |
| 1 | Cash and balances at central banks | 69,784 | 69,784 | 66,865 | 66,865 | |
| 2 | Financial assets held for trading | 2,421 | 2,421 | 1,155 | 1,155 | |
| 3 | Derivatives | 5,096 | 5,096 | 3,785 | 3,785 | |
| 4 | Financial investments | 40,762 | 40,730 | 43,165 | 43,132 | |
| 5 | Securities financing | 27,647 | 27,647 | 16,138 | 16,138 | |
| 6 | Loans and advances banks | 3,766 | 4,083 | 2,801 | 3,073 | |
| 7 | Residential mortgages | 142,718 | 142,718 | 147,711 | 147,711 | |
| 8 | Consumer loans | 10,321 | 10,321 | 10,518 | 10,518 | |
| 9 | Corporate loans | 90,207 | 90,217 | 85,014 | 85,019 | |
| 10 | Other loans and advances customers | 16,395 | 16,395 | 15,008 | 15,008 | |
| 11 | Equity-accounted investments | 521 | 625 | 564 | 667 | |
| 12 | Property and equipment | 1,094 | 1,093 | 1,172 | 1,170 | |
| 13 | Goodwill and other intangible assets | 117 | 117 | 127 | 126 | |
| 14 | Assets held for sale | 47 | 29 | 89 | 89 | |
| 15 | Tax assets | 690 | 690 | 739 | 737 | CC1-8 |
| 16 | Other assets | 9,917 | 9,919 | 4,263 | 4,260 | |
| 17 | Total assets | 421,504 | 421,885 | 399,113 | 399,454 | |
| Liabilities¹ | | | | | | |
| 18 | Financial liabilities held for trading | 1,394 | 1,394 | 687 | 687 | |
| 19 | Derivatives | 3,799 | 3,799 | 4,344 | 4,344 | |
| 20 | Securities financing | 18,643 | 18,643 | 9,494 | 9,494 | |
| 21 | Due to banks | 40,168 | 40,168 | 38,076 | 38,076 | |
| 22 | Current account | 136,694 | 136,720 | 132,983 | 133,005 | |
| 23 | Demand deposits | 99,756 | 99,756 | 98,790 | 98,790 | |
| 24 | Time deposits | 26,847 | 27,228 | 18,780 | 19,117 | |
| 25 | Other due to customers | 1,895 | 1,895 | 665 | 665 | |
| 26 | Issued debt | 53,431 | 53,431 | 59,688 | 59,688 | |
| 27 | Subordinated liabilities | 7,658 | 7,658 | 7,549 | 7,549 | CC1-46 |
| 28 | Provisions | 1,134 | 1,131 | 1,201 | 1,196 | |
| 29 | Liabilities held for sale | 18 | | | | |
| 30 | Tax liabilities | 16 | 12 | 101 | 97 | |
| 31 | Other liabilities | 7,525 | 7,523 | 4,757 | 4,747 | |
| 32 | Total liabilities | 398,977 | 399,358 | 377,114 | 377,454 | |
| Shareholders' equity¹ | | | | | | |
| 33 | Share capital | 940 | 940 | 940 | 940 | CC1-1 |
| 34 | Share premium | 12,970 | 12,970 | 12,970 | 12,970 | CC1-1 |
| 35 | Other reserves (incl. retained earnings/profit for the period) | 6,994 | 6,994 | 7,324 | 7,324 | CC1-2 |
| 36 | Accumulated other comprehensive income | -366 | -366 | -1,227 | -1,227 | CC1-3 & CC1-8 |
| 37 | AT1 capital securities | 1,985 | 1,985 | 1,987 | 1,987 | CC1-36 |
| 38 | Equity attributable to owners of the parent company | 22,523 | 22,523 | 21,994 | 21,994 | |
| 39 | Equity attributable to non-controlling interests | 5 | 5 | 5 | 5 | |
| 40 | Total equity | 22,528 | 22,528 | 21,999 | 21,999 | |

1 Breakdown by asset, liability and equity classes according to the balance sheet in the published financial statements.

Countercyclical capital buffer

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

The table below contains an overview of the exposure distribution for the most relevant countries (having an own funds requirements weight greater than 1.00% and/or countercyclical buffer rate greater than 0.00%).

30 June 2022

| (in millions) | General credit exposures | | Relevant credit exposures - Market risk | | Securitisation exposures - Exposure value for non-trading book | Total exposure value |
|-----------------|-----------------------------|------------------------------|---|---|--|----------------------|
| | Exposure value under the SA | Exposure value under the IRB | Sum of long and short position of trading book exposures for SA | Value of trading book exposures for internal models | | |
| | | | | | | |
| Country | | | | | | |
| Belgium | 340 | 3,256 | | 2 | | 3,598 |
| Bulgaria | 6 | | | | | 6 |
| Czech Republic | | 20 | | | | 20 |
| France | 873 | 7,222 | | 5 | | 8,100 |
| Germany | 991 | 4,468 | | 15 | | 5,475 |
| Hong Kong | 53 | 254 | | | | 307 |
| Luxembourg | 937 | 3,081 | | 1 | | 4,018 |
| Netherlands | 5,873 | 235,325 | | 8 | | 241,206 |
| Norway | | 2,410 | | 5 | | 2,415 |
| Slovakia | | 20 | | | | 20 |
| United Kingdom | 997 | 7,981 | | 22 | | 9,000 |
| United States | 1,258 | 2,261 | | 5 | | 3,524 |
| Other countries | 1,341 | 11,604 | | 32 | | 12,976 |
| Total | 12,668 | 277,903 | | 94 | | 290,665 |

30 June 2022

| (in millions) | Own fund requirements | | | | RWEA | Own funds requirements weights (%) | Countercyclical buffer rate (%) |
|-----------------|--|---|--|--------------|----------------|------------------------------------|---------------------------------|
| | Relevant credit risk exposures - Credit risk | Relevant credit exposures - Market risk | Relevant credit exposures - Securitisation positions in the non-trading book | Total | | | |
| | | | | | | | |
| Country | | | | | | | |
| Belgium | 177 | | | 177 | 2,213 | 2.15% | |
| Bulgaria | | | | | 6 | 0.01% | 0.50% |
| Czech Republic | 1 | | | 1 | 15 | 0.01% | 0.50% |
| France | 424 | | | 424 | 5,303 | 5.15% | |
| Germany | 232 | 1 | | 233 | 2,910 | 2.82% | |
| Hong Kong | 7 | | | 7 | 87 | 0.08% | 1.00% |
| Luxembourg | 140 | | | 140 | 1,751 | 1.70% | 0.50% |
| Netherlands | 5,879 | | | 5,880 | 73,498 | 71.35% | |
| Norway | 125 | | | 125 | 1,559 | 1.51% | 1.50% |
| Slovakia | 2 | | | 2 | 30 | 0.03% | 1.00% |
| United Kingdom | 522 | | | 522 | 6,527 | 6.34% | |
| United States | 195 | | | 195 | 2,437 | 2.37% | |
| Other countries | 527 | 7 | | 534 | 6,677 | 6.48% | |
| Total | 8,232 | 9 | | 8,241 | 103,014 | 100% | |

| | | | | | 31 December 2021 | |
|-----------------|-----------------------------|------------------------------|---|---|--|----------------------|
| (in millions) | General credit exposures | | Relevant credit exposures - Market risk | | Securitisation exposures - Exposure value for non-trading book | Total exposure value |
| | Exposure value under the SA | Exposure value under the IRB | Sum of long and short position of trading book exposures for SA | Value of trading book exposures for internal models | | |
| | | | | | | |
| Country | | | | | | |
| Belgium | 64 | 3,373 | | 3 | | 3,440 |
| Bulgaria | | | | | | |
| Czech Republic | | 11 | | | | 11 |
| France | 610 | 3,632 | | 17 | | 4,259 |
| Germany | 796 | 4,776 | | 4 | | 5,576 |
| Hong Kong | 15 | 97 | | | | 113 |
| Luxembourg | 4 | 2,595 | | 1 | | 2,600 |
| Netherlands | 6,292 | 242,992 | | 31 | | 249,316 |
| Norway | | 2,451 | | 9 | | 2,460 |
| Slovakia | | 20 | | | | 20 |
| United Kingdom | 714 | 7,372 | | 24 | | 8,111 |
| United States | 875 | 2,557 | | 3 | | 3,435 |
| Other countries | 994 | 10,858 | | 16 | | 11,868 |
| Total | 10,364 | 280,736 | | 110 | | 291,209 |

| | | | | | 31 December 2021 | | |
|-----------------|--|---|--|--------------|------------------|------------------------------------|---------------------------------|
| (in millions) | Own fund requirements | | | | RWEA | Own funds requirements weights (%) | Countercyclical buffer rate (%) |
| | Relevant credit risk exposures - Credit risk | Relevant credit exposures - Market risk | Relevant credit exposures - Securitisation positions in the non-trading book | Total | | | |
| | | | | | | | |
| Country | | | | | | | |
| Belgium | 185 | | | 186 | 2,321 | 2.25% | |
| Bulgaria | | | | | | 0.00% | 0.50% |
| Czech Republic | 1 | | | 1 | 13 | 0.01% | 0.50% |
| France | 213 | | | 214 | 2,671 | 2.59% | |
| Germany | 226 | 3 | | 229 | 2,863 | 2.77% | |
| Hong Kong | 4 | | | 4 | 56 | 0.05% | 1.00% |
| Luxembourg | 84 | | | 84 | 1,053 | 1.02% | 0.50% |
| Netherlands | 6,348 | 4 | | 6,351 | 79,393 | 76.86% | |
| Norway | 99 | | | 99 | 1,243 | 1.20% | 1.00% |
| Slovakia | 2 | | | 2 | 31 | 0.03% | 1.00% |
| United Kingdom | 466 | | | 466 | 5,831 | 5.64% | |
| United States | 206 | | | 206 | 2,579 | 2.50% | |
| Other countries | 417 | 2 | | 419 | 5,241 | 5.07% | |
| Total | 8,253 | 11 | | 8,264 | 103,294 | 100% | |

Countercyclical capital buffer

The countercyclical capital buffer (CCyB) is part of a set of macroprudential instruments designed to help counter procyclicality in the financial system. When it is anticipated that cyclical systemic risk will rise, banks should accumulate capital in order to create buffers that will increase the resilience of the banking sector during periods of stress, when losses materialise. The CCyB will help maintain the supply of credit and dampen a downswing in the financial cycle, as well as help dampen excessive credit growth during an upswing in the financial cycle. The CCyB is equivalent to the weighted average of the buffers in place in the jurisdictions to which banks have a credit exposure.

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

| (in millions) | 30 June 2022 | 31 December 2021 |
|---|--------------|------------------|
| 1 Total risk exposure amount | 126,676 | 117,693 |
| 2 Institution specific countercyclical capital buffer rate | 0.032% | 0.018% |
| 3 Institution specific countercyclical capital buffer requirement | 41 | 21 |

Leverage ratio

EU LR1 - Summary reconciliation of accounting assets and leverage ratio exposures

| (in millions) | 30 June 2022 | 31 December 2021 |
|--|----------------|------------------|
| 1 Total assets as per published financial statements | 421,504 | 399,113 |
| 2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation | 381 | 341 |
| 3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference | | |
| 4 Adjustment for temporary exemption of exposures to central banks (if applicable) | | -66,922 |
| 5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of point (i) of Art. 429a(1) CRR | | |
| 6 Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting | -3,664 | -1,046 |
| 7 Adjustment for eligible cash pooling transactions | | |
| 8 Adjustments for derivative financial instruments | 6,025 | 3,582 |
| 9 Adjustments for securities financing transactions (SFTs) | 3,798 | 2,501 |
| 10 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 30,114 | 30,637 |
| 11 Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | | |
| EU-11a Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Art. 429a(1) CRR | | |
| EU-11b Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Art. 429a(1) CRR | | |
| 12 Other adjustments | -8,159 | -7,425 |
| 13 Total exposure amount | 449,999 | 360,779 |

EU LR3 - Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

| (in millions) | 30 June 2022 | 31 December 2021 |
|---|----------------|------------------|
| EU-1 Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures) | 378,363 | 305,257 |
| EU-2 Of which: Trading book exposures | 2,421 | 1,155 |
| EU-3 Of which: Banking book exposures | 375,943 | 304,103 |
| EU-4 - of which covered bonds | 2,754 | 3,229 |
| EU-5 - of which exposures treated as sovereigns | 106,209 | 39,867 |
| EU-6 - of which exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns | 927 | |
| EU-7 - of which institutions | 20,250 | 17,311 |
| EU-8 - of which secured by mortgages of immovable properties | 164,245 | 170,514 |
| EU-9 - of which retail exposures | 6,127 | 6,308 |
| EU-10 - of which corporates | 58,851 | 54,969 |
| EU-11 - of which exposures in default | 6,022 | 6,773 |
| EU-12 - of which other exposures (e.g. equity, securitisations, and other non-credit obligation assets) | 10,557 | 5,131 |

EU LR2 - Leverage ratio common disclosure

| (in millions) | 30 June 2022 | 31 December 2021 |
|---|----------------|------------------|
| On-balance sheet exposures (excluding derivatives and SFTs) | | |
| 1 On-balance sheet items (excluding derivatives, SFTs, but including collateral) ¹ | 379,868 | 307,664 |
| 2 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework | | |
| 3 (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | -1,455 | -2,356 |
| 4 (Adjustment for securities received under securities financing transactions that are recognised as an asset) | | |
| 5 (General credit risk adjustments to on-balance sheet items) | | |
| 6 (Asset amounts deducted in determining Tier 1 capital) | -1,057 | -1,122 |
| 7 Total on-balance sheet exposures (excluding derivatives and SFTs)¹ | 377,356 | 304,186 |
| Derivative exposures | | |
| 8 Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin) | 6,869 | 5,734 |
| EU-8a Derogation for derivatives: replacement costs contribution under the simplified standardised approach | | |
| 9 Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions | 9,094 | 7,559 |
| EU-9a Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach | | |
| EU-9b Exposure determined under Original Exposure Method | | |
| 10 (Exempted CCP leg of client-cleared trade exposures) (SA-CCR) | -4,842 | -5,927 |
| EU-10a (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach) | | |
| EU-10b (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method) | | |
| 11 Adjusted effective notional amount of written credit derivatives | | |
| 12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | | |
| 13 Total derivatives exposures | 11,121 | 7,367 |
| Securities financing transaction (SFT) exposures | | |
| 14 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | 28,875 | 19,660 |
| 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) | -1,228 | -3,522 |
| 16 Counterparty credit risk exposure for SFT assets | 3,811 | 2,502 |
| EU-16a Derogation for SFTs: Counterparty credit risk exposure in accordance with Art. 429e(5) and 222 CRR | | |
| 17 Agent transaction exposures | | |
| EU-17a (Exempted CCP leg of client-cleared SFT exposure) | | |
| 18 Total securities financing transaction exposures | 31,458 | 18,640 |
| Other off-balance sheet exposures | | |
| 19 Off-balance sheet exposures at gross notional amount | 94,870 | 94,700 |
| 20 (Adjustments for conversion to credit equivalent amounts) | -64,756 | -64,063 |
| 21 (General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures) | | |
| 22 Off-balance sheet exposures | 30,114 | 30,637 |
| Excluded exposures | | |
| EU-22a (Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Art. 429a(1) CRR) | | |
| EU-22b (Exposures exempted in accordance with point (j) of Art. 429a (1) CRR (on- and off-balance sheet)) | | |
| EU-22c (Excluded exposures of public development banks (or units) - Public sector investments) | | |
| EU-22d (Excluded exposures of public development banks (or units) - Promotional loans) | | |
| EU-22e (Excluded passing-through promotional loan exposures by non-public development banks (or units)) | | |
| EU-22f (Excluded guaranteed parts of exposures arising from export credits) | -50 | -50 |
| EU-22g (Excluded excess collateral deposited at triparty agents) | | |
| EU-22h (Excluded CSD related services of CSD/institutions in accordance with point (o) of Art. 429a(1) CRR) | | |
| EU-22i (Excluded CSD related services of designated institutions in accordance with point (p) of Art. 429a(1) CRR) | | |
| EU-22j (Reduction of the exposure value of pre-financing or intermediate loans) | | |
| EU-22k (Total exempted exposures)¹ | -50 | -50 |
| Capital and total exposure measure | | |
| 23 Tier 1 capital | 21,610 | 21,188 |
| 24 Total exposure measure | 449,999 | 360,779 |

continued >

| (in millions) | | 30 June 2022 | 31 December 2021 |
|---|---|--------------|------------------|
| Leverage ratio | | | |
| 25 | Leverage ratio | 4.8% | 5.9% |
| EU-25 | Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%) | 4.8% | 5.9% |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 4.8% | 5.0% |
| 26 | Regulatory minimum leverage ratio requirement (%) | 3.0% | 3.3% |
| EU-26a | Additional own funds requirements to address the risk of excessive leverage (%) | | |
| EU-26b | - of which to be made up of CET1 capital (percentage points) | | |
| 27 | Leverage ratio buffer requirement (%) | | |
| EU-27a | Overall leverage ratio requirement (%) | 3.0% | 3.3% |
| Choice on transitional arrangements and relevant exposures | | | |
| EU-27b | Choice on transitional arrangements for the definition of the capital measure | | |
| Disclosure of mean values | | | |
| 28 | Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 29,282 | 25,836 |
| 29 | Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 27,647 | 16,138 |
| 30 | Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 451,634 | 370,477 |
| 30a | Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 451,634 | 437,399 |
| 31 | Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 4.8% | 5.7% |
| 31a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 4.8% | 4.8% |

1 Following an EBA publication (May 2022) related to the updated mapping between quantitative disclosure data points and the relevant supervisory reporting data points, changes were made to the comparative figures in order to present an accurate comparison.

The Capital Requirements Regulation (CRR) includes a non-risk-based and binding leverage ratio. As of 30 June 2022, the leverage ratio decreased to 4.8% (31 December 2021: 5.9%). The decrease was mainly attributable to the termination of the temporary relief measure that exempted central bank reserves from the exposure measure and the increase of the exposure measure compared to 31 December 2021. This was partially offset by the addition of the retained net profit for H1 2022 to CET1 capital, increasing the Tier 1 capital. The reported leverage ratio remained well above the 3.0% requirement.

Liquidity requirements

EU LIQ1 - Quantitative information of LCR

| | Total unweighted value (average) | | | | Total weighted value (average) | | | |
|--|---|---------------|-------------------|--------------------|---|----------------|-------------------|--------------------|
| | 30 June 2022 | 31 March 2022 | 31 Decem-ber 2021 | 30 Septem-ber 2021 | 30 June 2022 | 31 March 2022 | 31 Decem-ber 2021 | 30 Septem-ber 2021 |
| | Data points used in the calculation of averages | | | | Data points used in the calculation of averages | | | |
| (in millions) | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| High-quality liquid assets (HQLA) | | | | | | | | |
| 1 Total high-quality liquid assets | | | | | 106,385 | 107,168 | 106,092 | 105,038 |
| Cash - outflows | | | | | | | | |
| 2 Retail deposits and deposits from small business customers, of which: | | | | | | | | |
| 3 <i>Stable deposits</i> | 139,457 | 139,511 | 140,328 | 140,649 | 10,659 | 10,654 | 10,756 | 10,857 |
| 4 <i>Less stable deposits</i> | 86,694 | 85,657 | 84,543 | 83,090 | 4,335 | 4,283 | 4,227 | 4,155 |
| 5 Unsecured wholesale funding | 46,233 | 47,197 | 48,991 | 50,647 | 5,904 | 5,993 | 6,189 | 6,397 |
| 6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | 126,197 | 121,146 | 115,657 | 112,778 | 59,670 | 58,083 | 56,028 | 55,279 |
| 7 <i>Non-operational deposits (all counterparties)</i> | 50,242 | 46,756 | 43,353 | 40,648 | 12,520 | 11,649 | 10,799 | 10,123 |
| 8 <i>Unsecured debt</i> | 72,309 | 70,911 | 68,885 | 68,542 | 43,504 | 42,955 | 41,809 | 41,569 |
| 9 Secured wholesale funding | 3,646 | 3,479 | 3,419 | 3,587 | 3,646 | 3,479 | 3,419 | 3,587 |
| 10 Additional requirements | 4,235 | 3,726 | 3,573 | 3,690 | 4,235 | 3,726 | 3,573 | 3,690 |
| 11 <i>Outflows related to derivative exposures and other collateral requirements</i> | 54,935 | 55,975 | 56,894 | 57,320 | 14,147 | 14,116 | 14,057 | 13,973 |
| 12 <i>Outflows related to loss of funding on debt products</i> | 9,130 | 9,235 | 8,907 | 8,616 | 7,672 | 7,571 | 7,227 | 7,109 |
| 13 <i>Credit and liquidity facilities</i> | 122 | 133 | 335 | 280 | 122 | 133 | 335 | 280 |
| 14 Other contractual funding obligations | 45,683 | 46,607 | 47,652 | 48,424 | 6,353 | 6,412 | 6,495 | 6,584 |
| 15 Other contingent funding obligations | 10,804 | 9,894 | 8,938 | 7,783 | 7,097 | 6,545 | 5,776 | 5,105 |
| 16 Total cash outflows | 41,321 | 40,130 | 40,373 | 42,562 | 2,685 | 2,406 | 2,380 | 2,671 |
| Cash - inflows | | | | | 98,492 | 95,530 | 92,569 | 91,576 |
| 17 Secured lending (e.g. reverse repos) | | | | | | | | |
| 18 Inflows from fully performing exposures | 28,031 | 28,482 | 29,007 | 29,560 | 10,568 | 10,258 | 9,960 | 9,742 |
| 19 Other cash inflows | 16,455 | 16,034 | 16,219 | 16,401 | 15,664 | 15,180 | 15,379 | 15,520 |
| EU-19a (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) | 17,504 | 15,450 | 13,674 | 12,069 | 4,619 | 4,176 | 3,871 | 3,520 |
| EU-19b (Excess inflows from a related specialised credit institution) | | | | | | | | |
| 20 Total cash inflows | 61,991 | 59,966 | 58,901 | 58,030 | 30,852 | 29,614 | 29,211 | 28,782 |
| EU-20a <i>Fully exempt inflows</i> | | | | | | | | |
| EU-20b <i>Inflows subject to 90% cap</i> | | | | | | | | |
| EU-20c <i>Inflows subject to 75% cap</i> | 54,682 | 52,392 | 50,984 | 49,986 | 30,852 | 29,614 | 29,211 | 28,782 |
| Total adjusted value | | | | | | | | |
| EU-21 Liquidity buffer | | | | | 106,385 | 107,168 | 106,092 | 105,038 |
| 22 Total net cash outflows | | | | | 67,641 | 65,917 | 63,360 | 62,795 |
| 23 Liquidity coverage ratio | | | | | 158% | 163% | 168% | 167% |

EU LIQB - Qualitative information of LCR, which complements template EU LIQ1

The main drivers of the LCR are outflows related to issued debt and non-operational deposits. In addition, temporary participation in central bank operations has upward pressure on cash.

The consolidated LCR amounted to 158% at the end of June 2022, based on a 12-month rolling average. This is a decrease of 10% compared to year-end 2021 (31 December 2021: 168%). The decrease in the LCR was driven by regular business movements.

The LCR templates focus on the consolidated LCR. The bank also monitors, reports and when necessary steers the LCR for subsidiaries (taking into account local regulations), other regulatory scopes (including, for example, the sub-liquidity group scope) and significant non-euro currencies (US dollar).

Concentration of funding sources

ABN AMRO's main source of funding consists of client deposits in Personal & Business Banking, Wealth Management and Corporate banking. The remainder of our funding is raised largely through various long-term wholesale funding instruments (including the participation in TLTRO-III). In the short-term, funding is raised via commercial paper and certificates of deposits.

Composition of the liquidity buffer

The liquidity buffer at 30 June 2022 was EUR 106.4 billion, based on a 12-month rolling average, and was composed mainly of cash at central banks and government bonds. Compared to year-end 2021, the liquidity buffer increased slightly by EUR 0.3 billion (31 December 2021: EUR 106.1 billion).

Derivative exposures and potential collateral calls

To manage liquidity risk regarding derivative exposures and potential collateral calls, the bank has an adequate pool of collateral at its disposal, which is managed proactively. This enables the bank to secure payment traffic with the central bank, meet margin calls for financial markets transactions (e.g. derivatives, securities financing and clearing) and manage the liquidity buffer within the approved risk appetite.

Currency mismatch in the LCR

The bank's liquidity management focuses on significant currencies, which are currently the Euro and the US dollar. The aggregate liabilities denominated in these two currencies amount to 5% or more of the bank's total liabilities. The liquidity buffer reflects the composition of the balance sheet as it comprises cash and securities primarily in Euros and secondarily in US dollars.

EU LIQ2 - Net Stable Funding Ratio

| | | Unweighted value by residual maturity | | | | 30 June 2022 |
|---|--|---------------------------------------|------------|----------------------|----------|----------------|
| (in millions) | | No maturity | < 6 months | 6 months to < 1 year | ≥ 1 year | Weighted value |
| Available stable funding (ASF) Items | | | | | | |
| 1 | Capital items and instruments | 22,105 | 1,081 | 2,546 | 4,030 | 26,135 |
| 2 | Own funds | 22,105 | | 2,434 | 2,848 | 24,952 |
| 3 | Other capital instruments | | 1,081 | 112 | 1,183 | 1,183 |
| 4 | Retail deposits | | 135,974 | 171 | 5,424 | 132,438 |
| 5 | Stable deposits | | 89,607 | 57 | 1,839 | 87,020 |
| 6 | Less stable deposits | | 46,367 | 114 | 3,585 | 45,418 |
| 7 | Wholesale funding: | | 150,753 | 32,666 | 45,608 | 108,199 |
| 8 | Operational deposits | | 44,025 | 7 | | 6,417 |
| 9 | Other wholesale funding | | 106,728 | 32,659 | 45,608 | 101,782 |
| 10 | Interdependent liabilities | | 9,947 | | | |
| 11 | Other liabilities: | | 11,390 | 31 | 1,476 | 1,491 |
| 12 | NSFR derivative liabilities | | | | | |
| 13 | All other liabilities and capital instruments not included in the above categories | | 11,390 | 31 | 1,476 | 1,491 |
| 14 | Total available stable funding (ASF) | | | | | 268,263 |
| Required stable funding (RSF) Items | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 398 |
| EU-15a | Assets encumbered for a residual maturity of ≥1 year in a cover pool | | 18 | 20 | 35,143 | 29,903 |
| 16 | Deposits held at other financial institutions for operational purposes | | 1,059 | | | 529 |
| 17 | Performing loans and securities: | | 67,359 | 7,460 | 165,582 | 138,171 |
| 18 | Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut | | 16,539 | 130 | | 65 |
| 19 | Performing securities financing transactions with financial customers collateralised by other assets and loans and advances to financial institutions | | 25,896 | 1,649 | 4,740 | 7,569 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs ¹ | | 18,364 | 5,045 | 53,827 | 57,287 |
| 21 | - of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk ¹ | | 531 | 236 | 857 | 940 |
| 22 | Performing residential mortgages ¹ | | 93 | 554 | 105,666 | 71,252 |
| 23 | - of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk ¹ | | 85 | 507 | 95,504 | 62,578 |
| 24 | - of which other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products | | 6,466 | 81 | 1,348 | 1,999 |
| 25 | Interdependent assets | | 9,947 | | | |
| 26 | Other assets: | | 22,358 | 290 | 9,265 | 19,202 |
| 27 | Physical traded commodities | | | | 5 | 4 |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | 8,163 | | | 6,938 |
| 29 | NSFR derivative assets | | 617 | | | 617 |
| 30 | NSFR derivative liabilities before deduction of variation margin posted | | 2,748 | | | 137 |
| 31 | All other assets not included in the above categories | | 10,830 | 290 | 9,260 | 11,505 |
| 32 | Off-balance sheet items | | 60,305 | 7,624 | 26,630 | 5,123 |
| 33 | Total RSF | | | | | 193,326 |
| 34 | Net Stable Funding Ratio (%) | | | | | 139% |

1 The weighted amounts in rows 20 to 23 have been recalculated by ABN AMRO, as applying the formal EBA instructions does not produce accurate results.

| | | Unweighted value by residual maturity | | | | 31 December 2021 |
|---|--|---------------------------------------|------------|----------------------|----------|------------------|
| (in millions) | | No maturity | < 6 months | 6 months to < 1 year | ≥ 1 year | Weighted value |
| Available stable funding (ASF) Items | | | | | | |
| 1 | Capital items and instruments | 20,836 | 1,136 | 1,045 | 5,967 | 26,803 |
| 2 | Own funds | 20,836 | 34 | | 5,194 | 26,029 |
| 3 | Other capital instruments | | 1,102 | 1,045 | 773 | 773 |
| 4 | Retail deposits | | 131,731 | 195 | 5,619 | 128,655 |
| 5 | Stable deposits | | 85,942 | 96 | 1,876 | 83,612 |
| 6 | Less stable deposits | | 45,789 | 100 | 3,743 | 45,042 |
| 7 | Wholesale funding: | | 145,055 | 2,616 | 79,552 | 132,661 |
| 8 | Operational deposits | | 53,355 | | | 9,651 |
| 9 | Other wholesale funding | | 91,700 | 2,616 | 79,552 | 123,010 |
| 10 | Interdependent liabilities | | | | | |
| 11 | Other liabilities: | | 7,266 | 34 | 1,013 | 1,030 |
| 12 | NSFR derivative liabilities | | | | | |
| 13 | All other liabilities and capital instruments not included in the above categories | | 7,266 | 34 | 1,013 | 1,030 |
| 14 | Total available stable funding (ASF) | | | | | 289,148 |
| Required stable funding (RSF) Items | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 454 |
| EU-15a | Assets encumbered for a residual maturity of ≥1 year in a cover pool | | 31 | 40 | 75,046 | 63,850 |
| 16 | Deposits held at other financial institutions for operational purposes | | 5,401 | | | 2,701 |
| 17 | Performing loans and securities: | | 45,513 | 7,365 | 131,356 | 111,748 |
| 18 | Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut | | 9,546 | | | |
| 19 | Performing securities financing transactions with financial customers collateralised by other assets and loans and advances to financial institutions | | 19,103 | 891 | 4,814 | 6,692 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs ¹ | | 11,691 | 5,860 | 54,913 | 55,227 |
| 21 | - of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk ¹ | | 617 | 167 | 1,122 | 1,121 |
| 22 | Performing residential mortgages ¹ | | 165 | 565 | 70,501 | 47,773 |
| 23 | - of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk ¹ | | 149 | 511 | 62,588 | 41,012 |
| 24 | - of which other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products | | 5,009 | 49 | 1,128 | 1,632 |
| 25 | Interdependent assets | | | | | |
| 26 | Other assets: | | 27,311 | 286 | 7,579 | 26,074 |
| 27 | Physical traded commodities | | | | 5 | 4 |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | 17,543 | | | 14,911 |
| 29 | NSFR derivative assets | | 846 | | | 846 |
| 30 | NSFR derivative liabilities before deduction of variation margin posted | | 3,007 | | | 150 |
| 31 | All other assets not included in the above categories | | 5,915 | 286 | 7,575 | 10,163 |
| 32 | Off-balance sheet items | | 33,232 | 8,164 | 21,359 | 4,539 |
| 33 | Total RSF | | | | | 209,367 |
| 34 | Net Stable Funding Ratio (%) | | | | | 138% |

¹ The weighted amounts in rows 20 to 23 have been recalculated by ABN AMRO, as applying the formal EBA instructions does not produce accurate results.

Compared to year-end 2021, the NSFR increased by 1%. The netting of client margins within Clearing had an upward effect on the NSFR. This effect was partly countered by the time bucket shift for TLTRO-III.

Credit risk

Credit risk quality

EU CR1 - Performing and non-performing exposures and related provisions

The tables below provide an overview of the gross carrying amounts and the related provisions, split into performing and non-performing exposures. The gross carrying amount is split into loans and advances, debt securities, and off-balance sheet positions.

In the first half of 2022, the increase in total cash balances at central banks and other demand deposits was limited. Total loans and advances increased markedly, mainly due to securities financing and Clearing Bank activities.

Further to this, the non-performing exposures decreased partially due to an increase in the performing loans and advances portfolio, shifting of clients from non-performing to performing and further sale of assets related to the CB non-core wind-down. Movements in debt securities and off-balance sheet exposures were limited.

| | | | | | | | 30 June 2022 |
|---------------|---|----------------------|-----------------------------------|--------------------------------|-----------------------------------|-----------------------------------|--------------------------------------|
| | | | | | | | Gross carrying amount/nominal amount |
| (in millions) | | Performing exposures | | Non-performing exposures | | | |
| | | | Of which: stage 1 ¹ | Of which: stage 2 ¹ | Of which: stage 2 ¹ | Of which: stage 3 ¹ | |
| 5 | Cash balances at central banks and other demand deposits | 71,223 | 71,223 | | | | |
| 10 | Loans and advances | 300,580 | 280,458 | 20,083 | 6,235 | 155 | 6,066 |
| 20 | Central banks | 732 | 732 | | | | |
| 30 | General governments | 527 | 481 | 46 | 4 | | 4 |
| 40 | Credit institutions | 11,758 | 11,702 | 56 | | | |
| 50 | Other financial corporations | 58,697 | 58,306 | 391 | 122 | | 122 |
| 60 | Non-financial corporations | 66,734 | 56,776 | 9,918 | 4,249 | 1 | 4,237 |
| 70 | - of which SMEs | 16,316 | 13,608 | 2,708 | 1,402 | 1 | 1,401 |
| 80 | Households | 162,132 | 152,460 | 9,672 | 1,861 | 154 | 1,702 |
| 90 | Debt securities | 40,113 | 40,113 | | | | |
| 100 | Central banks | | | | | | |
| 110 | General governments | 34,471 | 34,471 | | | | |
| 120 | Credit institutions | 4,759 | 4,759 | | | | |
| 130 | Other financial corporations | 838 | 838 | | | | |
| 140 | Non-financial corporations | 45 | 45 | | | | |
| 150 | Off-balance sheet exposures | 93,385 | 52,363 | 5,129 | 1,248 | 4 | 928 |
| 160 | Central banks | 3 | | 3 | | | |
| 170 | General governments | 886 | 864 | 3 | | | |
| 180 | Credit institutions | 512 | 208 | 11 | 3 | | 3 |
| 190 | Other financial corporations | 33,919 | 10,904 | 216 | 2 | | 2 |
| 200 | Non-financial corporations | 40,622 | 30,497 | 4,496 | 1,224 | 4 | 905 |
| 210 | Households | 17,442 | 9,889 | 402 | 20 | | 19 |
| 220 | Total | 505,301 | 444,157 | 25,212 | 7,484 | 159 | 6,994 |

1 Not all Loans and advances and Off-balance sheet exposures have an IFRS 9 stage.

2 Following an EBA publication (May 2022) related to the updated mapping between quantitative disclosure data points and the relevant supervisory reporting data points, changes were made to the comparative figures in order to present an accurate comparison.

30 June 2022

| | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | | | Accumulated partial write-off | Collateral and financial guarantees received | |
|---|--|-------------|--------------------------------|---|-----------|--------------------------------|-------------------------------|--|-----------------------------|
| | Performing exposures – accumulated impairment and provisions | | | Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | On performing exposures | On non-performing exposures |
| | Of which: stage 1 ¹ | | Of which: stage 2 ¹ | Of which: stage 2 ¹ | | Of which: stage 3 ¹ | | | |
| | (in millions) | | | | | | | | |
| 5 Cash balances at central banks and other demand deposits | -3 | -3 | | | | | | 71 | |
| 10 Loans and advances | -628 | -251 | -377 | -1,770 | -3 | -1,764 | -8 | 235,975 | 3,682 |
| 20 Central banks | | | | | | | | 486 | |
| 30 General governments | -3 | | -3 | -1 | | -1 | | 95 | |
| 40 Credit institutions | -2 | -2 | | | | | | 7,719 | |
| 50 Other financial corporations | -12 | -8 | -4 | -59 | | -59 | | 32,128 | 33 |
| 60 Non-financial corporations | -408 | -176 | -232 | -1,363 | | -1,360 | -8 | 42,753 | 2,268 |
| 70 - of which SMEs | -152 | -72 | -81 | -457 | | -457 | | 11,066 | 676 |
| 80 Households | -203 | -65 | -138 | -346 | -3 | -343 | | 152,794 | 1,381 |
| 90 Debt securities | | | | | | | | | |
| 100 Central banks | | | | | | | | | |
| 110 General governments | | | | | | | | | |
| 120 Credit institutions | | | | | | | | | |
| 130 Other financial corporations | | | | | | | | | |
| 140 Non-financial corporations | | | | | | | | | |
| 150 Off-balance sheet exposures² | 37 | 23 | 15 | 131 | | 7 | | 8,287 | 233 |
| 160 Central banks | | | | | | | | | |
| 170 General governments | | | | | | | | 10 | |
| 180 Credit institutions ² | | | | 4 | | 4 | | 2 | |
| 190 Other financial corporations ² | 1 | | 1 | 1 | | 1 | | 1,310 | |
| 200 Non-financial corporations ² | 30 | 19 | 11 | 125 | | 1 | | 6,198 | 228 |
| 210 Households ² | 6 | 2 | 3 | | | | | 766 | 4 |
| 220 Total | -669 | -277 | -392 | -1,901 | -3 | -1,771 | -8 | 244,333 | 3,915 |

1 Not all Loans and advances and Off-balance sheet exposures have an IFRS 9 stage.

2 Following an EBA publication (May 2022) related to the updated mapping between quantitative disclosure data points and the relevant supervisory reporting data points, changes were made to the comparative figures in order to present an accurate comparison.

| 31 December 2021 | | | | | | |
|--------------------------------------|---|--------------------------------|--------------------------------|---------------|--------------|--------------------------------|
| Gross carrying amount/nominal amount | | | | | | |
| (in millions) | Performing exposures | Non-performing exposures | | | | |
| | | Of which: stage 1 ¹ | Of which: stage 2 ¹ | | | Of which: stage 3 ¹ |
| 5 | Cash balances at central banks and other demand deposits | 68,017 | 68,017 | | | |
| 10 | Loans and advances | 273,681 | 252,490 | 21,087 | 6,872 | 159 |
| 20 | Central banks | 244 | 244 | | | |
| 30 | General governments | 449 | 400 | 44 | 7 | 7 |
| 40 | Credit institutions | 8,039 | 8,037 | 3 | | |
| 50 | Other financial corporations | 41,341 | 40,789 | 552 | 148 | 148 |
| 60 | Non-financial corporations | 64,426 | 53,454 | 10,873 | 4,730 | 1 |
| 70 | - of which SMEs | 15,440 | 11,801 | 3,589 | 1,615 | 1 |
| 80 | Households | 159,183 | 149,567 | 9,615 | 1,986 | 158 |
| 90 | Debt securities | 42,554 | 42,554 | | | |
| 100 | Central banks | | | | | |
| 110 | General governments | 36,396 | 36,396 | | | |
| 120 | Credit institutions | 5,284 | 5,284 | | | |
| 130 | Other financial corporations | 873 | 873 | | | |
| 140 | Non-financial corporations | 1 | 1 | | | |
| 150 | Off-balance sheet exposures | 92,167 | 50,249 | 6,008 | 1,928 | 11 |
| 160 | Central banks | | | | | |
| 170 | General governments | 1,020 | 981 | 20 | | |
| 180 | Credit institutions | 536 | 242 | 2 | | |
| 190 | Other financial corporations | 31,864 | 9,135 | 276 | | |
| 200 | Non-financial corporations | 39,360 | 28,110 | 5,342 | 1,554 | 11 |
| 210 | Households | 19,387 | 11,781 | 368 | 374 | 20 |
| 220 | Total | 476,420 | 413,310 | 27,095 | 8,800 | 170 |

¹ Not all Loans and advances and Off-balance sheet exposures have an IFRS 9 stage.

| | | 31 December 2021 | | | | | | | | |
|---------------|---|--|--------------------------------|---|--------------------------------|-------------------------------|--|-----------------------------|----------------|--------------|
| | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | Accumulated partial write-off | Collateral and financial guarantees received | | | |
| | | Performing exposures – accumulated impairment and provisions | | Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | On performing exposures | On non-performing exposures | | |
| | | Of which: stage 1 ¹ | Of which: stage 2 ¹ | Of which: stage 2 ¹ | Of which: stage 3 ¹ | | | | | |
| (in millions) | | | | | | | | | | |
| 5 | Cash balances at central banks and other demand deposits | -9 | -9 | | | | | 36 | | |
| 10 | Loans and advances | -521 | -163 | -358 | -1,906 | -2 | -1,901 | -8 | 215,978 | 4,009 |
| 20 | Central banks | | | | | | | | 27 | |
| 30 | General governments | -1 | | -1 | -1 | | -1 | | 85 | 2 |
| 40 | Credit institutions | -1 | -1 | | | | | | 6,304 | |
| 50 | Other financial corporations | -11 | -6 | -5 | -75 | | -75 | | 19,034 | 46 |
| 60 | Non-financial corporations | -356 | -117 | -239 | -1,522 | | -1,519 | -8 | 40,417 | 2,433 |
| 70 | - of which SMEs | -136 | -35 | -101 | -569 | | -569 | | 10,466 | 777 |
| 80 | Households | -151 | -39 | -112 | -308 | -2 | -306 | | 150,110 | 1,528 |
| 90 | Debt securities | -1 | -1 | | | | | | | |
| 100 | Central banks | | | | | | | | | |
| 110 | General governments | -1 | -1 | | | | | | | |
| 120 | Credit institutions | | | | | | | | | |
| 130 | Other financial corporations | | | | | | | | | |
| 140 | Non-financial corporations | | | | | | | | | |
| 150 | Off-balance sheet exposures² | 38 | 18 | 20 | 184 | | 116 | | 9,286 | 466 |
| 160 | Central banks | | | | | | | | | |
| 170 | General governments | | | | | | | | 23 | |
| 180 | Credit institutions | | | | | | | | 2 | |
| 190 | Other financial corporations ² | 1 | | | | | | | 1,573 | |
| 200 | Non-financial corporations ² | 30 | 15 | 15 | 184 | | 116 | | 6,852 | 458 |
| 210 | Households ² | 7 | 3 | 4 | | | | | 836 | 8 |
| 220 | Total² | -569 | -191 | -378 | -2,090 | -2 | -2,018 | -8 | 225,300 | 4,476 |

1 Not all Loans and advances and Off-balance sheet exposures have an IFRS 9 stage.

2 Following an EBA publication (May 2022) related to the updated mapping between quantitative disclosure data points and the relevant supervisory reporting data points, changes were made to the comparative figures in order to present an accurate comparison.

EU CR1-A - Maturity of exposures

| | | 30 June 2022 | | | | | |
|---------------|--------------------|--------------------|---------------|------------------|----------------|--------------------|----------------|
| | | Net exposure value | | | | | |
| (in millions) | | On demand | ≤ 1 year | >1 year ≤5 years | > 5 years | No stated maturity | Total |
| 1 | Loans and advances | 21,120 | 52,686 | 46,631 | 160,950 | 23,036 | 304,422 |
| 2 | Debt securities | 59 | 11,643 | 19,015 | 11,807 | | 42,524 |
| 3 | Total | 21,178 | 64,328 | 65,647 | 172,757 | 23,036 | 346,946 |

| | | 31 December 2021 | | | | | |
|---|--------------------|------------------|---------------|---------------|----------------|---------------|----------------|
| 1 | Loans and advances | 11,446 | 44,748 | 47,224 | 160,191 | 20,108 | 283,716 |
| 2 | Debt securities | 5 | 10,364 | 20,518 | 12,816 | | 43,702 |
| 3 | Total | 11,451 | 55,112 | 67,742 | 173,006 | 20,108 | 327,418 |

In comparison with 31 December 2021, loans and advances on demand and ≤ 1 year have increased significantly, mostly as a result of securities financing transactions. Before year-end 2021, balance sheet outstandings were strongly reduced in order to support balance sheet ratios. In the beginning of 2022 the outstandings increased back. The increase in debt securities is clarified by markets transactions.

EU CR2 - Changes in the stock of non-performing loans and advances

| (in millions) | 30 June 2022 | 31 December 2021 |
|---|-----------------------|-----------------------|
| | Gross carrying amount | Gross carrying amount |
| 1 Initial stock of non-performing loans and advances | 6,872 | 8,836 |
| 2 Inflows to non-performing portfolios | 2,119 | 4,143 |
| 3 Outflows from non-performing portfolios | -2,755 | -6,107 |
| 4 <i>Outflows due to write-offs</i> | -31 | -404 |
| 5 <i>Outflow due to other situations</i> | -2,724 | -5,703 |
| 6 Final stock of non-performing loans and advances | 6,235 | 6,872 |

The table illustrates the changes in the stock of non-performing loans and advances. In the second half of 2022, the final stock of non-performing loans and advances decreased markedly. The decrease was partly attributable to outflow (further wind-down) of the CB non-core exposure and on the other hand the recovery of clients who returned to performing.

EBA Guidelines on Disclosure of non-performing and forborne exposures

The ten templates from the EBA Guidelines on Disclosure of non-performing and forborne exposures have been incorporated into the final draft ITS on public disclosures by institutions under Part Eight of Regulation (EU) No 575/2013. This ITS still applies the same 5% NPE ratio threshold that was in these EBA Guidelines. ABN AMRO is below this 5% threshold and therefore parts of and/or complete tables for EU CQ2, CQ6, CQ8 and EU CR2a are not applicable.

EU CQ1 - Credit quality of forborne exposures

| (in millions) | 30 June 2022 | | | | | | | |
|---|---|-------------------------|--------------------|---|--|--|---|--------------|
| | Gross carrying amount/nominal amount of exposures with forbearance measures | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | Collateral received and financial guarantees received on forborne exposures | |
| | Performing forborne | Non-performing forborne | | On performing forborne exposures ¹ | On non-performing forborne exposures ¹ | Of which: received on non-performing exposures with forbearance measures | | |
| | | Of which: defaulted | Of which: impaired | | | | | |
| 05 Cash balances at central banks and other demand deposits | | | | | | | | |
| 1 Loans and advances | 5,634 | 3,579 | 3,425 | 3,425 | -105 | -864 | 6,529 | 2,291 |
| 2 Central banks | | | | | | | | |
| 3 General governments | | | | | | | | |
| 4 Credit institutions | | | | | | | | |
| 5 Other financial corporations | 73 | 1 | 1 | 1 | -2 | | 47 | |
| 6 Non-financial corporations | 4,395 | 2,813 | 2,812 | 2,812 | -88 | -737 | 4,763 | 1,690 |
| 7 Households | 1,165 | 766 | 612 | 612 | -16 | -127 | 1,719 | 601 |
| 8 Debt securities | | | | | | | | |
| 9 Loan commitments given | 2,462 | 687 | 687 | 687 | 5 | | 485 | 43 |
| 10 Total | 8,095 | 4,266 | 4,112 | 4,112 | -110 | -864 | 7,014 | 2,334 |

¹ Following an EBA publication (May 2022) related to the updated mapping between quantitative disclosure data points and the relevant supervisory reporting data points, changes were made to the comparative figures in order to present an accurate comparison.

| | | 31 December 2021 | | | | | | | |
|---------------|--|---|-------------------------|--------------------|---|--|--|---|--|
| | | Gross carrying amount/nominal amount of exposures with forbearance measures | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | Collateral received and financial guarantees received on forborne exposures | |
| | | Performing forborne | Non-performing forborne | | On performing forborne exposures ¹ | On non-performing forborne exposures ¹ | Of which: received on non-performing exposures with forbearance measures | | |
| | | | Of which: defaulted | Of which: impaired | | | | | |
| (in millions) | | | | | | | | | |
| 05 | Cash balances at central banks and other demand deposits | | | | | | | | |
| 1 | Loans and advances | 7,170 | 4,016 | 3,857 | 3,857 | -84 | -940 | 8,342 | |
| 2 | Central banks | | | | | | | | |
| 3 | General governments | | | | | | | | |
| 4 | Credit institutions | | | | | | | | |
| 5 | Other financial corporations | 30 | 5 | 5 | 5 | | -1 | 17 | |
| 6 | Non-financial corporations | 4,497 | 3,201 | 3,200 | 3,200 | -70 | -820 | 5,126 | |
| 7 | Households | 2,642 | 810 | 652 | 652 | -13 | -119 | 3,199 | |
| 8 | Debt securities | | | | | | | | |
| 9 | Loan commitments given | 2,755 | 962 | 962 | 962 | 4 | 116 | 640 | |
| 10 | Total¹ | 9,925 | 4,978 | 4,819 | 4,819 | -88 | -1,056 | 8,982 | |

¹ Following an EBA publication (May 2022) related to the updated mapping between quantitative disclosure data points and the relevant supervisory reporting data points, changes were made to the comparative figures in order to present an accurate comparison."

In first half of 2022, the total forborne exposures (performing & non-performing loans and advances) decreased to EUR 9.2 billion, especially in the second quarter (31 March 2022: EUR 11.0 billion, 31 December 2021: EUR 11.2 billion). The decrease was specifically observed in the performing residential mortgages portfolio (Households), as loans for which a payment deferral was provided after the outbreak of Covid-19 came to the end of their probation period and ceased to be forborne.

The three following templates disclose the total net exposure amount excluding counterparty credit risk exposures. To provide more information on the default classification, provisions balance, and the impairment charge, the focus is on these areas.

EU CQ4 - Quality of non-performing exposures by geography

The table includes the top 5 countries which have an on-balance sheet exposure above EUR 10 billion. The countries that fall below EUR 10 billion and are considered to be less material in the context of this template have been grouped under 'Other countries'. The increase in on-balance sheet exposures is mostly attributable to securities financing transactions and regular business developments.

| | | | | | | 30 June 2022 | |
|-----------|------------------------------------|----------------|--------------|--------------|----------------|---|---|
| | | | | | | Accumulated negative changes in fair value due to credit risk on non-performing exposures | Provisions on off- balance sheet commitments and financial guarantees given |
| | | | | | | Accumulated impairment | Of which: subject to impairment |
| | | | | | | Of which: non-performing | Of which: defaulted |
| | | | | | | Gross carrying amount/ nominal amount | (in millions) |
| 1 | On-balance sheet exposures | 346,929 | 6,235 | 6,081 | 346,889 | -2,398 | |
| 2 | Netherlands | 224,153 | 4,748 | 4,595 | 224,114 | -1,642 | |
| 3 | United States | 29,337 | 53 | 53 | 29,337 | -6 | |
| 4 | Germany | 21,554 | 38 | 38 | 21,554 | -26 | |
| 5 | France | 13,361 | 115 | 115 | 13,361 | -66 | |
| 6 | United Kingdom | 10,988 | 271 | 271 | 10,988 | -72 | |
| 7 | Other countries ¹ | 47,536 | 1,011 | 1,010 | 47,536 | -586 | |
| 8 | Off-balance sheet exposures | 94,633 | 1,248 | 928 | | | 169 |
| 9 | Netherlands | 53,356 | 1,094 | 793 | | | 129 |
| 10 | United States | 12,024 | 45 | 42 | | | |
| 11 | United Kingdom | 5,633 | 15 | 6 | | | 1 |
| 12 | France | 3,633 | 11 | 4 | | | 4 |
| 13 | Germany | 2,782 | 1 | | | | 1 |
| 14 | Other countries ¹ | 17,205 | 83 | 83 | | | 33 |
| 15 | Total | 441,562 | 7,484 | 7,009 | 346,889 | -2,398 | 169 |

¹ Included in Other countries: Albania, Algeria, Andorra, Angola, Argentina, Aruba, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belgium, Benin, Bermuda, Bolivia, Bonaire, Bosnia and Herzegovina, Brazil, Brunei Darussalam, Bulgaria, Burundi, Cambodia, Cameroon, Canada, Cape Verde, Cayman Islands, Chile, China, Colombia, the Democratic Republic of Congo, Costa Rica, Cote d'Ivoire, Croatia, Curaçao, Cyprus, Czech Republic, Denmark, Djibouti, Dominican Republic, Ecuador, Egypt, El Salvador, Estonia, Ethiopia, Finland, French Guiana, French Polynesia, Gabon, Gambia, Georgia, Ghana, Gibraltar, Greece, Grenada, Guadeloupe, Guernsey, Guinea, Haiti, Honduras, Hong Kong, Hungary, Iceland, India, Indonesia, Iran, Ireland, Isle of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kazakhstan, Kenya, Republic of Korea, Kuwait, Latvia, Lebanon, Liberia, Libyan Arab Jamahiriya, Liechtenstein, Lithuania, Luxembourg, Macau, Macedonia, Madagascar, Malawi, Malaysia, Mali, Malta, Marshall Islands, Martinique, Mauritania, Mauritius, Mexico, Republic of Moldova, Monaco, Mongolia, Montenegro, Morocco, Mozambique, Myanmar, Namibia, Nepal, New Zealand, Niger, Nigeria, Norway, OECD Bodies, Oman, Pakistan, Palestinian territory, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Reunion, Romania, Russian Federation, Rwanda, Saba, Saudi Arabia, Senegal, Serbia, Seychelles, Singapore, Sint-Bartélemy, Slovakia, Slovenia, South Africa, South Soudan, Spain, Sri Lanka, St. Eustatius, St. Lucia, St. Maarten, St. Vincent and the Grenadines, Suriname, Sweden, Switzerland, Taiwan, Tajikistan, United Republic of Tanzania, Thailand, Togo, Trinidad and Tobago, Tunisia, Turkey, Uganda, Ukraine, United Arab Emirates, Uruguay, Venezuela, Vietnam, British Virgin Islands, Zambia

| | | 31 December 2021 | | | | | |
|---------------|------------------------------------|--|----------------|---------------------|------------------------|--|---|
| | | Gross carrying amount/ nominal amount | Of which: | | Accumulated impairment | Provisions on off-balance sheet commitments and financial guarantees given | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| | | | non-performing | Of which: defaulted | | | |
| (in millions) | | | | | | | |
| 1 | On-balance sheet exposures | 323,107 | 6,872 | 6,713 | 323,002 | -2,429 | |
| 2 | Netherlands | 217,872 | 5,389 | 5,230 | 217,768 | -1,640 | |
| 3 | United States | 23,445 | 107 | 107 | 23,445 | -22 | |
| 4 | Germany | 19,336 | 32 | 32 | 19,336 | -19 | |
| 5 | France | 10,831 | 145 | 145 | 10,831 | -79 | |
| 6 | United Kingdom | 10,700 | 295 | 295 | 10,700 | -93 | |
| 7 | Other countries ¹ | 40,924 | 904 | 904 | 40,924 | -576 | |
| 8 | Off-balance sheet exposures | 94,095 | 1,928 | 1,271 | | | 222 |
| 9 | Netherlands | 56,433 | 1,612 | 974 | | | 193 |
| 10 | United States | 11,330 | 41 | 39 | | | |
| 11 | Germany | 5,551 | 126 | 118 | | | 1 |
| 12 | France | 3,697 | 7 | 1 | | | 4 |
| 13 | United Kingdom | 2,640 | | | | | |
| 14 | Other countries ¹ | 14,444 | 140 | 138 | | | 24 |
| 15 | Total | 417,202 | 8,800 | 7,983 | 323,002 | -2,429 | 222 |

¹ Included in Other countries: Andorra, Algeria, Angola, Argentina, Aruba, Australia, Austria, Bahamas, Bahrain, Barbados, Belgium, Bermuda, Bonaire - St. Eustatius - Saba, Bosnia and Herzegovina, Botswana, Brazil, Brunei Darussalam, Bulgaria, Canada, Cayman Islands, Chile, China, Colombia, Costa Rica, Cote d'Ivoire, Croatia, Curaçao, Cyprus, Czech Republic, Denmark, Djibouti, Egypt, Estonia, Ethiopia, Finland, French Guiana, Gabon, Georgia, Ghana, Gibraltar, Greece, Guernsey, Hong Kong, Hungary, Iceland, India, Indonesia, Iran (Islamic Republic of), Iraq, Ireland, Isle of Man, Israel, Italy, Japan, Jersey, Jordan, Kenya, Korea, Republic of, Kuwait, Latvia, Liberia, Libyan Arab Jamahiriya, Lithuania, Luxembourg, North Macedonia, Malaysia, Malta, Marshall Islands, Martinique, Mauritius, Mexico, Monaco, Morocco, Mozambique, New Zealand, Nigeria, Norway, OECD, Oman, Pakistan, Panama, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russian Federation, Saudi Arabia, Serbia, Singapore, Sint-Bartélemy, Slovakia, Slovenia, South Africa, Spain, St. Maarten, St. Vincent and the Grenadines, Suriname, Sweden, Switzerland, Taiwan, Tajikistan, United Republic of Tanzania, Thailand, Tunisia, Turkey, UAE, Ukraine, Uruguay, Vietnam, British Virgin Islands.

EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

Compared to 31 December 2021, the gross carrying amount of loans and advances to non-financial corporations increased marginally, due to new client lending primarily in manufacturing, wholesale and retail trade, and in the information and communication sectors. Non-performing exposures decreased markedly, due to recoveries in financial and insurance activities, human health services and social work activities, and accommodation and food service activities. Non-performing exposures in financial and insurance activities relate primarily to financial holdings of corporates.

| | | | | | 30 June 2022 | |
|---------------|---|--------------------------|---------------------|--|---|---------------|
| | | | | | Accumulated negative changes in fair value due to credit risk on non-performing exposures | |
| | | | | | Accumulated impairment | |
| | | | | | Of which: loans and advances subject to impairment | |
| | | | | | Of which: defaulted | |
| (in millions) | Gross carrying amount | Of which: non-performing | Of which: defaulted | Of which: loans and advances subject to impairment | Accumulated impairment | |
| 1 | Agriculture, forestry and fishing | 4,851 | 269 | 269 | 4,851 | -73 |
| 2 | Mining and quarrying | 2,613 | 180 | 180 | 2,613 | -87 |
| 3 | Manufacturing | 4,746 | 561 | 561 | 4,746 | -213 |
| 4 | Electricity, gas, steam and air conditioning supply | 1,161 | 28 | 28 | 1,161 | -11 |
| 5 | Water supply | 560 | 44 | 44 | 560 | -2 |
| 6 | Construction | 2,256 | 136 | 136 | 2,256 | -29 |
| 7 | Wholesale and retail trade | 7,330 | 767 | 767 | 7,330 | -326 |
| 8 | Transport and storage | 7,750 | 382 | 381 | 7,750 | -109 |
| 9 | Accommodation and food service activities | 660 | 31 | 31 | 660 | -21 |
| 10 | Information and communication | 1,716 | 64 | 64 | 1,716 | -64 |
| 11 | Financial and insurance activities ¹ | 18,082 | 1,065 | 1,065 | 18,082 | -505 |
| 12 | Real estate activities | 8,728 | 192 | 192 | 8,688 | -61 |
| 13 | Professional, scientific and technical activities | 4,336 | 266 | 266 | 4,336 | -177 |
| 14 | Administrative and support service activities | 3,280 | 169 | 169 | 3,280 | -39 |
| 15 | Public administration and defense, compulsory social security | 5 | | | 5 | |
| 16 | Education | 83 | 4 | 4 | 83 | -2 |
| 17 | Human health services and social work activities | 2,263 | 52 | 52 | 2,263 | -39 |
| 18 | Arts, entertainment and recreation | 231 | 28 | 28 | 231 | -9 |
| 19 | Other services | 330 | 10 | 10 | 330 | -6 |
| 20 | Total | 70,982 | 4,249 | 4,248 | 70,943 | -1,771 |

¹ Non-financial corporations are classified by sector of economic activities using NACE Codes on the basis of the principal activity of the counterparty. Reporting of NACE codes is done with the first level of disaggregation (by 'section'). Loans and advances to non-financial corporations which engage in financial or insurance activities are reported under 'K – Financial and insurance activities'.

| | 31 December 2021 | | | | |
|--|-----------------------|--------------------------|---------------------|--|---|
| | Gross carrying amount | Of which: non-performing | Of which: defaulted | Of which: loans and advances subject to impairment | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| | | | | | Accumulated impairment |
| | (in millions) | | | | |
| | | | | | |
| 1 Agriculture, forestry and fishing | 4,983 | 291 | 291 | 4,983 | -68 |
| 2 Mining and quarrying | 2,582 | 169 | 169 | 2,582 | -81 |
| 3 Manufacturing | 4,227 | 466 | 466 | 4,227 | -141 |
| 4 Electricity, gas, steam and air conditioning supply | 1,287 | 7 | 7 | 1,287 | -6 |
| 5 Water supply | 505 | 44 | 44 | 505 | -4 |
| 6 Construction | 2,192 | 132 | 131 | 2,142 | -26 |
| 7 Wholesale and retail trade | 6,254 | 796 | 796 | 6,254 | -341 |
| 8 Transport and storage | 7,762 | 417 | 417 | 7,762 | -135 |
| 9 Accommodation and food service activities | 707 | 92 | 92 | 707 | -34 |
| 10 Information and communication | 1,206 | 40 | 40 | 1,206 | -53 |
| 11 Financial and insurance activities ¹ | 18,077 | 1,346 | 1,346 | 18,077 | -620 |
| 12 Real estate activities | 8,690 | 292 | 292 | 8,641 | -71 |
| 13 Professional, scientific and technical activities | 4,227 | 243 | 243 | 4,227 | -190 |
| 14 Administrative and support service activities | 2,832 | 186 | 186 | 2,832 | -53 |
| 15 Public administration and defense, compulsory social security | 6 | | | 6 | |
| 16 Education | 70 | 3 | 3 | 70 | -2 |
| 17 Human health services and social work activities | 2,373 | 135 | 135 | 2,373 | -27 |
| 18 Arts, entertainment and recreation | 526 | 38 | 38 | 526 | -18 |
| 19 Other services | 652 | 32 | 32 | 652 | -7 |
| 20 Total | 69,156 | 4,730 | 4,729 | 69,056 | -1,878 |

¹ Non-financial corporations are classified by sector of economic activities using NACE Codes on the basis of the principal activity of the counterparty. Reporting of NACE codes is done with the first level of disaggregation (by 'section'). Loans and advances to non-financial corporations which engage in financial or insurance activities are reported under 'K – Financial and insurance activities'.

EU CQ7 - Collateral obtained by taking possession and execution processes

This table provides an overview of collateral obtained. The accumulated negative changes concern accumulated write-offs.

| | 30 June 2022 | | 31 December 2021 | |
|---|--|------------------------------|--|------------------------------|
| | Collateral obtained by taking possession | | Collateral obtained by taking possession | |
| | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes |
| (in millions) | | | | |
| 1 Property, plant and equipment (PP&E) | | | | |
| 2 Other than PP&E | 11 | -10 | 11 | |
| 3 Residential immovable property | | | | |
| 4 Commercial Immovable property | | | | |
| 5 Movable property (auto, shipping, etc.) | | | | |
| 6 Equity and debt instruments | 11 | -10 | 11 | |
| 7 Other collateral | | | | |
| 8 Total | 11 | -10 | 11 | |

Use of credit risk mitigation techniques

EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

| | | 30 June 2022 | | | |
|---------------|------------------------------------|---|-------------------------|---------------------------------|---|
| | | Unsecured carrying amount | Secured carrying amount | Of which: secured by collateral | Of which: secured by financial guarantees |
| (in millions) | | Of which: secured by credit derivatives | | | |
| 1 | Loans and advances | 120,047 | 255,591 | 252,696 | 2,895 |
| 2 | Debt securities | 40,113 | | | |
| 3 | Total | 160,160 | 255,591 | 252,696 | 2,895 |
| 4 | Of which: non-performing exposures | 784 | 3,682 | 3,561 | 121 |
| EU-5 | - of which defaulted | 629 | 3,682 | | |

| | | 31 December 2021 | | | |
|------|------------------------------------|---------------------------|-------------------------|---------------------------------|---|
| | | Unsecured carrying amount | Secured carrying amount | Of which: secured by collateral | Of which: secured by financial guarantees |
| 1 | Loans and advances | 108,861 | 237,273 | 234,781 | 2,492 |
| 2 | Debt securities | 42,554 | | | |
| 3 | Total | 151,415 | 237,273 | 234,781 | 2,492 |
| 4 | Of which: non-performing exposures | 956 | 4,009 | 3,851 | 159 |
| EU-5 | - of which defaulted | 797 | 4,009 | | |

This table provides an overview of the exposures split by secured and unsecured. The ratio of secured versus unsecured remained relatively stable compared to 31 December 2021.

The increase in carrying amount (secured and unsecured) and the increase in collateral was caused by an increase in seasonal business activities within ABN AMRO Clearing Bank, the mortgage portfolio, corporate loans and securities financing. While the outflow of non-performing exposure is mainly driven by the end of Covid related measures such as payment holidays causing the involved loans to become performing again. Note that only exposures covered by qualifying collateral are reported as 'secured'.

Use of the standardised approach

EU CR4 - Standardised Approach - Credit risk exposure and CRM effects

This table discloses the on-balance and off-balance sheet exposures under the standardised approach. It provides more insight into the effects of Credit Risk Mitigation (CRM) and the effect of the Credit Conversion Factors (CCF) for on- and off-balance sheet exposures. More than EUR 100 billion of the increase in total standardised exposures is largely attributable to the transfer of all sovereign entities to the standardised risk measurement approach as of Q2 2022. Similarly, the diamonds portfolio was also transferred from A-IRB to the standardised approach, explaining a large part of the increase in the corporates standardised exposure. Other year-to-date changes relate to the usual business movements.

| | | | | | | 30 June 2022 | |
|-------------------------|---|---|-----------------------------|---|-----------------------------|-----------------------|--------------|
| | | Exposures before CCF and CRM ¹ | | Exposures post CCF and CRM ¹ | | RWEA and RWEA density | |
| (in millions) | | On-balance sheet exposures | Off-balance sheet exposures | On-balance sheet exposures | Off-balance sheet exposures | RWEA | RWEA density |
| Exposure classes | | | | | | | |
| 1 | Central governments or central banks | 95,210 | 716 | 98,669 | 360 | 334 | 0% |
| 2 | Regional governments or local authorities | 2,933 | 149 | 3,259 | 1 | 7 | 0% |
| 3 | Public sector entities | 2,990 | 51 | 1,527 | 47 | 375 | 24% |
| 4 | Multilateral development banks | 1,119 | | 1,119 | 2 | | 0% |
| 5 | International organisations | 4,946 | | 4,053 | | 7 | 0% |
| 6 | Institutions | 8,649 | 12,040 | 8,705 | 57 | 330 | 4% |
| 7 | Corporates | 4,341 | 13,442 | 4,320 | 747 | 4,046 | 80% |
| 8 | Retail | 2,308 | 3,412 | 2,308 | 746 | 2,234 | 73% |
| 9 | Secured by mortgages on immovable property | 417 | 55 | 417 | 28 | 156 | 35% |
| 10 | Exposures in default | 113 | 140 | 112 | 30 | 187 | 131% |
| 11 | Exposures associated with particularly high risk | | | | | | |
| 12 | Covered bonds | 77 | | 77 | | | 0% |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | |
| 14 | Collective investment undertakings | | | | | | |
| 15 | Equity | | | | | | |
| 16 | Other items | 90 | | 90 | | 45 | 50% |
| 17 | Total | 123,192 | 30,006 | 124,655 | 2,018 | 7,721 | |

¹ CCF = Credit conversion factor; CRM = Credit risk mitigation

| | | | | | | 31 December 2021 | |
|-------------------------|---|---|-----------------------------|---|-----------------------------|-----------------------|--------------|
| | | Exposures before CCF and CRM ¹ | | Exposures post CCF and CRM ¹ | | RWEA and RWEA density | |
| (in millions) | | On-balance sheet exposures | Off-balance sheet exposures | On-balance sheet exposures | Off-balance sheet exposures | RWEA | RWEA density |
| Exposure classes | | | | | | | |
| 1 | Central governments or central banks | 26 | 10 | 26 | 5 | 2 | 5% |
| 2 | Regional governments or local authorities | | | | | | |
| 3 | Public sector entities | | | | | | |
| 4 | Multilateral development banks | 1,058 | | 1,058 | | | |
| 5 | International organisations | 5,332 | | 5,332 | | | |
| 6 | Institutions | 7,323 | 12,045 | 7,323 | 73 | 287 | 4% |
| 7 | Corporates | 3,144 | 14,030 | 3,129 | 949 | 3,422 | 84% |
| 8 | Retail | 2,337 | 5,132 | 2,337 | 1,084 | 2,495 | 73% |
| 9 | Secured by mortgages on immovable property | 392 | 22 | 392 | 11 | 145 | 36% |
| 10 | Exposures in default | 122 | 245 | 122 | 32 | 183 | 119% |
| 11 | Exposures associated with particularly high risk | | | | | | |
| 12 | Covered bonds | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | |
| 14 | Collective investment undertakings | | | | | | |
| 15 | Equity | | | | | | |
| 16 | Other items | 84 | | 84 | | 46 | 54% |
| 17 | Total | 19,818 | 31,484 | 19,802 | 2,154 | 6,579 | |

¹ CCF = Credit conversion factor; CRM = Credit risk mitigation

EU CR5 - Standardised Approach

This table discloses the EAD under the Standardised Approach (SA), excluding counterparty credit risk. Compared with 31 December 2021, a EUR 98 billion increase in SA exposure was recorded in the central governments or central banks category. This is because the sovereign exposures shifted to the standardised approach as at Q2 2022. Similarly, the diamonds portfolio was also transferred from A-IRB to the standardised approach, explaining a large part of the increase in the corporates standardised exposure. Other year-to-date changes relate to the usual business movements.

| | | 30 June 2022 | | | | | | | | Subtotal | |
|-------------------------|---|----------------|--------------|----|-----|--------------|------------|------------|-----|--------------|----------------|
| | | Risk weight | | | | | | | | | |
| (in millions) | | 0% | 2% | 4% | 10% | 20% | 35% | 50% | 70% | 75% | |
| Exposure classes | | | | | | | | | | | |
| 1 | Central governments or central banks | 98,473 | | | | 409 | | | | | 98,882 |
| 2 | Regional governments or local authorities | 3,226 | | | | 34 | | | | | 3,260 |
| 3 | Public sector entities | 1,111 | | | | 106 | | | | | 1,217 |
| 4 | Multilateral development banks | 1,121 | | | | | | | | | 1,121 |
| 5 | International organisations | 4,019 | | | | 34 | | | | | 4,053 |
| 6 | Institutions | | 8,329 | | | 178 | | 255 | | | 8,762 |
| 7 | Corporates | | | | | 1,033 | | | | | 1,033 |
| 8 | Retail | | | | | | | | | 3,053 | 3,053 |
| 9 | Secured by mortgages on immovable property | | | | | | 421 | 24 | | | 445 |
| 10 | Exposures in default | | | | | | | | | | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | | |
| 12 | Covered bonds | 77 | | | | | | | | | 77 |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | | | | | |
| 15 | Equity exposures | | | | | | | | | | |
| 16 | Other items | 45 | | | | | | | | | 45 |
| 17 | Total | 108,070 | 8,329 | | | 1,794 | 421 | 279 | | 3,053 | 121,947 |

| | | 30 June 2022 | | | | | | | Total | Of which: unrated |
|-------------------------|---|----------------|--------------|------------|-----------|------|-------|--------|----------------|-------------------|
| | | Subtotal | Risk weight | | | | | | | |
| (in millions) | | | 100% | 150% | 250% | 370% | 1250% | Others | | |
| Exposure classes | | | | | | | | | | |
| 1 | Central governments or central banks | 98,882 | 72 | 8 | 67 | | | | 99,029 | |
| 2 | Regional governments or local authorities | 3,260 | | | | | | | 3,260 | |
| 3 | Public sector entities | 1,217 | 357 | | | | | | 1,574 | |
| 4 | Multilateral development banks | 1,121 | | | | | | | 1,121 | |
| 5 | International organisations | 4,053 | | | | | | | 4,053 | |
| 6 | Institutions | 8,762 | | | | | | | 8,762 | |
| 7 | Corporates | 1,033 | 4,032 | 3 | | | | | 5,068 | |
| 8 | Retail | 3,053 | | | | | | | 3,053 | |
| 9 | Secured by mortgages on immovable property | 445 | | | | | | | 445 | |
| 10 | Exposures in default | | 53 | 89 | | | | | 142 | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | |
| 12 | Covered bonds | 77 | | | | | | | 77 | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | | | | |
| 15 | Equity exposures | | | | | | | | | |
| 16 | Other items | 45 | 45 | | | | | | 90 | |
| 17 | Total | 121,947 | 4,558 | 100 | 67 | | | | 126,673 | |
| | | | | | | | | | 17,417 | |

| | | 31 December 2021 | | | | | | | Subtotal | |
|-------------------------|---|------------------|--------------|-----|------------|------------|--------------|--------------|----------|---------------|
| | | Risk weight | | | | | | | | |
| (in millions) | | 2% | 4% | 10% | 20% | 35% | 50% | 70% | 75% | |
| Exposure classes | | | | | | | | | | |
| 1 | Central governments or central banks | 23 | | | 8 | | | | | 31 |
| 2 | Regional governments or local authorities | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | |
| 4 | Multilateral development banks | 1,058 | | | | | | | | 1,058 |
| 5 | International organisations | 5,332 | | | | | | | | 5,332 |
| 6 | Institutions | | 7,004 | | 164 | | 228 | | | 7,396 |
| 7 | Corporates | | | | | | 915 | | | 915 |
| 8 | Retail | | | | | | | 3,421 | | 3,421 |
| 9 | Secured by mortgages on immovable property | | | | | 271 | 132 | | | 403 |
| 10 | Exposures in default | | | | | | | | | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | |
| 12 | Covered bonds | | | | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | | | | |
| 15 | Equity exposures | | | | | | | | | |
| 16 | Other items | 39 | | | | | | | | 39 |
| 17 | Total | 6,452 | 7,004 | | 172 | 271 | 1,274 | 3,421 | | 18,594 |

| | | 31 December 2021 | | | | | | | Total | Of which: unrated |
|-------------------------|---|------------------|--------------|-----------|------|------|-------|--------|---------------|-------------------|
| | | Subtotal | Risk weight | | | | | | | |
| (in millions) | | | 100% | 150% | 250% | 370% | 1250% | Others | | |
| Exposure classes | | | | | | | | | | |
| 1 | Central governments or central banks | 31 | | | | | | | 31 | |
| 2 | Regional governments or local authorities | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | |
| 4 | Multilateral development banks | 1,058 | | | | | | | 1,058 | |
| 5 | International organisations | 5,332 | | | | | | | 5,332 | |
| 6 | Institutions | 7,396 | | | | | | | 7,396 | 7,396 |
| 7 | Corporates | 915 | 3,184 | | | | | | 4,098 | 4,098 |
| 8 | Retail | 3,421 | | | | | | | 3,421 | 3,421 |
| 9 | Secured by mortgages on immovable property | 403 | | | | | | | 403 | 403 |
| 10 | Exposures in default | | 54 | 79 | | | | | 133 | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | |
| 12 | Covered bonds | | | | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | | | | |
| 15 | Equity exposures | | | | | | | | | |
| 16 | Other items | 39 | 46 | | | | | | 84 | 84 |
| 17 | Total | 18,594 | 3,284 | 79 | | | | | 21,956 | 15,402 |

Use of the IRB approach to credit risk

EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range Exposure class A-IRB

In the first half of 2022, credit risk exposures under Advanced IRB declined due to a change in the regulatory treatment of certain models to Foundation IRB and Standardised Approach. The majority of credit risk exposures under Advanced IRB is with Retail and concentrated in the lower PD buckets. The larger part of the exposure to corporates is within the mid-range PD bucket, accounting for more than half of the RWEA consumption at 30 June 2022.

| | | 30 June 2022 | | | | | | | | | | |
|-------------------------------------|--|--|---|---|-------------------------------------|-------------------------------|--------------------------------------|---|---|------------------------|------------------------------------|--|
| PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
| | | | | | | | | | | | | |
| Central government or central banks | 0.00 to <0.15 | | | | | | | | | | | |
| | <i>0.00 to <0.10</i> | | | | | | | | | | | |
| | <i>0.10 to <0.15</i> | | | | | | | | | | | |
| | 0.15 to <0.25 | | | | | | | | | | | |
| | 0.25 to <0.50 | | | | | | | | | | | |
| | 0.50 to <0.75 | | | | | | | | | | | |
| | 0.75 to <2.50 | | | | | | | | | | | |
| | <i>0.75 to <1.75</i> | | | | | | | | | | | |
| | <i>1.75 to <2.5</i> | | | | | | | | | | | |
| | 2.50 to <10.00 | | | | | | | | | | | |
| | <i>2.5 to <5</i> | | | | | | | | | | | |
| | <i>5 to <10</i> | | | | | | | | | | | |
| | 10.00 to <100.00 | | | | | | | | | | | |
| | <i>10 to <20</i> | | | | | | | | | | | |
| <i>20 to <30</i> | | | | | | | | | | | | |
| <i>30.00 to <100.00</i> | | | | | | | | | | | | |
| 100.00 (Default) | | | | | | | | | | | | |
| | Subtotal (exposure class) | | | | | | | | | | | |
| Corporates - SME | 0.00 to <0.15 | 799 | 591 | 14.0% | 882 | 0.1% | 704 | 18.6% | 1.93 | 109 | 12.3% | |
| | <i>0.00 to <0.10</i> | 46 | 24 | 36.6% | 55 | | 26 | 41.3% | 3.83 | 11 | 19.5% | |
| | <i>0.10 to <0.15</i> | 752 | 567 | 13.1% | 826 | 0.1% | 678 | 17.1% | 1.80 | 98 | 11.8% | |
| | 0.15 to <0.25 | 265 | 111 | 44.3% | 314 | 0.2% | 435 | 21.0% | 2.74 | 50 | 15.8% | -1 |
| | 0.25 to <0.50 | 1,661 | 513 | 42.1% | 1,877 | 0.4% | 1,157 | 22.2% | 2.74 | 469 | 25.0% | 2 |
| | 0.50 to <0.75 | 3,981 | 959 | 42.0% | 4,383 | 0.7% | 2,204 | 23.0% | 2.83 | 1,382 | 31.5% | 7 |
| | 0.75 to <2.50 | 12,391 | 2,746 | 39.4% | 13,472 | 1.4% | 5,716 | 23.1% | 2.83 | 5,406 | 40.1% | 44 |
| | <i>0.75 to <1.75</i> | 7,349 | 1,540 | 41.1% | 7,981 | 1.1% | 3,492 | 22.6% | 2.89 | 2,978 | 37.3% | 20 |
| | <i>1.75 to <2.5</i> | 5,042 | 1,206 | 37.3% | 5,492 | 1.8% | 2,225 | 23.9% | 2.74 | 2,428 | 44.2% | 24 |
| | 2.50 to <10.00 | 3,337 | 918 | 31.4% | 3,624 | 4.1% | 1,619 | 22.8% | 2.65 | 1,875 | 51.7% | 34 |
| | <i>2.5 to <5</i> | 2,582 | 712 | 33.7% | 2,822 | 3.3% | 1,141 | 22.9% | 2.69 | 1,403 | 49.7% | 22 |
| | <i>5 to <10</i> | 754 | 206 | 23.4% | 803 | 6.8% | 478 | 22.3% | 2.51 | 472 | 58.9% | 12 |
| | 10.00 to <100.00 | 987 | 279 | 40.1% | 1,098 | 20.0% | 1,810 | 22.4% | 2.66 | 927 | 84.4% | 49 |
| | <i>10 to <20</i> | 162 | 37 | 23.1% | 170 | 13.4% | 122 | 22.0% | 2.15 | 129 | 76.0% | 5 |
| <i>20 to <30</i> | 824 | 241 | 42.7% | 927 | 21.2% | 1,688 | 22.5% | 2.75 | 797 | 86.0% | 44 | |
| <i>30.00 to <100.00</i> | 1 | | | 1 | 35.1% | 1 | 15.3% | 1.00 | | 55.4% | | |
| 100.00 (Default) | 1,418 | 246 | 6.2% | 1,433 | 97.6% | 872 | 17.5% | 2.07 | 980 | 68.4% | 270 | |
| | Subtotal (exposure class) | 24,838 | 6,363 | 35.3% | 27,083 | 7.4% | 14,518 | 22.5% | 2.72 | 11,197 | 41.3% | 405 |
| | | | | | | | | | | | | -450 |

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| | PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|--|----------------------------------|--|--|---|---|-------------------------------------|-------------------------------|--------------------------------------|---|---|------------------------|------------------------------------|--|
| | 10 to <20 | | | | | | | | | | | | |
| | 20 to <30 | 61 | 1 | 13.9% | 62 | 24.0% | 42 | 49.1% | 0.34 | 179 | 291.4% | 7 | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | | | | | | | | | | | | |
| | Subtotal (exposure class) | 891 | 328 | 46.0% | 1,041 | 1.6% | 63 | 33.9% | 2.93 | 491 | 47.2% | 8 | -1 |
| Retail - Secured by immovable property SME | 0.00 to <0.15 | 27 | | 0.0% | 27 | | 121 | 6.2% | | | 1.1% | | |
| | 0.00 to <0.10 | 23 | | 0.0% | 23 | | 99 | 5.4% | | | 0.9% | | |
| | 0.10 to <0.15 | 4 | | | 4 | 0.1% | 22 | 11.4% | | | 2.7% | | |
| | 0.15 to <0.25 | 1,492 | 256 | 49.1% | 1,605 | 0.2% | 12,805 | 16.5% | | 83 | 5.2% | | -6 |
| | 0.25 to <0.50 | 837 | 60 | 64.6% | 869 | 0.4% | 4,530 | 19.8% | | 107 | 12.3% | 1 | -6 |
| | 0.50 to <0.75 | 1 | | 0.0% | 1 | 0.6% | 12 | 23.2% | | | 18.2% | | |
| | 0.75 to <2.50 | 594 | 71 | 58.0% | 628 | 1.2% | 4,493 | 17.6% | | 149 | 23.7% | 1 | -7 |
| | 0.75 to <1.75 | 437 | 60 | 56.0% | 465 | 0.9% | 3,615 | 16.7% | | 85 | 18.3% | 1 | -5 |
| | 1.75 to <2.5 | 157 | 11 | 68.6% | 163 | 2.2% | 878 | 19.9% | | 64 | 39.1% | 1 | -2 |
| | 2.50 to <10.00 | 184 | 9 | 92.2% | 190 | 6.0% | 1,260 | 18.0% | | 113 | 59.8% | 2 | -4 |
| | 2.5 to <5 | 108 | 6 | 79.4% | 111 | 4.2% | 732 | 18.0% | | 57 | 51.0% | 1 | -2 |
| | 5 to <10 | 76 | 2 | 125.1% | 78 | 8.5% | 528 | 18.0% | | 57 | 72.3% | 1 | -2 |
| | 10.00 to <100.00 | 41 | 2 | 80.9% | 42 | 16.5% | 283 | 18.4% | | 40 | 93.9% | 1 | -1 |
| | 10 to <20 | 41 | 2 | 80.9% | 42 | 16.5% | 283 | 18.4% | | 40 | 93.9% | 1 | -1 |
| | 20 to <30 | | | | | | | | | | | | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 101 | 7 | 13.2% | 100 | 100.0% | 639 | 32.1% | | 54 | 53.4% | 38 | -19 |
| | Subtotal (exposure class) | 3,277 | 405 | 53.5% | 3,462 | 3.8% | 24,143 | 18.0% | | 546 | 15.8% | 44 | -45 |
| Retail - Secured by immovable property non-SME | 0.00 to <0.15 | 69,115 | 114 | 80.5% | 69,183 | 0.1% | 352,373 | 11.4% | | 1,977 | 2.9% | 7 | -8 |
| | 0.00 to <0.10 | 39,922 | 50 | 50.7% | 39,938 | 0.1% | 192,799 | 11.2% | | 940 | 2.4% | 3 | -4 |
| | 0.10 to <0.15 | 29,193 | 64 | 104.1% | 29,245 | 0.1% | 159,574 | 11.7% | | 1,037 | 3.5% | 4 | -4 |
| | 0.15 to <0.25 | 26,772 | 77 | 96.3% | 26,716 | 0.2% | 135,816 | 12.0% | | 1,598 | 6.0% | 7 | -5 |
| | 0.25 to <0.50 | 26,848 | 21 | 83.5% | 26,856 | 0.4% | 104,965 | 13.0% | | 2,595 | 9.7% | 14 | -7 |
| | 0.50 to <0.75 | 15,331 | 26 | 225.2% | 15,378 | 0.6% | 75,615 | 11.0% | | 1,650 | 10.7% | 10 | -4 |
| | 0.75 to <2.50 | 14,719 | 20 | 96.9% | 14,731 | 1.1% | 73,646 | 11.4% | | 2,564 | 17.4% | 20 | -10 |
| | 0.75 to <1.75 | 13,588 | 20 | 97.8% | 13,600 | 1.1% | 69,588 | 11.2% | | 2,205 | 16.2% | 17 | -6 |
| | 1.75 to <2.5 | 1,131 | 1 | 63.5% | 1,131 | 1.9% | 4,058 | 14.0% | | 359 | 31.8% | 3 | -4 |
| | 2.50 to <10.00 | 2,838 | 7 | 86.3% | 2,843 | 4.8% | 10,968 | 13.3% | | 1,374 | 48.3% | 18 | -22 |
| | 2.5 to <5 | 1,694 | 4 | 90.0% | 1,697 | 3.3% | 6,386 | 13.2% | | 692 | 40.8% | 7 | -11 |
| | 5 to <10 | 1,143 | 3 | 81.6% | 1,145 | 6.9% | 4,582 | 13.5% | | 682 | 59.5% | 10 | -11 |
| | 10.00 to <100.00 | 1,119 | 1 | 145.4% | 1,120 | 23.3% | 4,723 | 12.3% | | 835 | 74.6% | 31 | -16 |
| | 10 to <20 | 611 | | 295.5% | 611 | 14.4% | 2,650 | 12.0% | | 433 | 70.9% | 10 | -7 |
| | 20 to <30 | 355 | 1 | 46.0% | 355 | 24.0% | 1,456 | 12.4% | | 293 | 82.4% | 10 | -5 |
| | 30.00 to <100.00 | 153 | | 0.0% | 153 | 57.0% | 617 | 13.3% | | 109 | 71.4% | 11 | -4 |
| | 100.00 (Default) | 1,166 | 1 | 200.0% | 1,167 | 100.0% | 5,013 | 20.2% | | 1,103 | 94.5% | 154 | -81 |
| | Subtotal (exposure class) | 157,907 | 267 | 101.7% | 157,994 | 1.3% | 763,119 | 11.9% | | 13,697 | 8.7% | 262 | -151 |
| Retail - Qualifying revolving | 0.00 to <0.15 | 141 | 4,137 | 16.7% | 832 | 0.1% | 1,435,564 | 39.9% | | 15 | 1.8% | | |
| | 0.00 to <0.10 | 141 | 4,137 | 16.7% | 832 | 0.1% | 1,277,518 | 39.9% | | 15 | 1.8% | | |
| | 0.10 to <0.15 | | | | | 0.1% | 158,046 | 51.4% | | | 3.5% | | |
| | 0.15 to <0.25 | 78 | 337 | 19.3% | 143 | 0.2% | 133,163 | 44.7% | | 7 | 4.7% | | |
| | 0.25 to <0.50 | 126 | 176 | 19.8% | 161 | 0.3% | 77,190 | 49.0% | | 14 | 8.7% | | |
| | 0.50 to <0.75 | 54 | 27 | 19.4% | 60 | 0.6% | 32,318 | 52.5% | | 9 | 14.6% | | |
| | 0.75 to <2.50 | 90 | 63 | 18.4% | 102 | 1.2% | 48,464 | 52.3% | | 25 | 24.4% | 1 | |

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| | PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|--------------------------------------|----------------------------------|--|--|---|---|-------------------------------------|-------------------------------|--------------------------------------|---|---|------------------------|------------------------------------|--|
| | 0.75 to <1.75 | 79 | 53 | 18.9% | 89 | 1.0% | 39,389 | 52.3% | | 20 | 22.4% | | |
| | 1.75 to <2.5 | 12 | 9 | 15.8% | 13 | 2.1% | 9,075 | 52.4% | | 5 | 37.8% | | |
| | 2.50 to <10.00 | 25 | 13 | 10.9% | 27 | 4.4% | 13,071 | 53.5% | | 17 | 64.7% | 1 | |
| | 2.5 to <5 | 16 | 9 | 12.7% | 17 | 3.2% | 9,226 | 53.1% | | 9 | 52.4% | | |
| | 5 to <10 | 9 | 4 | 6.5% | 10 | 6.6% | 3,845 | 54.3% | | 8 | 86.5% | | |
| | 10.00 to <100.00 | 5 | 2 | 5.2% | 5 | 27.2% | 3,018 | 56.5% | | 8 | 170.7% | 1 | |
| | 10 to <20 | 2 | 1 | 6.9% | 2 | 12.8% | 1,575 | 55.8% | | 2 | 131.4% | | |
| | 20 to <30 | | | 25.7% | | 22.1% | 726 | 62.0% | | | 185.8% | | |
| | 30.00 to <100.00 | 3 | 1 | 3.6% | 3 | 34.6% | 717 | 56.5% | | 6 | 189.7% | 1 | |
| | 100.00 (Default) | 25 | | | 25 | 100.0% | 16,639 | 48.5% | | 41 | 162.3% | 9 | |
| | Subtotal (exposure class) | 545 | 4,754 | 17.0% | 1,354 | 2.2% | 1,759,427 | 43.5% | | 136 | 10.0% | 12 | |
| Retail - Other SME | 0.00 to <0.15 | 2 | 6 | 59.0% | 6 | 0.1% | 608 | 26.1% | | | 5.0% | | |
| | 0.00 to <0.10 | 2 | 5 | 35.3% | 3 | | 445 | 20.0% | | | 1.9% | | |
| | 0.10 to <0.15 | | 1 | 184.6% | 2 | 0.1% | 163 | 35.8% | | | 9.9% | | |
| | 0.15 to <0.25 | 349 | 569 | 40.8% | 575 | 0.2% | 8,491 | 30.2% | | 56 | 9.7% | | -5 |
| | 0.25 to <0.50 | 390 | 152 | 43.3% | 453 | 0.4% | 5,110 | 30.9% | | 83 | 18.2% | 1 | -9 |
| | 0.50 to <0.75 | 6 | | 101.2% | 6 | 0.7% | 654 | 30.9% | | 2 | 33.4% | | |
| | 0.75 to <2.50 | 871 | 99 | 49.0% | 917 | 1.4% | 29,989 | 28.6% | | 312 | 34.1% | 4 | -11 |
| | 0.75 to <1.75 | 684 | 76 | 47.7% | 718 | 1.2% | 27,445 | 28.7% | | 233 | 32.4% | 2 | -6 |
| | 1.75 to <2.5 | 187 | 23 | 53.2% | 198 | 2.1% | 2,544 | 28.2% | | 80 | 40.1% | 1 | -5 |
| | 2.50 to <10.00 | 422 | 17 | 65.4% | 432 | 5.6% | 11,995 | 25.3% | | 201 | 46.6% | 6 | -5 |
| | 2.5 to <5 | 143 | 10 | 63.9% | 149 | 3.7% | 3,843 | 24.9% | | 62 | 41.6% | 1 | -3 |
| | 5 to <10 | 279 | 7 | 67.5% | 283 | 6.7% | 8,152 | 25.5% | | 140 | 49.2% | 5 | -3 |
| | 10.00 to <100.00 | 93 | 4 | 77.6% | 96 | 15.7% | 1,806 | 28.3% | | 61 | 64.3% | 4 | -3 |
| | 10 to <20 | 81 | 4 | 77.3% | 84 | 14.0% | 1,183 | 28.3% | | 52 | 62.7% | 3 | -3 |
| | 20 to <30 | 12 | | 0.0% | 12 | 28.0% | 623 | 28.2% | | 9 | 74.7% | 1 | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 160 | 24 | 9.4% | 160 | 99.9% | 3,188 | 25.3% | | 128 | 80.0% | 37 | -45 |
| | Subtotal (exposure class) | 2,293 | 871 | 42.1% | 2,645 | 8.1% | 61,841 | 28.6% | | 844 | 31.9% | 52 | -77 |
| Retail - Other non-SME | 0.00 to <0.15 | 49 | 231 | 37.4% | 131 | 0.1% | 6,898 | 30.0% | | 9 | 7.0% | | |
| | 0.00 to <0.10 | 17 | 199 | 34.5% | 84 | | 6,051 | 25.5% | | 3 | 3.3% | | |
| | 0.10 to <0.15 | 32 | 31 | 55.8% | 47 | 0.1% | 847 | 37.9% | | 6 | 13.5% | | |
| | 0.15 to <0.25 | 78 | 11 | 20.2% | 78 | 0.2% | 9,840 | 51.8% | | 17 | 22.0% | | |
| | 0.25 to <0.50 | 307 | 23 | 16.0% | 310 | 0.3% | 25,622 | 54.8% | | 106 | 34.2% | 1 | -1 |
| | 0.50 to <0.75 | 379 | 35 | 51.1% | 383 | 0.6% | 15,722 | 44.5% | | 149 | 39.0% | 1 | -2 |
| | 0.75 to <2.50 | 395 | 16 | 45.5% | 399 | 1.1% | 15,038 | 49.6% | | 229 | 57.5% | 2 | -2 |
| | 0.75 to <1.75 | 354 | 16 | 47.3% | 357 | 1.0% | 13,768 | 49.1% | | 197 | 55.2% | 2 | -2 |
| | 1.75 to <2.5 | 41 | 1 | 11.0% | 41 | 2.1% | 1,270 | 53.8% | | 32 | 77.7% | | |
| | 2.50 to <10.00 | 77 | 8 | 57.3% | 76 | 4.6% | 3,179 | 44.7% | | 55 | 72.2% | 2 | -2 |
| | 2.5 to <5 | 46 | 5 | 72.8% | 46 | 3.5% | 1,892 | 46.6% | | 33 | 73.1% | 1 | -1 |
| | 5 to <10 | 32 | 3 | 36.4% | 30 | 6.3% | 1,287 | 41.8% | | 21 | 70.9% | 1 | -1 |
| | 10.00 to <100.00 | 21 | 1 | 64.7% | 21 | 18.5% | 1,297 | 49.7% | | 25 | 119.7% | 2 | -1 |
| | 10 to <20 | 17 | | 70.0% | 17 | 18.0% | 947 | 48.0% | | 20 | 114.2% | 1 | -1 |
| | 20 to <30 | 4 | | 20.9% | 4 | 20.8% | 350 | 56.8% | | 6 | 143.1% | | -1 |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 73 | 13 | 1.1% | 60 | 99.7% | 3,212 | 46.4% | | 54 | 89.3% | 25 | -29 |
| | Subtotal (exposure class) | 1,379 | 338 | 36.3% | 1,459 | 5.2% | 80,808 | 47.3% | | 645 | 44.2% | 32 | -37 |
| Total (all exposures classes) | | 239,443 | 43,590 | | 254,866 | | 2,722,406 | | | 60,975 | | 2,004 | -1,878 |

1 CCF = Credit conversion factor; CRM = Credit risk mitigation

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| | PD range | On-balance sheet exposures | Off-balance sheet exposures pre-CCF ¹ | Exposure weighted average CCF ¹ | Exposure post CCF ¹ and post CRM | Exposure weighted average PD | Number of obligors | Exposure weighted average LGD | Exposure weighted average maturity | RWEA after supporting factors | Density of RWEA | Expected loss amount | Value adjustments and provisions |
|-------------------------------------|------------------|----------------------------|--|--|---|------------------------------|--------------------|-------------------------------|------------------------------------|-------------------------------|-----------------|----------------------|----------------------------------|
| | | (in millions) | (in millions) | (in %) | (in millions) | (in %) | (in units) | (in %) | (in years) | (in millions) | (in %) | (in millions) | (in millions) |
| Central government or central banks | 0.00 to <0.15 | 99,052 | 1,199 | 47.1% | 102,494 | 0.0% | 203 | 8.7% | 0.92 | 462 | 0.5% | 1 | -1 |
| | 0.00 to <0.10 | 98,613 | 1,196 | 47.1% | 102,054 | 0.0% | 200 | 8.6% | 0.91 | 301 | 0.3% | | -1 |
| | 0.10 to <0.15 | 439 | 3 | 41.3% | 440 | 0.1% | 3 | 30.0% | 4.92 | 161 | 36.5% | | |
| | 0.15 to <0.25 | | | | | | | | | | | | |
| | 0.25 to <0.50 | 3 | | | 77 | 0.2% | 3 | 54.6% | 4.92 | 79 | 103.0% | | |
| | 0.50 to <0.75 | 11 | 21 | 30.1% | 18 | 0.7% | 3 | 19.1% | 3.53 | 7 | 41.8% | | |
| | 0.75 to <2.50 | 61 | | | 61 | 1.6% | 3 | 52.4% | 0.83 | 68 | 112.0% | 1 | |
| | 0.75 to <1.75 | 61 | | | 61 | 1.6% | 3 | 52.4% | 0.83 | 68 | 112.0% | 1 | |
| | 1.75 to <2.5 | | | | | | | | | | | | |
| | 2.50 to <10.00 | 24 | | | 2 | 6.0% | 2 | 60.0% | 1.15 | 3 | 219.5% | | |
| | 2.5 to <5 | | | | | | | | | | | | |
| | 5 to <10 | 24 | | | 2 | 6.0% | 2 | 60.0% | 1.15 | 3 | 219.5% | | |
| | 10.00 to <100.00 | 7 | | | 7 | 24.0% | 3 | 93.7% | 4.86 | 45 | 639.9% | 2 | |
| | 10 to <20 | | | | | 12.0% | 1 | 80.0% | 4.93 | | 477.1% | | |
| 20 to <30 | 7 | | | 7 | 24.0% | 2 | 93.7% | 4.86 | 45 | 640.4% | 2 | | |
| 30.00 to <100.00 | | | | | | | | | | | | | |
| 100.00 (Default) | 7 | | | 5 | 100.0% | 1 | 96.0% | 0.97 | 53 | 1003.2% | 1 | -1 | |
| Subtotal (exposure class) | | 99,166 | 1,220 | 46.8% | 102,663 | 0.0% | 218 | 8.7% | 0.93 | 718 | 0.7% | 4 | -2 |
| Corporates - SME | 0.00 to <0.15 | 778 | 707 | 22.6% | 952 | 0.1% | 673 | 22.3% | 2.00 | 143 | 15.0% | | |
| | 0.00 to <0.10 | 34 | 18 | 39.1% | 42 | 0.1% | 24 | 28.1% | 2.84 | 5 | 11.9% | | |
| | 0.10 to <0.15 | 743 | 689 | 22.1% | 911 | 0.1% | 649 | 22.1% | 1.96 | 138 | 15.1% | | |
| | 0.15 to <0.25 | 382 | 274 | 46.3% | 508 | 0.2% | 453 | 32.5% | 2.03 | 101 | 19.8% | | |
| | 0.25 to <0.50 | 1,602 | 509 | 42.1% | 1,816 | 0.3% | 1,153 | 26.6% | 2.45 | 491 | 27.1% | 2 | -1 |
| | 0.50 to <0.75 | 4,152 | 972 | 40.6% | 4,567 | 0.7% | 2,293 | 23.6% | 2.89 | 1,513 | 33.1% | 7 | -6 |
| | 0.75 to <2.50 | 12,331 | 3,246 | 38.3% | 13,581 | 1.4% | 6,173 | 23.2% | 2.88 | 5,479 | 40.3% | 45 | -49 |
| | 0.75 to <1.75 | 7,086 | 1,794 | 40.5% | 7,808 | 1.1% | 3,728 | 23.2% | 2.95 | 3,002 | 38.4% | 20 | -21 |
| | 1.75 to <2.5 | 5,245 | 1,452 | 35.5% | 5,773 | 1.8% | 2,445 | 23.1% | 2.80 | 2,477 | 42.9% | 24 | -28 |
| | 2.50 to <10.00 | 3,311 | 961 | 27.9% | 3,606 | 4.1% | 1,665 | 23.0% | 2.61 | 1,881 | 52.2% | 34 | -59 |
| | 2.5 to <5 | 2,588 | 727 | 29.1% | 2,822 | 3.4% | 1,178 | 22.9% | 2.66 | 1,398 | 49.5% | 22 | -35 |
| | 5 to <10 | 723 | 233 | 24.1% | 784 | 6.7% | 487 | 23.5% | 2.44 | 483 | 61.7% | 12 | -25 |
| | 10.00 to <100.00 | 608 | 151 | 44.3% | 651 | 19.8% | 1,249 | 26.4% | 2.16 | 685 | 105.3% | 35 | -24 |
| | 10 to <20 | 247 | 53 | 21.9% | 277 | 13.4% | 149 | 23.4% | 2.08 | 225 | 81.1% | 9 | -15 |
| 20 to <30 | 361 | 98 | 56.5% | 373 | 24.5% | 1,098 | 28.6% | 2.22 | 460 | 123.4% | 26 | -9 | |
| 30.00 to <100.00 | 1 | | 6.3% | 1 | 30.7% | 2 | 13.9% | 0.99 | | 50.3% | | | |
| 100.00 (Default) | 1,683 | 351 | 3.2% | 1,728 | 100.0% | 968 | 18.0% | 2.14 | 1,084 | 62.7% | 381 | -378 | |
| Subtotal (exposure class) | | 24,847 | 7,170 | 34.6% | 27,410 | 8.2% | 14,627 | 23.4% | 2.71 | 11,377 | 41.5% | 504 | -518 |
| Corporates - Specialised lending | 0.00 to <0.15 | | 49 | | | | 38 | | | | | | -1 |
| | 0.00 to <0.10 | | 49 | | | | 37 | | | | | | -1 |
| | 0.10 to <0.15 | | | | | | 1 | | | | | | |
| | 0.15 to <0.25 | 118 | | | 97 | 0.2% | 3 | 15.3% | 3.01 | 18 | 18.4% | | |
| | 0.25 to <0.50 | 2,193 | 821 | 50.0% | 2,476 | 0.4% | 69 | 18.3% | 3.69 | 795 | 32.1% | 2 | -1 |
| | 0.50 to <0.75 | 2,164 | 1,436 | 44.6% | 2,665 | 0.7% | 112 | 17.6% | 3.52 | 1,053 | 39.5% | 3 | -4 |
| | 0.75 to <2.50 | 3,822 | 710 | 53.2% | 4,024 | 1.2% | 184 | 15.2% | 2.73 | 1,415 | 35.2% | 7 | -9 |
| | 0.75 to <1.75 | 3,472 | 702 | 53.4% | 3,671 | 1.1% | 164 | 14.9% | 2.80 | 1,269 | 34.6% | 6 | -7 |
| | 1.75 to <2.5 | 350 | 8 | 30.2% | 353 | 1.8% | 20 | 18.3% | 2.04 | 145 | 41.3% | 1 | -1 |
| | 2.50 to <10.00 | 5,242 | 790 | 41.6% | 5,485 | 4.6% | 245 | 11.9% | 3.08 | 2,035 | 37.1% | 29 | -7 |
| | 2.5 to <5 | 4,528 | 726 | 40.5% | 4,767 | 4.4% | 195 | 11.8% | 3.13 | 1,742 | 36.6% | 23 | -6 |
| 5 to <10 | 715 | 65 | 54.2% | 719 | 5.6% | 50 | 12.3% | 2.70 | 293 | 40.7% | 5 | -2 | |
| 10.00 to <100.00 | 274 | 262 | 52.8% | 332 | 21.9% | 22 | 15.1% | 4.36 | 285 | 85.8% | 10 | -6 | |

continued >

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| | PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|--|----------------------------------|--|--|---|---|-------------------------------------|-------------------------------|--------------------------------------|---|---|------------------------|------------------------------------|--|
| | 10 to <20 | 70 | 9 | 60.9% | 63 | 13.2% | 8 | 32.5% | 2.59 | 99 | 156.6% | 3 | -4 |
| | 20 to <30 | 204 | 253 | 52.5% | 269 | 24.0% | 14 | 11.1% | 4.78 | 187 | 69.2% | 7 | -2 |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 311 | 63 | 99.1% | 374 | 100.0% | 21 | 26.7% | 1.61 | 343 | 91.7% | 105 | -105 |
| | Subtotal (exposure class) | 14,124 | 4,131 | 47.4% | 15,453 | 5.0% | 694 | 15.2% | 3.15 | 5,944 | 38.5% | 155 | -133 |
| Corporates - Other | 0.00 to <0.15 | 8,979 | 8,365 | 39.8% | 12,711 | 0.1% | 1,368 | 36.1% | 1.99 | 2,973 | 23.4% | 4 | -11 |
| | 0.00 to <0.10 | 5,562 | 4,129 | 34.3% | 7,380 | 0.1% | 920 | 32.0% | 2.29 | 1,456 | 19.7% | 2 | -11 |
| | 0.10 to <0.15 | 3,417 | 4,237 | 45.1% | 5,331 | 0.1% | 448 | 41.8% | 1.56 | 1,518 | 28.5% | 2 | -1 |
| | 0.15 to <0.25 | 4,928 | 4,507 | 42.3% | 6,808 | 0.2% | 293 | 32.2% | 1.76 | 2,018 | 29.6% | 4 | -1 |
| | 0.25 to <0.50 | 7,660 | 7,906 | 50.6% | 11,303 | 0.3% | 759 | 37.1% | 2.34 | 5,963 | 52.8% | 14 | -4 |
| | 0.50 to <0.75 | 4,750 | 3,664 | 36.9% | 5,926 | 0.6% | 740 | 33.8% | 2.34 | 3,860 | 65.1% | 13 | -4 |
| | 0.75 to <2.50 | 8,837 | 6,344 | 32.4% | 10,262 | 1.4% | 1,507 | 31.4% | 2.15 | 7,948 | 77.4% | 45 | -24 |
| | 0.75 to <1.75 | 6,337 | 5,571 | 33.3% | 7,646 | 1.2% | 1,053 | 32.0% | 2.11 | 5,764 | 75.4% | 30 | -12 |
| | 1.75 to <2.5 | 2,500 | 773 | 25.8% | 2,617 | 1.9% | 454 | 29.6% | 2.27 | 2,184 | 83.5% | 14 | -11 |
| | 2.50 to <10.00 | 3,035 | 2,572 | 31.1% | 3,976 | 3.8% | 481 | 34.3% | 2.19 | 4,503 | 113.2% | 51 | -31 |
| | 2.5 to <5 | 2,104 | 1,918 | 31.5% | 2,927 | 3.2% | 347 | 35.3% | 2.27 | 3,255 | 111.2% | 32 | -21 |
| | 5 to <10 | 931 | 655 | 30.1% | 1,049 | 5.5% | 134 | 31.5% | 1.96 | 1,248 | 118.9% | 18 | -11 |
| | 10.00 to <100.00 | 919 | 1,009 | 26.3% | 900 | 21.4% | 15,145 | 30.5% | 1.75 | 1,522 | 169.2% | 58 | -10 |
| | 10 to <20 | 196 | 210 | 21.6% | 231 | 11.4% | 52 | 30.1% | 1.98 | 343 | 148.3% | 8 | -6 |
| | 20 to <30 | 691 | 790 | 27.8% | 636 | 24.1% | 15,091 | 31.5% | 1.70 | 1,155 | 181.7% | 48 | -4 |
| | 30.00 to <100.00 | 32 | 9 | 6.3% | 33 | 41.2% | 2 | 13.1% | 0.99 | 24 | 73.0% | 2 | |
| | 100.00 (Default) | 2,686 | 1,426 | 10.2% | 2,672 | 100.0% | 453 | 35.9% | 1.55 | 3,220 | 120.5% | 1,143 | -1,146 |
| | Subtotal (exposure class) | 41,793 | 35,793 | 38.7% | 54,559 | 6.0% | 20,746 | 34.4% | 2.09 | 32,007 | 58.7% | 1,331 | -1,231 |
| Institutions | 0.00 to <0.15 | 3,707 | 186 | 19.3% | 3,366 | 0.1% | 289 | 18.5% | 2.43 | 317 | 9.4% | | |
| | 0.00 to <0.10 | 3,061 | 165 | 18.9% | 2,708 | 0.1% | 208 | 18.9% | 2.29 | 211 | 7.8% | | |
| | 0.10 to <0.15 | 646 | 21 | 23.2% | 658 | 0.1% | 81 | 16.9% | 3.00 | 107 | 16.2% | | |
| | 0.15 to <0.25 | 1,109 | 33 | 20.4% | 278 | 0.2% | 33 | 14.7% | 3.09 | 59 | 21.2% | | |
| | 0.25 to <0.50 | 654 | 181 | 48.6% | 742 | 0.3% | 52 | 30.6% | 2.08 | 258 | 34.8% | 1 | |
| | 0.50 to <0.75 | 9 | 1 | 75.4% | 8 | 0.7% | 9 | 45.0% | 0.66 | 6 | 71.3% | | |
| | 0.75 to <2.50 | 1 | 76 | 12.8% | 11 | 1.8% | 14 | 45.0% | 0.88 | 12 | 112.1% | | |
| | 0.75 to <1.75 | 1 | 2 | 22.8% | 2 | 1.2% | 8 | 45.0% | 0.35 | 2 | 91.1% | | |
| | 1.75 to <2.5 | | 74 | 12.5% | 9 | 2.0% | 6 | 45.0% | 0.99 | 11 | 116.1% | | |
| | 2.50 to <10.00 | 184 | 34 | 39.5% | 197 | 4.9% | 15 | 45.1% | 1.44 | 295 | 149.9% | 4 | |
| | 2.5 to <5 | 118 | 31 | 39.3% | 130 | 3.7% | 6 | 45.1% | 1.93 | 185 | 142.8% | 2 | |
| | 5 to <10 | 66 | 3 | 41.2% | 67 | 7.3% | 9 | 45.0% | 0.51 | 110 | 163.5% | 2 | |
| | 10.00 to <100.00 | 48 | 1 | 20.0% | 49 | 24.0% | 53 | 43.5% | 0.79 | 124 | 256.0% | 5 | |
| | 10 to <20 | | | | | | | | | | | | |
| | 20 to <30 | 48 | 1 | 20.0% | 49 | 24.0% | 53 | 43.5% | 0.79 | 124 | 256.0% | 5 | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 9 | | | 9 | 100.0% | 5 | 8.5% | 0.56 | 10 | 110.4% | | |
| | Subtotal (exposure class) | 5,721 | 510 | 30.2% | 4,659 | 0.8% | 470 | 21.7% | 2.34 | 1,081 | 23.2% | 11 | |
| Retail - Secured by immovable property SME | 0.00 to <0.15 | 28 | | | 28 | 0.1% | 125 | 5.7% | | | 1.0% | | |
| | 0.00 to <0.10 | 25 | | | 25 | 0.0% | 103 | 4.7% | | | 0.8% | | |
| | 0.10 to <0.15 | 4 | | | 4 | 0.1% | 22 | 12.1% | | | 2.8% | | |
| | 0.15 to <0.25 | 1,436 | 226 | 50.0% | 1,535 | 0.2% | 12,324 | 16.5% | | 68 | 4.4% | | -2 |
| | 0.25 to <0.50 | 798 | 55 | 65.3% | 826 | 0.4% | 4,490 | 19.8% | | 87 | 10.5% | 1 | -2 |
| | 0.50 to <0.75 | 3 | | | 3 | 0.6% | 20 | 19.7% | | | 16.1% | | |
| | 0.75 to <2.50 | 658 | 108 | 50.8% | 706 | 1.2% | 5,296 | 17.7% | | 144 | 20.4% | 2 | -3 |

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| | PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|--|----------------------------------|--|--|---|---|-------------------------------------|-------------------------------|--------------------------------------|---|---|------------------------|------------------------------------|--|
| | 0.75 to <1.75 | 484 | 93 | 49.1% | 525 | 0.9% | 4,304 | 16.7% | | 83 | 15.7% | 1 | -2 |
| | 1.75 to <2.5 | 173 | 16 | 61.4% | 181 | 2.2% | 992 | 20.3% | | 62 | 34.0% | 1 | -1 |
| | 2.50 to <10.00 | 238 | 18 | 72.6% | 247 | 6.2% | 1,711 | 18.0% | | 129 | 52.2% | 3 | -3 |
| | 2.5 to <5 | 126 | 13 | 59.2% | 130 | 4.2% | 930 | 18.0% | | 57 | 43.6% | 1 | -2 |
| | 5 to <10 | 112 | 5 | 106.8% | 116 | 8.5% | 781 | 18.0% | | 72 | 61.9% | 2 | -2 |
| | 10.00 to <100.00 | 60 | 2 | 97.4% | 61 | 16.6% | 369 | 18.6% | | 50 | 81.2% | 2 | -1 |
| | 10 to <20 | 60 | 2 | 97.4% | 61 | 16.6% | 367 | 18.7% | | 50 | 81.3% | 2 | -1 |
| | 20 to <30 | | | | | 21.6% | 2 | 8.1% | | | 41.1% | | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 104 | 9 | 10.3% | 103 | 100.0% | 642 | 33.2% | | 62 | 60.1% | 39 | -18 |
| | Subtotal (exposure class) | 3,324 | 418 | 52.7% | 3,510 | 4.1% | 24,977 | 18.1% | | 540 | 15.4% | 46 | -29 |
| Retail - Secured by immovable property non-SME | 0.00 to <0.15 | 64,518 | 350 | 26.4% | 63,869 | 0.1% | 342,296 | 10.9% | | 1,759 | 2.8% | 6 | -3 |
| | 0.00 to <0.10 | 35,975 | 215 | 12.1% | 35,275 | 0.1% | 180,995 | 10.5% | | 769 | 2.2% | 3 | -1 |
| | 0.10 to <0.15 | 28,543 | 134 | 49.2% | 28,594 | 0.1% | 161,301 | 11.4% | | 990 | 3.5% | 4 | -2 |
| | 0.15 to <0.25 | 26,039 | 130 | 60.7% | 25,987 | 0.2% | 138,952 | 11.5% | | 1,485 | 5.7% | 7 | -2 |
| | 0.25 to <0.50 | 27,533 | 66 | 28.8% | 27,542 | 0.4% | 111,352 | 12.8% | | 2,618 | 9.5% | 14 | -3 |
| | 0.50 to <0.75 | 15,894 | 57 | 116.4% | 15,948 | 0.6% | 80,185 | 11.3% | | 1,755 | 11.0% | 11 | -2 |
| | 0.75 to <2.50 | 16,056 | 37 | 61.8% | 16,061 | 1.1% | 80,371 | 11.9% | | 2,930 | 18.2% | 22 | -4 |
| | 0.75 to <1.75 | 14,851 | 33 | 68.6% | 14,860 | 1.1% | 75,976 | 11.8% | | 2,498 | 16.8% | 19 | -2 |
| | 1.75 to <2.5 | 1,205 | 4 | 7.0% | 1,201 | 1.9% | 4,395 | 13.5% | | 432 | 36.0% | 3 | -2 |
| | 2.50 to <10.00 | 3,005 | 7 | 107.2% | 2,995 | 4.8% | 12,111 | 13.0% | | 1,391 | 46.4% | 19 | -8 |
| | 2.5 to <5 | 1,785 | 4 | 103.8% | 1,782 | 3.4% | 6,865 | 12.9% | | 700 | 39.3% | 8 | -4 |
| | 5 to <10 | 1,220 | 3 | 112.3% | 1,213 | 7.0% | 5,246 | 13.1% | | 691 | 56.9% | 11 | -4 |
| | 10.00 to <100.00 | 1,094 | 3 | 43.1% | 1,075 | 24.5% | 4,603 | 12.6% | | 797 | 74.1% | 33 | -8 |
| | 10 to <20 | 542 | 2 | 31.9% | 537 | 14.5% | 2,346 | 12.2% | | 380 | 70.8% | 9 | -3 |
| | 20 to <30 | 373 | | 99.8% | 367 | 24.2% | 1,533 | 12.8% | | 306 | 83.3% | 11 | -3 |
| | 30.00 to <100.00 | 179 | 1 | 27.4% | 172 | 56.7% | 724 | 13.1% | | 111 | 64.8% | 13 | -2 |
| | 100.00 (Default) | 1,272 | 2 | 124.7% | 1,320 | 100.0% | 5,888 | 19.6% | | 1,294 | 98.0% | 163 | -51 |
| | Subtotal (exposure class) | 155,412 | 651 | 44.6% | 154,798 | 1.4% | 775,758 | 11.6% | | 14,029 | 9.1% | 276 | -80 |
| Retail - Qualifying revolving | 0.00 to <0.15 | 113 | 4,244 | 16.6% | 817 | 0.1% | 1,474,383 | 39.8% | | 14 | 1.7% | | |
| | 0.00 to <0.10 | 113 | 4,244 | 16.6% | 817 | 0.1% | 1,474,383 | 39.8% | | 14 | 1.7% | | |
| | 0.10 to <0.15 | | | | | | | | | | | | |
| | 0.15 to <0.25 | 67 | 331 | 18.1% | 126 | 0.2% | 123,997 | 44.7% | | 6 | 4.5% | | |
| | 0.25 to <0.50 | 115 | 171 | 18.9% | 147 | 0.3% | 74,463 | 49.0% | | 13 | 8.5% | | |
| | 0.50 to <0.75 | 54 | 28 | 19.0% | 60 | 0.6% | 31,486 | 52.5% | | 9 | 14.3% | | |
| | 0.75 to <2.50 | 95 | 62 | 18.3% | 107 | 1.1% | 49,861 | 52.4% | | 26 | 24.1% | 1 | |
| | 0.75 to <1.75 | 82 | 53 | 18.7% | 92 | 1.0% | 39,882 | 52.4% | | 20 | 22.0% | | |
| | 1.75 to <2.5 | 13 | 10 | 15.8% | 14 | 2.0% | 9,979 | 52.5% | | 5 | 37.0% | | |
| | 2.50 to <10.00 | 28 | 15 | 12.3% | 30 | 4.3% | 13,980 | 53.6% | | 19 | 63.0% | 1 | |
| | 2.5 to <5 | 20 | 11 | 14.7% | 22 | 3.3% | 9,956 | 53.4% | | 12 | 54.0% | | |
| | 5 to <10 | 8 | 3 | 4.1% | 8 | 6.9% | 4,024 | 54.1% | | 7 | 88.9% | | |
| | 10.00 to <100.00 | 6 | 2 | 4.7% | 6 | 26.7% | 3,642 | 56.4% | | 10 | 168.8% | 1 | |
| | 10 to <20 | 2 | 1 | 5.1% | 2 | 12.4% | 1,928 | 55.8% | | 3 | 129.1% | | |
| | 20 to <30 | | | 29.4% | | 21.1% | 849 | 61.0% | | | 180.0% | | |
| | 30.00 to <100.00 | 4 | 1 | 4.1% | 4 | 34.5% | 865 | 56.6% | | 7 | 190.1% | 1 | |
| | 100.00 (Default) | 28 | | | 28 | 100.0% | 18,563 | 46.6% | | 45 | 157.4% | 10 | |
| | Subtotal (exposure class) | 506 | 4,853 | 16.8% | 1,321 | 2.6% | 1,790,375 | 43.4% | | 140 | 10.6% | 13 | |

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| | PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|--------------------------------------|----------------------------------|--|--|---|---|-------------------------------------|-------------------------------|--------------------------------------|---|---|------------------------|------------------------------------|--|
| Retail - Other SME | 0.00 to <0.15 | 3 | 7 | 60.9% | 8 | 0.1% | 710 | 23.3% | | | 4.2% | | |
| | 0.00 to <0.10 | 3 | 6 | 38.6% | 5 | 0.0% | 534 | 16.3% | | | 1.5% | | |
| | 0.10 to <0.15 | | 1 | 178.7% | 2 | 0.1% | 176 | 39.0% | | | 10.4% | | |
| | 0.15 to <0.25 | 310 | 499 | 39.7% | 503 | 0.2% | 7,693 | 27.8% | | 38 | 7.6% | | -2 |
| | 0.25 to <0.50 | 397 | 140 | 44.7% | 456 | 0.4% | 5,164 | 30.1% | | 69 | 15.1% | 1 | -3 |
| | 0.50 to <0.75 | 6 | | 159.1% | 6 | 0.7% | 674 | 27.8% | | 2 | 29.0% | | |
| | 0.75 to <2.50 | 946 | 238 | 43.1% | 1,045 | 1.3% | 34,466 | 28.9% | | 327 | 31.3% | 4 | -8 |
| | 0.75 to <1.75 | 768 | 196 | 42.4% | 849 | 1.1% | 31,723 | 29.1% | | 257 | 30.3% | 3 | -5 |
| | 1.75 to <2.5 | 177 | 42 | 46.6% | 196 | 2.1% | 2,743 | 28.2% | | 71 | 36.0% | 1 | -3 |
| | 2.50 to <10.00 | 498 | 45 | 55.4% | 520 | 5.8% | 13,054 | 25.8% | | 223 | 42.8% | 8 | -9 |
| | 2.5 to <5 | 163 | 30 | 49.0% | 176 | 3.8% | 4,177 | 27.6% | | 71 | 40.0% | 2 | -4 |
| | 5 to <10 | 335 | 15 | 68.3% | 344 | 6.9% | 8,877 | 24.9% | | 152 | 44.2% | 6 | -5 |
| | 10.00 to <100.00 | 97 | 6 | 58.2% | 100 | 15.7% | 1,657 | 26.8% | | 55 | 55.4% | 4 | -3 |
| | 10 to <20 | 87 | 6 | 58.2% | 90 | 14.3% | 1,245 | 27.1% | | 49 | 53.9% | 4 | -3 |
| | 20 to <30 | 10 | | | 10 | 28.6% | 412 | 24.1% | | 7 | 69.2% | 1 | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 185 | 35 | 6.2% | 185 | 100.0% | 3,866 | 24.2% | | 123 | 66.6% | 41 | -48 |
| | Subtotal (exposure class) | 2,441 | 971 | 41.1% | 2,823 | 8.8% | 67,284 | 27.9% | | 838 | 29.7% | 58 | -72 |
| Retail - Other non-SME | 0.00 to <0.15 | 58 | 265 | 33.8% | 143 | 0.1% | 8,074 | 31.9% | | 11 | 7.4% | | |
| | 0.00 to <0.10 | 21 | 224 | 30.5% | 86 | 0.0% | 7,122 | 26.9% | | 3 | 3.3% | | |
| | 0.10 to <0.15 | 36 | 41 | 51.9% | 56 | 0.1% | 952 | 39.4% | | 8 | 13.6% | | |
| | 0.15 to <0.25 | 89 | 13 | 18.7% | 94 | 0.2% | 11,773 | 53.3% | | 21 | 22.5% | | |
| | 0.25 to <0.50 | 360 | 34 | 9.8% | 839 | 0.4% | 29,132 | 29.5% | | 184 | 22.0% | 1 | -1 |
| | 0.50 to <0.75 | 406 | 47 | 43.8% | 519 | 0.6% | 21,769 | 46.0% | | 215 | 41.5% | 2 | -3 |
| | 0.75 to <2.50 | 395 | 19 | 44.4% | 283 | 1.3% | 10,352 | 50.0% | | 173 | 61.3% | 2 | -2 |
| | 0.75 to <1.75 | 357 | 18 | 46.6% | 245 | 1.2% | 9,074 | 49.1% | | 143 | 58.3% | 1 | -1 |
| | 1.75 to <2.5 | 38 | 1 | 9.0% | 38 | 2.1% | 1,278 | 55.7% | | 31 | 80.4% | | |
| | 2.50 to <10.00 | 92 | 10 | 54.7% | 90 | 4.6% | 3,447 | 45.1% | | 64 | 71.7% | 2 | -2 |
| | 2.5 to <5 | 56 | 7 | 61.3% | 55 | 3.6% | 2,132 | 48.1% | | 41 | 74.6% | 1 | -1 |
| | 5 to <10 | 36 | 3 | 41.3% | 35 | 6.2% | 1,315 | 40.3% | | 23 | 67.2% | 1 | -1 |
| | 10.00 to <100.00 | 19 | | 133.2% | 20 | 19.8% | 1,088 | 47.5% | | 23 | 115.9% | 2 | -1 |
| | 10 to <20 | 9 | | 105.7% | 10 | 17.0% | 576 | 50.4% | | 11 | 117.1% | 1 | -1 |
| | 20 to <30 | 10 | | | 10 | 22.5% | 508 | 44.9% | | 12 | 114.7% | 1 | |
| | 30.00 to <100.00 | | | | | 31.3% | 4 | 45.1% | | | 129.9% | | |
| | 100.00 (Default) | 78 | 15 | 0.7% | 63 | 100.0% | 3,404 | 50.8% | | 51 | 81.5% | 29 | -31 |
| | Subtotal (exposure class) | 1,497 | 404 | 32.3% | 2,050 | 4.0% | 89,039 | 39.3% | | 743 | 36.3% | 37 | -41 |
| Total (all exposures classes) | | 348,831 | 56,121 | | 369,247 | | 2,784,188 | | | 67,417 | | 2,435 | -2,107 |

1 CCF = Credit conversion factor; CRM = Credit risk mitigation

Exposure class F-IRB

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| | PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|-------------------------------------|----------------------------------|---|---|--|--|--|----------------------------------|---|--|--|---------------------------|---------------------------------------|---|
| Central government or central banks | 0.00 to <0.15 | | | | | | | | | | | | |
| | <i>0.00 to <0.10</i> | | | | | | | | | | | | |
| | <i>0.10 to <0.15</i> | | | | | | | | | | | | |
| | 0.15 to <0.25 | | | | | | | | | | | | |
| | 0.25 to <0.50 | | | | | | | | | | | | |
| | 0.50 to <0.75 | | | | | | | | | | | | |
| | 0.75 to <2.50 | | | | | | | | | | | | |
| | <i>0.75 to <1.75</i> | | | | | | | | | | | | |
| | <i>1.75 to <2.5</i> | | | | | | | | | | | | |
| | 2.50 to <10.00 | | | | | | | | | | | | |
| | <i>2.5 to <5</i> | | | | | | | | | | | | |
| | <i>5 to <10</i> | | | | | | | | | | | | |
| | 10.00 to <100.00 | | | | | | | | | | | | |
| | <i>10 to <20</i> | | | | | | | | | | | | |
| <i>20 to <30</i> | | | | | | | | | | | | | |
| <i>30.00 to <100.00</i> | | | | | | | | | | | | | |
| 100.00 (Default) | | | | | | | | | | | | | |
| | Subtotal (exposure class) | | | | | | | | | | | | |
| Corporates - SME | 0.00 to <0.15 | 73 | 70 | 86.0% | 132 | 0.1% | 4 | 45.0% | 2.50 | 40 | 31% | | |
| | <i>0.00 to <0.10</i> | | | | | | | | | | | | |
| | <i>0.10 to <0.15</i> | 73 | 70 | 86.0% | 132 | 0.1% | 4 | 45.0% | 2.50 | 40 | 31% | | |
| | 0.15 to <0.25 | 191 | 240 | 63.0% | 344 | 0.2% | 23 | 46.2% | 2.50 | 117 | 34% | | |
| | 0.25 to <0.50 | 206 | 100 | 63.0% | 269 | 0.3% | 18 | 48.1% | 2.50 | 120 | 45% | | |
| | 0.50 to <0.75 | | | | | | | | | | | | |
| | 0.75 to <2.50 | 11 | 1 | 75.0% | 12 | 1.1% | 1 | 45.0% | 2.50 | 9 | 77% | | |
| | <i>0.75 to <1.75</i> | 11 | 1 | 75.0% | 12 | 1.1% | 1 | 45.0% | 2.50 | 9 | 77% | | |
| | <i>1.75 to <2.5</i> | | | | | | | | | | | | |
| | 2.50 to <10.00 | | | | | | | | | | | | |
| | <i>2.5 to <5</i> | | | | | | | | | | | | |
| | <i>5 to <10</i> | | | | | | | | | | | | |
| | 10.00 to <100.00 | | | | | | | | | | | | |
| | <i>10 to <20</i> | | | | | | | | | | | | |
| <i>20 to <30</i> | | | | | | | | | | | | | |
| <i>30.00 to <100.00</i> | | | | | | | | | | | | | |
| 100.00 (Default) | | | | | | | | | | | | | |
| | Subtotal (exposure class) | 480 | 410 | 67.0% | 756 | 0.2% | 46 | 46.7% | 2.50 | 287 | 38% | 1 | |
| Corporates - Specialised lending | 0.00 to <0.15 | | | | | | | | | | | | |
| | <i>0.00 to <0.10</i> | | | | | | | | | | | | |
| | <i>0.10 to <0.15</i> | | | | | | | | | | | | |
| | 0.15 to <0.25 | 48 | | | 48 | 0.2% | 1 | 45.0% | 2.50 | 17 | 35% | | |
| | 0.25 to <0.50 | 1,906 | 878 | 48.0% | 2,330 | 0.4% | 48 | 45.1% | 2.50 | 1,494 | 64% | 4 | -2 |
| | 0.50 to <0.75 | 1,217 | 1,306 | 50.0% | 1,872 | 0.7% | 56 | 45.0% | 2.50 | 1,457 | 78% | 5 | -3 |
| | 0.75 to <2.50 | 455 | 169 | 55.0% | 548 | 1.1% | 15 | 45.1% | 2.50 | 536 | 98% | 3 | -5 |
| | <i>0.75 to <1.75</i> | 455 | 169 | 55.0% | 548 | 1.1% | 15 | 45.1% | 2.50 | 536 | 98% | 3 | -5 |
| | <i>1.75 to <2.5</i> | | | | | | | | | | | | |
| | 2.50 to <10.00 | | | | | | | | | | | | |
| <i>2.5 to <5</i> | | | | | | | | | | | | | |

continued >

30 June 2022

| | PD range | On-balance sheet exposures | Off-balance sheet exposures pre-CCF ¹ | Exposure weighted average CCF | Exposure post CCF ¹ and post CRM | Exposure weighted average PD | Number of obligors | Exposure weighted average LGD | Exposure weighted average maturity | RWEA after supporting factors | Density of RWEA | Expected loss amount | Value adjustments and provisions |
|----------------------------|----------------------------------|----------------------------|--|-------------------------------|---|------------------------------|--------------------|-------------------------------|------------------------------------|-------------------------------|-----------------|----------------------|----------------------------------|
| | (in millions) | (in millions) | (in %) | (in millions) | (in %) | (in %) | (in units) | (in %) | (in years) | (in millions) | (in %) | (in millions) | (in millions) |
| | <i>5 to <10</i> | | | | | | | | | | | | |
| | 10.00 to <100.00 | 76 | 16 | 45.0% | 84 | 24.0% | 2 | 45.0% | 2.50 | 239 | 286% | 9 | -1 |
| | <i>10 to <20</i> | | | | | | | | | | | | |
| | 20 to <30 | 76 | 16 | 45.0% | 84 | 24.0% | 2 | 45.0% | 2.50 | 239 | 286% | 9 | -1 |
| | <i>30.00 to <100.00</i> | | | | | | | | | | | | |
| | 100.00 (Default) | 83 | 8 | 54.0% | 87 | 100.0% | 4 | 45.0% | 2.50 | 25 | 29% | 28 | -14 |
| | Subtotal (exposure class) | 3,785 | 2,377 | 50.0% | 4,969 | 2.7% | 126 | 45.1% | 2.50 | 3,769 | 76% | 49 | -25 |
| Corporates - Other | 0.00 to <0.15 | 3,174 | 3,451 | 58.0% | 5,170 | 0.1% | 251 | 45.0% | 2.50 | 1,762 | 34% | 2 | |
| | <i>0.00 to <0.10</i> | <i>812</i> | <i>824</i> | <i>35.0%</i> | <i>1,101</i> | <i>0.0%</i> | <i>133</i> | <i>45.6%</i> | <i>2.50</i> | <i>266</i> | <i>24%</i> | | |
| | <i>0.10 to <0.15</i> | <i>2,362</i> | <i>2,627</i> | <i>65.0%</i> | <i>4,069</i> | <i>0.1%</i> | <i>117</i> | <i>44.8%</i> | <i>2.50</i> | <i>1,496</i> | <i>37%</i> | <i>2</i> | |
| | 0.15 to <0.25 | 1,048 | 912 | 44.0% | 1,452 | 0.2% | 74 | 41.6% | 2.50 | 621 | 43% | 1 | -1 |
| | 0.25 to <0.50 | 369 | 1,311 | 93.0% | 1,588 | 0.3% | 81 | 31.2% | 2.50 | 844 | 53% | 1 | |
| | 0.50 to <0.75 | 69 | 21 | 82.0% | 85 | 0.7% | 20 | 45.0% | 2.50 | 73 | 85% | | |
| | 0.75 to <2.50 | 22 | 3 | 20.0% | 23 | 1.8% | 7 | 45.0% | 2.50 | 35 | 153% | | |
| | <i>0.75 to <1.75</i> | <i>5</i> | <i>1</i> | <i>20.0%</i> | <i>5</i> | <i>1.2%</i> | <i>2</i> | <i>45.0%</i> | <i>2.50</i> | <i>7</i> | <i>138%</i> | | |
| | <i>1.75 to <2.5</i> | <i>17</i> | <i>3</i> | <i>20.0%</i> | <i>17</i> | <i>2.0%</i> | <i>5</i> | <i>45.0%</i> | <i>2.50</i> | <i>27</i> | <i>158%</i> | | |
| | 2.50 to <10.00 | | 7 | 20.0% | 2 | 7.1% | 15 | 45.0% | 2.50 | 4 | 221% | | |
| | <i>2.5 to <5</i> | | <i>1</i> | <i>20.0%</i> | | <i>3.7%</i> | <i>2</i> | <i>45.0%</i> | <i>2.50</i> | | <i>182%</i> | | |
| | <i>5 to <10</i> | | <i>7</i> | <i>20.0%</i> | <i>2</i> | <i>7.3%</i> | <i>13</i> | <i>45.0%</i> | <i>2.50</i> | <i>4</i> | <i>224%</i> | | |
| | 10.00 to <100.00 | 113 | 112 | 61.0% | 181 | 10.9% | 14 | 45.0% | 2.50 | 255 | 141% | 9 | |
| | <i>10 to <20</i> | | | <i>20.0%</i> | | <i>14.6%</i> | <i>1</i> | <i>45.0%</i> | <i>2.50</i> | | <i>279%</i> | | |
| | 20 to <30 | 113 | 112 | 61.0% | 181 | 10.9% | 13 | 45.0% | 2.50 | 255 | 141% | 9 | |
| <i>30.00 to <100.00</i> | | | | | | | | | | | | | |
| 100.00 (Default) | 8 | 3 | 25.0% | 9 | 100.0% | 4 | 45.0% | 2.50 | 6 | 64% | | -1 | |
| | Subtotal (exposure class) | 4,804 | 5,820 | 25.0% | 8,509 | 0.5% | 465 | 41.8% | 2.50 | 3,598 | 42% | 14 | -2 |
| Institutions | 0.00 to <0.15 | 3,682 | 183 | 15.0% | 3,709 | 0.1% | 281 | 28.2% | 2.50 | 690 | 19% | 1 | |
| | <i>0.00 to <0.10</i> | <i>2,765</i> | <i>157</i> | <i>14.0%</i> | <i>2,787</i> | <i>0.0%</i> | <i>200</i> | <i>29.1%</i> | <i>2.50</i> | <i>440</i> | <i>16%</i> | | |
| | <i>0.10 to <0.15</i> | <i>917</i> | <i>26</i> | <i>20.0%</i> | <i>922</i> | <i>0.1%</i> | <i>81</i> | <i>25.5%</i> | <i>2.50</i> | <i>251</i> | <i>27%</i> | | |
| | 0.15 to <0.25 | 842 | 31 | 20.0% | 849 | 0.2% | 33 | 37.8% | 2.50 | 42 | 5% | | |
| | 0.25 to <0.50 | 258 | 25 | 45.0% | 269 | 0.3% | 44 | 14.7% | 2.50 | 70 | 26% | | |
| | 0.50 to <0.75 | 14 | 6 | 17.0% | 15 | 0.7% | 11 | 45.0% | 2.50 | 14 | 93% | | |
| | 0.75 to <2.50 | 10 | 85 | | 10 | 1.2% | 10 | 45.0% | 2.50 | 13 | 128% | | |
| | <i>0.75 to <1.75</i> | <i>10</i> | | <i>20.0%</i> | <i>10</i> | <i>1.2%</i> | <i>7</i> | <i>45.0%</i> | <i>2.50</i> | <i>13</i> | <i>128%</i> | | |
| | <i>1.75 to <2.5</i> | | <i>85</i> | | | <i>2.0%</i> | <i>3</i> | <i>45.0%</i> | <i>2.50</i> | | <i>158%</i> | | |
| | 2.50 to <10.00 | 80 | 8 | 37.0% | 83 | 7.2% | 16 | 45.0% | 2.50 | 154 | 185% | 3 | |
| | <i>2.5 to <5</i> | | <i>2</i> | <i>75.0%</i> | <i>2</i> | <i>3.7%</i> | <i>5</i> | <i>45.0%</i> | <i>2.50</i> | <i>1</i> | <i>39%</i> | | |
| | <i>5 to <10</i> | <i>80</i> | <i>5</i> | <i>21.0%</i> | <i>81</i> | <i>7.3%</i> | <i>11</i> | <i>45.0%</i> | <i>2.50</i> | <i>153</i> | <i>189%</i> | <i>3</i> | |
| | 10.00 to <100.00 | 4 | | 20.0% | 4 | 24.0% | 4 | 45.0% | 2.50 | 13 | 284% | | |
| | <i>10 to <20</i> | | | | | | | | | | | | |
| | 20 to <30 | 4 | | 20.0% | 4 | 24.0% | 4 | 45.0% | 2.50 | 13 | 284% | | |
| <i>30.00 to <100.00</i> | | | | | | | | | | | | | |
| 100.00 (Default) | | | | | | | | | | | | | |
| | Subtotal (exposure class) | 4,891 | 338 | 14.0% | 4,940 | 0.2% | 399 | 29.5% | 2.50 | 996 | 20% | 4 | |
| Retail | 0.00 to <0.15 | | | | | | | | | | | | |
| | <i>0.00 to <0.10</i> | | | | | | | | | | | | |
| | <i>0.10 to <0.15</i> | | | | | | | | | | | | |
| | 0.15 to <0.25 | | | | | | | | | | | | |
| | 0.25 to <0.50 | | | | | | | | | | | | |

continued >

30 June 2022

| PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF (in %) | Exposure post CCF and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|--------------------------------------|--|--|--------------------------------------|--|-------------------------------------|-------------------------------|--------------------------------------|---|---|------------------------|------------------------------------|--|
| 0.50 to <0.75 | | | | | | | | | | | | |
| 0.75 to <2.50 | | | | | | | | | | | | |
| 0.75 to <1.75 | | | | | | | | | | | | |
| 1.75 to <2.5 | | | | | | | | | | | | |
| 2.50 to <10.00 | | | | | | | | | | | | |
| 2.5 to <5 | | | | | | | | | | | | |
| 5 to <10 | | | | | | | | | | | | |
| 10.00 to <100.00 | | | | | | | | | | | | |
| 10 to <20 | | | | | | | | | | | | |
| 20 to <30 | | | | | | | | | | | | |
| 30.00 to <100.00 | | | | | | | | | | | | |
| 100.00 (Default) | | | | | | | | | | | | |
| Subtotal (exposure class) | | | | | | | | | | | | |
| Total (all exposures classes) | 13,961 | 8,945 | | 19,175 | | 1,036 | | | 8,649 | | 67 | -27 |

¹ CCF = Credit conversion factor; CRM = Credit risk mitigation

EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques

The table discloses that the majority of our exposures at 30 June 2022 was covered by eligible collateral consisting mainly of immovable property and other physical collateral. Unfunded credit protection was only applicable to exposure class Retail where guarantees were in place for mainly sub exposure class Retail - immovable property non-SMEs. Credit derivatives as a credit risk mitigation technique was not used. Please note that total exposure under the A-IRB approach declined in H1 2022 as a result of a change in the regulatory treatment of certain models from Advanced IRB to Foundation IRB and Standardised Approach.

Exposure class A-IRB

30 June 2022

| Total exposures | | Credit risk mitigation techniques | | | | | | |
|-----------------|---|-----------------------------------|--|--------------------------|-------------------------------------|--------------------------------|-----------------------------------|---|
| | | Funded credit protection (FCP) | | | | | | |
| | | Part of exposures covered by | | | | | | |
| | | Financial collaterals | Other eligible collaterals | Of which: Of which: | Of which: Other | Other funded credit protection | | |
| (in millions) | | | Of which: Immovable property collaterals | Of which: By receivables | Of which: Other physical collateral | Of which: Cash on deposit | Of which: Life insurance policies | Of which: Instruments held by a third party |
| 1 | Central governments and central banks | | | | | | | |
| 2 | Institutions | 1,061 | 2% | 2% | | | | |
| 3 | Corporates | 88,168 | 11% | 90% | 44% | 12% | 34% | |
| 3.1 | - of which Corporates - SMEs | 27,098 | 10% | 137% | 79% | 17% | 40% | |
| 3.2 | - of which Corporates - Specialised lending | 11,397 | | 145% | 72% | 1% | 72% | |
| 3.3 | - of which Corporates - Other | 49,673 | 14% | 52% | 18% | 12% | 22% | |
| 4 | Retail | 165,299 | 5% | 219% | 216% | 1% | 1% | |
| 4.1 | - of which Retail - Immovable property SMEs | 3,462 | | 231% | 187% | 15% | 29% | |
| 4.2 | - of which Retail - Immovable property non-SMEs | 155,535 | 5% | 226% | 226% | | | |
| 4.3 | - of which Retail - Qualifying revolving | 1,354 | | | | | | |
| 4.4 | - of which Retail - Other SMEs | 2,645 | 5% | 91% | 16% | 39% | 36% | |
| 4.5 | - of which Retail - Other non-SMEs | 2,302 | 26% | 7% | 6% | | | |
| 5 | Total | 254,528 | 7% | 173% | 156% | 5% | 13% | |

30 June 2022

| | | Credit risk mitigation techniques | | Credit risk mitigation methods in the calculation of RWEA | |
|---------------|---|-----------------------------------|--------------------|--|--|
| | | Unfunded credit protection (UFCP) | | Part of exposures covered by | |
| (in millions) | | Guarantees ¹ | Credit derivatives | RWEA without substitution effects (reduction effects only) | RWEA with substitution effects (both reduction and substitution effects) |
| 1 | Central governments and central banks | | | | |
| 2 | Institutions | | | 491 | 492 |
| 3 | Corporates | | | 44,985 | 44,984 |
| 3.1 | - of which Corporates - SMEs | | | 11,179 | 11,181 |
| 3.2 | - of which Corporates - Specialised lending | | | 3,684 | 3,630 |
| 3.3 | - of which Corporates - Other | | | 30,122 | 30,173 |
| 4 | Retail | 20% | | 16,313 | 16,313 |
| 4.1 | - of which Retail - Immovable property SMEs | 1% | | 546 | 546 |
| 4.2 | - of which Retail - Immovable property non-SMEs | 21% | | 14,045 | 14,045 |
| 4.3 | - of which Retail - Qualifying revolving | | | 136 | 136 |
| 4.4 | - of which Retail - Other SMEs | 2% | | 841 | 841 |
| 4.5 | - of which Retail - Other non-SMEs | | | 745 | 745 |
| 5 | Total | 13% | | 61,788 | 61,788 |

¹ As per the ITS regulation and associated mapping with supervisory reporting, this column contains guarantees that are used in the estimation of LGD.

31 December 2021

| (in millions) | Total exposures | Credit risk mitigation techniques | | | | | |
|---------------|---|-----------------------------------|--|--------------------------|-------------------------------------|--------------------------------|-----------------------------------|
| | | Funded credit protection (FCP) | | | | | |
| | | Part of exposures covered by | | | | | |
| | | Financial Collaterals | Other eligible collaterals | | | Other funded credit protection | |
| | | | Of which: Immovable property collaterals | Of which: By receivables | Of which: Other physical collateral | Of which: Cash on deposit | Of which: Life insurance policies |
| 1 | Central governments and central banks | 102,810 | | | | | |
| 2 | Institutions | 4,659 | 2% | 2% | | | |
| 3 | Corporates | 98,866 | 11% | 81% | 41% | 8% | 32% |
| 3.1 | - of which Corporates - SMEs | 27,410 | 10% | 131% | 79% | 13% | 39% |
| 3.2 | - of which Corporates - Specialised lending | 15,453 | 1% | 113% | 47% | 1% | 64% |
| 3.3 | - of which Corporates - Other | 56,003 | 14% | 48% | 21% | 7% | 20% |
| 4 | Retail | 169,544 | 5% | 201% | 199% | 1% | 1% |
| 4.1 | - of which Retail - Immovable property SMEs | 3,510 | | 228% | 184% | 15% | 28% |
| 4.2 | - of which Retail - Immovable property non-SMEs | 159,824 | 5% | 206% | 206% | | |
| 4.3 | - of which Retail - Qualifying revolving | 1,321 | | | | | |
| 4.4 | - of which Retail - Other SMEs | 2,823 | 6% | 91% | 18% | 39% | 35% |
| 4.5 | - of which Retail - Other non-SMEs | 2,065 | 38% | 8% | 7% | 1% | |
| 5 | Total | 375,879 | 5% | 112% | 100% | 3% | 9% |

31 December 2021

| (in millions) | Credit risk mitigation techniques | | Credit risk mitigation methods in the calculation of RWEAs | |
|---------------|---|--------------------|--|--|
| | Unfunded credit protection (UFCP) | | | |
| | Part of exposures covered by | | | |
| | Guarantees ¹ | Credit Derivatives | RWEA without substitution effects (reduction effects only) | RWEA with substitution effects (both reduction and substitution effects) |
| 1 | Central governments and central banks | | 838 | 838 |
| 2 | Institutions | | 1,081 | 1,081 |
| 3 | Corporates | | 49,807 | 49,807 |
| 3.1 | - of which Corporates - SMEs | | 11,377 | 11,377 |
| 3.2 | - of which Corporates - Specialised lending | | 5,944 | 5,944 |
| 3.3 | - of which Corporates - Other | | 32,486 | 32,486 |
| 4 | Retail | 20% | 16,574 | 16,574 |
| 4.1 | - of which Retail - Immovable property SMEs | 1% | 540 | 540 |
| 4.2 | - of which Retail - Immovable property non-SMEs | 21% | 14,306 | 14,306 |
| 4.3 | - of which Retail - Qualifying revolving | | 140 | 140 |
| 4.4 | - of which Retail - Other SMEs | 2% | 838 | 838 |
| 4.5 | - of which Retail - Other non-SMEs | | 750 | 750 |
| 5 | Total | 9% | 68,300 | 68,300 |

¹ As per the ITS regulation and associated mapping with supervisory reporting, this column contains guarantees that are used in the estimation of LGD.

Exposure class F-IRB

| | | 30 June 2022 | | | | | | |
|-----------------|---|-----------------------------------|--|--------------------------|-------------------------------------|---------------------------|-----------------------------------|---|
| Total exposures | | Credit risk mitigation techniques | | | | | | |
| | | Funded credit protection (FCP) | | | | | | |
| | | Part of exposures covered by | | | | | | |
| | | Financial Collaterals | Other eligible collaterals | | Other funded credit protection | | | |
| (in millions) | | | Of which: Immovable property collaterals | Of which: By receivables | Of which: Other physical collateral | Of which: Cash on deposit | Of which: Life insurance policies | Of which: Instruments held by a third party |
| 1 | Central governments and central banks | | | | | | | |
| 2 | Institutions | 4,513 | | | | | | |
| 3 | Corporates | 13,953 | | | | | | |
| 3.1 | - of which Corporates - SMEs | 756 | | | | | | |
| 3.2 | - of which Corporates - Specialised lending | 4,648 | | | | | | |
| 3.3 | - of which Corporates - Other | 8,549 | 4% | | | | | |
| 4 | Total | 18,466 | 2% | | | | | |

| | | 30 June 2022 | | | |
|---------------|---|-----------------------------------|--------------------|--|--|
| | | Credit risk mitigation techniques | | Credit risk mitigation methods in the calculation of RWEAs | |
| | | Unfunded credit protection (UFCP) | | | |
| | | Part of exposures covered by | | RWEA without substitution effects (reduction effects only) | RWEA with substitution effects (both reduction and substitution effects) |
| | | Guarantees | Credit Derivatives | | |
| (in millions) | | | | | |
| 1 | Central governments and central banks | | | | |
| 2 | Institutions | | | 1,000.48 | 1,003.84 |
| 3 | Corporates | | | 7,649.44 | 7,646.09 |
| 3.1 | - of which Corporates - SMEs | | | 287.05 | 287.05 |
| 3.2 | - of which Corporates - Specialised lending | | | 3,821.26 | 3,762.08 |
| 3.3 | - of which Corporates - Other | | | 3,541.13 | 3,596.96 |
| 4 | Total | | | 8,649.92 | 8,649.94 |

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

| | | 30 June 2022 | 31 March 2022 | 31 December 2021 |
|---------------|--|---------------|---------------|------------------|
| (in millions) | | RWEA | RWEA | RWEA |
| 1 | RWEA as at the end of the previous reporting period | 92,554 | 86,739 | 79,076 |
| 2 | Asset size (+/-) | 694 | 750 | 665 |
| 3 | Asset quality (+/-) | -1,026 | -137 | -3,934 |
| 4 | Model updates (+/-) | -1,270 | 5,069 | 3,533 |
| 5 | Methodology and policy (+/-) | 1,352 | -85 | 7,412 |
| 6 | Acquisitions and disposals (+/-) | | | -91 |
| 7 | Foreign exchange movements (+/-) | 358 | 218 | 80 |
| 8 | Other (+/-) | | | |
| 9 | RWEA as at the end of the reporting period | 92,662 | 92,554 | 86,739 |

In Q2 2022, credit risk RWEA under the IRB approach increased to EUR 92.7 billion (31 March 2022: EUR 92.6 billion). The slightly higher IRB credit risk RWEA was attributable to a change in regulatory treatment of specific models from A-IRB model to Foundation IRB (methodology and policy) as well as business movements (asset size) and strengthening of the US dollar against the euro. This movement was partly offset by released model add-ons (model updates) and improved risk parameters (asset quality).

Specialised lending

EU CR10.5 - Equity exposures under the simple risk-weighted approach

| (in millions) | | | | | | | 30 June 2022 |
|---------------|---|---------------------------|----------------------------|-------------|-----------------|--------------|----------------------|
| | | On-balance sheet exposure | Off-balance sheet exposure | Risk weight | Exposure amount | RWEA | Expected loss amount |
| 1 | Private equity exposures | 526 | 66 | 190% | 592 | 1,125 | 5 |
| 2 | Exchange-traded equity exposures | 42 | | 290% | 42 | 122 | |
| 3 | Other equity exposures | 163 | | 370% | 163 | 603 | 4 |
| 4 | Total | 731 | 66 | | 797 | 1,850 | 9 |
| | | | | | | | 31 December 2021 |
| 1 | Private equity exposures ¹ | 570 | 68 | 190% | 638 | 1,212 | 5 |
| 2 | Exchange-traded equity exposures ¹ | 49 | | 290% | 49 | 142 | |
| 3 | Other equity exposures ¹ | 154 | | 370% | 154 | 570 | 4 |
| 4 | Total¹ | 773 | 68 | | 841 | 1,924 | 9 |

¹ The comparative figures (31 December 2021) related to the expected loss amounts have been adjusted as in the previous reporting period the mapping tool was not correctly applied on these reporting lines. The data points were erroneously mapped to 'capital requirements' instead of 'expected loss amounts'

The year-to-date decrease in the private equity exposures related to the sale of shares in Tink AB, Fiberline Composites A/S and MP Solar B.V.. Other equity exposures remained more or less stable.

Counterparty credit risk

EU CCR1 - Analysis of CCR exposure by approach

This table provides insight into ABN AMRO's counterparty credit risk (CCR), making a distinction between approach and CCR type. The rise in exposure compared to December 2021 is explained by seasonal business activities within ABN AMRO Clearing Bank. Exposures were at approximately the same level as in June 2021. The exposure increase is mainly due to the increase in derivative exposure and SFT exposure. The increase in total RWEA, however, was less than the increase in exposures. In comparison with June 2021, the RWEA decreased.

| | | 30 June 2022 | | | | | | | |
|---------------|---|-------------------------------|--|------|---|-------------------------------|--------------------------------|-------------------|--------------|
| (in millions) | | Replace- ment cost (RC) | Potential future exposure (PFE) | EEPE | Alpha used for computing regulatory exposure value | Exposure value pre- CRM | Exposure value post- CRM | Exposure value | RWEA |
| EU1 | EU - Original Exposure Method (for derivatives) | | | | | | | | |
| EU2 | EU - Simplified SA-CCR (for derivatives) | | | | | | | | |
| 1 | SA-CCR (for derivatives) | 4,148 | 3,189 | | 1.4 | 7,287 | 5,923 | 5,923 | 3,704 |
| 2 | IMM (for derivatives and SFTs) | | | | | | | | |
| 2a | - of which securities financing transactions netting sets | | | | | | | | |
| 2b | - of which derivatives and long settlement transactions netting sets | | | | | | | | |
| 2c | - of which from contractual cross- product netting sets | | | | | | | | |
| 3 | Financial collateral simple method (for SFTs) | | | | | | | | |
| 4 | Financial collateral comprehensive method (for SFTs) | | | | | 10,511 | 10,511 | 10,511 | 3,103 |
| 5 | VaR for SFTs | | | | | | | | |
| 6 | Total | | | | | 17,798 | 16,434 | 16,434 | 6,807 |
| | | 31 December 2021 | | | | | | | |
| EU1 | EU - Original Exposure Method (for derivatives) | | | | | | | | |
| EU2 | EU - Simplified SA-CCR (for derivatives) | | | | | | | | |
| 1 | SA-CCR (for derivatives) | 4,642 | 2,595 | | 1.4 | 5,277 | 5,860 | 5,860 | 3,815 |
| 2 | IMM (for derivatives and SFTs) | | | | | | | | |
| 2a | - of which securities financing transactions netting sets | | | | | | | | |
| 2b | - of which derivatives and long settlement transactions netting sets | | | | | | | | |
| 2c | - of which from contractual cross- product netting sets | | | | | | | | |
| 3 | Financial collateral simple method (for SFTs) | | | | | | | | |
| 4 | Financial collateral comprehensive method (for SFTs) | | | | | 7,903 | 7,903 | 7,903 | 2,225 |
| 5 | VaR for SFTs | | | | | | | | |
| 6 | Total | | | | | 13,181 | 13,763 | 13,763 | 6,040 |

EU CCR2 - Transactions subject to own funds requirements for CVA risk

| (in millions) | 30 June 2022 | | 31 December 2021 | |
|--|----------------|------------|------------------|------------|
| | Exposure value | RWEA | Exposure value | RWEA |
| 1 Total transactions subject to the Advanced method | | | | |
| 2 (i) VaR component (including the 3x multiplier) | | | | |
| 3 (ii) Stressed VaR component (including the 3x multiplier) | | | | |
| 4 Transactions subject to the Standardised method | 1,071 | 457 | 633 | 202 |
| EU4 Transactions subject to the Alternative approach (Based on the Original Exposure Method) | | | | |
| 5 Total transactions subject to own funds requirements for CVA risk | 1,071 | 457 | 633 | 202 |

ABN AMRO's credit value adjustment (CVA) is calculated using the standardised approach. The increase in RWEA was higher than the increase in exposure value, partly due to CRR2 for derivatives.

EU CCR3 - Standardised Approach - CCR exposures by regulatory exposure class and risk weights

Table CCR3 shows CCR exposures by regulatory exposure class and risk weights, standardised approach. The increase is explained by seasonal movements within ABN AMRO Clearing Bank N.V., which is why total exposures in June 2022 were at about same level as in June 2021, albeit with new inflows in different exposure classes. Taking the seasonal movements into account, total risk-weighted exposures increased in the 2%, 20% and 50% buckets in comparison with June 2021. For exposures with 100% risk weight, total risk-weighted exposures decreased.

| (in millions) | 30 June 2022 | | | | | | | | | | Risk weight | | Total |
|---|--------------|--------------|----|-----|--------------|------------|-----|-----|--------------|------|-------------|--|---------------|
| | 0% | 2% | 4% | 10% | 20% | 50% | 70% | 75% | 100% | 150% | Others | | |
| Exposure classes | | | | | | | | | | | | | |
| 1 Central governments or central banks | 384 | | | | 91 | | | | | | | | 475 |
| 2 Regional governments or local authorities | | | | | | | | | | | | | |
| 3 Public sector entities | 108 | | | | 6 | | | | | | | | 114 |
| 4 Multilateral development banks | 71 | | | | | | | | | | | | 71 |
| 5 International organisations | | | | | | | | | | | | | |
| 6 Institutions | | 5,035 | | | 4,815 | 227 | | | | | | | 10,077 |
| 7 Corporates | | | | | | | | | 3,025 | | | | 3,025 |
| 8 Retail | | | | | | | | | | | | | |
| 9 Institutions and corporates with a short-term credit assessment | | | | | | | | | | | | | |
| 10 Other items | | | | | | | | | | | 5 | | 5 |
| 11 Total exposure value | 563 | 5,035 | | | 4,912 | 227 | | | 3,025 | | 5 | | 13,766 |

| (in millions) | 31 December 2021 | | | | | | | | | | Risk weight | | Total |
|---|------------------|--------------|-----|--------------|------------|-----|-----|--------------|------|--------|-------------|--|--------------|
| | 2% | 4% | 10% | 20% | 50% | 70% | 75% | 100% | 150% | Others | | | |
| Exposure classes | | | | | | | | | | | | | |
| 1 Central governments or central banks | | | | | | | | | | | | | |
| 2 Regional governments or local authorities | | | | | | | | | | | | | |
| 3 Public sector entities | | | | | | | | | | | | | |
| 4 Multilateral development banks | 26 | | | | | | | | | | | | 26 |
| 5 International organisations | | | | | | | | | | | | | |
| 6 Institutions | | 1,979 | | 4,303 | 121 | | | | | | | | 6,404 |
| 7 Corporates | | | | | | 9 | | 2,200 | | | | | 2,209 |
| 8 Retail | | | | | | | | | | | | | |
| 9 Institutions and corporates with a short-term credit assessment | | | | | | | | | | | | | |
| 10 Other items | | | | | | | | | | | | | |
| 11 Total exposure value | 26 | 1,979 | | 4,303 | 130 | | | 2,200 | | | | | 8,638 |

EU CCR4 - IRB approach - CCR exposures by exposure class and PD scale

Due to PPU implementation Central Bank exposures are not under A-IRB & F-IRB approach anymore. The table discloses that the exposure classes Corporates - Other contained the majority of our CCR exposure at 30 June 2022.

Exposure class A-IRB

30 June 2022

| Exposure class | PD scale | Exposure value | Exposure-weighted average PD | Numbers of obligors | Exposure-weighted average LGD | Exposure-weighted average maturity | RWEA | RWEA density |
|----------------|-------------------------------------|------------------|------------------------------|---------------------|-------------------------------|------------------------------------|---------------|----------------|
| | | (in millions) | (in %) | (in units) | (in %) | (in years) | (in millions) | (in %) |
| 1 | Central government or central banks | 0.00 to <0.15 | | | | | | |
| 2 | | 0.00 to <0.10 | | | | | | |
| 3 | | 0.10 to <0.15 | | | | | | |
| 4 | | 0.15 to <0.25 | | | | | | |
| 5 | | 0.25 to <0.50 | | | | | | |
| 6 | | 0.50 to <0.75 | | | | | | |
| 7 | | 0.75 to <2.50 | | | | | | |
| 8 | | 0.75 to <1.75 | | | | | | |
| 9 | | 1.75 to <2.50 | | | | | | |
| 10 | | 2.50 to <10.00 | | | | | | |
| 11 | | 2.50 to <5.00 | | | | | | |
| 12 | | 5.00 to <10.00 | | | | | | |
| 13 | | 10.00 to <100.00 | | | | | | |
| 14 | | 10.00 to <20.00 | | | | | | |
| 15 | | 20.00 to <30.00 | | | | | | |
| 16 | | 30.00 to <100.00 | | | | | | |
| 17 | | 100.00 (Default) | | | | | | |
| 18 | Subtotal | | | | | | | |
| 19 | Corporates - SME | 0.00 to <0.15 | 5 | 10 | 74.00% | 2.00 | 1 | 27.82% |
| 20 | | 0.00 to <0.10 | 4 | 7 | 82.00% | 2.00 | 1 | 28.19% |
| 21 | | 0.10 to <0.15 | 1 | 3 | 43.00% | 2.00 | | 26.38% |
| 22 | | 0.15 to <0.25 | | 1 | 42.00% | | | 16.63% |
| 23 | | 0.25 to <0.50 | 5 | 18 | 58.00% | | 2 | 30.77% |
| 24 | | 0.50 to <0.75 | 10 | 88 | 48.00% | 2.00 | 5 | 47.07% |
| 25 | | 0.75 to <2.50 | 12 | 220 | 52.00% | 2.00 | 10 | 80.23% |
| 26 | | 0.75 to <1.75 | 7 | 140 | 53.00% | 2.00 | 5 | 67.90% |
| 27 | | 1.75 to <2.50 | 5 | 80 | 52.00% | 3.00 | 5 | 98.42% |
| 28 | | 2.50 to <10.00 | 6 | 58 | 41.00% | 2.00 | 6 | 92.25% |
| 29 | | 2.50 to <5.00 | 3 | 39 | 51.00% | 3.00 | 4 | 114.39% |
| 30 | | 5.00 to <10.00 | 3 | 19 | 30.00% | 1.00 | 2 | 67.04% |
| 31 | | 10.00 to <100.00 | 7 | 94 | 58.00% | 1.00 | 15 | 200.94% |
| 32 | | 10.00 to <20.00 | | 1 | 58.00% | | | 163.18% |
| 33 | | 20.00 to <30.00 | 7 | 93 | 58.00% | 1.00 | 15 | 201.07% |
| 34 | | 30.00 to <100.00 | | | | | | |
| 35 | | 100.00 (Default) | 7 | 40 | 27.00% | 4.00 | 25 | 354.09% |
| 36 | Subtotal | | 53 | 529 | 50.00% | 2.00 | 63 | 118.56% |

continued >

30 June 2022

| | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) |
|----|----------------------------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|
| 37 | Corporates - Specialised Lending | 0.00 to <0.15 | | | | | | |
| 38 | | 0.00 to <0.10 | | | | | | |
| 39 | | 0.10 to <0.15 | | | | | | |
| 40 | | 0.15 to <0.25 | 2 | 1 | 32.00% | 5.00 | 1 | 50.04% |
| 41 | | 0.25 to <0.50 | 5 | 4 | 29.00% | 5.00 | 3 | 57.86% |
| 42 | | 0.50 to <0.75 | 7 | 15 | 12.00% | 4.00 | 2 | 27.75% |
| 43 | | 0.75 to <2.50 | 9 | 19 | 30.00% | 4.00 | 8 | 88.99% |
| 44 | | 0.75 to <1.75 | 9 | 13 | 31.00% | 4.00 | 8 | 94.28% |
| 45 | | 1.75 to <2.50 | 1 | 6 | 14.00% | 2.00 | | 30.00% |
| 46 | | 2.50 to <10.00 | 16 | 21 | 35.00% | 3.00 | 21 | 129.53% |
| 47 | | 2.50 to <5.00 | | 1 | 9.00% | 4.00 | | 32.63% |
| 48 | | 5.00 to <10.00 | 16 | 20 | 35.00% | 3.00 | 21 | 132.12% |
| 49 | | 10.00 to <100.00 | 5 | 2 | 59.00% | | 14 | 288.11% |
| 50 | | 10.00 to <20.00 | 5 | 2 | 59.00% | | 14 | 288.11% |
| 51 | | 20.00 to <30.00 | | | | | | |
| 52 | | 30.00 to <100.00 | | | | | | |
| 53 | | 100.00 (Default) | | | | | | |
| 54 | | Subtotal | 45 | 62 | 32.00% | 3.00 | 50 | 110.06% |
| 55 | Corporates - Other | 0.00 to <0.15 | 836 | 68 | 63.00% | 3.00 | 371 | 44.39% |
| 56 | | 0.00 to <0.10 | 630 | 54 | 61.00% | 2.00 | 178 | 28.20% |
| 57 | | 0.10 to <0.15 | 206 | 14 | 70.00% | 5.00 | 193 | 93.80% |
| 58 | | 0.15 to <0.25 | 48 | 19 | 41.00% | 2.00 | 16 | 34.03% |
| 59 | | 0.25 to <0.50 | 114 | 80 | 46.00% | 3.00 | 87 | 76.28% |
| 60 | | 0.50 to <0.75 | 67 | 76 | 42.00% | 1.00 | 40 | 59.32% |
| 61 | | 0.75 to <2.50 | 69 | 110 | 48.00% | 2.00 | 78 | 112.40% |
| 62 | | 0.75 to <1.75 | 62 | 81 | 49.00% | 2.00 | 71 | 115.83% |
| 63 | | 1.75 to <2.50 | 7 | 29 | 39.00% | 1.00 | 6 | 83.49% |
| 64 | | 2.50 to <10.00 | 79 | 41 | 54.00% | 3.00 | 155 | 197.06% |
| 65 | | 2.50 to <5.00 | 47 | 22 | 54.00% | 4.00 | 92 | 197.31% |
| 66 | | 5.00 to <10.00 | 32 | 19 | 54.00% | 2.00 | 63 | 196.69% |
| 67 | | 10.00 to <100.00 | 23 | 134 | 73.00% | 4.00 | 116 | 493.48% |
| 68 | | 10.00 to <20.00 | | 2 | 33.00% | | | 144.85% |
| 69 | | 20.00 to <30.00 | 23 | 132 | 74.00% | 4.00 | 115 | 496.65% |
| 70 | | 30.00 to <100.00 | | | | | | |
| 71 | | 100.00 (Default) | 9 | 16 | 40.00% | 2.00 | 47 | 519.37% |
| 72 | | Subtotal | 1,246 | 544 | 58.00% | 3.00 | 910 | 72.99% |

continued >

30 June 2022

| | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) |
|----|--------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|
| 73 | Institutions | 0.00 to <0.15 | | | | | | |
| 74 | | 0.00 to <0.10 | | | | | | |
| 75 | | 0.10 to <0.15 | | | | | | |
| 76 | | 0.15 to <0.25 | | | | | | |
| 77 | | 0.25 to <0.50 | | 1 | 46.00% | | | 39.29% |
| 78 | | 0.50 to <0.75 | | | | | | |
| 79 | | 0.75 to <2.50 | | | | | | |
| 80 | | 0.75 to <1.75 | | | | | | |
| 81 | | 1.75 to <2.50 | | | | | | |
| 82 | | 2.50 to <10.00 | | | | | | |
| 83 | | 2.50 to <5.00 | | | | | | |
| 84 | | 5.00 to <10.00 | | | | | | |
| 85 | | 10.00 to <100.00 | 2 | 24.00% | 1 | 48.00% | 5 | 283.38% |
| 86 | | 10.00 to <20.00 | | | | | | |
| 87 | | 20.00 to <30.00 | 2 | 24.00% | 1 | 48.00% | 5 | 283.38% |
| 88 | | 30.00 to <100.00 | | | | | | |
| 89 | | 100.00 (Default) | | | | | | |
| 90 | | Subtotal | 2 | 20.00% | 2 | 48.00% | 5 | 243.10% |
| 91 | Total | 1,347 | | 1,137 | | 3 | 1,027 | |

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| | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) | |
|-----------------------|-------------------------------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|----------------|
| Exposure class | | | | | | | | | |
| 1 | Central government or central banks | 0.00 to <0.15 | 341 | 0.01% | 15 | 14.67% | 2.01 | 3 | 0.75% |
| 2 | | 0.00 to <0.10 | 337 | 0.01% | 13 | 14.47% | 2.03 | 2 | 0.62% |
| 3 | | 0.10 to <0.15 | 4 | 0.12% | 2 | 30.00% | 0.15 | | 10.51% |
| 4 | | 0.15 to <0.25 | | | | | | | |
| 5 | | 0.25 to <0.50 | | | | | | | |
| 6 | | 0.50 to <0.75 | 1 | 0.66% | 1 | 15.40% | 4.93 | | 43.53% |
| 7 | | 0.75 to <2.50 | | | | | | | |
| 8 | | 0.75 to <1.75 | | | | | | | |
| 9 | | 1.75 to <2.50 | | | | | | | |
| 10 | | 2.50 to <10.00 | | | | | | | |
| 11 | | 2.50 to <5.00 | | | | | | | |
| 12 | | 5.00 to <10.00 | | | | | | | |
| 13 | | 10.00 to <100.00 | | | | | | | |
| 14 | | 10.00 to <20.00 | | | | | | | |
| 15 | | 20.00 to <30.00 | | | | | | | |
| 16 | | 30.00 to <100.00 | | | | | | | |
| 17 | | 100.00 (Default) | | | | | | | |
| 18 | | Subtotal | 342 | 0.01% | 16 | 14.68% | 2.01 | 3 | 0.83% |
| 19 | Corporates - SME | 0.00 to <0.15 | 10 | 0.08% | 10 | 64.90% | 3.10 | 3 | 34.01% |
| 20 | | 0.00 to <0.10 | 5 | 0.05% | 4 | 82.50% | 2.73 | 2 | 31.16% |
| 21 | | 0.10 to <0.15 | 5 | 0.11% | 6 | 45.25% | 3.50 | 2 | 37.19% |
| 22 | | 0.15 to <0.25 | | 0.17% | 1 | 42.00% | 0.49 | | 20.50% |
| 23 | | 0.25 to <0.50 | 3 | 0.36% | 19 | 56.85% | 2.16 | 1 | 52.39% |
| 24 | | 0.50 to <0.75 | 12 | 0.66% | 105 | 49.80% | 2.22 | 7 | 59.45% |
| 25 | | 0.75 to <2.50 | 35 | 1.36% | 246 | 46.05% | 2.75 | 27 | 78.39% |
| 26 | | 0.75 to <1.75 | 23 | 1.11% | 143 | 45.87% | 2.69 | 17 | 73.42% |
| 27 | | 1.75 to <2.50 | 12 | 1.83% | 103 | 46.37% | 2.86 | 11 | 87.72% |
| 28 | | 2.50 to <10.00 | 8 | 4.58% | 81 | 46.36% | 2.32 | 9 | 103.97% |
| 29 | | 2.50 to <5.00 | 5 | 3.33% | 51 | 48.69% | 2.20 | 5 | 101.34% |
| 30 | | 5.00 to <10.00 | 3 | 6.65% | 30 | 42.56% | 2.52 | 3 | 108.27% |
| 31 | | 10.00 to <100.00 | 6 | 23.11% | 115 | 63.20% | 1.97 | 15 | 252.38% |
| 32 | | 10.00 to <20.00 | | 13.30% | 7 | 41.79% | 0.40 | 1 | 132.81% |
| 33 | | 20.00 to <30.00 | 5 | 24.01% | 108 | 65.17% | 2.12 | 14 | 263.39% |
| 34 | | 30.00 to <100.00 | | | | | | | |
| 35 | | 100.00 (Default) | 13 | 100.00% | 43 | 28.46% | 4.06 | 49 | 370.03% |
| 36 | | Subtotal | 86 | 17.86% | 620 | 47.51% | 2.80 | 111 | 128.45% |

continued >

31 December 2021

| | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) | |
|----|----------------------------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|---------------|
| 37 | Corporates - Specialised Lending | 0.00 to <0.15 | | | | | | | |
| 38 | | 0.00 to <0.10 | | | | | | | |
| 39 | | 0.10 to <0.15 | | | | | | | |
| 40 | | 0.15 to <0.25 | | | | | | | |
| 41 | | 0.25 to <0.50 | 240 | 0.34% | 35 | 19.57% | 4.82 | 86 | 35.77% |
| 42 | | 0.50 to <0.75 | 88 | 0.66% | 38 | 21.61% | 3.91 | 44 | 50.55% |
| 43 | | 0.75 to <2.50 | 69 | 1.22% | 40 | 25.28% | 3.78 | 51 | 73.17% |
| 44 | | 0.75 to <1.75 | 63 | 1.16% | 35 | 26.19% | 3.73 | 47 | 74.80% |
| 45 | | 1.75 to <2.50 | 6 | 1.83% | 5 | 15.96% | 4.25 | 3 | 56.43% |
| 46 | | 2.50 to <10.00 | 69 | 4.58% | 35 | 18.70% | 2.80 | 38 | 54.65% |
| 47 | | 2.50 to <5.00 | 56 | 4.29% | 29 | 19.80% | 2.93 | 31 | 55.42% |
| 48 | | 5.00 to <10.00 | 13 | 5.85% | 6 | 13.86% | 2.20 | 7 | 51.23% |
| 49 | | 10.00 to <100.00 | 29 | 16.27% | 3 | 45.57% | 0.40 | 66 | 227.08% |
| 50 | | 10.00 to <20.00 | 29 | 16.28% | 2 | 46.12% | 0.37 | 66 | 229.98% |
| 51 | | 20.00 to <30.00 | 1 | 15.44% | 1 | 14.41% | 2.52 | | 62.05% |
| 52 | | 30.00 to <100.00 | | | | | | | |
| 53 | | 100.00 (Default) | 6 | 100.00% | 3 | 14.10% | 0.59 | 11 | 183.26% |
| 54 | | Subtotal | 501 | 3.18% | 154 | 22.04% | 3.93 | 295 | 58.93% |
| 55 | Corporates - Other | 0.00 to <0.15 | 2,784 | 0.06% | 233 | 54.07% | 2.30 | 964 | 34.64% |
| 56 | | 0.00 to <0.10 | 2,184 | 0.04% | 172 | 51.12% | 2.08 | 526 | 24.07% |
| 57 | | 0.10 to <0.15 | 600 | 0.11% | 61 | 64.79% | 3.09 | 438 | 73.11% |
| 58 | | 0.15 to <0.25 | 250 | 0.18% | 51 | 47.42% | 1.23 | 97 | 38.77% |
| 59 | | 0.25 to <0.50 | 268 | 0.34% | 118 | 45.25% | 2.15 | 173 | 64.76% |
| 60 | | 0.50 to <0.75 | 141 | 0.63% | 73 | 45.71% | 1.54 | 106 | 75.32% |
| 61 | | 0.75 to <2.50 | 93 | 1.22% | 140 | 48.41% | 2.22 | 108 | 116.06% |
| 62 | | 0.75 to <1.75 | 82 | 1.14% | 111 | 49.61% | 2.32 | 97 | 118.61% |
| 63 | | 1.75 to <2.50 | 11 | 1.83% | 29 | 39.07% | 1.42 | 10 | 96.23% |
| 64 | | 2.50 to <10.00 | 203 | 2.90% | 43 | 45.46% | 4.20 | 337 | 165.99% |
| 65 | | 2.50 to <5.00 | 199 | 2.85% | 29 | 45.10% | 4.27 | 329 | 165.23% |
| 66 | | 5.00 to <10.00 | 4 | 5.21% | 14 | 62.73% | 0.81 | 8 | 201.85% |
| 67 | | 10.00 to <100.00 | 38 | 23.44% | 175 | 51.23% | 1.34 | 117 | 311.13% |
| 68 | | 10.00 to <20.00 | 1 | 12.36% | 4 | 53.73% | 1.48 | 3 | 254.57% |
| 69 | | 20.00 to <30.00 | 36 | 23.84% | 171 | 51.14% | 1.34 | 114 | 313.20% |
| 70 | | 30.00 to <100.00 | | | | | | | |
| 71 | | 100.00 (Default) | 25 | 100.00% | 26 | 29.94% | 2.12 | 96 | 389.19% |
| 72 | | Subtotal | 3,800 | 1.17% | 859 | 51.92% | 2.28 | 1,998 | 52.59% |

continued >

31 December 2021

| | | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) |
|----|--------------|------------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|
| 73 | Institutions | 0.00 to <0.15 | 2,012 | 0.06% | 139 | 45.45% | 0.50 | 302 | 15.02% |
| 74 | | 0.00 to <0.10 | 1,631 | 0.05% | 107 | 44.99% | 0.56 | 217 | 13.28% |
| 75 | | 0.10 to <0.15 | 381 | 0.12% | 32 | 47.44% | 0.22 | 85 | 22.42% |
| 76 | | 0.15 to <0.25 | 139 | 0.19% | 23 | 45.53% | 0.41 | 46 | 33.43% |
| 77 | | 0.25 to <0.50 | 177 | 0.31% | 20 | 45.69% | 0.73 | 96 | 54.03% |
| 78 | | 0.50 to <0.75 | | | | | | | |
| 79 | | 0.75 to <2.50 | 42 | 2.01% | 2 | 45.00% | 0.07 | 48 | 115.31% |
| 80 | | 0.75 to <1.75 | | 1.22% | 1 | 45.00% | 0.01 | | 93.57% |
| 81 | | 1.75 to <2.50 | 42 | 2.01% | 1 | 45.00% | 0.07 | 48 | 115.31% |
| 82 | | 2.50 to <10.00 | | | | | | | |
| 83 | | 2.50 to <5.00 | | | | | | | |
| 84 | | 5.00 to <10.00 | | | | | | | |
| 85 | | 10.00 to <100.00 | 5 | 24.00% | 4 | 47.13% | 0.66 | 15 | 287.58% |
| 86 | | 10.00 to <20.00 | | | | | | | |
| 87 | | 20.00 to <30.00 | 5 | 24.00% | 4 | 47.13% | 0.66 | 15 | 287.58% |
| 88 | | 30.00 to <100.00 | | | | | | | |
| 89 | | 100.00 (Default) | | 100.00% | 1 | 8.49% | 4.93 | | 110.40% |
| 90 | | Subtotal | 2,375 | 0.18% | 189 | 45.47% | 0.50 | 507 | 21.37% |
| 91 | Total | | 7,104 | | 1,838 | | | 2,915 | |

Exposure class F-IRB

30 June 2022

| | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) |
|-----------------------|-------------------------------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|
| Exposure class | | | | | | | | |
| 1 | Central government or central banks | 0.00 to <0.15 | | | | | | |
| 2 | | 0.00 to <0.10 | | | | | | |
| 3 | | 0.10 to <0.15 | | | | | | |
| 4 | | 0.15 to <0.25 | | | | | | |
| 5 | | 0.25 to <0.50 | | | | | | |
| 6 | | 0.50 to <0.75 | | | | | | |
| 7 | | 0.75 to <2.50 | | | | | | |
| 8 | | 0.75 to <1.75 | | | | | | |
| 9 | | 1.75 to <2.50 | | | | | | |
| 10 | | 2.50 to <10.00 | | | | | | |
| 11 | | 2.50 to <5.00 | | | | | | |
| 12 | | 5.00 to <10.00 | | | | | | |
| 13 | | 10.00 to <100.00 | | | | | | |
| 14 | | 10.00 to <20.00 | | | | | | |
| 15 | | 20.00 to <30.00 | | | | | | |
| 16 | | 30.00 to <100.00 | | | | | | |
| 17 | | 100.00 (Default) | | | | | | |
| 18 | | Subtotal | | | | | | |
| 19 | Corporates - SME | 0.00 to <0.15 | | | | | | |
| 20 | | 0.00 to <0.10 | | | | | | |
| 21 | | 0.10 to <0.15 | | | | | | |
| 22 | | 0.15 to <0.25 | | | | | | |
| 23 | | 0.25 to <0.50 | | | | | | |
| 24 | | 0.50 to <0.75 | | | | | | |
| 25 | | 0.75 to <2.50 | | | | | | |
| 26 | | 0.75 to <1.75 | | | | | | |
| 27 | | 1.75 to <2.50 | | | | | | |
| 28 | | 2.50 to <10.00 | 2 | 3.66% | 1 | 45.00% | 2 | 86.12% |
| 29 | | 2.50 to <5.00 | 2 | 3.66% | 1 | 45.00% | 2 | 86.12% |
| 30 | | 5.00 to <10.00 | | | | | | |
| 31 | | 10.00 to <100.00 | | | | | | |
| 32 | | 10.00 to <20.00 | | | | | | |
| 33 | | 20.00 to <30.00 | | | | | | |
| 34 | | 30.00 to <100.00 | | | | | | |
| 35 | | 100.00 (Default) | | | | | | |
| 36 | | Subtotal | 2 | 3.66% | 1 | 45.00% | 2 | 86.12% |
| 37 | Corporates - Specialised Lending | 0.00 to <0.15 | | | | | | |
| 38 | | 0.00 to <0.10 | | | | | | |
| 39 | | 0.10 to <0.15 | | | | | | |
| 40 | | 0.15 to <0.25 | | | | | | |
| 41 | | 0.25 to <0.50 | 77 | 0.33% | 36 | 45.00% | 41 | 53.39% |
| 42 | | 0.50 to <0.75 | 29 | 0.66% | 27 | 45.67% | 25 | 85.87% |
| 43 | | 0.75 to <2.50 | 10 | 1.08% | 12 | 45.00% | 10 | 107.81% |
| 44 | | 0.75 to <1.75 | 10 | 1.08% | 12 | 45.00% | 10 | 107.81% |

continued >

30 June 2022

| | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) | |
|----|--------------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|---------|
| 45 | 1.75 to <2.50 | | | | | | | | |
| 46 | 2.50 to <10.00 | | | | | | | | |
| 47 | 2.50 to <5.00 | | | | | | | | |
| 48 | 5.00 to <10.00 | | | | | | | | |
| 49 | 10.00 to <100.00 | 6 | 24.00% | 1 | 45.00% | 2.50 | 16 | 285.78% | |
| 50 | 10.00 to <20.00 | | | | | | | | |
| 51 | 20.00 to <30.00 | 6 | 24.00% | 1 | 45.00% | 2.50 | 16 | 285.78% | |
| 52 | 30.00 to <100.00 | | | | | | | | |
| 53 | 100.00 (Default) | 1 | 100.00% | 1 | 45.00% | 2.50 | | | |
| 54 | Subtotal | 122 | 2.10% | 77 | 45.16% | 2.50 | 92 | 75.75% | |
| 55 | Corporates - Other | 0.00 to <0.15 | 2,173 | 0.06% | 197 | 45.38% | 1.21 | 420 | 19.33% |
| 56 | | 0.00 to <0.10 | 1,653 | 0.04% | 142 | 45.35% | 1.27 | 265 | 16.04% |
| 57 | | 0.10 to <0.15 | 520 | 0.11% | 55 | 45.46% | 1.02 | 155 | 29.79% |
| 58 | | 0.15 to <0.25 | 239 | 0.18% | 38 | 45.01% | 0.74 | 86 | 36.07% |
| 59 | | 0.25 to <0.50 | 255 | 0.31% | 58 | 46.61% | 1.38 | 150 | 58.85% |
| 60 | | 0.50 to <0.75 | 32 | 0.67% | 8 | 45.00% | 0.50 | 24 | 73.70% |
| 61 | | 0.75 to <2.50 | | | | | | | |
| 62 | | 0.75 to <1.75 | | | | | | | |
| 63 | | 1.75 to <2.50 | | | | | | | |
| 64 | | 2.50 to <10.00 | | | | | | | |
| 65 | | 2.50 to <5.00 | | | | | | | |
| 66 | | 5.00 to <10.00 | | | | | | | |
| 67 | | 10.00 to <100.00 | 6 | 24.00% | 3 | 45.00% | 2.50 | 18 | 292.85% |
| 68 | | 10.00 to <20.00 | | 14.63% | 1 | 45.01% | 2.50 | | 278.97% |
| 69 | | 20.00 to <30.00 | 6 | 24.00% | 2 | 45.00% | 2.50 | 18 | 292.86% |
| 70 | | 30.00 to <100.00 | | | | | | | |
| 71 | | 100.00 (Default) | | | | | | | |
| 72 | Subtotal | 2,705 | 0.15% | 304 | 45.46% | 1.18 | 697 | 25.78% | |
| 73 | Institutions | 0.00 to <0.15 | 3,031 | 0.06% | 157 | 46.11% | 1.02 | 574 | 18.93% |
| 74 | | 0.00 to <0.10 | 2,693 | 0.05% | 119 | 46.02% | 1.04 | 468 | 17.39% |
| 75 | | 0.10 to <0.15 | 338 | 0.12% | 38 | 46.78% | 0.86 | 105 | 31.15% |
| 76 | | 0.15 to <0.25 | 252 | 0.19% | 24 | 45.85% | 1.10 | 110 | 43.63% |
| 77 | | 0.25 to <0.50 | 204 | 0.31% | 21 | 46.11% | 1.12 | 124 | 60.60% |
| 78 | | 0.50 to <0.75 | | 0.67% | 2 | 70.36% | 2.50 | 1 | 143.85% |
| 79 | | 0.75 to <2.50 | 35 | 1.92% | 4 | 45.00% | 0.51 | 38 | 110.55% |
| 80 | | 0.75 to <1.75 | | 1.22% | 1 | 45.00% | 2.50 | | 138.16% |
| 81 | | 1.75 to <2.50 | 34 | 1.93% | 3 | 45.00% | 0.50 | 38 | 110.36% |
| 82 | | 2.50 to <10.00 | | | | | | | |
| 83 | | 2.50 to <5.00 | | | | | | | |
| 84 | | 5.00 to <10.00 | | | | | | | |
| 85 | | 10.00 to <100.00 | 5 | 24.00% | 2 | 45.00% | 2.50 | 14 | 292.86% |
| 86 | | 10.00 to <20.00 | | | | | | | |
| 87 | | 20.00 to <30.00 | 5 | 24.00% | 2 | 45.00% | 2.50 | 14 | 292.86% |
| 88 | | 30.00 to <100.00 | | | | | | | |
| 89 | | 100.00 (Default) | | | | | | | |
| 90 | Subtotal | 3,527 | 0.13% | 210 | 46.08% | 1.03 | 861 | 24.40% | |
| 91 | Total | 6,356 | | 592 | | | 1,652 | | |

EU CCR5 - Composition of collateral for exposures to CCR

The table below provides an overview of the collateral composition for counterparty credit risk exposures. In H1 2022, overall collateral increased. For government agency debt, corporate bonds and equity securities, the fair value of posted collateral decreased significantly compared to year-end 2021.

| (in millions) | 30 June 2022 | | | | | | | |
|----------------------------|--|---------------|---------------------------------|--------------|-----------------------------------|---------------|---------------------------------|---------------|
| | Collateral used in derivative transactions | | | | Collateral used in SFTs | | | |
| | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | | Fair value of posted collateral | |
| | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated |
| Collateral type | | | | | | | | |
| 1 Cash – domestic currency | 16,171 | 8,869 | | 5,107 | 1,321 | 13,341 | | 12,920 |
| 2 Cash – other currencies | 3,636 | 318 | | 262 | 168 | 20,399 | | 25,391 |
| 3 Domestic sovereign debt | 19 | 532 | | 528 | | 2,924 | | 2,989 |
| 4 Other sovereign debt | 28 | 536 | 44 | 1,105 | | 23,321 | | 21,419 |
| 5 Government agency debt | | | | | | 165 | | 164 |
| 6 Corporate bonds | | | | 219 | | 964 | | 849 |
| 7 Equity securities | 22,530 | | | | 19,733 | 6,356 | | 2,943 |
| 8 Other collateral | | | | 2 | | 8,277 | | 8,198 |
| 9 Total | 42,384 | 10,255 | 44 | 7,222 | 21,221 | 75,746 | | 74,873 |

| (in millions) | 31 December 2021 | | | | | | | |
|----------------------------|--|--------------|---------------------------------|--------------|-----------------------------------|---------------|---------------------------------|---------------|
| | Collateral used in derivative transactions | | | | Collateral used in SFTs | | | |
| | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | | Fair value of posted collateral | |
| | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated |
| Collateral type | | | | | | | | |
| 1 Cash – domestic currency | 13,434 | 3,062 | | 5,258 | 827 | 15,792 | | 14,736 |
| 2 Cash – other currencies | 1,936 | 208 | | 265 | 170 | 14,464 | | 18,188 |
| 3 Domestic sovereign debt | | 8 | | 102 | | 2,033 | | 1,851 |
| 4 Other sovereign debt | 48 | 84 | 43 | 716 | | 20,343 | | 20,451 |
| 5 Government agency debt | | | | | | 347 | | 599 |
| 6 Corporate bonds | | | | 40 | | 1,395 | | 1,366 |
| 7 Equity securities | 30,244 | | | | 17,715 | 9,449 | | 5,094 |
| 8 Other collateral | | | | | | 7,446 | | 7,357 |
| 9 Total | 45,663 | 3,362 | 43 | 6,380 | 18,711 | 71,269 | | 69,642 |

EU CCR6 - Credit derivatives exposures

| (in millions) | 30 June 2022 | | | | 31 December 2021 | |
|------------------------------------|-------------------|-----------------|-------------------|-----------------|-------------------|-----------------|
| | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold |
| Notionals | | | | | | |
| 1 Single-name credit default swaps | 7 | | 7 | | | |
| 2 Index credit default swaps | 255 | 55 | 245 | 35 | | |
| 3 Total return swaps | | | | | | |
| 4 Credit options | | | | | | |
| 5 Other credit derivatives | | | | | | |
| 6 Total notionals | 262 | 55 | 252 | 35 | | |
| Fair values | | | | | | |
| 7 Positive fair value (asset) | | 1 | | | | 1 |
| 8 Negative fair value (liability) | -4 | | -10 | | | |

The table above shows ABN AMRO's credit derivative hedges, split by protection sold and bought. In the period under review, credit derivatives hedged increased due to business movements.

EU CCR8 - Exposures to CCPs

| (in millions) | 30 June 2022 | | 31 December 2021 | |
|--|----------------|------------|------------------|------------|
| | Exposure value | RWEA | Exposure value | RWEA |
| 1 Exposures to QCCPs (total)¹ | | 589 | | 577 |
| 2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions) | 1,922 | 44 | 900 | 38 |
| 3 - of which (i) OTC derivatives | 540 | 14 | 271 | 23 |
| 4 - of which (ii) Exchange-traded derivatives | | | | |
| 5 - of which (iii) SFTs | 1,382 | 30 | 629 | 15 |
| 6 - of which (iv) Netting sets where cross-product netting has been approved | | | | |
| 7 Segregated initial margin | 5,904 | | 6,176 | |
| 8 Non-segregated initial margin | 10,440 | 222 | 7,619 | 163 |
| 9 Prefunded default fund contributions | 1,823 | 322 | 1,571 | 376 |
| 10 Unfunded default fund contributions | | | | |
| 11 Exposures to non-QCCPs (total)¹ | | | | |
| 12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions) | | | | |
| 13 - of which (i) OTC derivatives | | | | |
| 14 - of which (ii) Exchange-traded derivatives | | | | |
| 15 - of which (iii) SFTs | | | | |
| 16 - of which (iv) Netting sets where cross-product netting has been approved | | | | |
| 17 Segregated initial margin | | | | |
| 18 Non-segregated initial margin | | | | |
| 19 Prefunded default fund contributions | | | | |
| 20 Unfunded default fund contributions | | | | |

¹ QCCP = Qualifying central counterparty

The table shows exposures to several CCPs, primarily due to ABN AMRO's Clearing business. In the first half of 2022, the RWEA of exposures to QCCPs increased slightly, mainly for non-segregated initial margin exposures. The majority of the RWEA came from default fund contributions.

Exposures to securitisation positions

The following section includes qualitative and quantitative disclosures on securitised exposure as well as on securitisations positions held. The bank is primarily engaged in securitisation transactions as an originator and to a lesser extent as an investor in securitisations arranged by others. ABN AMRO does not act as a sponsor of securitisations.

Investor securitisations

ABN AMRO provides securitisation lending solutions as part of its client lending activities in Corporate Banking. The resulting exposures reside on ABN AMRO’s balance sheet and are treated as securitisation exposures for regulatory purposes. The majority of the positions are treated under SEC-SA and a very small number under SEC-ERBA.

Originator securitisations

The bank originates its own securitisation transactions for liquidity and funding purposes. Securitisations are currently not used to transfer risk for regulatory capital purposes. Securitized exposures are typically sold to a Special Purpose Vehicle (SPV) which, in turn, issues securitisation notes in a subordinated tranche and a senior tranche. ABN AMRO has one securitisation programme for residential mortgages (Dolphin Master Issuer B.V.). All issued notes are currently retained on the bank's own books and are not transferred to third party investors.

EU SEC1 - Securitisation exposures in the non-trading book

| | | 30 June 2022 | | | |
|---------------|-----------------------------------|-------------------------|---------------|---------------|--------------|
| | | Bank acts as originator | | | |
| | | Traditional | | Synthetic | Subtotal |
| | | STS | Non-STS | | |
| (in millions) | | Of which: SRT | Of which: SRT | Of which: SRT | |
| 1 | Total exposures | | 9,533 | | 9,533 |
| 2 | Retail (total) | | 9,533 | | 9,533 |
| 3 | - of which residential mortgage | | 9,533 | | 9,533 |
| 4 | - of which credit card | | | | |
| 5 | - of which other retail exposures | | | | |
| 6 | - of which re-securitisation | | | | |
| 7 | Wholesale (total) | | | | |
| 8 | - of which loans to corporates | | | | |
| 9 | - of which commercial mortgages | | | | |
| 10 | - of which lease and receivables | | | | |
| 11 | - of which other wholesale | | | | |
| 12 | - of which re-securitisation | | | | |

30 June 2022

| (in millions) | Bank acts as sponsor | | | Bank acts as investor | | | |
|-------------------------------------|----------------------|---------|-----------|-----------------------|------------|--------------|----------|
| | Traditional | | Synthetic | Traditional | | Synthetic | Subtotal |
| | STS | Non-STS | | STS | Non-STS | | |
| 1 Total exposures | | | | 800 | 815 | 1,615 | |
| 2 Retail (total) | | | | 158 | 802 | 960 | |
| 3 - of which residential mortgage | | | | | 802 | 802 | |
| 4 - of which credit card | | | | 158 | | 158 | |
| 5 - of which other retail exposures | | | | | | | |
| 6 - of which re-securitisation | | | | | | | |
| 7 Wholesale (total) | | | | 642 | 13 | 655 | |
| 8 - of which loans to corporates | | | | | | | |
| 9 - of which commercial mortgages | | | | | | | |
| 10 - of which lease and receivables | | | | 642 | 13 | 655 | |
| 11 - of which other wholesale | | | | | | | |
| 12 - of which re-securitisation | | | | | | | |

31 December 2021

| (in millions) | Bank acts as originator | | | Synthetic | Subtotal | |
|-------------------------------------|-------------------------|---------------|--------------|-----------|--------------|---------------|
| | Traditional | | Non-STS | | | Of which: SRT |
| | STS | Of which: SRT | | | | |
| 1 Total exposures | | | 9,533 | | 9,533 | |
| 2 Retail (total) | | | 9,533 | | 9,533 | |
| 3 - of which residential mortgage | | | 9,533 | | 9,533 | |
| 4 - of which credit card | | | | | | |
| 5 - of which other retail exposures | | | | | | |
| 6 - of which re-securitisation | | | | | | |
| 7 Wholesale (total) | | | | | | |
| 8 - of which loans to corporates | | | | | | |
| 9 - of which commercial mortgages | | | | | | |
| 10 - of which lease and receivables | | | | | | |
| 11 - of which other wholesale | | | | | | |
| 12 - of which re-securitisation | | | | | | |

31 December 2021

| (in millions) | Bank acts as sponsor | | | Bank acts as investor | | | |
|-------------------------------------|----------------------|---------|-----------|-----------------------|------------|--------------|----------|
| | Traditional | | Synthetic | Traditional | | Synthetic | Subtotal |
| | STS | Non-STS | | STS | Non-STS | | |
| 1 Total exposures | | | | 815 | 201 | 1,016 | |
| 2 Retail (total) | | | | 158 | 181 | 339 | |
| 3 - of which residential mortgage | | | | | 181 | 181 | |
| 4 - of which credit card | | | | 158 | | 158 | |
| 5 - of which other retail exposures | | | | | | | |
| 6 - of which re-securitisation | | | | | | | |
| 7 Wholesale (total) | | | | 656 | 20 | 677 | |
| 8 - of which loans to corporates | | | | | | | |
| 9 - of which commercial mortgages | | | | | | | |
| 10 - of which lease and receivables | | | | 656 | 20 | 677 | |
| 11 - of which other wholesale | | | | | | | |
| 12 - of which re-securitisation | | | | | | | |

Details of total notes outstanding per structured entity

The tables above provide details of the outstanding notes issued by consolidated structured entities established by ABN AMRO for securitisation purposes, as well as securitisation positions in which ABN AMRO acts as an investor.

ABN AMRO has one securitisation programme for residential mortgages (Dolphin Master Issuer B.V.). Notes issued under this programme are rated by S&P, Moody's and DBRS and are currently all retained on the bank's own books and not transferred to third-party investors. The amount issued under the programme remained unchanged.

ABN AMRO provides securitisation lending solutions as part of its client lending activities in Corporate Banking. The resulting exposures reside on ABN AMRO's balance sheet and are treated as securitisation exposures for regulatory purposes. The total invested amount increased to EUR 1.6 billion (31 December 2021: EUR 1.0 billion) as a result of an investment in AEGON Hypotheken.

EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

| | | 30 June 2022 | | | | | | | |
|---------------|------------------------------------|--|-----------------|--------------------|-------------------------------|--|--------------------------|--------------|----------------------|
| | | Exposure values (by RW bands/deductions) | | | | Exposure values (by regulatory approach) | | | |
| (in millions) | | ≤ 20% RW | > 20% to 50% RW | > 50% to <1250% RW | >100% to 1250% RW/ deductions | SEC-IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW/ deductions |
| 1 | Total exposures | 1,602 | 13 | | | | 31 | 1,584 | |
| 2 | Traditional securitisation | 1,602 | 13 | | | | 31 | 1,584 | |
| 3 | Securitisation | 1,602 | 13 | | | | 31 | 1,584 | |
| 4 | <i>Of which: retail underlying</i> | 960 | | | | | | 960 | |
| 5 | <i>- of which STS</i> | 158 | | | | | | 158 | |
| 6 | <i>Of which: wholesale</i> | 642 | 13 | | | | 31 | 624 | |
| 7 | <i>- of which STS</i> | 642 | | | | | 31 | 610 | |
| 8 | Re-securitisation | | | | | | | | |
| 9 | Synthetic securitisation | | | | | | | | |
| 10 | Securitisation | | | | | | | | |
| 11 | <i>Of which: retail underlying</i> | | | | | | | | |
| 12 | <i>Of which: wholesale</i> | | | | | | | | |
| 13 | Re-securitisation | | | | | | | | |

| | | 30 June 2022 | | | | | | | |
|---------------|------------------------------------|-------------------------------|--------------------------|------------|----------|--------------------------|--------------------------|-----------|----------|
| | | RWEA (by regulatory approach) | | | | Capital charge after cap | | | |
| (in millions) | | SEC-IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW | SEC-IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW |
| 1 | Total exposures | | 5 | 204 | | | | 16 | |
| 2 | Traditional securitisation | | 5 | 204 | | | | 16 | |
| 3 | Securitisation | | 5 | 204 | | | | 16 | |
| 4 | <i>Of which: retail underlying</i> | | | 136 | | | | 11 | |
| 5 | <i>- of which STS</i> | | | 16 | | | | 1 | |
| 6 | <i>Of which: wholesale</i> | | 5 | 68 | | | | 5 | |
| 7 | <i>- of which STS</i> | | 5 | 63 | | | | 5 | |
| 8 | Re-securitisation | | | | | | | | |
| 9 | Synthetic securitisation | | | | | | | | |
| 10 | Securitisation | | | | | | | | |
| 11 | <i>Of which: retail underlying</i> | | | | | | | | |
| 12 | <i>Of which: wholesale</i> | | | | | | | | |
| 13 | Re-securitisation | | | | | | | | |

31 December 2021

| (in millions) | Exposure values (by RW bands/deductions) | | | | | Exposure values (by regulatory approach) | | | |
|---------------------------------------|--|--------------------|---------------------|--------------------------|------------------------------|--|--------------------------------|------------|------------------------------|
| | ≤ 20% RW | > 20% to 50% RW | > 50% to 100% RW | >100% to <1250% RW | 1250% RW/ de- ductions | SEC-IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW/ de- ductions |
| 1 Total exposures | 996 | 20 | | | | | 46 | 970 | |
| 2 Traditional securitisation | 996 | 20 | | | | | 46 | 970 | |
| 3 Securitisation | 996 | 20 | | | | | 46 | 970 | |
| 4 <i>Of which: retail underlying</i> | 339 | | | | | | | 339 | |
| 5 <i>- of which STS</i> | 158 | | | | | | | 158 | |
| 6 <i>Of which: wholesale</i> | 656 | 20 | | | | | 46 | 630 | |
| 7 <i>- of which STS</i> | 656 | | | | | | 46 | 610 | |
| 8 Re-securitisation | | | | | | | | | |
| 9 Synthetic securitisation | | | | | | | | | |
| 10 Securitisation | | | | | | | | | |
| 11 <i>Of which: retail underlying</i> | | | | | | | | | |
| 12 <i>Of which: wholesale</i> | | | | | | | | | |
| 13 Re-securitisation | | | | | | | | | |

31 December 2021

| (in millions) | RWEA (by regulatory approach) | | | | Capital charge after cap | | | |
|---------------------------------------|-------------------------------|--------------------------------|------------|----------|--------------------------|--------------------------------|----------|----------|
| | SEC-IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW | SEC-IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW |
| 1 Total exposures | | 5 | 111 | | | | 9 | |
| 2 Traditional securitisation | | 5 | 111 | | | | 9 | |
| 3 Securitisation | | 5 | 111 | | | | 9 | |
| 4 <i>Of which: retail underlying</i> | | | 43 | | | | 3 | |
| 5 <i>- of which STS</i> | | | 16 | | | | | |
| 6 <i>Of which: wholesale</i> | | 5 | 68 | | | | 5 | |
| 7 <i>- of which STS</i> | | 5 | 61 | | | | 5 | |
| 8 Re-securitisation | | | | | | | | |
| 9 Synthetic securitisation | | | | | | | | |
| 10 Securitisation | | | | | | | | |
| 11 <i>Of which: retail underlying</i> | | | | | | | | |
| 12 <i>Of which: wholesale</i> | | | | | | | | |
| 13 Re-securitisation | | | | | | | | |

EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

| | | 30 June 2022 | |
|---------------|-----------------------------------|---|---|
| | | Exposures securitised by the Bank - Bank acts as originator or as sponsor | |
| | | Total outstanding nominal amount | Total amount of specific credit risk adjustments made during the period |
| (in millions) | | Of which: Exposures in default | |
| 1 | Total exposures | 9,533 | 76 |
| 2 | Retail (total) | 9,533 | 76 |
| 3 | - of which residential mortgage | 9,533 | 76 |
| 4 | - of which credit card | | |
| 5 | - of which other retail exposures | | |
| 6 | - of which re-securitisation | | |
| 7 | Wholesale (total) | | |
| 8 | - of which loans to corporates | | |
| 9 | - of which commercial mortgages | | |
| 10 | - of which lease and receivables | | |
| 11 | - of which other wholesale | | |
| 12 | - of which re-securitisation | | |

| | | 31 December 2021 | |
|---------------|-----------------------------------|---|---|
| | | Exposures securitised by the Bank - Bank acts as originator or as sponsor | |
| | | Total outstanding nominal amount | Total amount of specific credit risk adjustments made during the period |
| (in millions) | | Of which: Exposures in default | |
| 1 | Total exposures | 9,533 | 76 |
| 2 | Retail (total) | 9,533 | 76 |
| 3 | - of which residential mortgage | 9,533 | 76 |
| 4 | - of which credit card | | |
| 5 | - of which other retail exposures | | |
| 6 | - of which re-securitisation | | |
| 7 | Wholesale (total) | | |
| 8 | - of which loans to corporates | | |
| 9 | - of which commercial mortgages | | |
| 10 | - of which lease and receivables | | |
| 11 | - of which other wholesale | | |
| 12 | - of which re-securitisation | | |

Market risk

EU MR1 - Market risk under the standardised approach

| (in millions) | 30 June 2022 | | 31 December 2021 | |
|---|--------------|----------|------------------|----------|
| | RWEA | | RWEA | |
| Outright products | | | | |
| 1 Interest rate risk (general and specific) | | 5 | | 4 |
| 2 Equity risk (general and specific) | | 2 | | 2 |
| 3 Foreign exchange risk | | | | |
| 4 Commodity risk | | | | |
| Options | | | | |
| 5 Simplified approach | | | | |
| 6 Delta-plus method | | | | |
| 7 Scenario approach | | | | |
| 8 Securitisation (specific risk) | | | | |
| 9 Total | | 7 | | 6 |

EU MR2-A - Market risk under the Internal Model Approach (IMA)

| (in millions) | 30 June 2022 | | 31 December 2021 | |
|--|--------------|------------------------|------------------|------------------------|
| | RWEA | Own funds requirements | RWEA | Own funds requirements |
| 1 VaR | 390 | 31 | 150 | 12 |
| a Previous day's VaR | | 8 | | 3 |
| b Multiplication factor (mc) x average of previous 60 working days (VaRavg) | | 31 | | 12 |
| 2 SVaR | 1154 | 92 | 839 | 67 |
| a Latest available SVaR | | 18 | | 17 |
| b Multiplication factor (mc) x average of previous 60 working days (sVaRavg) | | 92 | | 67 |
| 3 IRC | 964 | 77 | 673 | 54 |
| a Most recent IRC measure | | 77 | | 38 |
| b 12 weeks average IRC measure | | 75 | | 54 |
| 4 Comprehensive risk measure | | | | |
| a Most recent risk measure of comprehensive risk measure | | | | |
| b 12 weeks average of comprehensive risk measure | | | | |
| c Comprehensive risk measure floor | | | | |
| 5 Other | | | | |
| 6 Total | 2,508 | 201 | 1,662 | 133 |

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

| (in millions) | | | | | | 30 June 2022 | | 31 March 2022 | | 31 December 2021 | |
|---|------------|--------------|------------|----------------------------|-------|--------------|------------------------------|---------------|------------------------------|------------------|------------------------------|
| | VaR | SVaR | IRC | Comprehensive risk measure | Other | Total RWEA | Total own funds requirements | Total RWEA | Total own funds requirements | Total RWEA | Total own funds requirements |
| 1 RWEA at the previous quarter-end | 191 | 1,040 | 786 | | | 2,018 | 161 | 1,662 | 133 | 1,854 | 148 |
| <i>1a Regulatory adjustment</i> | -118 | -742 | | | | -860 | -69 | -937 | -75 | -817 | -65 |
| <i>1b RWEA at the previous quarter-end (end of the day)</i> | 73 | 298 | 786 | | | 1,157 | 93 | 725 | 58 | 1,037 | 83 |
| 2 Movement in risk levels | 31 | -71 | 178 | | | 138 | 11 | 433 | 35 | -233 | -19 |
| 3 Model updates/changes | | | | | | | | | | -80 | -6 |
| 4 Methodology and policy | | | | | | | | | | | |
| 5 Acquisitions and disposals | | | | | | | | | | | |
| 6 Foreign exchange movements | | | | | | | | | | | |
| 7 Other | | | | | | | | | | | |
| <i>8a RWEA at the end of the disclosure period (end of the day)</i> | 104 | 227 | 964 | | | 1,295 | 104 | 1,157 | 93 | 725 | 58 |
| <i>8b Regulatory adjustment</i> | 286 | 927 | | | | 1,213 | 97 | 860 | 69 | 937 | 75 |
| 8 RWEA at the end of the disclosure period | 390 | 1,154 | 964 | | | 2,508 | 201 | 2,018 | 161 | 1,662 | 133 |

Market risk RWEA under the Internal Model Approach increased from EUR 2.0 billion to EUR 2.5 billion, comparing 31 March and 30 June. The increase was mainly due to the following:

- ▶ Volatile scenarios since the war in Ukraine were included in the 300-day VaR window, resulting in an increase of the VaR and SVaR;
- ▶ RWEA for IRC increased due to position changes;
- ▶ Six overshootings were reported in the 250 days to 30 June 2022, when backtested against the P&L of Global Markets. This increased the regulatory multipliers used in the RWEA calculation, driving up the VaR and SVaR.

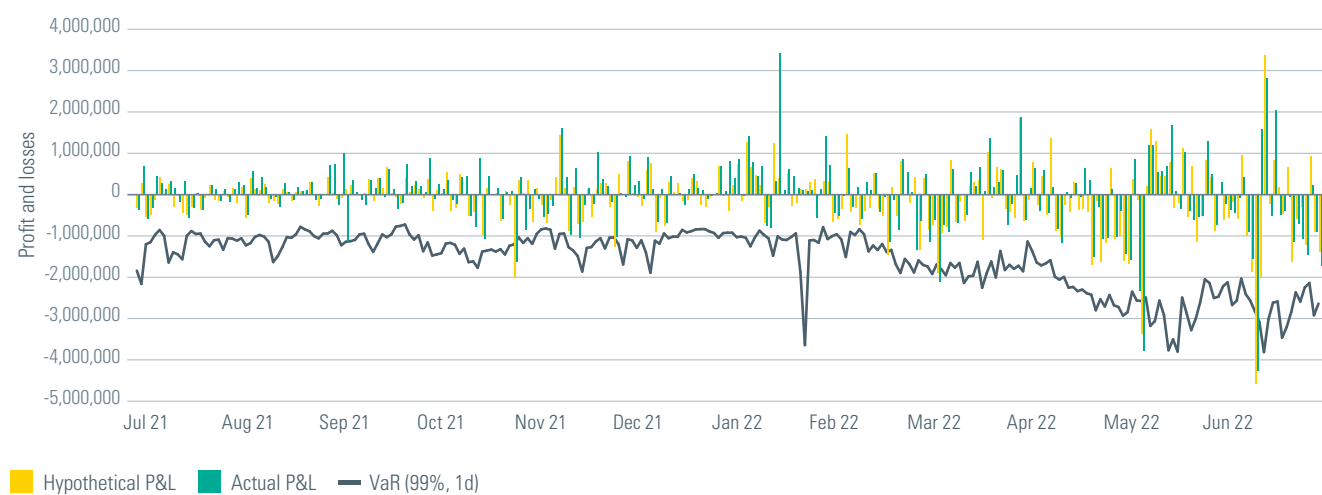
EU MR3 - IMA values for trading portfolios

| (in millions) | 30 June 2022 | 31 December 2021 |
|------------------|--|--|
| | VaR (10 day 99%) | VaR (10 day 99%) |
| 1 Maximum value | 12 | 6 |
| 2 Average value | 8 | 4 |
| 3 Minimum value | 4 | 3 |
| 4 Period end | 8 | 3 |
| | SVaR (10 day 99%) | SVaR (10 day 99%) |
| 5 Maximum value | 38 | 30 |
| 6 Average value | 23 | 19 |
| 7 Minimum value | 16 | 12 |
| 8 Period end | 20 | 16 |
| | IRC (99.9%) | IRC (99.9%) |
| 9 Maximum value | 80 | 63 |
| 10 Average value | 67 | 49 |
| 11 Minimum value | 55 | 34 |
| 12 Period end | 66 | 35 |
| | Comprehensive risk capital charge (99.9%) | Comprehensive risk capital charge (99.9%) |
| 13 Maximum value | | |
| 14 Average value | | |
| 15 Minimum value | | |
| 16 Period end | | |

EU MR4 - Comparison of VaR estimates with gains/losses

Comparison of VaR estimates with gains/losses

(in EUR)



Analysis of outliers

ABN AMRO reported six outliers during the 250 days ending on 30 June 2022, mainly caused by increased volatility in credit spreads, in response to market turbulence caused by the war in Ukraine and inflation expectations.

- ▶ 26 October 2021: overshooting of the hypothetical and actual P&L, driven by the flattening of interest rate curves.
- ▶ 25 November 2021: overshooting of the hypothetical P&L driven by the flattening of interest rate curves and widening corporate credit spreads. Credit spreads for highly rated government bonds also tightened (flight-to-safety) in response to news about the Omicron variant of Covid-19.
- ▶ 17 February: overshooting of the hypothetical P&L, caused by changes in the rates in the basis between 3M and 6m curves for the longer tenors.
- ▶ 4 March 2022: overshooting of the hypothetical and actual P&L, caused by corporate credit spread widening and main EUR interest rate curves flattening as a result of the war in Ukraine.
- ▶ 6 May 2022: overshooting of the hypothetical and actual P&L, caused by the credit spread tightening of German government bonds, as well as main EUR interest rate curves tightening in the middle end of the curve, due to current market conditions resulting from the war in Ukraine and inflation expectations.
- ▶ 10 June 2022: overshooting of the hypothetical and actual P&L, driven by widening of the main EUR interest rate curves and corporate credit spreads, as a result of market turbulence caused by interest rate hikes and inflation expectations.

As a result of these overshootings, the VaR and SVaR multipliers increased to 3.75 and 4.0, respectively (31 December 2021: 3.25 and 3.5).

EU IRRBB1 - Interest rate risks of non-trading book activities

| (in millions) | Changes of the economic value of equity | | Changes of the net interest income | |
|------------------------------------|---|------------------|------------------------------------|------------------|
| | 30 June 2022 | 31 December 2021 | 30 June 2022 | 31 December 2021 |
| Supervisory shock scenarios | | | | |
| 1 Parallel up | -1,350 | -2,274 | 626 | 382 |
| 2 Parallel down | -1,307 | 21 | -195 | -157 |
| 3 Steepener | -392 | -350 | | |
| 4 Flattener | -192 | -507 | | |
| 5 Short rates up | -212 | -587 | | |
| 6 Short rates down | 64 | 98 | | |

The table shows the changes in the economic value of equity (EVE) resulting from various yield curve shocks, as calculated under the six supervisory shock scenarios. Also shown are the changes in net interest income (NII), i.e. the difference in NII between a base scenario and an alternative scenario, as calculated under the two supervisory shock scenarios.

The scenarios are as described in the EBA guidelines.

The most stringent EVE-at-Risk scenario remains the scenario where rates are shifted upwards by 200bps. The change in EVE is smaller in absolute terms, in comparison with December 2021. This decrease was the aggregate result of various developments in both the balance sheet and market developments, such as the increase of interest rates. The EVE-at-Risk for the parallel down scenario showed the largest difference compared to December 2021, mainly because the increase in interest rates gives more room for the scenario to shock down before hitting an interest rate floor. ABN AMRO actively manages interest rate risk to keep it within the risk appetite.

The NII-at-Risk in June 2021 increased to EUR 195 million negative, reflecting a reduction of NII in the parallel down scenario. The increase in NII-at-Risk is attributable to market movements and business developments

Covid-19-related disclosures

This chapter provides more details on the EBA-compliant moratoria and Covid-19-related credit facilities under public guarantee schemes. It also describes how these measures affect credit risk measurement.

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

As at 30 June 2022, there were no active loans and advances subject to EBA-compliant moratoria since all applicable loans have come to expire. As at 1 October 2020, ABN AMRO decided not to further extend collective measures, but to offer clients affected by Covid-19 tailored measures. The measures take into account the viability of the client's business and the resilience of the client's sector to the economic challenges posed by Covid-19. These measures are not reported in Pillar III, due to different requirements, but are included in ABN AMRO's quarterly reports.

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

This template provides further details on the residual maturity of the EBA-compliant moratoria. Since all loans have come to expire, as can be seen in Template 1, the breakdown is no longer applicable.

| | | 30 June 2022 | | | | | | |
|---------------|---|---------------------------------------|----------------------|------------|--------------------------------|--------------------------|---------------------------|----------|
| | | Gross carrying amount | | | Residual maturity of moratoria | | | |
| | | Of which: legislative moratoria | Of which: expired | | | | | |
| (in millions) | Number of obligors | | | ≤ 3 months | > 3 months ≤ 6 months | > 6 months ≤ 9 months | > 9 months ≤ 12 months | > 1 year |
| 1 | Loans and advances for which moratorium was offered | 52,151 | 13,523 | | | | | |
| 2 | Loans and advances subject to moratorium (granted) | 52,151 | 13,523 | | | | | |
| 3 | Of which: households | | 2,071 | | | | | |
| 4 | - of which collateralised by residential immovable property | | 343 | | | | | |
| 5 | Of which: non-financial corporations | | 11,383 | | | | | |
| 6 | - of which SMEs | | 4,075 | | | | | |
| 7 | - of which collateralised by commercial immovable property | | 8,326 | | | | | |

| | | 31 December 2021 | | | | | | |
|---------------|---|---------------------------------------|----------------------|------------|--------------------------------|--------------------------|---------------------------|----------|
| | | Gross carrying amount | | | Residual maturity of moratoria | | | |
| | | Of which: legislative moratoria | Of which: expired | | | | | |
| (in millions) | Number of obligors | | | ≤ 3 months | > 3 months ≤ 6 months | > 6 months ≤ 9 months | > 9 months ≤ 12 months | > 1 year |
| 1 | Loans and advances for which moratorium was offered | 56,277 | 14,335 | | | | | |
| 2 | Loans and advances subject to moratorium (granted) | 56,277 | 14,335 | | | | | |
| 3 | Of which: households | | 2,258 | | | | | |
| 4 | - of which collateralised by residential immovable property | | 381 | | | | | |
| 5 | Of which: non-financial corporations | | 11,994 | | | | | |
| 6 | - of which SMEs | | 4,240 | | | | | |
| 7 | - of which collateralised by commercial immovable property | | 8,702 | | | | | |

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to the Covid-19 crisis

| 30 June 2022 | | | | |
|--|-----------------------|------------|--|-------------------------------------|
| (in millions) | Gross carrying amount | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| | Of which: forborne | | Public guarantees received | Inflows to non-performing exposures |
| | | | | |
| 1 Newly originated loans and advances subject to public guarantee schemes | 273 | 114 | 241 | 7 |
| 2 Of which: households | 2 | | | |
| 3 - of which collateralised by residential immovable property | | | | |
| 4 Of which: non-financial corporations | 271 | 113 | 239 | 7 |
| 5 - of which SMEs | 95 | | | 1 |
| 6 - of which collateralised by commercial immovable property | 14 | | | 1 |

| 31 December 2021 | | | | |
|--|-----------------------|------------|--|-------------------------------------|
| (in millions) | Gross carrying amount | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| | Of which: forborne | | Public guarantees received | Inflows to non-performing exposures |
| | | | | |
| 1 Newly originated loans and advances subject to public guarantee schemes | 342 | 196 | 298 | 10 |
| 2 Of which: households | 3 | | | |
| 3 - of which collateralised by residential immovable property | | | | |
| 4 Of which: non-financial corporations | 339 | 195 | 296 | 10 |
| 5 - of which SMEs | 106 | | | |
| 6 - of which collateralised by commercial immovable property | 19 | | | |

Clients who face short-term financial difficulties due to Covid-19 and who fulfilled their credit obligations can apply for government-supported loans under the terms and conditions set by the local or central government. The Dutch government reopened the public guarantee schemes at the beginning of 2022 and kept these available until the second quarter of 2022. The guarantee covers a significant amount of the financial asset exposure. In return for the credit guarantee, the client pays a fee to ABN AMRO, which subsequently transfers the fee to the government (the credit guarantor). In the Netherlands, these facilities include the SME Credit Guarantee scheme (BMKB-C), the Corporate Finance Guarantee scheme (GO-C), the Guarantee Credit for Agriculture scheme (BL-C) and the small credit facility (Klein Krediet Corona, or KKC) for self-employed individuals. Similar facilities are offered in other countries in which we operate, most notably in France.

Despite the extended timelines, the number of applications remained relatively low. New loan applications continued in the second quarter of 2022, mainly under the Klein Krediet Corona (KKC) programme. Nevertheless, the total amount of loans and advances subject to public guarantee schemes continued to decrease, as a result of repayments primarily observed in our corporate loan book.

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