Pillar 3 Report

ABN AMRO Bank N.V.

Second quarter 2023

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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 2023 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 securitision 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 does not have any securitisation exposure in the non-trading book where its role is that of the originator or sponsor.
- **EU SEC5 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - Bank acting as originator or as sponsor:** ABN AMRO does not have any securitisation exposure in the non-trading book where its role is that of the originator or sponsor.

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

Highlights

- The CET1 ratio under Basel III decreased slightly to 14.9% (31 March 2023: 15.0%), mainly due to an increase in RWEA, partly offset by the increase in CET1 capital;
- Total RWEA increased to EUR 134.5 billion (31 March 2023: EUR 131.7 billion), reflecting an increase in credit risk RWEA and, to a lesser extent, market risk RWEA, partly offset by a decrease in operational risk RWEA. Credit risk RWEA increased mainly due to model updates, partly offset by the effect of asset quality improvements and business developments;
- Total capital increased to EUR 26.5 billion (31 March 2023: EUR 25.6 billion), mainly due to the issuance of a EUR 750 million Tier 2 instrument and an increase in CET1 capital;
- The leverage ratio decreased to 5.0% on 30 June 2023 (31 December 2022: 5.2%). The decrease is mainly attributable to a sharp increase in on-balance sheet exposures in Q1 related to a yearly observed seasonal pattern, partly offset by the increase in Tier 1 capital;
- The banks' consolidated LCR was 144% at the end of June 2023, based on a 12-month rolling average. This is in line with year end 2022 (31 December 2022:144%);
- NSFR ratio increased to 137% (31 December 2022: 133%). This was mainly due to the increase in available stable funding as a result of the increase in long term funding instruments.

EU OV1 – Overview of risk-weighted exposure amounts

(in millions)		30 June 2023 RWEA	30 June 2023 Total own funds requirements	31 March 2023 RWEA	31 March 2023 Total own funds requirements	31 December 2022 RWEA	31 December 2022 Total own funds requirements
1	**Credit risk (excluding CCR)**	**109,836**	**8,787**	**107,076**	**8,566**	**104,939**	**8,395**
2	*- of which the Standardised Approach*	*6,521*	*522*	*6,565*	*525*	*7,134*	*571*
3	*- of which the foundation IRB (F-IRB) approach[1]*	*11,453*	*916*	*11,515*	*921*	*10,144*	*812*
4	*- of which slotting approach*						
EU 4a	*- of which equities under the simple risk-weighted approach*	*2,151*	*172*	*1,940*	*155*	*1,923*	*154*
5	*- of which the advanced IRB (A-IRB) approach*	*65,363*	*5,229*	*62,085*	*4,967*	*62,701*	*5,016*
6	**Counterparty Credit Risk (CCR)**	**6,766**	**541**	**7,006**	**560**	**5,428**	**434**
7	*- of which the Standardised Approach*	*3,130*	*250*	*3,277*	*262*	*2,794*	*224*
8	*- of which internal model method (IMM)*						
EU 8a	*- of which exposures to a CCP*	*523*	*42*	*488*	*39*	*413*	*33*
EU 8b	*- of which credit valuation adjustment (CVA)*	*337*	*27*	*283*	*23*	*274*	*22*
9	*- of which other CCR*	*2,776*	*222*	*2,957*	*237*	*1,947*	*156*
15	**Settlement risk**						
16	**Securitisation exposures in the non-trading book (after the cap)**	**230**	**18**	**238**	**19**	**253**	**20**
17	*- of which SEC-IRBA approach*						
18	*- of which SEC-ERBA (including IAA)*	*18*	*1*	*20*	*2*	*19*	*1*
19	*- of which SEC-SA approach*	*212*	*17*	*218*	*17*	*235*	*19*
EU 19a	*- of which 1250%*						
20	**Position, foreign exchange and commodities risks (Market risk)**	**2,166**	**173**	**1,896**	**152**	**2,005**	**160**
21	*- of which Standardised Approach*	*2*		*2*		*2*	
22	*- of which IMA*	*2,165*	*173*	*1,895*	*152*	*2,003*	*160*
EU 22a	**Large exposures**						
23	**Operational risk**	**15,489**	**1,239**	**15,531**	**1,242**	**15,967**	**1,277**
EU 23a	*- of which basic indicator approach*	*469*	*38*	*469*	*38*	*533*	*43*
EU 23b	*- of which Standardised Approach*						
EU 23c	*- of which advanced measurement approach*	*15,020*	*1,202*	*15,062*	*1,205*	*15,434*	*1,235*
24	**Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)**	**1,446**	**116**	**1,391**	**111**	**1,495**	**120**
29	**Total**	**134,487**	**10,759**	**131,748**	**10,540**	**128,593**	**10,287**

[1] Following EBA's instructions for this template, the amount reported under F-IRB also includes Other non-credit obligation assets.

Total RWEA increased by EUR 2.7 billion over the second quarter, reflecting a rise in credit risk RWEA, which was largely impacted by model updates. Operational risk RWEA decreased marginally, primarily due to a quarterly update of external loss data. Market risk RWEA increased slightly.

EU KM1 - Key metrics template

	(in millions)	30 June 2023	31 March 2023	31 December 2022	30 September 2022	30 June 2022
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	20,051	19,727	19,507	19,923	19,628
2	Tier 1 capital	22,033	21,709	21,489	21,906	21,610
3	Total capital	26,522	25,587	26,938	27,841	26,862
	Risk-weighted exposure amounts (RWEA)					
4	Total RWEA	134,487	131,748	128,593	130,959	126,676
	Capital ratios (as % of RWEA)					
5	Common Equity Tier 1 ratio (%)	14.9%	15.0%	15.2%	15.2%	15.5%
6	Tier 1 ratio (%)	16.4%	16.5%	16.7%	16.7%	17.1%
7	Total capital ratio (%)	19.7%	19.4%	20.9%	21.3%	21.2%
	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 (%)	0.90%	0.13%	0.10%	0.04%	0.03%
EU 9a	Systemic risk buffer (%)					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Intitution buffer	1.5%	1.5%	1.5%	1.5%	1.5%
11	Combined buffer requirement (%)	4.90%	4.13%	4.10%	4.04%	4.03%
EU 11a	Overall capital requirements (%)	14.90%	14.13%	14.10%	14.04%	14.03%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.88%	8.98%	9.21%	9.23%	9.56%
	Leverage ratio					
13	Total exposure measure	436,936	437,797	413,525	450,510	449,999
14	Leverage ratio (%)	5.0%	5.0%	5.2%	4.9%	4.8%
	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%	3.0%	3.0%	3.0%	3.0%
	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%	3.0%	3.0%	3.0%	3.0%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value-average)	101,705	101,867	103,019	104,751	106,385
EU 16a	Cash outflows - Total weighted value	100,475	102,075	103,038	101,854	98,492
EU 16b	Cash inflows - Total weighted value	29,721	30,734	31,664	31,889	30,852
16	Total net cash outflows (adjusted value)	70,754	71,341	71,374	69,965	67,641
17	Liquidity coverage ratio (%)	144%	143%	144%	150%	158%
	Net Stable Funding Ratio					
18	Total available stable funding	258,856	254,557	252,330	267,407	268,263
19	Total required stable funding	188,669	186,860	189,530	195,586	193,326
20	NSFR ratio (%)	137%	136%	133%	137%	139%

On 30 June 2023, the CET1 ratio under Basel III was 14.9% (31 March 2023: 15.0%). In comparison with Q1 2023, the CET1 ratio decreased slightly, as the increase in RWEA was only partly offset by the increase in capital. Total RWEA increased by EUR 2.7 billion compared to 31 March 2023, reflecting a rise in credit risk RWEA, which was mainly impacted by model updates as part of our ongoing reviews, partly offset by the effect of asset quality improvements and business developments. Operational risk RWEA decreased marginally, primarily due to the quarterly update of external loss data. Market risk RWEA increased slightly. CET1 capital increased mainly due to the addition of the Q2 2023 net profit. The institution specific countercyclical capital buffer (CCyB) increased to 0.90% (31 March 2023: 0.13%) mainly due to the Dutch central bank (DNB) increasing the CCyB for Dutch exposures to 1% on 25 May 2023. 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 2023	31 December 2022	Source[1]
	Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	**Capital instruments and the related share premium accounts**	**13,426**	**13,426**	
	- of which shares	*13,426*	*13,426*	*CC2-33 & CC2-34*
2	Retained earnings	7,442	6,375	
3	Accumulated other comprehensive income (and other reserves)	-703	-842	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	694	1,241	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**20,860**	**20,200**	
	Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (-)	-65	-53	
8	Intangible assets (net of related tax liability) (-)	-129	-108	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) (-)	-20	-39	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	791	946	
12	Negative amounts resulting from the calculation of expected loss amounts	-99		
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	3	3	
15	Defined-benefit pension fund assets (-)	-5	-5	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (-)	-530	-530	
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	-755	-908	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-809**	**-693**	
29	**Common Equity Tier 1 (CET1) capital**	**20,051**	**19,507**	

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

(in millions)		30 June 2023	31 December 2022	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)**	**22,033**	**21,489**	
	Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	4,518	5,475	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		3	
51	**Tier 2 (T2) capital before regulatory adjustments**	**4,518**	**5,479**	
	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**	**4,488**	**5,449**	
59	**Total capital (TC = T1 + T2)**	**26,522**	**26,938**	
60	Total risk exposure amount	134,487	128,593	

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

(in millions)		30 June 2023	31 December 2022	Source[1]
	Capital ratios and requirements including buffers			
61	Common Equity Tier 1 (as a % of total risk exposure amount)	14.9%	15.2%	
62	Tier 1 (as a % of total risk exposure amount)	16.4%	16.7%	
63	Total capital (as a % of total risk exposure amount)	19.7%	20.9%	
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)	10.5%	9.7%	
65	*- of which capital conservation buffer requirement*	*2.5%*	*2.5%*	
66	*- of which countercyclical buffer requirement*	*0.90%*	*0.10%*	
67	*- of which systemic risk buffer requirement*	*0.0%*	*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)	8.9%	9.2%	
	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)	130	140	
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)	454	467	
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)	124	131	
	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	125	124	
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	489	461	
	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			
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

		30 June 2023		31 December 2022		
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	(in millions)	As at period end	As at period end	As at period end	As at period end	
	Assets[1]					
1	Cash and balances at central banks	63,315	63,315	60,865	60,865	
2	Financial assets held for trading	1,711	1,711	907	907	
3	Derivatives	5,109	5,109	5,212	5,212	
4	Financial investments	38,449	38,418	39,034	39,002	
5	Securities financing	33,956	33,956	20,032	20,032	
6	Loans and advances banks	3,287	3,608	2,982	3,300	
7	Residential mortgages	142,089	142,089	141,121	141,121	
8	Consumer loans	9,718	9,718	9,955	9,955	
9	Corporate loans	90,590	90,590	85,360	85,370	
10	Other loans and advances customers	6,208	6,208	7,491	7,491	
11	Equity-accounted investments	466	564	474	570	
12	Property and equipment	958	957	988	987	
13	Goodwill and other intangible assets	130	130	108	108	
14	Assets held for sale	28	28	13	13	
15	Tax assets	471	470	565	565	CC1-8
16	Other assets	6,900	6,897	4,473	4,463	
17	**Total assets**	**403,384**	**403,767**	**379,581**	**379,962**	
	Liabilities[1]					
18	Financial liabilities held for trading	1,346	1,346	641	641	
19	Derivatives	4,019	4,019	4,148	4,148	
20	Securities financing	23,500	23,500	9,652	9,652	
21	Due to banks	8,208	8,208	17,509	17,509	
22	Current account	104,825	104,838	122,030	122,044	
23	Demand deposits	101,456	101,456	100,397	100,397	
24	Time deposits	51,452	51,833	30,096	30,476	
25	Other due to customers	2,242	2,242	2,491	2,491	
26	Issued debt	69,289	69,289	56,259	56,259	
27	Subordinated liabilities	5,424	5,424	7,290	7,290	CC1-46
28	Provisions	868	862	1,044	1,036	
29	Liabilities held for sale					
30	Tax liabilities	133	132	22	21	
31	Other liabilities	7,575	7,571	5,187	5,185	
32	**Total liabilities**	**380,337**	**380,720**	**356,767**	**357,148**	
	Shareholders' equity[1]					
33	Share capital	898	898	898	898	CC1-1
34	Share premium	12,529	12,529	12,529	12,529	CC1-1
35	Other reserves (incl. retained earnings/ profit for the period)	8,335	8,335	8,243	8,243	CC1-2
36	Accumulated other comprehensive income	-703	-703	-842	-842	CC1-3 & CC1-8
37	AT1 capital securities	1,985	1,985	1,985	1,985	CC1-36
38	**Equity attributable to owners of the parent company**	**23,044**	**23,044**	**22,812**	**22,812**	
39	Equity attributable to non-controlling interests	3	3	2	2	
40	**Total equity**	**23,047**	**23,047**	**22,814**	**22,814**	

[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 2023
	General credit exposures		Relevant credit exposures - Market risk		Securitisation exposures - Exposure value for non-trading book	Total exposure value
(in millions)	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						
Australia	6	11		1		18
Belgium	229	3,590		1		3,820
Bulgaria						
Croatia						
Czech Republic		21				21
France	879	8,275		18		9,173
Germany	855	5,100		49		6,005
Denmark	44	135		2		181
Estonia						
Hong Kong	52	107				159
Iceland		79				79
Ireland	7	455				463
Luxembourg	3	3,752				3,756
Netherlands	5,574	225,976		1		231,551
Norway		1,793				1,794
Romania		7				7
Sweden		999		11		1,010
Slovakia		17				17
United Kingdom	732	7,978		5		8,714
United States	649	1,352		12		2,012
Other countries	862	9,866		3		10,731
Total	**9,893**	**269,513**		**104**		**279,511**

(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			30 June 2023
Country							
Australia	1			1	8	0.01%	1.00%
Belgium	188			189	2,359	2.11%	0.00%
Bulgaria						0.00%	1.50%
Croatia						0.00%	0.50%
Czech Republic	1			1	13	0.01%	2.50%
France	505	1		505	6,315	5.64%	0.50%
Germany	285	5		290	3,631	3.24%	0.75%
Denmark	12			12	150	0.13%	2.50%
Estonia						0.00%	1.00%
Hong Kong	6			6	81	0.07%	1.00%
Iceland	5			5	58	0.05%	2.00%
Ireland	28			28	351	0.31%	0.50%
Luxembourg	159			160	1,994	1.78%	0.50%
Netherlands	6,611	1		6,612	82,647	73.76%	1.00%
Norway	102			102	1,271	1.13%	2.50%
Romania	1			1	10	0.01%	0.50%
Sweden	33			34	420	0.37%	2.00%
Slovakia	2			2	20	0.02%	1.00%
United Kingdom	504			504	6,304	5.63%	1.00%
United States	115	1		115	1,438	1.28%	0.00%
Other countries	397	1		398	4,975	4.44%	0.00%
Total	**8,955**	**9**		**8,963**	**112,042**		

31 December 2022

(in millions)	General credit exposures		Relevant credit exposures - Market risk		Securitisation exposures - Exposure value for non-trading book	Total exposure value
	Exposure value nder 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	368	3,303		4		3,676
Bulgaria						
Czech Republic		19				19
Denmark	12	160		1		173
Estonia						1
France	957	7,664		5		8,626
Germany	900	4,763		10		5,673
Hong Kong	23	179				202
Iceland		59				59
Luxembourg	821	3,343		1		4,165
Netherlands	5,710	225,958		6		231,673
Norway		2,228		1		2,229
Romania		9				9
Slovakia		20				20
Sweden		825				825
United Kingdom	852	7,587		20		8,460
United States	696	1,573		2		2,270
Other countries	1,053	10,567		8		11,628
Total	**11,390**	**268,258**		**58**		**279,707**

31 December 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	179			180	2,244	2.10%	
Bulgaria						0.00%	1.00%
Czech Republic	1			1	13	0.01%	1.50%
Denmark	11			11	143	0.13%	2.00%
Estonia						0.00%	1.00%
France	472	1		472	5,905	5.53%	
Germany	263	1		264	3,301	3.09%	
Hong Kong	13			13	161	0.15%	1.00%
Iceland	3			3	43	0.04%	2.00%
Luxembourg	142			142	1,778	1.66%	0.50%
Netherlands	6,246			6,246	78,069	73.07%	
Norway	119			119	1,490	1.39%	2.00%
Romania	1			1	12	0.01%	0.50%
Slovakia	2			2	29	0.03%	1.00%
Sweden	34			34	423	0.40%	1.00%
United Kingdom	476	3		479	5,985	5.60%	1.00%
United States	138			138	1,729	1.62%	
Other countries	440			441	5,509	5.16%	
Total	**8,542**	**5**		**8,547**	**106,836**	**100.00%**	

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 2023	31 December 2022
1	Total risk exposure amount	134,487	128,593
2	Institution specific countercyclical capital buffer rate	0.898%	0.102%
3	Institution specific countercyclical capital buffer requirement	1,208	131

Leverage ratio

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

(in millions)		30 June 2023	31 December 2022
1	**Total assets as per published financial statements**	**403,384**	**379,581**
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	383	381
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)		
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	-2,785	-1,313
7	Adjustment for eligible cash pooling transactions		
8	Adjustments for derivative financial instruments	3,808	3,677
9	Adjustments for securities financing transactions (SFTs)	2,720	2,221
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	29,123	30,452
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	303	-1,475
13	**Total exposure amount**	**436,936**	**413,525**

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

(in millions)		30 June 2023	31 December 2022
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures)**	**362,905**	**353,263**
EU-2	Of which: Trading book exposures	1,711	907
EU-3	Of which: Banking book exposures	361,195	352,356
EU-4	*- of which covered bonds*	*4,173*	*3,346*
EU-5	*- of which exposures treated as sovereigns*	*97,743*	*95,145*
EU-6	*- of which exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns*		*810*
EU-7	*- of which institutions*	*4,161*	*7,730*
EU-8	*- of which secured by mortgages of immovable properties*	*171,006*	*162,793*
EU-9	*- of which retail exposures*	*4,805*	*5,465*
EU-10	*- of which corporates*	*69,364*	*68,038*
EU-11	*- of which exposures in default*	*4,970*	*5,159*
EU-12	*- of which other exposures (e.g. equity, securitisations, and other non-credit obligation assets)*	*4,973*	*3,870*

EU LR2 - Leverage ratio common disclosure

(in millions)		30 June 2023	31 December 2022
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	364,570	354,999
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)	-1,265	-1,313
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)	-1,259	-1,360
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**362,046**	**352,326**
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	7,400	6,734
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	7,965	6,544
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)	-6,448	-4,389
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**	**8,917**	**8,889**
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	38,445	25,246
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-4,489	-5,213
16	Counterparty credit risk exposure for SFT assets	3,294	2,248
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**	**37,249**	**22,281**
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	91,220	96,158
20	(Adjustments for conversion to credit equivalent amounts)	-62,097	-65,706
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	**Off-balance sheet exposures**	**29,123**	**30,452**
	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)	-400	-422
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]	**-400**	**-422**
	Capital and total exposure measure		
23	Tier 1 capital	22,033	21,489
24	**Total exposure measure**	**436,936**	**413,525**

continued >

(in millions)		30 June 2023	31 December 2022
	Leverage ratio		
25	Leverage ratio	5.0%	5.2%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	5.0%	5.2%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	5.0%	5.2%
26	Regulatory minimum leverage ratio requirement (%)	3.0%	3.0%
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%	3.0%
	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	33,856	29,995
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	33,956	20,032
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)	436,836	423,488
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)	436,836	423,488
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)	5.0%	5.1%
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)	5.0%	5.1%

The Capital Requirements Regulation (CRR) includes a non-risk-based and binding leverage ratio. The leverage ratio decreased to 5.0% on 30 June 2023 (31 December 2022: 5.2%). The decrease is mainly attributable to a sharp increase in on-balance sheet exposures in Q1, which is related to a seasonal pattern that is observed every year. This was partially offset by the addition of the retained net profit for H1 2023 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 2023	31 March 2023	31 December 2022	30 September 2022	30 June 2023	31 March 2023	31 December 2022	30 September 2022
		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**					**101,705**	**101,867**	**103,019**	**104,751**
	Cash - outflows								
2	Retail deposits and deposits from small business customers, of which:	143,940	143,032	141,582	140,442	10,927	10,966	10,891	10,781
3	*Stable deposits*	*88,904*	*88,762*	*88,304*	*87,611*	*4,445*	*4,438*	*4,415*	*4,381*
4	*Less stable deposits*	*46,891*	*47,007*	*46,619*	*46,337*	*6,040*	*6,052*	*5,997*	*5,943*
5	Unsecured wholesale funding	123,670	128,532	131,955	131,328	59,279	60,651	61,655	61,127
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	*48,416*	*52,315*	*55,111*	*54,717*	*12,057*	*13,035*	*13,736*	*13,638*
7	*Non-operational deposits (all counterparties)*	*71,565*	*72,579*	*73,651*	*73,367*	*43,531*	*43,979*	*44,727*	*44,245*
8	*Unsecured debt*	*3,690*	*3,637*	*3,192*	*3,244*	*3,690*	*3,637*	*3,192*	*3,244*
9	Secured wholesale funding					5,411	5,473	5,207	4,850
10	Additional requirements	53,772	53,243	53,572	54,271	14,662	14,425	14,542	14,568
11	*Outflows related to derivative exposures and other collateral requirements*	*8,991*	*8,707*	*9,096*	*9,193*	*8,032*	*7,810*	*7,978*	*7,945*
12	*Outflows related to loss of funding on debt products*	*163*	*135*	*153*	*247*	*163*	*135*	*153*	*247*
13	*Credit and liquidity facilities*	*44,619*	*44,400*	*44,323*	*44,831*	*6,467*	*6,480*	*6,411*	*6,377*
14	Other contractual funding obligations	10,456	11,374	12,071	11,765	6,825	7,220	7,606	7,626
15	Other contingent funding obligations	44,757	45,152	44,023	42,869	3,372	3,341	3,137	2,903
16	**Total cash outflows**					**100,475**	**102,075**	**103,038**	**101,854**
	Cash - inflows								
17	Secured lending (e.g. reverse repos)	31,279	30,327	29,764	29,206	10,953	10,662	10,874	10,904
18	Inflows from fully performing exposures	15,233	15,811	16,333	16,591	14,058	15,037	15,578	15,801
19	Other cash inflows	16,602	18,711	20,332	20,345	4,710	5,035	5,211	5,184
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)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	**Total cash inflows**	**63,114**	**64,849**	**66,429**	**66,142**	**29,721**	**30,734**	**31,664**	**31,889**
EU-20a	*Fully exempt inflows*								
EU-20b	*Inflows subject to 90% cap*								
EU-20c	*Inflows subject to 75% cap*	*56,519*	*58,215*	*59,612*	*59,246*	*29,721*	*30,734*	*31,664*	*31,889*
	Total adjusted value								
EU-21	**Liquidity buffer**					**101,705**	**101,867**	**103,019**	**104,751**
22	**Total net cash outflows**					**70,754**	**71,341**	**71,374**	**69,965**
23	**Liquidity coverage ratio**					**144%**	**143%**	**144%**	**150%**

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

Main drivers of LCR

The banks' consolidated LCR was 144% at 30 June 2023, based on a 12-month rolling average. This is in line with the previous quarter (31 March 2023: 143%). The high LCR over the past years can be explained by the TLTRO participation and the continued trend of increased client savings over the years, outpacing the growth in the client loan book.

Concentration of funding and liquidity sources

Liquidity risks are mitigated by maintaining a sufficiently large liquidity buffer and a stable and diversified funding mix to safeguard access to liquidity at any time. In order to ensure that no undue concentrations occur, the execution of the bank's funding plan is reviewed by ALM/Treasury and Market & ALM/T Risk at monthly liquidity steering meetings. ABN AMRO's main source of funding consists of client deposits in Personal & Business Banking, Wealth Management and Corporate Banking. The remainder of the banks' funding is raised largely through various long-term wholesale funding instruments. Short-term funding is raised via commercial paper and certificates of deposit.

Composition of the liquidity buffer

The LCR eligible liquidity buffer (excluding retained notes) at 30 June 2023 amounted to EUR 101.7 billion, based on a 12-month rolling average, and was composed mainly of cash at central banks and government bonds. This is in line with the previous quarter (31 March 2023: EUR 101.9 billion).

Derivative exposures and potential collateral calls

To manage liquidity risk related to 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. The current significant currencies are the euro and the US dollar as the aggregate liabilities denominated in these 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.

Other items

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) and other regulatory scopes (including, for example, sub-liquidity group scope). The LCR is monitored and reported for significant non-euro currencies (US dollar) as well.

EU LIQ2 - Net Stable Funding Ratio

						30 June 2023
		Unweighted value by residual maturity				Weighted value
(in millions)		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
	Available stable funding (ASF) Items					
1	Capital items and instruments	22,325			5,424	27,749
2	*Own funds*	*22,325*			*4,518*	*26,843*
3	*Other capital instruments*				*905*	*905*
4	Retail deposits		138,065	1,546	5,358	135,524
5	*Stable deposits*		*89,919*	*406*	*1,696*	*87,505*
6	*Less stable deposits*		*48,146*	*1,140*	*3,662*	*48,019*
7	Wholesale funding:		159,594	12,027	45,625	94,643
8	*Operational deposits*		*34,666*			*17,333*
9	*Other wholesale funding*		*124,929*	*12,027*	*45,625*	*77,310*
10	Interdependent liabilities		1,096			
11	Other liabilities:	548	9,205	34	923	940
12	*NSFR derivative liabilities*	*548*				
13	*All other liabilities and capital instruments not included in the above categories*		*9,205*	*34*	*923*	*940*
14	**Total available stable funding (ASF)**					**258,856**
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					593
EU-15a	Assets encumbered for a residual maturity of ≥1 year in a cover pool		20	26	34,270	29,168
16	Deposits held at other financial institutions for operational purposes		1,365			683
17	Performing loans and securities:		73,854	7,980	165,260	138,220
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		*20,415*			
19	*Performing securities financing transactions with financial customers collateralised by other assets and loans and advances to financial institutions*		*31,223*	*2,518*	*4,103*	*7,696*
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs*[1]		*17,609*	*4,861*	*52,306*	*55,494*
21	*- of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*[1]		*511*	*124*	*1,004*	*970*
22	*Performing residential mortgages*[1]		*78*	*515*	*105,925*	*71,884*
23	*- of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*[1]		*69*	*454*	*92,372*	*60,328*
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*		*4,530*	*86*	*2,925*	*3,146*
25	Interdependent assets		1,096			
26	Other assets:		19,872	218	6,045	14,902
27	*Physical traded commodities*				*13*	*11*
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		*8,142*			*6,921*
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*		*2,954*			*148*
31	*All other assets not included in the above categories*		*8,776*	*218*	*6,033*	*7,822*
32	Off-balance sheet items		57,201	5,204	28,356	5,103
33	**Total RSF**					**188,669**
34	**Net Stable Funding Ratio (%)**					**137%**

[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.

(in millions)		Unweighted value by residual maturity				31 December 2022 Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
	Available stable funding (ASF) Items					
1	Capital items and instruments	21,758	2,531		4,759	26,517
2	*Own funds*	*21,758*	*1,405*		*4,070*	*25,828*
3	*Other capital instruments*		*1,127*		*688*	*688*
4	Retail deposits		138,594	721	5,268	135,113
5	*Stable deposits*		*89,047*	*195*	*1,697*	*86,477*
6	*Less stable deposits*		*49,547*	*526*	*3,571*	*48,637*
7	Wholesale funding:		147,168	5,018	42,115	89,831
8	*Operational deposits*		*41,903*	*26*		*20,964*
9	*Other wholesale funding*		*105,265*	*4,992*	*42,115*	*68,867*
10	Interdependent liabilities		3,037			
11	Other liabilities:	615	9,866	26	856	869
12	*NSFR derivative liabilities*	*615*				
13	*All other liabilities and capital instruments not included in the above categories*		*9,866*	*26*	*856*	*869*
14	**Total available stable funding (ASF)**					**252,330**
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					702
EU-15a	Assets encumbered for a residual maturity of ≥1 year in a cover pool		18	25	34,294	29,186
16	Deposits held at other financial institutions for operational purposes		1,162			581
17	Performing loans and securities:		52,946	8,641	166,185	137,022
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		*14,988*			
19	*Performing securities financing transactions with financial customers collateralised by other assets and loans and advances to financial institutions*		*18,174*	*1,597*	*5,904*	*8,083*
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs*[1]		*15,156*	*6,465*	*52,754*	*55,449*
21	*- of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*[1]		*652*	*176*	*1,013*	*1,072*
22	*Performing residential mortgages*[1]		*85*	*533*	*104,979*	*70,692*
23	*- of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*[1]		*78*	*485*	*94,391*	*61,663*
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*		*4,543*	*47*	*2,548*	*2,798*
25	Interdependent assets		3,037			
26	Other assets:		16,985	351	8,825	16,943
27	*Physical traded commodities*				*1*	*1*
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		*7,032*			*5,977*
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*		*2,997*			*150*
31	*All other assets not included in the above categories*		*6,956*	*351*	*8,824*	*10,815*
32	Off-balance sheet items		62,358	7,011	26,734	5,097
33	**Total RSF**					**189,530**
34	**Net Stable Funding Ratio (%)**					**133%**

[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.

The NSFR ratio increased to 137% (31 December 2022: 133%). This was mainly due to the increase in available stable funding as a result of the increase in long term funding instruments.

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 2023, total cash balances at central banks and other demand deposits increased modestly. Total loans and advances increased markedly, most of the increase was attributable to performing exposures from credit institutions as a result of increased security financing transactions and term loans to other financial corporations. This in turn led to an increase in the collateral and financial guarantees received.

The non-performing exposures decreased modestly as a result of partial and total loan repayments and the reclassification of clients to performing forborne. Movements in debt securities and off-balance sheet exposures remained limited.

							30 June 2023
		Gross carrying amount/nominal amount					
		Performing exposures			Non-performing exposures		
	(in millions)		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**	**64,635**	**64,635**				
10	**Loans and advances**	**295,627**	**270,172**	**24,454**	**5,024**	**116**	**4,896**
20	Central banks	853	853				
30	General governments	975	960	14	7		7
40	Credit institutions	15,878	15,831	46			
50	Other financial corporations	48,566	47,688	878	63		63
60	Non-financial corporations	66,479	55,879	10,544	3,167		3,160
70	*- of which SMEs*	*15,402*	*12,818*	*2,584*	*1,116*		*1,110*
80	Households	162,876	148,961	12,970	1,786	116	1,666
90	**Debt securities**	**37,675**	**37,675**				
100	Central banks						
110	General governments	30,204	30,204				
120	Credit institutions	6,703	6,703				
130	Other financial corporations	752	752				
140	Non-financial corporations	15	15				
150	**Off-balance sheet exposures**	**89,580**	**52,009**	**4,520**	**1,446**		**964**
160	Central banks	3		3			
170	General governments	1,038	1,011	3			
180	Credit institutions	442	192	8			
190	Other financial corporations	32,149	10,915	392			
200	Non-financial corporations	42,375	33,532	3,675	1,414		932
210	Households	13,573	6,359	440	32		32
220	**Total**	**487,517**	**424,492**	**28,974**	**6,470**	**116**	**5,860**

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

30 June 2023

	(in millions)	Performing exposures – accumulated impairment and provisions	Of which: stage 1[1]	Of which: stage 2[1]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions – Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which: stage 2[1]	Of which: stage 3[1]	Accumulated partial write-off	Collateral and financial guarantees received – On performing exposures	Collateral and financial guarantees received – On non-performing exposures
5	**Cash balances at central banks and other demand deposits**	**-4**	**-4**						**26**	
10	**Loans and advances**	**-608**	**-288**	**-320**	**-1,166**	**-2**	**-1,164**	**-57**	**240,745**	**3,225**
20	Central banks								659	
30	General governments	-1		-1	-1		-1		323	5
40	Credit institutions	-2	-2						13,315	
50	Other financial corporations	-16	-11	-5	-48		-48		33,241	12
60	Non-financial corporations	-424	-211	-214	-857		-857	-20	40,763	1,793
70	*- of which SMEs*	*-134*	*-61*	*-73*	*-325*		*-325*	*-4*	*10,412*	*623*
80	Households	-165	-64	-101	-259	-2	-257	-37	152,445	1,416
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 exposures**	**37**	**17**	**20**	**102**		**70**		**7,641**	**236**
160	Central banks									
170	General governments								5	
180	Credit institutions								1	
190	Other financial corporations	1	1						1,000	
200	Non-financial corporations	31	14	17	102		70		6,044	225
210	Households	4	2	3					591	10
220	**Total**	**-649**	**-310**	**-339**	**-1,268**	**-2**	**-1,234**	**-57**	**248,412**	**3,461**

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

		31 December 2022					
		Gross carrying amount/nominal amount					
		Performing exposures			Non-performing exposures		
(in millions)			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**	**62,291**	**62,291**				
10	**Loans and advances**	**275,164**	**251,211**	**23,887**	**5,320**	**124**	**5,187**
20	Central banks	850	850				
30	General governments	858	817	41	2		2
40	Credit institutions	7,245	7,209	37			
50	Other financial corporations	37,493	36,847	646	110		110
60	Non-financial corporations	65,880	53,002	12,812	3,415		3,407
70	*- of which SMEs*	*15,428*	*12,474*	*2,954*	*1,118*		*1,114*
80	Households	162,837	152,486	10,351	1,794	124	1,669
90	**Debt securities**	**38,378**	**38,378**				
100	Central banks						
110	General governments	32,091	32,091				
120	Credit institutions	5,360	5,360				
130	Other financial corporations	869	869				
140	Non-financial corporations	58	58				
150	**Off-balance sheet exposures**	**94,656**	**50,237**	**6,200**	**1,335**	**8**	**701**
160	Central banks	1					
170	General governments	1,043	1,015	3			
180	Credit institutions	749	319	15	1		1
190	Other financial corporations	37,180	11,650	247			
200	Non-financial corporations	40,414	29,412	5,546	1,314	8	680
210	Households	15,270	7,841	389	20		19
220	**Total**	**470,489**	**402,118**	**30,088**	**6,655**	**132**	**5,888**

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

										31 December 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
(in millions)			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**	**-5**	**-5**						**20**	
10	**Loans and advances**	**-705**	**-310**	**-394**	**-1,329**	**-2**	**-1,327**	**-69**	**224,705**	**3,216**
20	Central banks								637	
30	General governments	-2		-2	-1		-1		251	
40	Credit institutions	-3	-3						5,490	
50	Other financial corporations	-15	-8	-7	-85		-85		22,258	20
60	Non-financial corporations	-466	-213	-253	-909		-909	-28	41,416	1,870
70	*- of which SMEs*	*-168*	*-84*	*-85*	*-296*		*-296*	*-5*	*10,259*	*567*
80	Households	-219	-86	-132	-333	-2	-331	-42	154,653	1,326
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 exposures**	**41**	**25**	**16**	**113**		**10**		**8,194**	**285**
160	Central banks									
170	General governments								8	
180	Credit institutions									
190	Other financial corporations	1	1						1,186	
200	Non-financial corporations	34	21	13	113		10		6,323	279
210	Households	6	3	2					677	6
220	**Total**	**-752**	**-342**	**-410**	**-1,442**	**-2**	**-1,337**	**-69**	**232,919**	**3,501**

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

EU CR1-A - Maturity of exposures

							30 June 2023
		Net exposure value					
(in millions)		On demand	≤ 1 year	>1 year ≤5 years	> 5 years	No stated maturity	Total
1	Loans and advances	24,314	54,225	44,365	164,129	11,857	298,889
2	Debt securities	5	8,663	17,022	13,678		39,367
3	**Total**	**24,319**	**62,887**	**61,387**	**177,807**	**11,857**	**338,257**
							31 December 2022
1	Loans and advances	14,940	42,184	45,888	163,080	12,361	278,452
2	Debt securities	17	9,534	18,111	11,610		39,272
3	**Total**	**14,957**	**51,718**	**63,999**	**174,690**	**12,361**	**317,724**

As at 30 June 2023, loans and advances on demand and ≤ 1 year showed a considerable increase, primarily driven by higher security financing transactions and new term loans.

In comparison with 31 December 2022, the increase in total debt securities was marginal, with a decrease observed across all maturity buckets, except for >5 years which showed an increase. The decrease across the maturity buckets was attributable to increased interest rates for debt securities who are reaching maturity and now have a lower fair value, whereas the increase in the >5 year bucket is as a result of newly acquired debt with a higher interest yield.

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

		30 June 2023	31 December 2022
(in millions)		Gross carrying amount	Gross carrying amount
1	**Initial stock of non-performing loans and advances**	**5,320**	**6,872**
2	Inflows to non-performing portfolios	2,125	2,916
3	Outflows from non-performing portfolios	-2,422	-4,468
4	*Outflows due to write-offs*	*-170*	*-279*
5	*Outflow due to other situations*	*-2,251*	*-4,189*
6	**Final stock of non-performing loans and advances**	**5,024**	**5,320**

The table illustrates the changes in the stock of non-performing loans and advances. In the second half of 2022, the decrease of the final stock of non-performing loans and advances was limited. The decrease was due to higher amounts of outflows relative to inflows, primarily as a result of partial and total loan repayments and the reclassification of clients to performing forborne. The majority of the inflows over the first half of 2023 related to clients previously classified as performing, not forborne.

EU CQ1 - Credit quality of forborne exposures

								30 June 2023
		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	On non-performing forborne exposures		Of which: received on non-performing exposures with forbearance measures
(in millions)				Of which: defaulted	Of which: impaired				
05	Cash balances at central banks and other demand deposits								
1	**Loans and advances**	**3,390**	**2,701**	**2,585**	**2,582**	**-66**	**-572**	**4,268**	**1,782**
2	Central banks								
3	General governments								
4	Credit institutions								
5	Other financial corporations	75	3	3	3	-2		38	2
6	Non-financial corporations	2,620	2,065	2,065	2,065	-56	-505	3,059	1,240
7	Households	695	633	518	515	-8	-67	1,171	539
8	**Debt securities**								
9	**Loan commitments given**	**656**	**515**	**515**	**515**	**2**		**226**	**94**
10	**Total**	**4,046**	**3,216**	**3,100**	**3,097**	**-68**	**-572**	**4,494**	**1,876**

(in millions)		31 December 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	Of which: defaulted	Of which: impaired	On performing forborne exposures	On non-performing forborne exposures		Of which: received on non-performing exposures with forbearance measures
05	Cash balances at central banks and other demand deposits								
1	**Loans and advances**	**3,876**	**3,033**	**2,909**	**2,909**	**-74**	**-687**	**4,921**	**1,885**
2	Central banks								
3	General governments								
4	Credit institutions								
5	Other financial corporations	37	9	9	9			44	9
6	Non-financial corporations	3,122	2,359	2,359	2,359	-62	-590	3,671	1,346
7	Households	717	664	540	540	-11	-96	1,206	530
8	**Debt securities**								
9	**Loan commitments given**	**929**	**526**	**526**	**526**	**2**		**289**	**79**
10	**Total**	**4,805**	**3,559**	**3,435**	**3,435**	**-76**	**-687**	**5,209**	**1,964**

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.

(in millions)		Gross carrying amount/nominal amount	Of which: non-performing	Of which: defaulted	Of which: subject to impairment	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
								30 June 2023
1	**On-balance sheet exposures**	**338,325**	**5,024**	**4,908**	**337,321**	**-1,774**		
2	Netherlands	221,697	4,204	4,088	220,693	-1,364		
3	United States	28,077	83	83	28,077	-14		
4	France	16,315	118	118	16,315	-63		
5	Germany	13,177	37	37	13,177	-18		
6	United Kingdom	11,234	128	128	11,234	-28		
7	Other countries[1]	47,826	454	454	47,826	-289		
8	**Off-balance sheet exposures**	**91,026**	**1,446**	**1,446**			**139**	
9	Netherlands	49,659	1,346	1,346			119	
10	United States	10,383	7	7			6	
11	United Kingdom	7,486	14	14			7	
12	France	3,634	4	2			4	
13	Germany	3,509	5	3			1	
14	Other countries[1]	16,355	71	59			2	
15	**Total**	**429,352**	**6,470**	**5,872**	**337,321**	**-1,774**	**139**	

[1] Other countries: Albania, Algeria, Andorra, Angola, Antarctica, Argentina, Aruba, Australia, Austria, Azerbaijan, Bangladesh, Bahamas, Bahrain, Belgium, 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, Estonia, Ethiopia, Finland, French Guiana, Gabon, Gambia, Georgia, Ghana, Gibraltar, Greece, Grenada, Guadeloupe, Guernsey, Guinea, Honduras, Hong Kong, Hungary, Iceland, India, Indonesia, Iran, Iraq, Ireland, Isle of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kazakhstan, Kenya, Republic of Korea, Kuwait, Latvia, Lebanon, Liberia, Libyan Arab Jamahiriya, Lithuania, Luxembourg, Macedonia, Malawi, Malaysia, Maldives, Mali, Malta, Marshall Islands, Martinique, Mauritania, Mauritius, Mexico, Republic of Moldova, Monaco, Mongolia, Montenegro, Morocco, Mozambique, Myanmar, Namibia, Nepal, New Zealand, 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, Sierra Leone, Singapore, Sint-Bartélemy, Slovakia, Slovenia, South Africa, Spain, Sri Lanka, St. Eustatius, St. Maarten, 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, Zimbabwe.

(in millions)		Gross carrying amount/nominal amount	Of which: non-performing	Of which: defaulted	Of which: subject to impairment	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
							31 December 2022	
1	**On-balance sheet exposures**	**318,862**	**5,320**	**5,196**	**318,796**	**-2,035**		
2	Netherlands	219,436	4,103	3,979	219,370	-1,464		
3	United States	23,422	75	75	23,422	-1		
4	Germany	13,983	35	35	13,983	-19		
5	France	11,864	109	109	11,864	-70		
6	United Kingdom	8,455	251	251	8,455	-59		
7	Other countries[1]	41,702	747	747	41,702	-422		
8	**Off-balance sheet exposures**	**95,991**	**1,335**	**701**			**154**	
9	Netherlands	54,370	1,251	636			132	
10	United States	11,994						
11	United Kingdom	3,402	12	1			4	
12	Germany	6,381	25	19			10	
13	France	3,617	3	1			1	
14	Other countries[1]	16,226	44	44			7	
15	**Total**	**414,853**	**6,655**	**5,897**	**318,796**	**-2,035**	**154**	

[1] Other countries: Albania, Algeria, Andorra, Angola, Argentina, Aruba, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Belarus, Belgium, 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, Estonia, Ethiopia, Finland, French Guiana, Gabon, Gambia, Georgia, Ghana, Gibraltar, Greece, Grenada, Guernsey, Guinea, Haiti, Honduras, Hong Kong, Hungary, Iceland, India, Indonesia, Iran, Iraq, 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, Macedonia, Madagascar, Malawi, Malaysia, Maldives, Mali, Malta, Marshall Islands, Martinique, Mauritania, Mauritius, Mexico, Republic of Moldova, Monaco, Mongolia, Montenegro, Morocco, Mozambique, Myanmar, Namibia, New Zealand, Nigeria, Norway, OECD Bodies, Oman, Pakistan, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Reunion, Romania, Russian Federation, Rwanda, Saba, Saudi Arabia, Senegal, Serbia, Seychelles, Singapore, Sint-Bartélemy, Slovakia, Slovenia, Somalia, South Africa, Spain, Sri Lanka, St. Eustatius, St. Maarten, 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.

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

Compared with December 2022, the gross carrying amount of loans and advances to non-financial corporations increased marginally. Increases in exposures were observed particularly in the industries information and communication, electricity, gas, steam and air conditioning supply, wholesale and retail trade, and real estate. These increases were partly compensated by a sizeable decline in the exposures relating to a mining and quarrying client by EUR 0.5 billion. Non-performing exposures came down by EUR 0.2 billion due to write-offs, recoveries and FX movements, which were partly compensated by incremental impairment charges.

(in millions)		Gross carrying amount	Of which: non-performing	Of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
							30 June 2023
1	Agriculture, forestry and fishing	4,770	221	221	4,770	-104	
2	Mining and quarrying	1,482	80	80	1,482	-6	
3	Manufacturing	4,519	771	771	4,519	-168	
4	Electricity, gas, steam and air conditioning supply	1,800	112	112	1,800	-57	
5	Water supply	676	14	14	676	-10	
6	Construction	2,263	59	59	2,263	-29	
7	Wholesale and retail trade	6,640	449	449	6,640	-212	
8	Transport and storage	7,518	185	185	7,498	-44	
9	Accommodation and food service activities	626	21	21	626	-17	
10	Information and communication	2,984	50	50	2,984	-32	
11	Financial and insurance actvities[1]	16,900	598	598	16,900	-318	
12	Real estate activities	9,579	203	203	9,544	-98	
13	Professional, scientific and technical activities	4,106	201	201	4,106	-117	
14	Administrative and support service activities	3,129	91	91	3,129	-29	
15	Public administration and defense, compulsory social security	3			3		
16	Education	73	3	3	73	-2	
17	Human health services and social work activities	2,239	76	76	2,239	-26	
18	Arts, entertainment and recreation	208	24	24	208	-10	
19	Other services	133	10	10	133	-5	
20	**Total**	**69,646**	**3,167**	**3,167**	**69,590**	**-1,281**	

[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’.

(in millions)		31 December 2022					
		Gross carrying amount	Of which: non-performing	Of which: defaulted	Of which: loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
1	Agriculture, forestry and fishing	4,910	258	258	4,910	-102	
2	Mining and quarrying	2,058	54	54	2,058	-23	
3	Manufacturing	4,568	489	489	4,568	-139	
4	Electricity, gas, steam and air conditioning supply	1,364	92	92	1,364	-36	
5	Water supply	581	12	12	581	-6	
6	Construction	2,273	119	119	2,273	-29	
7	Wholesale and retail trade	6,199	517	517	6,199	-224	
8	Transport and storage	7,845	343	343	7,815	-122	
9	Accommodation and food service activities	645	57	57	645	-21	
10	Information and communication	2,357	61	61	2,357	-55	
11	Financial and insurance actvities[1]	16,911	756	756	16,911	-336	
12	Real estate activities	9,242	192	192	9,206	-75	
13	Professional, scientific and technical activities	4,390	278	278	4,390	-127	
14	Administrative and support service activities	3,068	93	93	3,068	-33	
15	Public administration and defense, compulsory social security	5			5		
16	Education	68	4	4	68	-2	
17	Human health services and social work activities	2,214	52	52	2,214	-29	
18	Arts, entertainment and recreation	208	29	29	208	-10	
19	Other services	388	11	11	388	-8	
20	**Total**	**69,295**	**3,415**	**3,415**	**69,230**	**-1,375**	

[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. Compared to 31 December 2022, the collateral obtained for residential immovable property, equity and debt instruments remained relatively unchanged.

(in millions)		30 June 2023		31 December 2022	
		Collateral obtained by taking possession		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)				
2	Other than PP&E	4		4	
3	*Residential immovable property*	*3*		*3*	
4	*Commercial Immovable property*				
5	*Movable property (auto, shipping, etc.)*				
6	*Equity and debt instruments*	*1*		*1*	
7	*Other collateral*				
8	**Total**	**4**		**4**	

Use of credit risk mitigation techniques

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

(in millions)		Unsecured carrying amount	Secured carrying amount	Of which: secured by collateral	Of which: secured by financial guarantees	Of which: secured by credit derivatives
						30 June 2023
1	Loans and advances	100,424	263,084	259,431	3,653	
2	Debt securities	37,674				
3	**Total**	**138,098**	**263,084**	**259,431**	**3,653**	
4	Of which: non-performing exposures	632	3,225	3,010	215	
EU-5	*- of which defaulted*	*517*	*3,225*			
						31 December 2022
1	Loans and advances	95,097	245,640	241,871	3,769	
2	Debt securities	38,377				
3	**Total**	**133,474**	**245,640**	**241,871**	**3,769**	
4	Of which: non-performing exposures	775	3,216	3,052	164	
EU-5	*- of which defaulted*	*651*	*3,216*			

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 2022.

The increase in carrying amount (secured and un-secured) and the increase in collateral over the first half of 2023 was caused by an increase in seasonal business activities within ABN AMRO Clearing Bank. 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.

In comparison with 31 December 2022, total credit risk exposures within the standardised approach scope increased marginally. The increase in lower RWEA density exposure classes such as central governments or central banks, international organisations and multilateral development banks was counterbalanced by the decrease in higher RWEA density exposure classes such as corporates and retail. Consequently, total RWEA came down markedly.

							30 June 2023
		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	83,830	974	84,641	492	429	1%
2	Regional governments or local authorities	2,802	144	2,887		15	1%
3	Public sector entities	2,722	101	3,508	27	35	1%
4	Multilateral development banks	1,387		1,387			0%
5	International organisations	5,766		5,766			0%
6	Institutions	359	10,174	359	71	171	40%
7	Corporates	3,679	14,454	3,560	503	3,329	82%
8	Retail	2,090	3,242	2,088	624	2,034	75%
9	Secured by mortgages on immovable property	524	15	524	7	200	38%
10	Exposures in default	173	191	171	37	261	126%
11	Exposures associated with particularly high risk						
12	Covered bonds	29		29		15	50%
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	49		49		32	66%
17	**Total**	**103,410**	**29,294**	**104,969**	**1,762**	**6,521**	

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

							31 December 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	83,522	972	86,898	584	515	1%
2	Regional governments or local authorities	2,623	139	2,959	1	17	1%
3	Public sector entities	2,735	54	1,932	47	58	3%
4	Multilateral development banks	1,139		1,139			0%
5	International organisations	5,423		4,613			0%
6	Institutions	207	12,990	207	91	126	42%
7	Corporates	4,114	15,384	3,986	746	3,797	80%
8	Retail	2,387	3,323	2,387	703	2,272	74%
9	Secured by mortgages on immovable property	430	7	430	4	152	35%
10	Exposures in default	103	96	102	20	158	128%
11	Exposures associated with particularly high risk						
12	Covered bonds	72		72			0%
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	55		55		39	71%
17	**Total**	**102,809**	**32,966**	**104,780**	**2,196**	**7,134**	

[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, and is aligned with EU CR4.

Compared to 31 December 2022, exposures subject to the standardised approach came down by EUR 0.2 billion. The largest movements were as follows: a EUR 2.3 billion decrease in exposures to central governments and central banks, related primarily to changes in the exposure class of three counterparties which changed from government to public sector, and international organisations. Exposures to corporates and retail within the standardised approach scope came down by EUR 0.7 billion and EUR 0.4 billion respectively, in relation to coverage shortfall and business movements. The EUR 0.1 billion decline in the retail category related to the reclassification of residential mortgages with an insurance element from amortised cost to fair value accounting via profit and loss.

											30 June 2023
		Risk weight									Subtotal
	(in millions)	0%	2%	4%	10%	20%	35%	50%	70%	75%	
	Exposure classes										
1	Central governments or central banks	84,571				414					84,985
2	Regional governments or local authorities	2,811				76					2,887
3	Public sector entities	3,396				116		23			3,535
4	Multilateral development banks	1,387									1,387
5	International organisations	5,766									5,766
6	Institutions					145		285			430
7	Corporates					918					918
8	Retail									2,712	2,712
9	Secured by mortgages on immovable property						486	31			517
10	Exposures in default										
11	Exposures associated with particularly high risk										
12	Covered bonds							29			29
13	Institutions and corporates with a short-term credit assessment										
14	Units or shares in collective investment undertakings										
15	Equity exposures										
16	Other items	16									16
17	**Total**	**97,948**				**1,669**	**486**	**368**		**2,712**	**103,183**

										30 June 2023
		Subtotal	Risk weight						Total	Of which: unrated
	(in millions)		100%	150%	250%	370%	1250%	Others		
	Exposure classes									
1	Central governments or central banks	84,985	1	23	124				85,133	
2	Regional governments or local authorities	2,887							2,887	
3	Public sector entities	3,535							3,535	
4	Multilateral development banks	1,387							1,387	
5	International organisations	5,766							5,766	
6	Institutions	430							430	430
7	Corporates	918	3,145						4,063	4,063
8	Retail	2,712							2,712	2,712
9	Secured by mortgages on immovable property	517	14						531	
10	Exposures in default		101	107					208	
11	Exposures associated with particularly high risk									
12	Covered bonds	29							29	
13	Institutions and corporates with a short-term credit assessment									
14	Units or shares in collective investment undertakings									
15	Equity exposures									
16	Other items	16	32						49	
17	**Total**	**103,183**	**3,293**	**130**	**124**				**106,731**	**7,205**

31 December 2022

(in millions)		Risk weight 0%	2%	4%	10%	20%	35%	50%	70%	75%	Subtotal
	Exposure classes										
1	Central governments or central banks	86,914				330					87,244
2	Regional governments or local authorities	2,876				84					2,960
3	Public sector entities	1,840				36		103			1,979
4	Multilateral development banks	1,139									1,139
5	International organisations	4,613									4,613
6	Institutions					75		223			298
7	Corporates					925					925
8	Retail									3,090	3,090
9	Secured by mortgages on immovable property						411	23			434
10	Exposures in default										
11	Exposures associated with particularly high risk										
12	Covered bonds	72									72
13	Institutions and corporates with a short-term credit assessment										
14	Units or shares in collective investment undertakings										
15	Equity exposures										
16	Other items	16									16
17	**Total**	**97,469**				**1,450**	**411**	**349**		**3,090**	**102,769**

31 December 2022

(in millions)		Subtotal	Risk weight 100%	150%	250%	370%	1250%	Others	Total	Of which: unrated
	Exposure classes									
1	Central governments or central banks	87,244	80	28	131				87,482	
2	Regional governments or local authorities	2,960							2,960	
3	Public sector entities	1,979							1,979	
4	Multilateral development banks	1,139							1,139	
5	International organisations	4,613							4,613	
6	Institutions	298							298	298
7	Corporates	925	3,806	1					4,732	4,732
8	Retail	3,090							3,090	3,090
9	Secured by mortgages on immovable property	434							434	
10	Exposures in default		53	70					123	
11	Exposures associated with particularly high risk									
12	Covered bonds	72							72	
13	Institutions and corporates with a short-term credit assessment									
14	Units or shares in collective investment undertakings									
15	Equity exposures									
16	Other items	16	39						55	
17	**Total**	**102,769**	**3,978**	**99**	**131**				**106,977**	**8,120**

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

Exposure to Retail and Central Government or Central Banks (CGCB) is calculated with the Standardised Approach (STA) and thus empty in the IRB overviews. Compared to 31 December 2022, RWEA increased by EUR 2.7 billion. Underlying the biggest RWEA increases was Corporates - SMEs with an increase of EUR 1.9 billion.

30 June 2023

	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 adjust-ments 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												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	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)												
Corporates - SME	0.00 to <0.15	556	481	17.5%	641	0.1%	448	19.7%	2.02	98	15.2%		
	0.00 to <0.10	*17*	*10*	*32.4%*	*20*	*0.1%*	*14*	*23.9%*	*2.11*	*2*	*9.3%*		
	0.10 to <0.15	*540*	*471*	*17.1%*	*621*	*0.1%*	*434*	*19.6%*	*2.02*	*96*	*15.4%*		
	0.15 to <0.25	160	35	54.6%	179	0.2%	190	19.2%	3.29	35	19.6%		
	0.25 to <0.50	1,554	450	39.0%	1,731	0.4%	955	20.5%	2.57	448	25.9%	1	-2
	0.50 to <0.75	4,157	1,025	42.2%	4,590	0.7%	2,139	23.2%	2.71	1,749	38.1%	7	-18
	0.75 to <2.50	11,302	2,576	37.8%	12,276	1.4%	4,658	22.9%	2.72	5,885	47.9%	39	-74
	0.75 to <1.75	*6,973*	*1,532*	*40.2%*	*7,588*	*1.1%*	*3,021*	*22.4%*	*2.74*	*3,343*	*44.1%*	*19*	*-36*
	1.75 to <2.5	*4,329*	*1,045*	*34.3%*	*4,687*	*1.8%*	*1,637*	*23.7%*	*2.69*	*2,542*	*54.2%*	*20*	*-38*
	2.50 to <10.00	2,905	814	25.9%	3,116	4.0%	1,125	23.6%	2.54	2,041	65.5%	29	-62
	2.5 to <5	*2,302*	*625*	*26.3%*	*2,467*	*3.3%*	*812*	*24.3%*	*2.63*	*1,600*	*64.9%*	*20*	*-43*
	5 to <10	*603*	*190*	*24.4%*	*649*	*6.8%*	*313*	*21.2%*	*2.20*	*441*	*67.9%*	*9*	*-19*
	10.00 to <100.00	1,641	384	44.8%	1,819	25.5%	2,354	21.2%	2.54	1,910	105.0%	97	-80
	10 to <20	*85*	*19*	*35.0%*	*92*	*13.5%*	*55*	*22.1%*	*2.23*	*88*	*96.1%*	*3*	*-5*
	20 to <30	*1,543*	*362*	*45.3%*	*1,712*	*26.1%*	*2,295*	*21.2%*	*2.57*	*1,804*	*105.3%*	*94*	*-75*
	30.00 to <100.00	*13*	*3*	*45.4%*	*15*	*31.8%*	*4*	*21.9%*	*1.00*	*18*	*122.0%*	*1*	*-1*
	100.00 (Default)	1,173	230	6.0%	1,187	99.9%	680	20.6%	2.06	915	77.1%	257	-261
	Subtotal (exposure class)	**23,448**	**5,995**	**34.7%**	**25,539**	**7.8%**	**12,549**	**22.5%**	**2.63**	**13,080**	**51.2%**	**431**	**-497**

continued >

30 June 2023

	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 adjust-ments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Corporates - Speciali-sed lending	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25	21			21	0.2%	1	9.4%	1.39	2	7.2%		
	0.25 to <0.50	785	509	49.3%	1,037	0.3%	21	9.6%	3.31	163	15.7%		-10
	0.50 to <0.75	851	111	52.7%	910	0.7%	26	9.4%	3.31	194	21.3%	1	-1
	0.75 to <2.50	3,649	262	52.2%	3,785	1.6%	116	10.6%	3.31	1,082	28.6%	6	-9
	0.75 to <1.75	*2,110*	*154*	*52.7%*	*2,192*	*1.1%*	*61*	*12.8%*	*3.28*	*732*	*33.4%*	*3*	*-6*
	1.75 to <2.5	*1,538*	*108*	*51.5%*	*1,594*	*2.2%*	*55*	*7.6%*	*3.35*	*350*	*21.9%*	*3*	*-4*
	2.50 to <10.00	4,184	918	45.8%	4,605	2.9%	178	10.0%	2.83	1,339	29.1%	13	-18
	2.5 to <5	*4,150*	*917*	*45.8%*	*4,570*	*2.9%*	*175*	*10.0%*	*2.84*	*1,328*	*29.0%*	*13*	*-17*
	5 to <10	*34*		*50.0%*	*34*	*6.7%*	*3*	*9.5%*	*1.48*	*11*	*32.0%*		*-1*
	10.00 to <100.00	636	90	45.7%	678	24.5%	25	8.2%	3.32	289	42.7%	12	-14
	10 to <20												
	20 to <30	*567*	*90*	*45.7%*	*608*	*25.6%*	*23*	*8.0%*	*3.20*	*266*	*43.6%*	*12*	*-14*
	30.00 to <100.00	*69*		*50.0%*	*69*	*14.4%*	*2*	*9.9%*	*4.37*	*24*	*34.6%*		
	100.00 (Default)	87	18		87	100.0%	11	4.0%	1.08	32	36.5%	4	-4
	Subtotal (exposure class)	**10,214**	**1,908**	**47.6%**	**11,122**	**4.1%**	**378**	**10.0%**	**3.09**	**3,100**	**27.9%**	**36**	**-55**
Corporates - Other	0.00 to <0.15	4,321	6,045	36.0%	6,498	0.1%	625	39.4%	2.54	1,758	27.0%	2	-5
	0.00 to <0.10	*3,068*	*4,402*	*37.9%*	*4,735*	*0.1%*	*191*	*42.1%*	*2.74*	*1,319*	*27.8%*	*1*	*-4*
	0.10 to <0.15	*1,253*	*1,642*	*31.0%*	*1,763*	*0.1%*	*434*	*32.0%*	*2.00*	*439*	*24.9%*	*1*	*-2*
	0.15 to <0.25	2,072	4,881	45.8%	4,307	0.2%	187	39.6%	2.49	1,746	40.5%	3	-1
	0.25 to <0.50	7,517	7,448	45.2%	10,884	0.4%	706	39.1%	2.37	6,155	56.6%	15	-7
	0.50 to <0.75	4,818	3,073	37.7%	5,975	0.7%	689	33.2%	2.26	3,827	64.0%	13	-7
	0.75 to <2.50	8,991	5,452	31.0%	10,681	1.4%	1,388	30.2%	2.12	7,957	74.5%	44	-38
	0.75 to <1.75	*5,273*	*3,527*	*30.9%*	*6,364*	*1.1%*	*892*	*31.3%*	*2.30*	*4,674*	*73.4%*	*22*	*-18*
	1.75 to <2.5	*3,718*	*1,925*	*31.1%*	*4,317*	*1.8%*	*496*	*28.6%*	*1.85*	*3,283*	*76.0%*	*23*	*-21*
	2.50 to <10.00	2,925	2,116	29.2%	3,542	3.9%	386	33.6%	2.17	3,843	108.5%	44	-25
	2.5 to <5	*2,028*	*1,470*	*27.8%*	*2,438*	*3.0%*	*279*	*35.9%*	*2.16*	*2,598*	*106.6%*	*26*	*-17*
	5 to <10	*896*	*646*	*32.3%*	*1,105*	*5.7%*	*107*	*28.6%*	*2.18*	*1,245*	*112.7%*	*18*	*-8*
	10.00 to <100.00	1,006	958	28.1%	1,289	24.3%	13,563	31.5%	1.77	2,305	178.8%	96	-21
	10 to <20	*238*	*127*	*32.0%*	*278*	*11.8%*	*27*	*33.0%*	*1.95*	*450*	*161.7%*	*10*	*-6*
	20 to <30	*597*	*735*	*26.5%*	*806*	*25.0%*	*13,495*	*30.2%*	*1.70*	*1,482*	*183.8%*	*60*	*-13*
	30.00 to <100.00	*171*	*95*	*34.5%*	*204*	*38.4%*	*41*	*34.4%*	*1.82*	*373*	*182.3%*	*26*	*-2*
	100.00 (Default)	1,573	1,319	8.2%	1,682	100.0%	293	30.2%	1.52	2,145	127.5%	452	-452
	Subtotal (exposure class)	**33,222**	**31,292**	**37.1%**	**44,858**	**5.3%**	**17,837**	**35.3%**	**2.27**	**29,735**	**66.3%**	**670**	**-557**
Institutions	0.00 to <0.15	30	88	32.1%	58	0.1%	11	67.8%	2.53	21	36.6%		-7
	0.00 to <0.10	*30*	*70*	*30.9%*	*51*	*0.1%*	*8*	*70.4%*	*2.75*	*19*	*37.6%*		
	0.10 to <0.15		*18*	*36.6%*	*7*	*0.1%*	*3*	*47.3%*	*0.82*	*2*	*28.8%*		*-7*
	0.15 to <0.25	4			4	0.2%	2	3.3%	1.00		2.4%		
	0.25 to <0.50	369	130	53.0%	438	0.3%	5	43.8%	1.20	186	42.3%	1	
	0.50 to <0.75												
	0.75 to <2.50	4		24.0%	4	2.2%	2	24.8%	3.66	4	90.2%		
	0.75 to <1.75			*24.0%*		*1.1%*	*1*	*2.4%*	*0.67*		*5.3%*		
	1.75 to <2.5	*4*			*4*	*2.2%*	*1*	*25.0%*	*3.68*	*4*	*90.7%*		
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00	63	1	25.0%	63	27.1%	44	48.2%	2.25	195	308.7%	8	
	10 to <20												

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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 adjust-ments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
	20 to <30	*38*	*1*	*25.0%*	*38*	*24.0%*	*43*	*49.6%*	*0.41*	*112*	*295.8%*	*5*	
	30.00 to <100.00	*25*			*25*	*31.8%*	*1*	*46.1%*	*5.00*	*83*	*328.0%*	*4*	
	100.00 (Default)												
	Subtotal (exposure class)	**470**	**218**	**44.5%**	**568**	**3.3%**	**64**	**46.3%**	**1.47**	**406**	**71.5%**	**9**	**-8**
Retail - Secured by immovable property SME	0.00 to <0.15	32	1	0.3%	32	0.1%	143	6.4%			1.4%		
	0.00 to <0.10	*28*	*1*	*0.3%*	*28*	*0.0%*	*121*	*5.4%*			*1.0%*		
	0.10 to <0.15	*4*		*7.5%*	*4*	*0.1%*	*22*	*13.0%*			*4.2%*		
	0.15 to <0.25	1,480	261	45.1%	1,630	0.2%	12,216	18.2%		159	9.8%	1	-4
	0.25 to <0.50	844	59	47.0%	888	0.4%	4,404	21.1%		154	17.4%	1	-4
	0.50 to <0.75	2			2	0.6%	16	18.0%			19.0%		
	0.75 to <2.50	542	71	34.2%	583	1.3%	3,997	19.1%		199	34.2%	1	-3
	0.75 to <1.75	*407*	*60*	*35.3%*	*441*	*1.0%*	*3,261*	*18.5%*		*125*	*28.4%*	*1*	*-2*
	1.75 to <2.5	*135*	*11*	*28.3%*	*142*	*2.2%*	*736*	*21.2%*		*74*	*51.9%*	*1*	*-1*
	2.50 to <10.00	184	8	16.4%	190	6.2%	1,200	20.0%		163	85.6%	2	-3
	2.5 to <5	*104*	*5*	*17.7%*	*108*	*4.2%*	*703*	*19.4%*		*76*	*70.1%*	*1*	*-1*
	5 to <10	*80*	*3*	*13.7%*	*82*	*8.9%*	*497*	*20.8%*		*87*	*106.2%*	*2*	*-1*
	10.00 to <100.00	49	2	17.4%	50	17.7%	286	20.5%		68	134.4%	2	-1
	10 to <20	*49*	*2*	*17.4%*	*50*	*17.7%*	*285*	*20.5%*		*67*	*134.5%*	*2*	*-1*
	20 to <30					*30.0%*	*1*	*11.9%*			*80.8%*		
	30.00 to <100.00												
	100.00 (Default)	67	27	1.7%	67	100.0%	556	27.3%		36	53.8%	18	-10
	Subtotal (exposure class)	**3,198**	**429**	**40.0%**	**3,441**	**3.0%**	**22,818**	**19.3%**		**779**	**22.6%**	**25**	**-25**
Retail - Secured by immovable property non-SME	0.00 to <0.15	68,592	45	58.5%	68,636	0.1%	335,381	12.3%		2,119	3.1%	8	-7
	0.00 to <0.10	*40,328*	*18*	*37.4%*	*40,336*	*0.1%*	*193,303*	*12.4%*		*1,047*	*2.6%*	*3*	*-3*
	0.10 to <0.15	*28,263*	*27*	*73.0%*	*28,301*	*0.1%*	*142,078*	*12.2%*		*1,072*	*3.8%*	*4*	*-4*
	0.15 to <0.25	15,446	4	90.0%	15,450	0.2%	72,954	14.5%		1,064	6.9%	5	-3
	0.25 to <0.50	40,195	69	84.1%	40,276	0.4%	177,112	12.2%		3,331	8.3%	18	-13
	0.50 to <0.75	16,112	18	25.9%	16,162	0.6%	74,827	12.1%		1,909	11.8%	12	-6
	0.75 to <2.50	13,029	7	56.0%	13,045	1.2%	63,773	12.1%		2,442	18.7%	19	-8
	0.75 to <1.75	*11,866*	*7*	*56.0%*	*11,882*	*1.1%*	*60,153*	*11.7%*		*2,023*	*17.0%*	*15*	*-5*
	1.75 to <2.5	*1,163*			*1,163*	*1.9%*	*3,620*	*16.3%*		*418*	*36.0%*	*4*	*-3*
	2.50 to <10.00	3,051	2	55.8%	3,056	4.3%	10,788	15.1%		1,530	50.1%	19	-20
	2.5 to <5	*2,243*	*1*	*61.5%*	*2,245*	*3.2%*	*7,671*	*15.2%*		*1,010*	*45.0%*	*11*	*-14*
	5 to <10	*809*		*32.3%*	*810*	*7.3%*	*3,117*	*14.6%*		*520*	*64.2%*	*9*	*-6*
	10.00 to <100.00	1,162		74.9%	1,163	22.5%	4,494	14.2%		962	82.7%	37	-15
	10 to <20	*737*		*77.0%*	*738*	*14.2%*	*2,921*	*13.9%*		*596*	*80.9%*	*15*	*-9*
	20 to <30	*282*		*65.0%*	*283*	*25.4%*	*1,032*	*14.6%*		*265*	*93.8%*	*11*	*-3*
	30.00 to <100.00	*143*			*143*	*59.6%*	*541*	*14.6%*		*101*	*70.4%*	*12*	*-3*
	100.00 (Default)	1,292	2	8.4%	1,295	100.0%	5,271	20.9%		1,408	108.8%	166	-88
	Subtotal (exposure class)	**158,877**	**148**	**66.3%**	**159,084**	**1.4%**	**744,600**	**12.6%**		**14,766**	**9.3%**	**284**	**-160**
Retail - Qualifying revolving	0.00 to <0.15	142	4,180	16.4%	849	0.1%	1,466,215	40.0%		15	1.8%		
	0.00 to <0.10	*142*	*4,180*	*16.4%*	*849*	*0.1%*	*1,306,632*	*40.0%*		*15*	*1.8%*		
	0.10 to <0.15					*0.1%*	*159,583*	*53.9%*			*3.7%*		
	0.15 to <0.25	76	356	16.2%	146	0.2%	138,154	44.9%		7	4.7%		
	0.25 to <0.50	114	179	12.6%	150	0.3%	72,802	48.5%		13	8.5%		
	0.50 to <0.75	47	25	6.8%	52	0.6%	30,647	51.7%		7	14.3%		
	0.75 to <2.50	88	64	7.4%	100	1.2%	49,675	52.1%		25	24.9%	1	
	0.75 to <1.75	*75*	*53*	*7.8%*	*85*	*1.1%*	*39,862*	*52.0%*		*19*	*22.7%*		
	1.75 to <2.5	*13*	*10*	*5.8%*	*14*	*2.1%*	*9,813*	*52.4%*		*5*	*37.9%*		

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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 adjust-ments and provisions (in millions)
	2.50 to <10.00	24	15	3.6%	26	4.4%	13,108	53.0%		16	63.4%	1	
	2.5 to <5	*16*	*11*	*4.6%*	*17*	*3.2%*	*9,216*	*52.6%*		*9*	*51.6%*		
	5 to <10	*9*	*4*	*0.9%*	*9*	*6.6%*	*3,892*	*53.7%*		*8*	*85.6%*		
	10.00 to <100.00	5	2	1.1%	5	25.6%	3,151	55.9%		9	166.0%	1	
	10 to <20	*2*	*1*	*1.5%*	*2*	*12.9%*	*1,792*	*55.5%*		*3*	*130.7%*		
	20 to <30			*3.6%*		*20.5%*	*743*	*61.1%*			*178.4%*		
	30.00 to <100.00	*3*	*1*	*0.8%*	*3*	*33.6%*	*616*	*56.1%*		*6*	*187.5%*	*1*	
	100.00 (Default)	23			23	100.0%	14,557	48.7%		37	162.6%	8	
	Subtotal (exposure class)	**520**	**4,821**	**16.0%**	**1,351**	**2.1%**	**1,788,309**	**43.3%**		**130**	**9.6%**	**11**	
Retail - Other SME	0.00 to <0.15	7	5	36.4%	11	0.1%	565	11.6%			3.0%		
	0.00 to <0.10	*7*	*4*	*37.1%*	*9*	*0.0%*	*413*	*5.8%*			*0.7%*		
	0.10 to <0.15		*1*	*33.8%*	*2*	*0.1%*	*152*	*36.9%*			*13.4%*		
	0.15 to <0.25	329	628	44.2%	647	0.2%	7,819	30.5%		106	16.4%		-3
	0.25 to <0.50	401	136	46.9%	478	0.4%	4,699	30.4%		114	23.9%	1	-6
	0.50 to <0.75	6		18.9%	6	0.7%	719	28.6%		2	36.6%		
	0.75 to <2.50	628	99	32.5%	679	1.5%	13,375	26.0%		276	40.7%	3	-8
	0.75 to <1.75	*483*	*78*	*31.9%*	*521*	*1.3%*	*11,447*	*25.2%*		*199*	*38.1%*	*2*	*-4*
	1.75 to <2.5	*145*	*20*	*35.1%*	*158*	*2.1%*	*1,928*	*28.6%*		*77*	*49.0%*	*1*	*-4*
	2.50 to <10.00	479	14	22.7%	487	5.3%	18,830	25.4%		253	51.9%	7	-4
	2.5 to <5	*238*	*8*	*21.2%*	*243*	*3.7%*	*12,712*	*25.3%*		*113*	*46.4%*	*2*	*-2*
	5 to <10	*241*	*6*	*24.6%*	*245*	*6.9%*	*6,118*	*25.5%*		*140*	*57.3%*	*4*	*-2*
	10.00 to <100.00	130	3	26.5%	132	16.5%	3,057	28.1%		107	81.2%	6	-2
	10 to <20	*103*	*3*	*26.5%*	*105*	*14.0%*	*1,779*	*28.1%*		*81*	*77.4%*	*4*	*-2*
	20 to <30	*27*			*27*	*26.3%*	*1,278*	*28.0%*		*26*	*95.8%*	*2*	
	30.00 to <100.00												
	100.00 (Default)	101	31	1.8%	102	99.9%	2,806	21.9%		111	108.5%	16	-30
	Subtotal (exposure class)	**2,081**	**915**	**41.5%**	**2,542**	**6.4%**	**51,870**	**27.7%**		**969**	**38.1%**	**33**	**-53**
Retail - Other non-SME	0.00 to <0.15	39	170	33.9%	106	0.1%	3,372	33.4%		9	8.4%		
	0.00 to <0.10	*12*	*142*	*35.9%*	*65*	*0.0%*	*2,672*	*25.1%*		*2*	*3.2%*		
	0.10 to <0.15	*27*	*28*	*23.8%*	*41*	*0.1%*	*700*	*46.3%*		*7*	*16.7%*		
	0.15 to <0.25	1	2	48.6%	2	0.2%	107	36.0%			19.3%		
	0.25 to <0.50	1	2	30.5%	2	0.4%	560	55.8%		1	35.9%		
	0.50 to <0.75	119	8	11.7%	135	0.7%	1,973	42.3%		53	39.5%		
	0.75 to <2.50	445	3	17.8%	450	1.7%	30,646	29.3%		180	40.1%	2	-2
	0.75 to <1.75	*246*	*3*	*17.8%*	*251*	*1.4%*	*19,118*	*29.2%*		*95*	*37.8%*	*1*	*-1*
	1.75 to <2.5	*199*			*199*	*2.1%*	*11,528*	*29.5%*		*86*	*43.0%*	*1*	*-1*
	2.50 to <10.00	381	2	16.1%	385	4.1%	16,924	29.9%		184	47.9%	5	-2
	2.5 to <5	*306*	*1*	*16.7%*	*309*	*3.4%*	*13,955*	*29.9%*		*146*	*47.1%*	*3*	*-2*
	5 to <10	*74*	*1*	*15.0%*	*76*	*6.9%*	*2,969*	*29.7%*		*38*	*50.9%*	*2*	*-1*
	10.00 to <100.00	40		18.4%	40	20.8%	2,183	30.4%		30	74.4%	3	-2
	10 to <20	*18*		*18.4%*	*18*	*13.6%*	*1,017*	*31.5%*		*12*	*66.4%*	*1*	*-1*
	20 to <30	*22*			*22*	*26.7%*	*1,166*	*29.4%*		*18*	*80.9%*	*2*	*-1*
	30.00 to <100.00												
	100.00 (Default)	38	2	5.1%	38	99.7%	1,741	40.2%		61	159.4%	12	-24
	Subtotal (exposure class)	**1,063**	**189**	**32.5%**	**1,159**	**6.1%**	**57,506**	**31.8%**		**519**	**44.7%**	**22**	**-30**
Total (all exposures classes)		**233,093**	**45,914**		**249,663**		**2,695,931**			**63,484**		**1,519**	**-1,386**

[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												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	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)												
Corporates - SME	0.00 to <0.15	729	633	14.7%	822	0.1%	670	17.9%	1.87	99	12.0%		
	0.00 to <0.10	*26*	*16*	*36.5%*	*32*	*0.1%*	*19*	*32.0%*	*3.20*	*5*	*15.5%*		
	0.10 to <0.15	*702*	*617*	*14.1%*	*789*	*0.1%*	*651*	*17.3%*	*1.82*	*94*	*11.9%*		
	0.15 to <0.25	293	96	48.7%	339	0.2%	447	20.7%	2.69	57	16.8%		-1
	0.25 to <0.50	1,731	490	42.9%	1,942	0.4%	1,180	22.1%	2.68	497	25.6%	2	-3
	0.50 to <0.75	4,259	1,029	42.1%	4,692	0.7%	2,236	23.3%	2.76	1,493	31.8%	7	-17
	0.75 to <2.50	12,284	2,711	38.1%	13,315	1.4%	5,552	22.9%	2.82	5,362	40.3%	43	-90
	0.75 to <1.75	*7,500*	*1,559*	*39.5%*	*8,116*	*1.1%*	*3,578*	*22.0%*	*2.81*	*2,903*	*35.8%*	*20*	*-42*
	1.75 to <2.5	*4,784*	*1,153*	*36.1%*	*5,199*	*1.8%*	*1,974*	*24.5%*	*2.84*	*2,459*	*47.3%*	*23*	*-48*
	2.50 to <10.00	3,217	919	28.2%	3,476	4.0%	1,387	22.9%	2.46	1,775	51.1%	32	-83
	2.5 to <5	*2,569*	*729*	*29.0%*	*2,780*	*3.4%*	*1,042*	*23.2%*	*2.50*	*1,379*	*49.6%*	*22*	*-58*
	5 to <10	*648*	*191*	*25.3%*	*696*	*6.8%*	*345*	*21.8%*	*2.30*	*397*	*57.0%*	*10*	*-25*
	10.00 to <100.00	705	183	45.7%	789	21.1%	2,032	24.5%	2.67	724	91.8%	42	-49
	10 to <20	*150*	*19*	*35.7%*	*157*	*13.6%*	*150*	*21.3%*	*2.51*	*115*	*73.6%*	*5*	*-10*
	20 to <30	*543*	*161*	*46.9%*	*619*	*22.8%*	*1,881*	*25.4%*	*2.74*	*596*	*96.3%*	*36*	*-38*
	30.00 to <100.00	*13*	*3*	*42.5%*	*14*	*30.9%*	*1*	*22.3%*	*1.23*	*13*	*98.4%*	*1*	*-1*
	100.00 (Default)	1,337	235	6.1%	1,351	99.2%	780	18.3%	2.09	1,141	84.5%	244	-246
	Subtotal (exposure class)	**24,556**	**6,297**	**34.5%**	**26,726**	**7.0%**	**14,284**	**22.6%**	**2.68**	**11,149**	**41.7%**	**370**	**-490**
Corporates - Specialised lending	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25	64		36.4%	64	0.2%	2	25.3%	2.97	19	30.1%		
	0.25 to <0.50	652	61	51.1%	683	0.3%	22	12.1%	3.64	140	20.4%		-1
	0.50 to <0.75	1,227	89	51.3%	1,273	0.7%	41	9.2%	2.99	244	19.2%	1	-8
	0.75 to <2.50	2,655	238	57.3%	2,792	1.3%	86	12.0%	3.01	794	28.4%	4	-16
	0.75 to <1.75	*1,936*	*186*	*58.4%*	*2,044*	*1.1%*	*61*	*12.0%*	*2.95*	*566*	*27.7%*	*3*	*-11*
	1.75 to <2.5	*720*	*52*	*53.5%*	*747*	*1.8%*	*25*	*11.9%*	*3.17*	*228*	*30.5%*	*1*	*-5*
	2.50 to <10.00	5,825	773	44.1%	6,166	4.7%	281	9.2%	2.99	1,721	27.9%	27	-16
	2.5 to <5	*5,127*	*694*	*42.9%*	*5,425*	*4.5%*	*224*	*8.9%*	*3.04*	*1,453*	*26.8%*	*22*	*-11*
	5 to <10	*698*	*79*	*54.6%*	*741*	*5.6%*	*57*	*11.2%*	*2.66*	*269*	*36.2%*	*5*	*-4*
	10.00 to <100.00	93		69.6%	93	8.0%	8	16.2%	1.77	56	59.6%	1	-3

continued >

	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)
													31 December 2022
	10 to <20	18		69.6%	18	11.3%	2	31.1%	1.37	26	142.0%	1	-3
	20 to <30	75		0.0%	75	7.2%	6	12.6%	1.87	30	39.9%	1	-1
	30.00 to <100.00												
	100.00 (Default)	191	53	39.4%	212	100.0%	13	28.8%	2.51	209	98.4%	69	-69
	Subtotal (exposure class)	**10,708**	**1,214**	**47.4%**	**11,283**	**4.8%**	**453**	**10.6%**	**3.02**	**3,183**	**28.2%**	**102**	**-113**
Corporates - Other	0.00 to <0.15	4,315	4,834	36.1%	6,061	0.1%	542	42.1%	2.63	1,619	26.7%	2	-2
	0.00 to <0.10	2,978	3,527	37.5%	4,300	0.1%	187	44.5%	2.81	1,184	27.5%	1	-1
	0.10 to <0.15	1,337	1,307	32.4%	1,761	0.1%	355	36.1%	2.20	435	24.7%	1	-1
	0.15 to <0.25	1,782	4,646	46.1%	3,926	0.2%	222	38.6%	2.56	1,587	40.4%	3	-1
	0.25 to <0.50	8,088	8,431	44.9%	11,874	0.4%	745	39.4%	2.24	6,464	54.4%	16	-9
	0.50 to <0.75	5,041	3,359	38.0%	6,318	0.6%	899	34.1%	2.25	3,913	61.9%	13	-9
	0.75 to <2.50	8,940	5,888	33.1%	10,883	1.4%	1,988	31.8%	2.24	8,107	74.5%	45	-50
	0.75 to <1.75	5,142	3,621	32.8%	6,330	1.1%	1,269	31.7%	2.33	4,468	70.6%	21	-20
	1.75 to <2.5	3,798	2,267	33.5%	4,552	1.8%	719	31.9%	2.11	3,638	79.9%	25	-30
	2.50 to <10.00	2,834	2,299	27.3%	3,458	4.1%	608	32.8%	2.15	3,770	109.0%	43	-31
	2.5 to <5	1,855	1,545	26.3%	2,260	3.2%	460	35.3%	2.05	2,472	109.4%	24	-21
	5 to <10	979	753	29.4%	1,199	5.8%	148	28.1%	2.32	1,298	108.3%	18	-11
	10.00 to <100.00	775	876	30.0%	1,037	17.5%	14,193	35.6%	1.76	1,842	177.6%	64	-20
	10 to <20	289	175	40.4%	360	11.5%	49	38.2%	2.02	623	173.1%	14	-7
	20 to <30	444	701	27.4%	636	19.2%	14,142	34.0%	1.58	1,134	178.3%	43	-11
	30.00 to <100.00	42		54.1%	42	43.3%	2	38.2%	2.35	86	205.8%	7	-2
	100.00 (Default)	1,747	1,125	14.1%	1,903	100.0%	435	33.7%	1.58	2,469	129.7%	537	-529
	Subtotal (exposure class)	**33,522**	**31,457**	**38.0%**	**45,461**	**5.4%**	**19,632**	**36.3%**	**2.27**	**29,772**	**65.5%**	**724**	**-651**
Institutions	0.00 to <0.15	695	56	1.9%	696	0.1%	12	33.6%	2.74	83	11.9%		-1
	0.00 to <0.10	375	54	0.0%	375	0.1%	9	60.6%	0.84	72	19.1%		-1
	0.10 to <0.15	319	3	42.5%	320	0.1%	3	2.1%	4.96	11	3.6%		
	0.15 to <0.25					0.2%	1	45.0%	1.00		32.6%		
	0.25 to <0.50	376	136	51.8%	446	0.3%	5	42.7%	1.45	201	45.2%	1	
	0.50 to <0.75												
	0.75 to <2.50			24.0%		1.1%	1	2.4%	0.67		5.3%		
	0.75 to <1.75			24.0%		1.1%	1	2.4%	0.67		5.3%		
	1.75 to <2.5												
	2.50 to <10.00		13	33.5%	4	3.7%	1	48.2%	1.00	6	138.8%		
	2.5 to <5		13	33.5%	4	3.7%	1	48.2%	1.00	6	138.8%		
	5 to <10												
	10.00 to <100.00	30	1	26.1%	30	24.0%	54	23.1%	0.88	42	139.8%	2	
	10 to <20												
	20 to <30	30	1	26.1%	30	24.0%	54	23.1%	0.88	42	139.8%	2	
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)	**1,100**	**205**	**36.9%**	**1,176**	**0.8%**	**74**	**36.9%**	**2.20**	**332**	**28.3%**	**2**	**-1**
Retail - Secured by immovable property SME	0.00 to <0.15	27		0.0%	27	0.0%	133	6.3%			1.1%		
	0.00 to <0.10	23		0.0%	23	0.0%	114	5.3%			0.8%		
	0.10 to <0.15	4		4.3%	4	0.1%	19	12.2%			3.0%		
	0.15 to <0.25	1,403	350	43.4%	1,543	0.2%	12,217	18.3%		115	7.4%	1	-8
	0.25 to <0.50	809	58	80.5%	849	0.4%	4,403	21.1%		113	13.3%	1	-8
	0.50 to <0.75	1			1	0.6%	9	11.2%			9.2%		
	0.75 to <2.50	555	74	64.9%	596	1.3%	4,232	19.2%		160	26.9%	2	-10

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	PD range	On-balance sheet ex-posures	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 adjust-ments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
	0.75 to <1.75	*409*	*63*	*62.2%*	*443*	*1.0%*	*3,411*	*18.5%*		*97*	*21.8%*	*1*	*-7*
	1.75 to <2.5	*146*	*11*	*80.9%*	*153*	*2.2%*	*821*	*21.2%*		*63*	*41.4%*	*1*	*-3*
	2.50 to <10.00	151	8	83.2%	156	6.3%	1,106	19.8%		105	67.7%	2	-4
	2.5 to <5	*84*	*4*	*85.8%*	*87*	*4.3%*	*624*	*19.8%*		*50*	*57.0%*	*1*	*-2*
	5 to <10	*67*	*3*	*79.7%*	*69*	*8.9%*	*482*	*19.8%*		*56*	*81.2%*	*1*	*-2*
	10.00 to <100.00	48	2	99.3%	49	17.7%	323	20.3%		51	105.2%	2	-2
	10 to <20	*48*	*2*	*99.3%*	*49*	*17.7%*	*322*	*20.3%*		*51*	*105.3%*	*2*	*-2*
	20 to <30												
	30.00 to <100.00					*33.3%*	*1*	*7.0%*			*36.0%*		
	100.00 (Default)	67	6	10.9%	67	100.0%	556	27.5%		32	47.5%	25	-10
	Subtotal (exposure class)	**3,060**	**498**	**51.4%**	**3,288**	**3.0%**	**22,979**	**19.4%**		**577**	**17.5%**	**32**	**-42**
Retail - Secured by immovable property non-SME	0.00 to <0.15	69,481	53	87.8%	69,511	0.1%	338,200	12.4%		2,153	3.1%	8	-9
	0.00 to <0.10	*41,261*	*17*	*46.2%*	*41,263*	*0.1%*	*194,702*	*12.3%*		*1,066*	*2.6%*	*4*	*-4*
	0.10 to <0.15	*28,220*	*36*	*100.0%*	*28,248*	*0.1%*	*143,498*	*12.5%*		*1,086*	*3.8%*	*4*	*-5*
	0.15 to <0.25	15,021	5	94.6%	14,911	0.2%	74,452	13.6%		1,034	6.9%	5	-3
	0.25 to <0.50	41,248	83	99.8%	41,315	0.4%	181,423	12.3%		3,633	8.8%	20	-11
	0.50 to <0.75	14,905	20	100.0%	14,950	0.6%	72,285	11.5%		1,694	11.3%	11	-5
	0.75 to <2.50	13,744	17	100.8%	13,756	1.1%	66,737	12.0%		2,520	18.3%	19	-9
	0.75 to <1.75	*12,659*	*17*	*100.8%*	*12,671*	*1.1%*	*63,171*	*11.8%*		*2,146*	*16.9%*	*16*	*-5*
	1.75 to <2.5	*1,085*		*0.5%*	*1,085*	*1.9%*	*3,566*	*15.2%*		*374*	*34.4%*	*3*	*-4*
	2.50 to <10.00	3,038	2	100.0%	3,041	4.8%	11,170	14.6%		1,602	52.7%	21	-22
	2.5 to <5	*1,747*	*1*	*100.0%*	*1,750*	*3.3%*	*6,190*	*14.7%*		*787*	*45.0%*	*8*	*-11*
	5 to <10	*1,290*	*2*	*100.0%*	*1,291*	*6.8%*	*4,980*	*14.4%*		*815*	*63.1%*	*12*	*-11*
	10.00 to <100.00	1,075		0.0%	1,076	24.8%	4,383	13.6%		877	81.5%	35	-16
	10 to <20	*534*		*0.0%*	*535*	*14.0%*	*2,221*	*13.2%*		*415*	*77.5%*	*10*	*-7*
	20 to <30	*335*		*0.0%*	*336*	*23.5%*	*1,337*	*13.7%*		*304*	*90.7%*	*11*	*-5*
	30.00 to <100.00	*206*		*0.0%*	*206*	*54.8%*	*825*	*14.2%*		*158*	*76.8%*	*15*	*-5*
	100.00 (Default)	1,152	1	0.0%	1,153	100.0%	4,867	20.8%		1,129	97.9%	155	-71
	Subtotal (exposure class)	**159,663**	**181**	**118.0%**	**159,713**	**1.3%**	**753,517**	**12.5%**		**14,641**	**9.2%**	**274**	**-146**
Retail - Qualifying revolving	0.00 to <0.15	127	4,161	16.8%	827	0.1%	1,442,095	39.9%		15	1.8%		
	0.00 to <0.10	*127*	*4,161*	*16.8%*	*827*	*0.1%*	*1,291,155*	*39.9%*		*15*	*1.8%*		
	0.10 to <0.15					*0.1%*	*150,940*	*51.9%*			*3.5%*		
	0.15 to <0.25	70	334	18.3%	131	0.2%	128,389	44.8%		6	4.7%		
	0.25 to <0.50	115	174	18.9%	148	0.3%	74,251	49.0%		13	8.7%		
	0.50 to <0.75	51	25	19.5%	56	0.6%	31,248	52.3%		8	14.5%		
	0.75 to <2.50	93	65	18.3%	105	1.2%	50,575	52.3%		26	24.8%	1	
	0.75 to <1.75	*79*	*54*	*18.8%*	*89*	*1.0%*	*40,154*	*52.3%*		*20*	*22.6%*		
	1.75 to <2.5	*14*	*11*	*15.7%*	*15*	*2.1%*	*10,421*	*52.4%*		*6*	*37.9%*		
	2.50 to <10.00	29	16	11.5%	31	4.4%	14,831	53.4%		20	63.8%	1	
	2.5 to <5	*19*	*12*	*13.7%*	*20*	*3.2%*	*10,429*	*53.0%*		*11*	*52.2%*		
	5 to <10	*10*	*4*	*5.8%*	*11*	*6.7%*	*4,402*	*54.1%*		*9*	*86.2%*		
	10.00 to <100.00	6	2	4.4%	6	27.1%	3,929	55.9%		10	169.0%	1	
	10 to <20	*2*	*1*	*4.9%*	*2*	*12.8%*	*2,065*	*55.2%*		*3*	*129.4%*		
	20 to <30			*31.5%*		*21.4%*	*943*	*63.5%*			*188.2%*		
	30.00 to <100.00	*4*	*1*	*3.9%*	*4*	*34.5%*	*921*	*56.2%*		*8*	*188.5%*	*1*	
	100.00 (Default)	24			24	100.0%	15,715	47.5%		39	159.7%	9	
	Subtotal (exposure class)	**515**	**4,778**	**17.0%**	**1,328**	**2.3%**	**1,761,033**	**43.4%**		**137**	**10.3%**	**12**	

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												31 December 2022	
	PD range	On-balance sheet ex-posures	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 adjust-ments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Retail - Other SME	0.00 to <0.15	5	6	62.4%	8	0.0%	644	25.2%			4.3%		
	0.00 to <0.10	*4*	*5*	*40.6%*	*6*	*0.0%*	*490*	*21.0%*			*2.1%*		
	0.10 to <0.15		*2*	*100.0%*	*2*	*0.1%*	*154*	*36.1%*			*10.0%*		
	0.15 to <0.25	310	556	52.5%	597	0.2%	8,013	29.8%		73	12.2%		-5
	0.25 to <0.50	367	142	58.7%	448	0.4%	4,774	30.5%		82	18.3%	1	-9
	0.50 to <0.75	7		0.0%	7	0.7%	812	29.7%		2	30.5%		
	0.75 to <2.50	648	105	56.1%	703	1.5%	14,408	24.8%		227	32.3%	3	-11
	0.75 to <1.75	*496*	*79*	*53.7%*	*536*	*1.3%*	*12,247*	*23.7%*		*162*	*30.2%*	*2*	*-6*
	1.75 to <2.5	*151*	*25*	*63.4%*	*167*	*2.1%*	*2,161*	*28.2%*		*65*	*38.8%*	*1*	*-5*
	2.50 to <10.00	526	15	63.9%	534	5.3%	22,038	24.1%		216	40.5%	7	-6
	2.5 to <5	*266*	*9*	*61.1%*	*270*	*3.7%*	*15,375*	*24.4%*		*94*	*34.9%*	*3*	*-3*
	5 to <10	*260*	*7*	*67.6%*	*264*	*6.9%*	*6,663*	*23.8%*		*122*	*46.1%*	*4*	*-3*
	10.00 to <100.00	116	3	77.2%	118	16.1%	2,886	25.9%		73	61.4%	5	-3
	10 to <20	*97*	*3*	*77.2%*	*99*	*13.9%*	*1,591*	*26.2%*		*60*	*61.3%*	*4*	*-2*
	20 to <30	*20*		*0.0%*	*20*	*27.0%*	*1,295*	*24.4%*		*12*	*62.0%*	*1*	*-1*
	30.00 to <100.00												
	100.00 (Default)	119	19	8.2%	119	99.9%	2,747	19.6%		90	75.3%	23	-32
	Subtotal (exposure class)	**2,097**	**846**	**53.3%**	**2,535**	**7.1%**	**56,322**	**26.7%**		**762**	**30.1%**	**39**	**-67**
Retail - Other non-SME	0.00 to <0.15	47	211	39.8%	129	0.1%	3,589	31.5%		10	7.4%		
	0.00 to <0.10	*18*	*177*	*37.5%*	*83*	*0.0%*	*2,814*	*26.0%*		*3*	*3.3%*		
	0.10 to <0.15	*29*	*34*	*51.8%*	*46*	*0.1%*	*775*	*41.4%*		*7*	*14.8%*		
	0.15 to <0.25	1	3	52.9%	3	0.2%	135	35.2%			18.9%		
	0.25 to <0.50	1	3	55.3%	2	0.4%	548	51.2%		1	32.9%		
	0.50 to <0.75	140	24	70.5%	141	0.7%	1,994	40.8%		54	38.0%		
	0.75 to <2.50	450	8	71.7%	451	1.7%	30,078	29.3%		181	40.2%	2	-2
	0.75 to <1.75	*244*	*8*	*71.7%*	*244*	*1.4%*	*18,465*	*29.2%*		*92*	*37.8%*	*1*	*-1*
	1.75 to <2.5	*207*			*207*	*2.1%*	*11,613*	*29.5%*		*89*	*43.1%*	*1*	*-1*
	2.50 to <10.00	363	7	58.5%	362	4.1%	15,604	30.7%		178	49.2%	5	-2
	2.5 to <5	*285*	*5*	*66.3%*	*285*	*3.4%*	*12,692*	*31.1%*		*140*	*49.0%*	*3*	*-2*
	5 to <10	*77*	*3*	*44.6%*	*77*	*6.9%*	*2,912*	*28.9%*		*38*	*49.7%*	*2*	*-1*
	10.00 to <100.00	37		0.0%	38	20.0%	2,138	29.8%		27	72.2%	2	-2
	10 to <20	*19*		*0.0%*	*20*	*13.7%*	*1,177*	*29.9%*		*12*	*63.0%*	*1*	*-1*
	20 to <30	*18*			*18*	*27.0%*	*961*	*29.7%*		*15*	*82.2%*	*1*	*-1*
	30.00 to <100.00												
	100.00 (Default)	48	8	1.6%	40	99.8%	1,845	41.6%		68	170.6%	12	-22
	Subtotal (exposure class)	**1,088**	**264**	**43.3%**	**1,165**	**6.1%**	**55,931**	**31.9%**		**519**	**44.5%**	**22**	**-29**
Total (all exposures classes)		**236,308**	**45,742**		**252,675**		**2,684,225**			**61,071**		**1,576**	**-1,540**

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

Exposure class F-IRB

													30 June 2023
	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 adjust-ments 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												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	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)												
Corporates - SME	0.00 to <0.15	80	44	63.0%	107	0.1%	3	45.0%	2.50	38	36%		
	0.00 to <0.10												
	0.10 to <0.15	*80*	*44*	*63.0%*	*107*	*0.1%*	*3*	*45.0%*	*2.50*	*38*	*36%*		
	0.15 to <0.25	312	176	68.0%	431	0.2%	28	46.1%	2.50	176	41%		
	0.25 to <0.50	139	127	75.0%	234	0.3%	14	46.9%	2.50	123	53%		
	0.50 to <0.75												
	0.75 to <2.50	10	12	75.0%	19	1.1%	2	45.0%	2.50	17	90%		
	0.75 to <1.75	*10*	*12*	*75.0%*	*19*	*1.1%*	*2*	*45.0%*	*2.50*	*17*	*90%*		
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00	20			20	24.0%	3	75.0%	2.50	70	348%	4	
	10 to <20												
	20 to <30	*20*			*20*	*24.0%*	*3*	*75.0%*	*2.50*	*70*	*348%*	*4*	
	30.00 to <100.00												
	100.00 (Default)	1			1	100.0%	1	75.0%	2.50			1	-1
	Subtotal (exposure class)	**562**	**358**	**70.0%**	**812**	**0.9%**	**51**	**46.9%**	**2.50**	**424**	**52%**	**5**	**-1**
Corporates - Specialised lending	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25	120			120	0.2%	2	45.0%	2.50	57	48%		
	0.25 to <0.50	2,800	1,271	49.0%	3,420	0.4%	60	45.1%	2.50	2,365	69%	6	-2
	0.50 to <0.75	1,693	2,285	51.0%	2,857	0.7%	60	45.0%	2.50	2,505	88%	9	-7
	0.75 to <2.50	372	88	55.0%	420	1.1%	13	45.0%	2.50	445	106%	2	-3
	0.75 to <1.75	*372*	*88*	*55.0%*	*420*	*1.1%*	*13*	*45.0%*	*2.50*	*445*	*106%*	*2*	*-3*
	1.75 to <2.5												

continued >

													30 June 2023
	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)
	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)	226	39	32.0%	239	100.0%	9	45.0%	2.50			86	-64
	Subtotal (exposure class)	**5,211**	**3,683**	**50.0%**	**7,056**	**3.9%**	**144**	**45.0%**	**2.50**	**5,373**	**76%**	**102**	**-76**
Corporates - Other	0.00 to <0.15	3,688	3,148	55.0%	5,405	0.1%	176	44.8%	2.50	1,965	36%	2	-12
	0.00 to <0.10	*1,066*	*764*	*23.0%*	*1,239*	*0.0%*	*79*	*45.0%*	*2.50*	*306*	*25%*		*-11*
	0.10 to <0.15	*2,622*	*2,384*	*65.0%*	*4,166*	*0.1%*	*97*	*44.7%*	*2.50*	*1,660*	*40%*	*2*	
	0.15 to <0.25	666	826	57.0%	1,138	0.2%	48	45.0%	2.50	561	49%	1	-1
	0.25 to <0.50	478	236	5.0%	489	0.2%	44	45.6%	2.50	286	59%	1	
	0.50 to <0.75		2	20.0%	1	0.7%	6	45.0%	2.50	1	114%		
	0.75 to <2.50	15	4	21.0%	16	2.0%	7	45.0%	2.50	25	158%		
	0.75 to <1.75			*30.0%*		*1.1%*		*75.0%*	*0.50*		*129%*		
	1.75 to <2.5	*15*	*4*	*21.0%*	*16*	*2.0%*	*7*	*45.0%*	*2.50*	*25*	*158%*		
	2.50 to <10.00		4	20.0%	1	7.3%	7	45.0%	2.50	2	224%		
	2.5 to <5												
	5 to <10		*4*	*20.0%*	*1*	*7.3%*	*7*	*45.0%*	*2.50*	*2*	*224%*		
	10.00 to <100.00	16	20	34.0%	23	25.6%	7	45.0%	2.50	69	307%	3	
	10 to <20					*14.6%*	*1*	*45.0%*	*2.50*		*279%*		
	20 to <30	*16*	*20*	*34.0%*	*23*	*25.6%*	*6*	*45.0%*	*2.50*	*69*	*307%*	*3*	
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)	**4,863**	**4,239**		**7,072**	**0.2%**	**295**	**44.9%**	**2.50**	**2,909**	**41%**	**6**	**-12**
Institutions	0.00 to <0.15	5,159	92	20.0%	5,177	0.1%	172	23.9%	2.50	904	17%	1	
	0.00 to <0.10	*3,439*	*80*	*20.0%*	*3,455*	*0.0%*	*119*	*25.7%*	*2.50*	*535*	*15%*		
	0.10 to <0.15	*1,719*	*12*	*18.0%*	*1,721*	*0.1%*	*53*	*20.1%*	*2.50*	*369*	*21%*		
	0.15 to <0.25	828	32	20.0%	835	0.2%	22	11.6%	2.50	133	16%		
	0.25 to <0.50	89	9	22.0%	91	0.3%	19	17.6%	2.50	26	29%		
	0.50 to <0.75	6	1	86.0%	7	0.7%	6	45.0%	2.50	7	108%		
	0.75 to <2.50	10		20.0%	10	1.2%	3	45.0%	2.50	14	138%		
	0.75 to <1.75	*10*			*10*	*1.2%*	*2*	*45.0%*	*2.50*	*14*	*138%*		
	1.75 to <2.5			*20.0%*		*2.0%*	*1*	*45.0%*	*2.50*		*158%*		
	2.50 to <10.00			20.0%		4.7%	3	45.0%	2.50		184%		
	2.5 to <5					*3.7%*	*1*	*45.0%*	*2.50*		*182%*		
	5 to <10			*20.0%*		*7.3%*	*2*	*45.0%*	*2.50*		*189%*		
	10.00 to <100.00	63	2	20.0%	64	15.0%	15	45.0%	2.50	155	244%	4	
	10 to <20	*61*	*1*	*20.0%*	*62*	*14.6%*	*8*	*45.0%*	*2.50*	*149*	*242%*	*4*	
	20 to <30	*2*	*1*	*20.0%*	*2*	*26.5%*	*7*	*45.0%*	*2.50*	*6*	*289%*		
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)	**6,155**	**136**	**21.0%**	**6,183**	**0.2%**	**242**	**22.4%**	**2.50**	**1,240**	**20%**	**5**	**-1**

continued >

	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 adjust-ments and provisions
		30 June 2023											
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Retail	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	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)		**16,791**	**8,417**		**21,123**		**737**		**2.50**	**9,946**		**119**	**-90**

[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												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	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)												
Corporates - SME	0.00 to <0.15	106	105	75.0%	185	0.1%	6	45.0%	2.50	53	29%		
	0.00 to <0.10												
	0.10 to <0.15	*106*	*105*	*75.0%*	*185*	*0.1%*	*6*	*45.0%*	*2.50*	*53*	*29%*		
	0.15 to <0.25	231	162	49.0%	310	0.2%	22	45.0%	2.50	103	33%		
	0.25 to <0.50	205	100	75.0%	280	0.3%	18	50.5%	2.50	129	46%		-1
	0.50 to <0.75												
	0.75 to <2.50	6	16	75.0%	18	1.1%	2	45.0%	2.50	13	71%		
	0.75 to <1.75	*6*	*16*	*75.0%*	*18*	*1.1%*	*2*	*45.0%*	*2.50*	*13*	*71%*		
	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)	1			1	100.0%	1	75.0%	2.50			1	-1
	Subtotal (exposure class)	**549**	**383**	**64.0%**	**794**	**0.3%**	**49**	**47.0%**	**2.50**	**299**	**38%**	**2**	**-2**
Corporates - Specialised lending	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25	216		50.0%	216	0.2%	2	45.0%	2.50	78	36%		
	0.25 to <0.50	2,219	1,323	48.0%	2,853	0.4%	53	45.1%	2.50	1,895	66%	5	-2
	0.50 to <0.75	1,455	1,593	51.0%	2,265	0.7%	58	45.0%	2.50	1,908	84%	7	-8
	0.75 to <2.50	391	150	49.0%	464	1.1%	15	45.1%	2.50	454	98%	2	-5
	0.75 to <1.75	*391*	*150*	*49.0%*	*464*	*1.1%*	*15*	*45.1%*	*2.50*	*454*	*98%*	*2*	*-5*
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												

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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)
	10.00 to <100.00	61	14	75.0%	72	5.1%	1	45.0%	2.50	79	110%	2	
	10 to <20												
	20 to <30	*61*	*14*	*75.0%*	*72*	*5.1%*	*1*	*45.0%*	*2.50*	*79*	*110%*	*2*	
	30.00 to <100.00												
	100.00 (Default)	192	24	28.0%	199	100.0%	8	45.0%	2.50	5	3%	80	-59
	Subtotal (exposure class)	**4,534**	**3,105**	**49.0%**	**6,070**	**3.8%**	**137**	**45.1%**	**2.50**	**4,419**	**73%**	**96**	**-75**
Corporates - Other	0.00 to <0.15	2,668	4,069	63.0%	5,243	0.1%	252	43.5%	2.50	1,949	37%	2	
	0.00 to <0.10	*417*	*615*	*12.0%*	*493*	*0.0%*	*125*	*45.0%*	*2.50*	*111*	*22%*		
	0.10 to <0.15	*2,251*	*3,455*	*72.0%*	*4,750*	*0.1%*	*127*	*43.3%*	*2.50*	*1,839*	*39%*	*2*	
	0.15 to <0.25	704	819	50.0%	1,117	0.2%	61	45.0%	2.50	567	51%	1	-1
	0.25 to <0.50	552	280	11.0%	582	0.3%	84	45.3%	2.50	284	49%	1	
	0.50 to <0.75	141	6	66.0%	145	0.7%	16	45.0%	2.50	2	2%		
	0.75 to <2.50	103	5	17.0%	104	2.0%	7	45.0%	2.50	163	158%	1	
	0.75 to <1.75												
	1.75 to <2.5	*103*	*5*	*17.0%*	*104*	*2.0%*	*7*	*45.0%*	*2.50*	*163*	*158%*	*1*	
	2.50 to <10.00		12	20.0%	3	6.4%	12	45.0%	2.50	5	213%		
	2.5 to <5		*3*	*20.0%*	*1*	*3.7%*	*3*	*45.0%*	*2.50*	*1*	*182%*		
	5 to <10		*9*	*20.0%*	*2*	*7.3%*	*9*	*45.0%*	*2.50*	*4*	*224%*		
	10.00 to <100.00	171	29	56.0%	188	2.8%	10	45.0%	2.50	121	65%	2	
	10 to <20					*14.6%*	*1*	*45.0%*	*2.50*	*1*	*279%*		
	20 to <30	*171*	*29*	*56.0%*	*188*	*2.8%*	*9*	*45.0%*	*2.50*	*121*	*64%*	*2*	
	30.00 to <100.00												
	100.00 (Default)	28	1	20.0%	28	100.0%	2	45.0%	2.50				
	Subtotal (exposure class)	**4,367**	**5,223**	**20.0%**	**7,409**	**0.6%**	**444**	**44.0%**	**2.50**	**3,093**	**42%**	**7**	**-2**
Institutions	0.00 to <0.15	3,621	131	20.0%	3,648	0.1%	280	21.6%	2.50	530	15%		
	0.00 to <0.10	*2,642*	*93*	*21.0%*	*2,662*	*0.1%*	*195*	*23.8%*	*2.50*	*365*	*14%*		
	0.10 to <0.15	*979*	*38*	*18.0%*	*986*	*0.1%*	*85*	*15.9%*	*2.50*	*165*	*17%*		
	0.15 to <0.25	1,253	31	20.0%	1,259	0.2%	33	28.0%	2.50	110	9%		
	0.25 to <0.50	81	14	26.0%	85	0.3%	39	15.7%	2.50	22	25%		
	0.50 to <0.75	11	2	36.0%	11	0.7%	10	45.0%	2.50	13	113%		
	0.75 to <2.50	4		20.0%	4	1.2%	11	45.0%	2.50	6	135%		
	0.75 to <1.75	*4*			*4*	*1.2%*	*7*	*45.0%*	*2.50*	*6*	*135%*		
	1.75 to <2.5			*20.0%*		*2.0%*	*4*	*45.0%*	*2.50*		*158%*		
	2.50 to <10.00		2	20.0%		4.1%	5	45.0%	2.50	1	182%		
	2.5 to <5		*2*	*20.0%*		*3.7%*	*3*	*45.0%*	*2.50*	*1*	*182%*		
	5 to <10			*20.0%*		*7.3%*	*2*	*45.0%*	*2.50*		*189%*		
	10.00 to <100.00	81	1	48.0%	82	15.6%	16	45.0%	2.50	204	249%	6	
	10 to <20	*73*	*1*	*54.0%*	*73*	*14.6%*	*8*	*45.0%*	*2.50*	*180*	*245%*	*5*	
	20 to <30	*9*		*20.0%*	*9*	*24.0%*	*8*	*45.0%*	*2.50*	*24*	*280%*	*1*	
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)	**5,052**	**180**	**21.0%**	**5,090**	**0.4%**	**394**	**23.6%**	**2.50**	**885**	**17%**	**7**	
Retail	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												

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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 adjust-ments and provisions
	(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(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)	**14,502**	**8,891**		**19,362**		**1,024**		**2.50**	**8,696**		**111**	**-79**

[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 shows that the majority of our exposures on 30 June 2023 was covered by eligible collateral consisting mainly of immovable property and other physical collateral. Compared to 31 December 2022, RWEA increased by EUR 2.7 billion. Underlying the biggest RWEA increases was Corporates - SMEs with an increase of EUR 1.9 billion.

Exposure class A-IRB

30 June 2023

	(in millions)	Total exposures	Credit risk mitigation techniques								
			Funded credit protection (FCP)								
			Part of exposures covered by								
			Financial collaterals	Other eligible collaterals	Of which: Immovable property collaterals	Of which: By receivables	Of which: Other physical collateral	Other funded credit protection	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	568		8%	6%		1%				
3	Corporates	83,415	7%	53%	28%	10%	15%				
3.1	*- of which Corporates - SMEs*	25,539	7%	80%	52%	15%	13%				
3.2	*- of which Corporates - Specialised lending*	11,122		72%	44%		28%				
3.3	*- of which Corporates - Other*	46,754	8%	34%	11%	10%	13%				
4	Retail	161,296	5%	84%	83%						
4.1	*- of which Retail - Immovable property SMEs*	3,441		99%	87%	10%	3%				
4.2	*- of which Retail - Immovable property non-SMEs*	152,348	5%	85%	85%						
4.3	*- of which Retail - Qualifying revolving*	1,351									
4.4	*- of which Retail - Other SMEs*	2,542	1%	40%	12%	15%	13%				
4.5	*- of which Retail - Other non-SMEs*	1,614	4%	7%	7%	1%					
5	**Total**	**245,278**	**5%**	**73%**	**64%**	**4%**	**5%**				

30 June 2023

	(in millions)	Credit risk mitigation techniques		Credit risk mitigation methods in the calculation of RWEA	
		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 sustitution effects)
1	Central governments and central banks				
2	Institutions			404	406
3	Corporates			46,456	46,454
3.1	*- of which Corporates - SMEs*			13,028	13,028
3.2	*- of which Corporates - Specialised lending*			3,127	3,099
3.3	*- of which Corporates - Other*			30,302	30,327
4	Retail	15%		17,368	17,368
4.1	*- of which Retail - Immovable property SMEs*	0%		779	779
4.2	*- of which Retail - Immovable property non-SMEs*	16%		14,903	14,903
4.3	*- of which Retail - Qualifying revolving*			129	129
4.4	*- of which Retail - Other SMEs*	1%		969	969
4.5	*- of which Retail - Other non-SMEs*			588	588
5	**Total**	**10%**		**64,228**	**64,228**

[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 2022

(in millions)		Total exposures	Credit risk mitigation techniques – Funded credit protection (FCP) – Part of exposures covered by: Financial Collaterals	Other eligible collaterals	Of which: Immovable property collaterals	Of which: By receivables	Of which: Other physical collateral	Other funded credit protection	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	1,176	3%	3%	1%		1%				
3	Corporates	83,971	9%	94%	48%	12%	34%				
3.1	*- of which Corporates - SMEs*	*26,745*	*10%*	*142%*	*84%*	*17%*	*41%*				
3.2	*- of which Corporates - Specialised lending*	*11,006*		*142%*	*76%*	*1%*	*65%*				
3.3	*- of which Corporates - Other*	*46,219*	*10%*	*54%*	*21%*	*11%*	*23%*				
4	Retail	160,525	5%	229%	227%	1%	1%				
4.1	*- of which Retail - Immovable property SMEs*	*3,288*		*212%*	*171%*	*13%*	*28%*				
4.2	*- of which Retail - Immovable property non-SMEs*	*151,886*	*5%*	*236%*	*236%*						
4.3	*- of which Retail - Qualifying revolving*	*1,328*									
4.4	*- of which Retail - Other SMEs*	*2,535*	*4%*	*87%*	*14%*	*35%*	*38%*				
4.5	*- of which Retail - Other non-SMEs*	*1,488*	*37%*	*10%*	*9%*	*1%*					
5	**Total**	**245,672**	**6%**	**182%**	**165%**	**5%**	**12%**				

31 December 2022

(in millions)		Credit risk mitigation techniques – Unfunded credit protection (UFCP) – Part of exposures covered by: Guarantees[1]	Credit Derivatives	Credit risk mitigation methods in the calculation of RWEAs: RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
1	Central governments and central banks				
2	Institutions			332	332
3	Corporates			44,310	44,310
3.1	*- of which Corporates - SMEs*			*11,063*	*11,066*
3.2	*- of which Corporates - Specialised lending*			*3,165*	*3,124*
3.3	*- of which Corporates - Other*			*30,081*	*30,119*
4	Retail	20%		16,891	16,891
4.1	*- of which Retail - Immovable property SMEs*	*0%*		*577*	*577*
4.2	*- of which Retail - Immovable property non-SMEs*	*21%*		*14,855*	*14,855*
4.3	*- of which Retail - Qualifying revolving*			*136*	*136*
4.4	*- of which Retail - Other SMEs*	*1%*		*759*	*759*
4.5	*- of which Retail - Other non-SMEs*			*564*	*564*
5	**Total**	**13%**		**61,533**	**61,533**

[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 2023

(in millions)		Total exposures	Credit risk mitigation techniques — Funded credit protection (FCP) — Part of exposures covered by: Financial Collaterals	Other eligible collaterals	Of which: Immovable property collaterals	Of which: By receivables	Of which: Other physical collateral	Other funded credit protection	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	6,188									
3	Corporates	14,940									
3.1	*- of which Corporates - SMEs*	812									
3.2	*- of which Corporates - Specialised lending*	7,056									
3.3	*- of which Corporates - Other*	7,072									
4	**Total**	**21,129**									

30 June 2023

(in millions)		Credit risk mitigation techniques — Unfunded credit protection (UFCP) — Part of exposures covered by: Guarantees	Credit Derivatives	Credit risk mitigation methods in the calculation of RWEAs: RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
1	Central governments and central banks				
2	Institutions	8.83%		1,239	1,241
3	Corporates	5.26%		8,709	8,706
3.1	*- of which Corporates - SMEs*	1.99%		424	424
3.2	*- of which Corporates - Specialised lending*	7.22%		5,501	5,373
3.3	*- of which Corporates - Other*	3.68%		2,783	2,909
4	**Total**	**6.30%**		**9,948**	**9,948**

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

(in millions)		30 June 2023 RWEA	31 March 2023 RWEA	31 December 2022 RWEA
1	**RWEA as at the end of the previous reporting period**	**75,539**	**74,768**	**75,503**
2	Asset size (+/-)	221	399	-956
3	Asset quality (+/-)	-408	-436	803
4	Model updates (+/-)		-23	96
5	Methodology and policy (+/-)	3,545	947	
6	Acquisitions and disposals (+/-)			
7	Foreign exchange movements (+/-)	70	-116	-678
8	Other (+/-)			
9	**RWEA as at the end of the reporting period**	**78,968**	**75,539**	**74,768**

As of 30 June 2023, credit risk RWEA under the IRB approach increased to EUR 79.0 billion (31 March 2023: EUR 75.5 billion). This increase in credit risk RWEA was mainly impacted by model updates as part of our ongoing reviews. This movement was slightly offset by improved risk parameters (asset quality).

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

							30 June 2023
(in millions)		On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure amount	RWEA	Expected loss amount
1	Private equity exposures	707	65	190%	772	1,467	6
2	Exchange-traded equity exposures	34		290%	34	97	
3	Other equity exposures	159		370%	159	587	4
4	**Total**	**899**	**65**		**964**	**2,151**	**10**
							31 December 2022
1	Private equity exposures	541	68	190%	608	1,156	5
2	Exchange-traded equity exposures	37		290%	37	108	
3	Other equity exposures	178		370%	178	659	4
4	**Total**	**756**	**68**		**824**	**1,923**	**9**

In the first half of 2023, equity exposures went up markedly due to the changes in the size of investments and regular business developments.

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 increase in exposure compared to 31 December 2022 was primarily driven by seasonal business activities within the ABN AMRO Clearing and Markets entities.

									30 June 2023
	(in millions)	Replacement 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)	2,862	3,217		1.4	6,726	5,472	5,472	3,130
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)					9,468	9,468	9,468	2,776
5	VaR for SFTs								
6	**Total**					**16,194**	**14,940**	**14,940**	**5,906**
									31 December 2022
EU1	EU - Original Exposure Method for derivatives)								
EU2	EU - Simplified SA-CCR (for derivatives)								
1	SA-CCR (for derivatives)	2,944	2,556		1.4	5,656	4,420	4,420	2,794
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)					6,521	6,521	6,521	1,947
5	VaR for SFTs								
6	**Total**					**12,177**	**10,941**	**10,941**	**4,741**

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

		30 June 2023		31 December 2022	
(in millions)		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	1,090	337	795	274
EU4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)				
5	**Total transactions subject to own funds requirements for CVA risk**	**1,090**	**337**	**795**	**274**

ABN AMRO's credit value adjustment (CVA) is calculated using the standardised approach (SA). In the first half of 2023 we observed an increase, but the increase in RWEA was relatively lower than the increase in exposure value.

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

The table below shows CCR exposures by regulatory exposure class and risk weights for the standardised approach. The increase is explained by seasonal movements stemming from Clearing and Markets activities.

In the second half of 2022, exposures decreased whilst in the first half of 2023 exposures increased, albeit with different flows in the separate exposure classes and risk weight buckets. Taking the seasonal movements into account, total risk-weighted exposures increased in the 0%, 20%, 50%, 100% and 150% buckets. Relatively, the highest increase in comparison with 31 December 2022 was observed in the 20% bucket.

													30 June 2023
		Risk weight											Total
(in millions)		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
	Exposure classes												
1	Central governments or central banks	204				229							433
2	Regional governments or local authorities												
3	Public sector entities	122				3							125
4	Multilateral development banks	135											135
5	International organisations												
6	Institutions		3,788			4,239	258						8,285
7	Corporates									2,351			2,351
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items										2		2
11	**Total exposure value**	**461**	**3,788**			**4,471**	**258**			**2,351**	**2**		**11,332**

													31 December 2022
												Risk weight	Total
(in millions)		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
	Exposure classes												
1	Central governments or central banks	134											134
2	Regional governments or local authorities												
3	Public sector entities	97											97
4	Multilateral development banks	47											47
5	International organisations												
6	Institutions		4,213			3,001	107						7,321
7	Corporates						5			2,055			2,060
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	**Total exposure value**	**279**	**4,213**			**3,001**	**112**			**2,055**			**9,660**

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

The table below shows that the exposure value as well as RWEA increased in the first half of 2023. Exposure class Corporates - Other contains the majority of ABN AMRO's CCR A-IRB exposure (at 30 June 2023 EUR 950 million out of EUR 1,014 million; at 31 December 2022: EUR 864 million out of EUR 933 million). CCR F-IRB is highly exposed to Corporates - Other EUR 2,594 million (31 December 2022: EUR 2,163 million) as well as to Institutions EUR 3,666 million (31 December 2022: 2,312 million).

Most of the exposures were concentrated in the lower PD scale buckets, and RWEA density is below 100%. For Corporates SME (A-IRB), however, RWEA density was over 100%, as in this class more exposures are classified in the higher PD buckets.

Exposure class A-IRB

									30 June 2023
		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 %)
	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	1	0.07%	6	71.59%	1.97		33.19%
20		0.00 to <0.10	1	0.05%	3	82.50%	2.25		37.56%
21		0.10 to <0.15		0.11%	3	43.12%	1.24		21.81%
22		0.15 to <0.25		0.18%	1	48.20%	1.35		35.99%
23		0.25 to <0.50	1	0.40%	16	56.14%	1.28	1	61.23%
24		0.50 to <0.75	4	0.66%	67	49.89%	1.25	3	64.45%
25		0.75 to <2.50	7	1.37%	120	54.87%	0.82	7	91.54%
26		0.75 to <1.75	5	1.11%	72	56.53%	0.48	4	83.73%
27		1.75 to <2.50	3	1.83%	48	51.97%	1.42	3	105.14%
28		2.50 to <10.00	1	4.23%	24	46.40%	0.82	1	101.48%
29		2.50 to <5.00	1	3.32%	16	57.90%	0.54	1	122.06%
30		5.00 to <10.00		6.65%	8	15.92%	1.57		46.91%
31		10.00 to <100.00	8	25.91%	95	57.67%	0.48	21	270.05%
32		10.00 to <20.00							
33		20.00 to <30.00	8	25.91%	95	57.67%	0.48	21	270.05%
34		30.00 to <100.00							
35		100.00 (Default)	4	100.00%	29	32.41%	3.00	15	421.27%
36		**Subtotal**	**27**	**21.87%**	**358**	**52.17%**	**1.16**	**48**	**180.27%**
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	1	0.40%	3	26.66%	2.15		37.56%
42		0.50 to <0.75	3	0.66%	11	11.59%	3.74	1	28.66%
43		0.75 to <2.50	17	1.25%	23	17.14%	3.84	8	46.85%
44		0.75 to <1.75	14	1.11%	16	15.45%	3.69	6	39.55%
45		1.75 to <2.50	3	1.98%	7	25.59%	4.61	2	83.45%
46		2.50 to <10.00	8	2.88%	19	10.28%	4.27	3	34.99%
47		2.50 to <5.00	8	2.76%	18	8.40%	4.31	2	26.32%

continued >

									30 June 2023
		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 %)
48		5.00 to <10.00		8.93%	1	100.00%	2.25	1	448.26%
49		10.00 to <100.00	1	24.09%	3	40.68%	1.11	1	206.37%
50		10.00 to <20.00							
51		20.00 to <30.00	1	24.09%	3	40.68%	1.11	1	206.37%
52		30.00 to <100.00							
53		100.00 (Default)		100.00%	1	0.69%	0.49		8.90%
54		**Subtotal**	**30**	**2.09%**	**60**	**15.59%**	**3.82**	**13**	**44.76%**
55	Corporates - Other	0.00 to <0.15	535	0.06%	63	60.21%	2.32	207	38.60%
56		0.00 to <0.10	464	0.05%	50	60.32%	1.97	149	32.12%
57		0.10 to <0.15	71	0.13%	13	59.52%	4.63	57	80.95%
58		0.15 to <0.25	97	0.19%	23	50.92%	3.33	66	67.90%
59		0.25 to <0.50	145	0.35%	78	61.18%	3.51	166	114.37%
60		0.50 to <0.75	29	0.66%	81	46.96%	0.78	19	65.74%
61		0.75 to <2.50	69	1.50%	127	47.74%	1.72	77	111.10%
62		0.75 to <1.75	31	1.10%	84	44.78%	1.82	30	96.01%
63		1.75 to <2.50	38	1.83%	43	50.14%	1.65	47	123.27%
64		2.50 to <10.00	39	3.51%	31	55.32%	3.07	75	191.01%
65		2.50 to <5.00	32	3.03%	23	55.21%	3.58	62	192.14%
66		5.00 to <10.00	7	5.74%	8	55.81%	0.74	13	185.79%
67		10.00 to <100.00	25	28.08%	133	55.36%	0.35	81	316.01%
68		10.00 to <20.00		10.94%	1	39.00%	1.70		181.89%
69		20.00 to <30.00	21	25.07%	127	57.24%	0.28	69	326.49%
70		30.00 to <100.00	4	43.78%	5	45.93%	0.69	11	264.14%
71		100.00 (Default)	10	100.00%	15	36.64%	1.26	48	476.38%
72		**Subtotal**	**950**	**2.19%**	**551**	**57.52%**	**2.48**	**737**	**77.61%**
73	Institutions	0.00 to <0.15	6	0.12%	1	57.90%	0.08	1	20.20%
74		0.00 to <0.10							
75		0.10 to <0.15	6	0.12%	1	57.90%	0.08	1	20.20%
76		0.15 to <0.25							
77		0.25 to <0.50		0.33%	2	49.73%	1.33		52.68%
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	1	24.00%	1	48.20%	0.01	3	283.46%
86		10.00 to <20.00							
87		20.00 to <30.00	1	24.00%	1	48.20%	0.01	3	283.46%
88		30.00 to <100.00							
89		100.00 (Default)							
90		**Subtotal**	**7**	**3.75%**	**4**	**56.29%**	**0.09**	**4**	**60.70%**
91	**Total**		**1,014**		**973**		**2**	**803**	

31 December 2022

	Exposure class	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 %)
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	2	0.07%	6	71.56%	2.14	1	27.43%
20		0.00 to <0.10	1	0.05%	3	82.50%	2.50		30.35%
21		0.10 to <0.15		0.11%	3	41.89%	1.14		19.52%
22		0.15 to <0.25		0.18%	2	36.99%	0.21		17.09%
23		0.25 to <0.50	4	0.29%	17	54.51%	0.71	1	29.63%
24		0.50 to <0.75	10	0.67%	72	51.16%	0.96	5	49.77%
25		0.75 to <2.50	13	1.44%	168	55.05%	0.79	9	70.55%
26		0.75 to <1.75	7	1.11%	112	56.64%	0.59	4	62.37%
27		1.75 to <2.50	6	1.83%	56	53.21%	1.01	5	80.06%
28		2.50 to <10.00	4	4.61%	47	42.81%	0.68	3	74.92%
29		2.50 to <5.00	3	3.32%	32	57.87%	0.81	3	96.64%
30		5.00 to <10.00	2	6.65%	15	18.87%	0.48	1	40.39%
31		10.00 to <100.00	3	24.00%	84	57.83%	0.48	6	199.73%
32		10.00 to <20.00							
33		20.00 to <30.00	3	24.00%	84	57.83%	0.48	6	199.73%
34		30.00 to <100.00							
35		100.00 (Default)	4	100.00%	32	33.34%	3.47	18	433.41%
36		**Subtotal**	**41**	**13.23%**	**428**	**51.42%**	**1.13**	**43**	**106.39%**
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	1	0.18%	2	32.25%	5.00	1	50.04%
41		0.25 to <0.50	3	0.41%	6	29.05%	4.53	2	57.64%
42		0.50 to <0.75	6	0.66%	26	11.35%	3.94	2	28.16%
43		0.75 to <2.50	8	1.14%	24	28.91%	4.49	7	87.65%
44		0.75 to <1.75	8	1.11%	16	30.98%	4.79	7	94.95%
45		1.75 to <2.50	1	1.41%	8	10.61%	1.81		22.92%
46		2.50 to <10.00	9	4.66%	42	35.43%	3.63	12	138.92%
47		2.50 to <5.00	9	4.62%	36	36.98%	3.59	12	145.14%
48		5.00 to <10.00		5.41%	6	5.48%	4.45		18.20%
49		10.00 to <100.00		28.19%	1	100.00%	3.17		626.07%
50		10.00 to <20.00							
51		20.00 to <30.00		28.19%	1	100.00%	3.17		626.07%

continued >

									31 December 2022
		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 %)
52		*30.00 to <100.00*							
53		100.00 (Default)							
54		**Subtotal**	**27**	**2.08%**	**101**	**27.49%**	**4.11**	**24**	**87.21%**
55	Corporates - Other	0.00 to <0.15	460	0.06%	76	61.40%	2.85	196	42.62%
56		*0.00 to <0.10*	*375*	*0.05%*	*64*	*60.80%*	*2.55*	*126*	*33.71%*
57		*0.10 to <0.15*	*85*	*0.13%*	*12*	*64.03%*	*4.14*	*70*	*81.68%*
58		0.15 to <0.25	45	0.19%	21	55.44%	2.77	32	71.24%
59		0.25 to <0.50	194	0.35%	79	57.22%	3.84	208	106.93%
60		0.50 to <0.75	32	0.66%	79	49.18%	0.49	21	64.90%
61		0.75 to <2.50	79	1.64%	110	48.82%	1.32	91	115.75%
62		*0.75 to <1.75*	*20*	*1.10%*	*66*	*52.32%*	*1.21*	*20*	*101.89%*
63		*1.75 to <2.50*	*59*	*1.83%*	*44*	*47.66%*	*1.35*	*71*	*120.36%*
64		2.50 to <10.00	40	3.29%	36	53.84%	3.31	78	195.89%
65		*2.50 to <5.00*	*36*	*3.04%*	*29*	*52.74%*	*3.61*	*70*	*194.92%*
66		*5.00 to <10.00*	*4*	*5.66%*	*7*	*64.39%*	*0.44*	*8*	*205.09%*
67		10.00 to <100.00	5	23.20%	128	56.35%	0.86	15	304.14%
68		*10.00 to <20.00*		*12.68%*	*3*	*41.30%*	*0.67*	*1*	*191.48%*
69		*20.00 to <30.00*	*5*	*24.00%*	*125*	*57.50%*	*0.87*	*15*	*312.76%*
70		*30.00 to <100.00*							
71		100.00 (Default)	9	100.00%	16	54.36%	1.37	63	706.69%
72		**Subtotal**	**864**	**1.62%**	**545**	**58.10%**	**2.83**	**704**	**81.51%**
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		0.40%	1	46.03%	0.01		39.41%
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	1	24.00%	2	48.20%	0.01	4	283.45%
86		*10.00 to <20.00*							
87		*20.00 to <30.00*	*1*	*24.00%*	*2*	*48.20%*	*0.01*	*4*	*283.45%*
88		*30.00 to <100.00*							
89		100.00 (Default)							
90		**Subtotal**	**2**	**19.18%**	**3**	**47.76%**	**0.01**	**4**	**233.62%**
91	**Total**		**933**		**1,077**		**3**	**775**	

Exposure class F-IRB

30 June 2023

		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							
29		*2.50 to <5.00*							
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**							
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	71	0.33%	44	45.00%	2.50	44	61.22%
42		0.50 to <0.75	48	0.66%	32	45.00%	2.50	43	88.42%
43		0.75 to <2.50	3	1.10%	6	45.00%	2.50	4	106.44%
44		*0.75 to <1.75*	*3*	*1.10%*	*6*	*45.00%*	*2.50*	*4*	*106.44%*
45		*1.75 to <2.50*							
46		2.50 to <10.00							
47		*2.50 to <5.00*							

continued >

30 June 2023

		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 %)
48		5.00 to <10.00							
49		10.00 to <100.00							
50		10.00 to <20.00							
51		20.00 to <30.00							
52		30.00 to <100.00							
53		100.00 (Default)		100.00%	3	45.00%	2.50		
54		**Subtotal**	**123**	**0.63%**	**85**	**45.00%**	**2.50**	**90**	**73.03%**
55	Corporates - Other	0.00 to <0.15	2,082	0.05%	167	45.00%	1.35	408	19.59%
56		0.00 to <0.10	1,664	0.04%	119	45.00%	1.40	276	16.60%
57		0.10 to <0.15	418	0.11%	48	45.00%	1.15	132	31.53%
58		0.15 to <0.25	286	0.18%	30	45.00%	0.64	104	36.23%
59		0.25 to <0.50	101	0.33%	65	45.00%	1.18	59	58.72%
60		0.50 to <0.75	24	0.66%	3	45.00%	0.50	18	77.80%
61		0.75 to <2.50	37	1.62%	3	45.00%	0.80	36	98.43%
62		0.75 to <1.75	11	1.11%	2	45.00%	1.51	11	106.03%
63		1.75 to <2.50	26	1.83%	1	45.00%	0.50	25	95.27%
64		2.50 to <10.00							
65		2.50 to <5.00							
66		5.00 to <10.00							
67		10.00 to <100.00	64	10.23%	3	45.00%	1.09	87	135.07%
68		10.00 to <20.00							
69		20.00 to <30.00	64	10.23%	3	45.00%	1.09	87	135.07%
70		30.00 to <100.00							
71		100.00 (Default)							
72		**Subtotal**	**2,594**	**0.36%**	**271**	**45.00%**	**1.24**	**713**	**27.47%**
73	Institutions	0.00 to <0.15	2,491	0.06%	148	45.00%	1.21	505	20.27%
74		0.00 to <0.10	2,077	0.05%	113	45.00%	1.19	366	17.63%
75		0.10 to <0.15	414	0.12%	35	45.00%	1.27	139	33.49%
76		0.15 to <0.25	278	0.18%	37	45.00%	1.86	146	52.70%
77		0.25 to <0.50	197	0.32%	16	45.00%	1.19	120	60.75%
78		0.50 to <0.75	4	0.68%	4	45.00%	1.00	3	87.48%
79		0.75 to <2.50	27	1.92%	3	45.00%	0.50	33	120.75%
80		0.75 to <1.75							
81		1.75 to <2.50	27	1.92%	3	45.00%	0.50	33	120.75%
82		2.50 to <10.00							
83		2.50 to <5.00							
84		5.00 to <10.00							
85		10.00 to <100.00	669	0.41%	6	45.00%	0.53	116	17.37%
86		10.00 to <20.00							
87		20.00 to <30.00	669	0.41%	6	45.00%	0.53	116	17.37%
88		30.00 to <100.00							
89		100.00 (Default)							
90		**Subtotal**	**3,666**	**0.16%**	**214**	**45.00%**	**1.13**	**923**	**25.19%**
91	**Total**		**6,383**		**570**			**1,726**	

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 the first half of 2023, total collateral used in derivative transactions decreased and collateral used in SFTs increased. Overall the collateral types Cash – domestic currency, Other sovereign debt and equity securities showed high increases.

								30 June 2023
	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	
(in millions)	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Collateral type								
1 Cash – domestic currency	6,090	10,928		4,555	2,413	20,093		26,842
2 Cash – other currencies	1,662	516		188	107	23,747		28,331
3 Domestic sovereign debt		181		30		3,604		3,829
4 Other sovereign debt	47	461	44	1,558		30,399		31,066
5 Government agency debt						417		586
6 Corporate bonds						5,097		6,048
7 Equity securities	24,230				22,899	14,780		4,342
8 Other collateral						8,846		8,746
9 **Total**	**32,029**	**12,085**	**44**	**6,330**	**25,420**	**106,983**		**109,790**

								31 December 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	
(in millions)	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Collateral type								
1 Cash – domestic currency	12,088	11,256		5,020	2,122	11,271		11,394
2 Cash – other currencies	2,524	451		213	91	14,701		19,571
3 Domestic sovereign debt		88		18		2,132		1,948
4 Other sovereign debt	51	381	16	2,124		24,078		20,606
5 Government agency debt						325		325
6 Corporate bonds						2,917		3,256
7 Equity securities	22,790				16,815	7,135		3,309
8 Other collateral						4,880		4,857
9 **Total**	**37,453**	**12,177**	**16**	**7,375**	**19,028**	**67,438**		**65,267**

EU CCR6 - Credit derivatives exposures

	30 June 2023		31 December 2022	
(in millions)	Protection bought	Protection sold	Protection bought	Protection sold
Notionals				
1 Single-name credit default swaps				
2 Index credit default swaps	235	25	235	5
3 Total return swaps				
4 Credit options				
5 Other credit derivatives				
6 **Total notionals**	**235**	**25**	**235**	**5**
Fair values				
7 Positive fair value (asset)				
8 Negative fair value (liability)	-2		-1	

There were no material changes compared to 31 December 2022; credit derivates exposures remained relatively stable.

EU CCR8 – Exposures to CCPs

		30 June 2023		31 December 2022	
(in millions)		Exposure value	RWEA	Exposure value	RWEA
1	**Exposures to QCCPs (total)**[1]		**523**		**413**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions)	2,408	48	2,160	43
3	*- of which (i) OTC derivatives*	*1,090*	*22*	*1,354*	*27*
4	*- of which (ii) Exchange-traded derivatives*				
5	*- of which (iii) SFTs*	*1,318*	*26*	*806*	*16*
6	*- of which (iv) Netting sets where cross-product netting has been approved*				
7	Segregated initial margin				
8	Non-segregated initial margin	1,380	28	2,054	41
9	Prefunded default fund contributions	1,782	447	1,844	329
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 attributable to ABN AMRO's Clearing business. In the first half of 2023, the RWEA of exposures to QCCPs increased.

The amount recorded for non-segregated initial margin consists mostly of the initial margin ABN AMRO Clearing that requested from clients and subsequently posted with the QCCP. Article 306(1)(c) applies to these exposures, which means these positions do not result in a capital requirement (zero RWEA).

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 currently only engaged in securitisation transactions as an investor and at the moment does not hold any securitisations as originator or 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 the standardised approach (SEC-SA) and a very small number under the external ratings-based approach (SEC-ERBA).

Originator securitisations
ABN AMRO currently does not have any outstanding own-originated securitisations. The last securitisation programme for residential mortgages (Dolphin Master Issuer B.V) was terminated in September 2022.

EU SEC1 - Securitisation exposures in the non-trading book

								30 June 2023
		Bank acts as originator						
		Tradtional				Synthetic		Subtotal
		STS		Non-STS				
	(in millions)		Of which: SRT		Of which: SRT		Of which: SRT	
1	**Total exposures**							
2	**Retail (total)**							
3	*- of which residential mortgage*							
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 2023

		Bank acts as sponsor				Bank acts as investor			
		Tradtional		Synthetic	Subtotal	Tradtional		Synthetic	Subtotal
	(in millions)	STS	Non-STS			STS	Non-STS		
1	**Total exposures**					**1,055**	**773**		**1,828**
2	**Retail (total)**					**556**	**762**		**1,319**
3	*- of which residential mortgage*					*398*	*762*		*1,160*
4	*- of which credit card*					*158*			*158*
5	*- of which other retail exposures*								
6	*- of which re-securitisation*								
7	**Wholesale (total)**					**499**	**11**		**510**
8	*- of which loans to corporates*								
9	*- of which commercial mortgages*								
10	*- of which lease and receivables*					*499*	*11*		*510*
11	*- of which other wholesale*								
12	*- of which re-securitisation*								

31 December 2022

		Bank acts as originator						
		Tradtional				Synthetic		Subtotal
		STS		Non-STS				
	(in millions)		Of which: SRT		Of which: SRT		Of which: SRT	
1	**Total exposures**							
2	**Retail (total)**							
3	*- of which residential mortgage*							
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 2022

		Bank acts as sponsor				Bank acts as investor			
		Tradtional		Synthetic	Subtotal	Tradtional		Synthetic	Subtotal
	(in millions)	STS	Non-STS			STS	Non-STS		
1	**Total exposures**					**1,235**	**808**		**2,043**
2	**Retail (total)**					**565**	**797**		**1,362**
3	*- of which residential mortgage*					*407*	*797*		*1,204*
4	*- of which credit card*					*158*			*158*
5	*- of which other retail exposures*								
6	*- of which re-securitisation*								
7	**Wholesale (total)**					**670**	**11**		**681**
8	*- of which loans to corporates*								
9	*- of which commercial mortgages*								
10	*- of which lease and receivables*					*670*	*11*		*681*
11	*- of which other wholesale*								
12	*- of which re-securitisation*								

Details of total notes outstanding per structured entity

The above table only provides details of the securitisation positions in which ABN AMRO acts as an investor as ABN AMRO currently does not hold any securitisations as originator or as a sponsor of 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 total invested exposure value decreased to EUR 1.8 billion (31 December 2022: EUR 2.0 billion) as a result of a terminated lease investment within wholesale funding.

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

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 exposure value decreased to EUR 1.8 billion (31 December 2022: 2.0 billion) as a result of outflow from both STS and non-STS exposures. The outflow was mainly attributable to a terminated lease investment in the Netherlands, with the majority of the positions still being STS exposures.

										30 June 2023
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)			
	(in millions)	≤ 20% RW	> 20% to 50% RW	> 50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**	**1,818**	**11**					**135**	**1,693**	
2	**Traditional securitisation**	**1,818**	**11**					**135**	**1,693**	
3	Securitisation	1,818	11					135	1,693	
4	*Of which: retail underlying*	*1,319*							*1,319*	
5	*- of which STS*	*556*							*556*	
6	*Of which: wholesale*	*499*	*11*					*135*	*375*	
7	*- of which STS*	*499*						*135*	*364*	
8	Re-securitisation									
9	**Synthetic securitisation**									
10	Securitisation									
11	*Of which: retail underlying*									
12	*Of which: wholesale*									
13	Re-securitisation									

									30 June 2023
		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**		**18**	**212**			**1**	**17**	
2	**Traditional securitisation**		**18**	**212**			**1**	**17**	
3	Securitisation		18	212			1	17	
4	*Of which: retail underlying*			*170*				*14*	
5	*- of which STS*			*56*				*4*	
6	*Of which: wholesale*		*18*	*43*			*1*	*3*	
7	*- of which STS*		*18*	*39*			*1*	*3*	
8	Re-securitisation								
9	**Synthetic securitisation**								
10	Securitisation								
11	*Of which: retail underlying*								
12	*Of which: wholesale*								
13	Re-securitisation								

31 December 2022

(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/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**	**2,033**	**11**					**142**	**1,902**	
2	**Traditional securitisation**	**2,033**	**11**					**142**	**1,902**	
3	Securitisation	2,033	11					142	1,902	
4	*Of which: retail underlying*	*1,362*							*1,362*	
5	*- of which STS*	*565*							*565*	
6	*Of which: wholesale*	*670*	*11*					*142*	*539*	
7	*- of which STS*	*670*						*142*	*528*	
8	Re-securitisation									
9	**Synthetic securitisation**									
10	Securitisation									
11	*Of which: retail underlying*									
12	*Of which: wholesale*									
13	Re-securitisation									

31 December 2022

(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**		**19**	**235**			**1**	**19**	
2	**Traditional securitisation**		**19**	**235**			**1**	**19**	
3	Securitisation		19	235			1	19	
4	*Of which: retail underlying*			*176*				*14*	
5	*- of which STS*			*57*				*5*	
6	*Of which: wholesale*		*19*	*59*			*1*	*5*	
7	*- of which STS*		*19*	*55*			*1*	*4*	
8	Re-securitisation								
9	**Synthetic securitisation**								
10	Securitisation								
11	*Of which: retail underlying*								
12	*Of which: wholesale*								
13	Re-securitisation								

Market risk

EU MR1 – Market risk under the standardised approach

(in millions)		30 June 2023 RWEA	31 December 2022 RWEA
	Outright products		
1	Interest rate risk (general and specific)		
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**	**2**	**2**

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

		30 June 2023		31 December 2022	
(in millions)		RWEA	Own funds requirements	RWEA	Own funds requirements
1	**VaR**	**581**	**46**	**462**	**37**
a	Previous day's VaR		25		13
b	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		46		37
2	**SVaR**	**971**	**78**	**788**	**63**
a	Latest available SVaR		27		21
b	Multiplication factor (mc) x average of previous 60 working days (sVaRavg)		78		63
3	**IRC**	**613**	**49**	**754**	**60**
a	Most recent IRC measure		39		45
b	12 weeks average IRC measure		49		60
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**	**2,165**	**173**	**2,003**	**160**

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

	(in millions)	VaR	SVaR	IRC	Comprehensive risk measure	Other	30 June 2023 Total RWEA	30 June 2023 Total own funds requirements	31 March 2023 Total RWEA	31 March 2023 Total own funds requirements	31 December 2022 Total RWEA	31 December 2022 Total own funds requirements
1	**RWEA at the previous quarter-end**	**422**	**756**	**717**			**1,895**	**152**	**2,003**	**160**	**2,252**	**180**
1a	*Regulatory adjustment*	*-325*	*-543*				*-868*	*-69*	*-1,011*	*-81*	*-841*	*-67*
1b	*RWEA at the previous quarter-end (end of the day)*	*97*	*213*	*717*			*1,027*	*82*	*993*	*79*	*1,412*	*113*
2	Movement in risk levels	210	120	-235			96	8	34	3	-419	-34
3	Model updates/changes											
4	Methodology and policy											
5	Acquisitions and disposals											
6	Foreign exchange movements											
7	Other											
8a	*RWEA at the end of the disclosure period (end of the day)*	*308*	*334*	*482*			*1,123*	*90*	*1,027*	*82*	*993*	*79*
8b	*Regulatory adjustment*	*273*	*637*	*132*			*1,042*	*83*	*868*	*69*	*1,011*	*81*
8	**RWEA at the end of the disclosure period**	**581**	**971**	**613**			**2,165**	**173**	**1,895**	**152**	**2,003**	**160**

Market Risk RWEA under the Internal Model Approach RWEA increased from EUR 1.9 billion on 31 March 2023 to EUR 2.2 billion on 30 June 2023 . The increase was driven by the conversion of the self-imposed add-on to the Incremental Risk Charge (IRC) into a regulatory add-on.

In addition, an upward trend in Value-at-Risk (VaR) and Stressed-VaR figures was observed on an overall Markets level in May and June, driven by the extreme shocks in March 2023 (after the collapse of SVB) in the historical simulation container used for VaR calculations. This led to multiple breaches of the VaR limit, which was subsequently brought back down well within limit in July by reducing interest rate exposure on the short end.

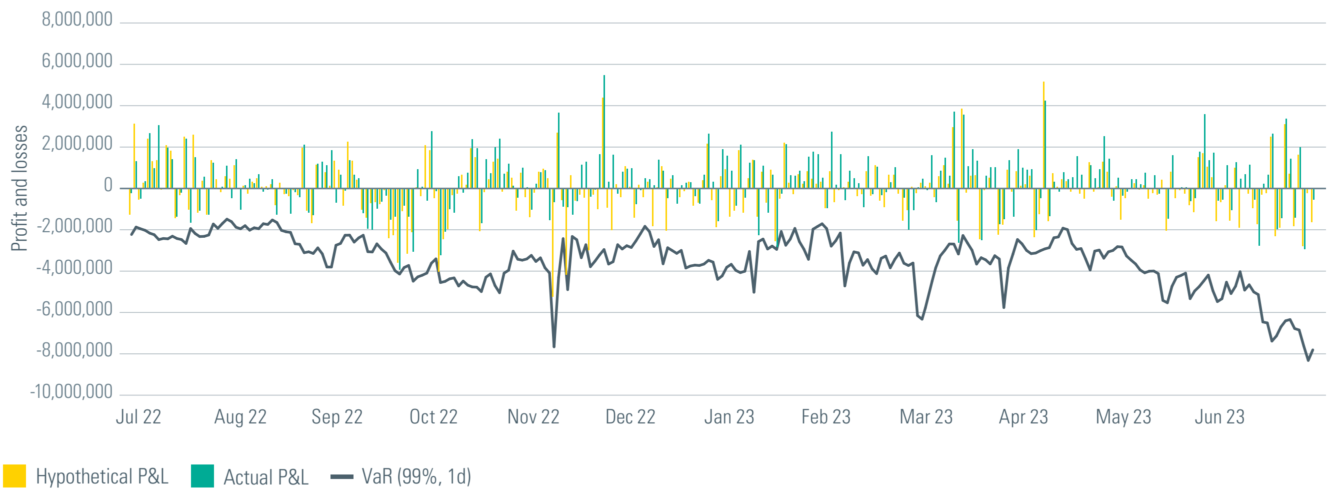
Note that, for VaR and SVaR, the capital multipliers are 3.25 and 3.5 respectively. This results in the 12-week average, multiplied by capital multipliers, always exceeding the latest observations. This is reflected in the regulatory adjustments.

EU MR3 – IMA values for trading portfolios

	(in millions)	30 June 2023	31 December 2022
		VaR (10 day 99%)	VaR (10 day 99%)
1	Maximum value	26	24
2	Average value	12	10
3	Minimum value	5	5
4	Period end	25	13
		SVaR (10 day 99%)	SVaR (10 day 99%)
5	Maximum value	32	27
6	Average value	20	18
7	Minimum value	12	11
8	Period end	26	23
		IRC (99.9%)	IRC (99.9%)
9	Maximum value	59	76
10	Average value	42	60
11	Minimum value	28	39
12	Period end	33	39
		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)



There were no outliers detected during the 250-day period ending on 30 June 2023.

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 2023	31 December 2022	30 June 2023	31 December 2022
	Supervisory shock scenarios				
1	Parallel up	-1,686	-1,164	324	557
2	Parallel down	270	105	-74	-170
3	Steepener	185	142		
4	Flattener	-816	-613		
5	Short rates up	-1,089	-789		
6	Short rates down	560	405		

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 higher in absolute terms, in comparison with December 2022. This increase was the aggregate result of various developments in both the balance sheet and market developments, such as the increase of interest rates. ABN AMRO actively manages interest rate risk to keep it within the risk appetite.

The NII-at-Risk in June 2023 decreased to EUR -74 million, reflecting a reduction of NII in the parallel down scenario. The decrease in NII-at-Risk is attributable to methodological updates.

ESG disclosures

Qualitative information on sustainability (ESG) risk

Sustainability risk is defined in the risk taxonomy as the risk that Environmental, Social or Governance-related (ESG) factors will have a financial or reputational impact on ABN AMRO, either directly or via other risk types. Sustainability risk management is a fundamental part of safeguarding a moderate risk profile and supporting ABN AMRO's strategic objectives. ESG factors relate to (but are not limited to) the following:

- Environmental: climate change, biodiversity loss, natural resources depletion and pollution. The climate-related and environmental risks (CER) can refer to so-called inside-out risks or outside-in risks
- Social: sub-standard working conditions, forced labour and child labour, human trafficking, indigenous peoples' rights, privacy, animal welfare and public health.
- Governance: corporate governance (e.g. remuneration, diversity and balancing the interests of stakeholders), corporate behaviour (e.g. corruption and bribery) and ethical business conduct.

This chapter provides definitions of sustainability risk and ESG, followed by an outline of the sustainability risk management framework, including the sustainability policy framework, risk appetite, identification and measurement and risk monitoring. In subsequent chapters, more information is provided on each of the sub-risk types environmental, social and governance risk.

Sustainability risk policy framework

ABN AMRO has in place a sustainability risk policy framework, which is an integral part of the enterprise risk management (ERM) framework. It ensures that sustainability risk is properly identified, measured, managed, mitigated, monitored and reported on in line with the bank's risk appetite and following the ERM cycle. To support these processes, exclusions, statements and standards underpin the way the bank executes its sustainability risk management.

The sustainability risk policy framework is subject to an annual review to incorporate new insights, practices, internal and external developments, and views of stakeholders, and to align with the latest regulatory guidance, such as ECB and EBA requirements and definitions.

Sustainability Risk Policy

Exclusions
- Exclusion list
- Controversial weapons list

Statements
- Human rights
- Climate change
- Animal welfare

Standards
- Sustainability Risk Standard for Finance
- Sustainability Risk Standard for Engagement
- Sustainability Risk Standard for Defence
- Sustainability Acceleration Standard

Sustainability risk standard with sector requirements
- Agri-commodities
- Animal protein
- Energy
- Metals & minerals
- Manufacturing
- Chemicals & pharma
- Real estate
- Transportation
- Financial institutions

Our Exclusion List specifies the activities we exclude from our financial services because of their adverse ESG impact. Our Controversial Weapons List (CWL), in turn, specifies the companies that we exclude because of their involvement in controversial weapons. The CWL is in line with the ban on investments in cluster munition, as specified in the Dutch Financial Supervision Act, supplemented by the exclusion of companies involved in other controversial weapons, including white phosphorus. By regularly reviewing and updating the Exclusion List and the CWL, ABN AMRO ensures that it operates in line with its purpose, values and risk appetite. New developments and scientific insights within and outside the bank are taken into consideration.

Our statements set out ABN AMRO's commitment, responsibilities and expectations for ourselves and for our business associates, including our clients, investee companies and suppliers, on three important themes: climate, human rights and animal welfare. The statements also describe the key activities we undertake to meet our responsibilities. Note that the current climate change statement is due for an update in 2023, and will be aligned to the climate strategy published in December 2022.

Our standards include requirements for managing sustainability risk in different processes (including engagement, investment and classifying sustainability acceleration finance). We also have standards specifying the minimum ESG requirements for our corporate lending clients.

In 2022, we further specified the general principles on which this Sustainability Risk Standard (including sector requirements) and our client due diligence is built, and we strengthened it, especially with regard to climate and environment-related risks, transition risk and physical risks, and human rights risks. In addition, we have a standard for corporate clients with links to defence activities.

Generic Principles

Clients comply with applicable laws and regulations and are able to demonstrate transparency regarding their responsible business conduct.

Clients know the salient human rights risks of their own activities and business relationships and take measures to address these risks.

Clients have a satisfactory ESG track record.

Clients have identified potentially affected groups and other relevant stakeholders and engage with them constructively and openly in assessing and mitigating human rights risks and addressing any grievances.

Clients take measures to promote circularity and reduce the use of virgin material and waste (e.g. through design, recycling, life time extension), if applicable.

Clients monitor their GHG emissions and take measures to reduce them in line with the Paris climate goals.

Clients are aware of how their business model depends on ecosystem services (i.e. resources, pollination) and take measures to preserve these services.

Clients are aware what the transition to a Net Zero economy means for their business model and take appropriate measures to prepare for the transition.

Clients are aware what their impact is on biodiversity, water, air and soil and take appropriate measures to prevent biodiversity loss and pollution.

Clients are aware of the physical risks of a changing climate for their business model and take appropriate measures to mitigate these risks.

Sustainability risk governance

The Executive Board is accountable for the establishment of an effective sustainability risk management framework in the bank and for setting, approving and overseeing the bank's sustainable strategy. It has delegated management of sustainability risk, including CER, to the Group Risk Committee. A dedicated Sustainability Risk team within the Central Risk Management department is responsible for the sustainability risk management framework and acts as the second line of defence. Central Risk Management also monitors the implementation of the Sustainable Finance Regulations Programme, responsibility for which lies with all first and second line departments throughout the bank. Various other committees are increasingly involved in the management of sustainability risk:

- Business Risk Committees (BRC) for oversight on sustainability risk within the specific business lines and approval of business line-specific sustainability risk issues (e.g. scenario analysis);
- Engagement Advisory Committee (EAC) for oversight on client engagement;
- Group Sustainability Committee (GSC) for internal advice in respect of matters relating to environmental, social and governance (ESG) oversight and strategy for the bank;
- Scenario Analysis and Stress-test Committee (SSC) for oversight on climate-related and environmental risks scenario analyses and stress testing;
- Central Credit Committee (CCC) for oversight on the application of the sustainability risk policy framework in credit decisions.

Sustainability risk management framework

Sustainability risk, including climate-related and environmental risk, is managed in line with the bank's defined Enterprise Risk Management cycle. Sustainability risks identified in our business environment are measured to inform risk management and strategic decision-making. Appropriate risk response measures, including limits and checkpoints in the risk appetite, are developed for material risks based on insights gained. And finally, sustainability risk is included in risk monitoring and reporting tools, such as the ERM report.

Sustainability risk & business strategy

Sustainability risk management goes hand-in-hand with's the bank sustainability strategy. On the one hand, insights in sustainability risks informs strategic decision-making. For example, the bank's climate strategy focuses on the portfolios that were identified and measured as the portfolios with the highest emissions intensity and/or the highest transition risks.

Similarly, decisions to engage with clients to accelerate the sustainability shift are informed by client level risk identification and measurement as part of client acceptance and credit decisioning processes. And finally, decisions to reduce, maintain or grow in certain portfolios are informed by insights in sustainability risks.

On the other hand, sustainability risk management is informed by ABN AMRO's sustainability commitments. Limits and thresholds are set to support the achievement of our sustainability targets. In other words, Key Performance Indicators and Key Risk Indicators are aligned. Similarly, the sustainability risk policy framework is regularly updated to reflect our commitment to standards such as the UN Guiding Principles for Business and Human Rights or OECD Guidelines for Multinational Enterprises. Below, we provide an overview of key elements and newest developments in each step of the ERM cycle.

Sustainability risk identification

The risk identification process for sustainability risk takes place at multiple levels. The process includes but is not limited to sector and country sustainability risk classifications and sustainability risk heatmapping. These tools also feed into the bank-wide risk identification processes such as the risk event register (see below), into which sustainability risk is integrated

Sector and country classification

The sector and country risk classification indicates sectors and countries as low, medium or high risk from a sustainability perspective and includes climate-related, environmental (ecosystem dependencies), social and governance-related aspects. 'High risk' from a sustainability perspective means that there is an inherent sustainability risk associated with the client's sector and/or country of operation. It implies that we need more robust due diligence procedures for that particular client; it does not mean that we want to refrain from doing business with that client. On the contrary, we see this as an opportunity to engage with a client in the transition towards sustainability.

The sector classification takes into account the results of the banks climate risk heatmap and the environmental risk heatmap as well as expert opinion on human rights risks for sectors. The Country Ratings is based on data provided by Sustainalytics. Both ratings are updated periodically to reflect international and sector developments. After approval by the Group Risk Committee, the rating is incorporated in our Client Assessment on Sustainability tool, CASY NextGen.

Sustainability risk measurement

Various tools are used to measure sustainability risk at different levels:

- At bank level: Sustainability risk elements are included in the internal stress testing scenarios. Moreover, our overall knowledge and capabilities on CER Stress Testing has been strengthened with the participation in the 2022 ECB Climate Stress test exercise and used in the ICAAP Stress Test of 2023. In addition, the bank-wide impact of climate-related and environmental risk (CER) on traditional risk types was measured in 2022, using a qualitative and quantitative CER materiality assessment as explained in the risk type chapters;
- At portfolio level: CER scenario analysis is used to measure the impact of sustainability risk in specific portfolios. Further information on our CER scenario analysis can be found later in the chapter;
- At client level: Sustainability risk is measured using the client assessment on sustainability tool (CASY NextGen) as part of the credit decisioning process. Please refer to the Credit risk management chapter for more information on this process.

Portfolio scenario analysis

ABN AMRO uses portfolio scenario analysis as one of the tools for understanding the impact of sustainability risk, and particularly climate-related and environmental risk, on traditional risk types (e.g. credit risk and business risk) in specific sectors, using various climate scenarios. In 2021 this was done in four priority portfolios, which were selected based on the 2020 climate risk heatmap: energy, shipping, commercial real estate and residential real estate. In 2022 the commercial and residential real estate scenario analyses were updated and extended to include the risk events heat stress and wildfires, in addition to flooding and drought.

Sustainability risk response

To ensure that sustainability risk is in line with the bank's risk appetite and strategy, mitigating actions are defined at bank, portfolio and client levels for the risks that are identified as material.

At bank level, mitigating actions are as follows:

- Exclusion from lending products of some specific sectors and subsectors that cause adverse impact, for instance to critical habitat, human rights and animal welfare, as stated in the bank's Exclusion List and Controversial Weapons List;
- Strict requirements for corporate lending under the Sustainability risk standard with sector requirements;
- Sustainability risk considerations included in the Credit Risk and Business Risk Policies;
- Strategic decision-making.

At portfolio level thematic engagement is used as a mitigating action for risks that affect entire portfolios or large numbers of clients within a portfolio in the same way. Overseen by the Engagement Advisory Committee, the first line develops and executes a thematic engagement plan with clear time-bound (KPI) targets, supported and challenged by the second line where needed. In 2022 thematic engagement focused on improving energy efficiency of vessels in the shipping portfolio (as a follow-up from the 2021 scenario analysis), on improving management practices of clients in various sectors to prevent exploitation of migrant workers, and on improving supply chain due diligence practices of clients with supply chains in the Xinjiang region in China.

Individual engagement is used as a mitigating action at client level. Individual engagement focuses primarily on remediation of breaches of the sustainability risk policy framework.

Sustainability risk appetite

Risk response may also involve the development, review and/or implementation of risk appetite limits and checkpoints at bank and client unit/functions levels. Our strategic risk appetite statement (SRAS) references the alignment of our portfolio with the Paris Climate Agreement. The sustainability risk appetite is set using indicators that address all ESG aspects of sustainability and both the inside-out and outside-in perspectives of sustainability risk at bank and client unit/functions levels. The risk indicators have both quantitative and qualitative elements. The latter reflects the fact that quality and quantity of available data is not yet adequate in this relatively new risk category.

In some cases, new KRIs are included in the risk appetite for monitoring purposes only. Limits and checkpoints will be added later, when more data is available and or when the impact can be assessed more accurately. Monitoring allows us to gather relevant data that can inform the process of setting checkpoints and limits, and allows us to increase transparency on risk developments over time.

Some bank-wide KRIs are cascaded down to client unit/functions levels and some client units and functions have their own specific KRIs. These KRIs are increasingly informed by insights from sustainability risk identification and measurement efforts such as scenario analysis. For example, ABN AMRO Mortgages monitors assets with an increased physical risk and started monitoring the number of potentially vulnerable clients in high physical risk areas in January 2022. In time, limits and checkpoints will be developed for such KRIs as well.

Risk Appetite

	Indicator	Checkpoint/limits	Monitoring only
Sustainability risk	Percentage of clients requiring engagement on ESG	◆	
	Sustainable and Acceleration Standard volume change	◆	
Climate risk	Change in carbon footprint in lending and investment portfolio		◆
	Data quality of financed emissions		◆
Environmental risk	Relative exposure in sectors sensitive to physical environmental risks		◆
	Relative exposure in sectors sensitive to transition environmental risks		◆
Human rights risk	Strength of human rights risk management	◆	

Sustainability risk monitoring and reporting

To ensure that an identified sustainability risk remains within the approved risk appetite limits and checkpoints, we monitor sustainability risk, including environmental and climate-related risks, at bank-wide and client unit/functions level.

Sustainability risk at bank level is monitored and reported to the GRC and to the Executive Board in the enterprise risk management (ERM) report. At client unit level, sustainability risk is monitored and reported through the client unit/functions risk reports, which are discussed regularly in the respective business risk committees.

A dedicated risk register has been developed for human rights risks. This includes all kinds of human rights risks we can be connected to, in any capacity, and helps us record and aggregate our observations on these risks over time. The risk register feeds into our enterprise risk management process and results in more robust governance and more involvement from senior management. Human rights risks are managed across a range of departments within the bank.

Sustainable remuneration policies and practices

The sections below describe how sustainability is included in our remuneration policies and practices, through (collective) employment conditions and the award of variable remuneration.

Sustainable employment conditions

The bank's (CLA) employment conditions promote and support sustainability, among others, as these differ per country, via:

- The possibility of hybrid working, contributing to reducing CO_2 emission and improving work-life balance;
- Free public transport to stimulate sustainable daily commuting;
- Bicycle scheme, tax-friendly benefit contribution to buy or lease a (electric) bicycle, to stimulate sustainable commuting;
- Banking for Better days, giving staff the opportunity to take up to one week of B4B days to make a contribution to society;
- Pilot Sustainable Homes, tax-friendly benefit contribution to make homes of staff more sustainable (pilot phase);
- Cross sector mobility (including through 'Bank voor de klas', a programme aimed at facilitating the transfer from a job at the bank to a job in teaching), supporting transitioning to other (social) sectors;
- Reskilling, developing staff and making optimal use of internal knowledge and experience in the organisation;
- Personal development budget, supporting employability of staff for now and the future.

Award of variable remuneration linked to sustainability

Only a limited group of Dutch employees receive variable remuneration, in addition to a (larger) group of non-Dutch employees. Our Executive Board does not receive variable remuneration. The award of variable remuneration is based on the performance of the KPIs set at the beginning of the year. Sustainability is included in the KPI setting via the KPI "sustainability assets" for CLA+ and CLA staff and via the KPI "Dow Jones sustainability index" and diversity for the Executive Board.

Sustainability targets

Sustainability has been a core element of our strategy since 2018, and is core to our purpose. Our goal is to help clients transition to more sustainable business models. In doing so, we are focused on the wider sustainability shift: our efforts are designed to help mitigate climate change, accelerate circular business practices and create positive social impact.

To support our strategy, we have set clear targets for 2024, relating to our sustainability pillar.

	Targets			Results	
	2024	2023	2022	First half 2023	2022
Percentage sustainability (acceleration) asset volume[1]					
- ESG + impact investments	42%	40%	38%	45%	46%
- Residential mortgages	34%	31%	28%	29%	28%
- Corporate loans to clients[2]	27%	21%	16%	23%	19%
Total	**36%**	**32%**	**29%**	**33%**	**31%**
External rating					
S&P Global ESG Dow Jones Sustainability Index[3]	top 5%	top 5%	top 5%	-[4]	top 15%

1 The definition of sustainability (acceleration) asset volume is based on ABN AMRO's Sustainability Acceleration Standards. These standards contain clear definitions with regard to clients' sustainability policies, practice and governance. The overall target for sustainability (acceleration) asset volume is calculated as the sum of sustainability (acceleration) asset volume (mortgages and corporate loans) and sustainability (acceleration) client asset volume, divided by the sum of the outstanding mortgage loan book, corporate loan book and relevant client asset volume.
2 Corporate loans include loans from all three client units. Non-core loans are not included.
3 The result indicates to which extent ABN AMRO deviates from the highest score of the industry leader.
4 This index is measured on an annual basis and is therefore not available per first half 2023.

In 2022 we joined the Net Zero Banking Alliance and set further targets to reduce carbon emissions in five key portfolios.

Table 1 - Qualitative information on Environmental risk

Risk management for environmental risk is modelled (among other guidelines) based on the ECB guide on Climate Related and Environmental Risks (CER) and implements climate related considerations in the various facets of the business operations, such as strategic planning, credit analytics and client intake. It largely follows the risk management process described in the previous section. Below we highlight some elements that are specific to our climate & environmental risk management, including the CER materiality assessment and climate and environmental risk heatmaps.

CER Materiality assessment per risk type

Within our risk taxonomy, sustainability risk is a standalone risk type as well as a driver of other risk types. In 2022, we assessed the materiality of climate-related and environmental risk in relation to the following traditional risk types: credit risk, market risk, operation risk, liquidity risk, capital risk, business risk and reputational risk. The initial assessment was qualitative, and was then further substantiated quantitatively where possible.

The bank's risk materiality framework that is used in the annual risk taxonomy update has been adjusted to make it more suitable for performing this assessment. The adjustments relate especially to the indicators and thresholds for materiality of non-financial impact, aligning it more directly with the bank's strategy 'Banking for better, for generation to come' and the corresponding key performance indicators. We also incorporated the concept of double materiality, signaling that both a negative and a positive impact on society and the environment can be material. And finally, we included a distinction between materiality in the short term (within 1 year), medium term (within 5 years) and long term (within 30 year) horizon.

To ensure consistency across risk types, we assessed the impact of a set of pre-defined CER events, based on the events suggested in the ECB Guide on CER. These included climate-related risk events such as floods and drought (physical risk) and policy and technology development (transition risk), as well as environmental risk events such as water stress and biodiversity loss (physical risk) and policy and technology development (transition risk). For each risk type, we used a tailor-made methodology to substantiate how these events drive or have a material impact on their risk type. See the table below for our conclusions.

Materiality Assessment Table

	Climate Risk		Environmental Risk	
Risk Type	**Physical risk**	**Transition Risk**	**Physical risk**	**Transition risk**
Credit Risk	✔	✔	✔	✔
Market risk in the trading book				
Market risk in the banking book				
Operational (Non-financial) risk	✔	✔	✔	✔
Liquidity risk				
Business risk		✔	✔	✔

Check indicates that risk is material. Where there is no check, the risk is assessed as not material.

Climate and environmental risk in Credit Risk

ABN AMRO is taking steps to incorporate ESG factors and associated risks into its credit acceptance process for both programme lending and non-programme lending. Transmission channels are the causal chains through which climate factors represent financial risks to ABN AMRO by directly influencing our counterparties and the assets they hold. The insights gained from defining these transmission channels are used to adjust the credit lifecycle elements and thus integrate climate risk into the credit acceptance process.

The methodology for the quantitative materiality assessment of CER in credit risk is based on a combination of qualitative or quantitative sources, including but not limited to a climate risk heatmap, credit risk transmission channels, climate scenario analyses (CSA) and ECB climate stress test (CST) results, as well as public data on the carbon footprint of sectors and environmental risk assessment data from Impact Institute and ENCORE for certain sectors relevant to our loan portfolio. The CST scope for ABN AMRO is considered the total scope relevant for CER in the assessment.

Based on the calculated capital and P&L impact of climate-related and environmental drivers on credit risk, the impact is considered material.

Climate and environmental risks in ECL

Incorporating climate risk explicitly into ECL models is challenging due to the lack of historical data and the horizon on which climate and environmental risks are expected to materialise. We are taking steps to gain deeper insight into how climate and environmental risks affect our clients, and to eventually embed them into our IFRS 9 ECL models. The target state is to have CER reflected in all four modelling frameworks (IRB models, IFRS, stress testing and EC).

Although the impact of climate risk on ECL can only be estimated with a high degree of uncertainty regarding amounts of losses and the time horizon on which it will materialise, it is partially embedded into our ECL estimates through our macroeconomic forecasts. Climate and environmental risks are playing an increasing role in government policies and macroeconomic developments. To capture climate and environmental risks in ECL and related scenario processes, each macroeconomic scenario is accompanied by an overview that illustrates which of these risks are included in the various projected macroeconomic indicators. For short term identifiable events that are not (yet) included in the macroeconomic forecasts, management overlays on ECL can be taken. These are currently limited to an overlay for the potential impact of the government's nitrogen reducing measures. With the combination of macroeconomic scenarios and this management overlay, we deem to be adequately provisioned for climate and environmental risks.

CER materiality risk assessment Operational Risk

In the context of non-financial risks, the ECB's guide on climate-related and environmental risks (CERs) sets out specific expectations for banks to consider how climate-related and environmental events could have an adverse impact on business continuity and the extent to which the nature of our activities could increase reputational and/or liability risks. The ECB's guide on CERs also specifies pre-defined CER events to be evaluated in materiality assessments.

In 2022, ABN AMRO tailored its materiality assessment to use climate science, data-driven insights to investigate how climate-related hazards together with ABN AMRO's exposures and vulnerabilities interact to manifest in physical risks to its critical infrastructure. The focus of the analysis was to establish financial impacts and enhance internal knowledge of the transmission mechanisms and potential effects of climate risks in the Non-Financial Risk (NFR) domains.

As the assessment showed, ABN AMRO's critical physical infrastructure (e.g., data centers) face threats from natural hazards (e.g., floods) that could potentially impact bank-wide business continuity. This was not surprising, since water-related threats are characteristic to the Netherlands. However, the inherent flood-risk profiles of ABN AMRO's critical infrastructure varied because of differences in location, elevation, construction and internal layout. Based on available flooding estimates for the Netherlands for 2050, the assessment estimated that a flood of 50 cm or higher could be impactful to one critical physical infrastructure (i.e. a data center). The expected financial costs would be less than 1% of profits, but this was significant in a context of historically negligible losses from CER-related events.

Risk mitigations are planned, including a repeat of the (extended) analysis to overcome data integrity issues linked to outdated data on flooding scenarios for the Netherlands. In the interim, ABN AMRO has upgraded the requirements to lengthen the time horizon of its business continuity risk assessments (BRCA) to climate-sensitive periods (e.g. looking ahead 30 years). In addition, the bank will investigate possibilities to reconfigure the internal layout for the most at-risk infrastructure.

ABN AMRO also performed qualitative assessments of reputational and liability effects arising from developments in climate and environmental risks. For example, industry-wide concerns relating to the speed of executing climate strategies, compliance with specific regulations, duty of care to clients impacted by transition risks and/or greenwashing in product propositions are material drivers of potential reputational and liability effects for ABN AMRO. Data and insights are continuously being developed, with the aim to improve quantification in 2023.

CER materiality risk assessment Market Risk

Climate and environment risks can impact the trading books via the revaluation of fair valued positions which are held with a trading intent. In order to assess the impact, stress scenarios have been applied by shocking the market risk factors (e.g. credit spreads). In 2022, quantitative assessments were performed and the impact was found to be immaterial for the market risk trading book.

CER materiality risk assessment Business Risk

Business risk of climate and environmental risk (CER) events concerns the (potential) effect of events on the operating result of the bank. Individual CER events have historically neither materially increased operating expenses, nor are they assumed to do so in the future. The effect of a single physical or environmental event on the operating income of ABN AMRO is currently assumed to be marginal. Client portfolios with higher sensitivities to physical or transition risks (e.g. oil & gas) have relatively low loan volumes of bank book, consequently not providing material business risks. In the medium to long term, material business risks could result from adjustments to commercial or risk policies by ABN AMRO, in order to reduce (other) CER-related risks and/or decrease emissions within client portfolios following climate-related regulation. CER-related risk events that are likely and have a material impact are related to regulations, technology or pollution.

Climate and environmental risk heatmaps

Heatmaps are used to scan ABN AMRO's lending portfolio on sector sensitivity and vulnerability to climate and environmental risk. This results in tools that identify climate and environmental risk hotspots in our corporate lending portfolio. These are in turn used to determine priority sectors for performing portfolio scenario analyses so as to assess the magnitude of the impact on selected risk types and to select portfolios for the first wave of sectors that we cover with our Climate Strategy. The heatmap methodology developed in 2021 was used with minor adjustments for the 2022 climate risk and environmental risk heatmaps.

As formal risk identification tools, the heatmaps also contribute to the risk identification process such as the Risk Event Register (RER), which includes events such as the introduction of strict environmental or climate regulation, real estate value correction due to physical climate risk and environmental degradation (e.g. biodiversity loss). The events in the RER were subsequently included in the scenarios for expected credit loss calculations. For example, the negative planning scenario included assumptions on a disruptive transition that impacts the entire economy, and both the baseline and the negative scenario included assumptions on the impacts on GDP of nitrogen regulations in the Netherlands.

Table 2 and 3 - Qualitative information on Social risk and Governance risk

Information requirements of Table 2 and Table 3 are merged into this section.

In the client due diligence process, part of ABN AMRO's onboarding process, we collect and assess information regarding our clients' governance structure on economic, environmental, and social topics. This is especially important for clients who present higher sustainability risk, for instance because they can make a difference in terms of environmental risk or social risks. This chapter outlines the information collected on our clients' governance of environmental and social risk and how it is used within the bank and its credit approval process.

Casy NextGen

CASY NextGen is a client assessment tool for assessing the ESG performance of companies that the bank finances. The tool collects relevant data to help safeguard the bank against sustainability and reputational risks, and provides a basis for having strategic discussions on sustainability with clients. At a client level, CASY NextGen includes a questionnaire that addresses clients' compliance with the bank's sustainability risk framework by focusing on ESG related regulations, sustainability commitments and the capacity to manage sustainability risks and track records and is mandatory for all corporate clients with an exposure above EUR 1 million. Depending on the client's level of compliance with the bank's sustainability risk framework, the outcome of a CASY assessment will be above, on or below par, and will serve as the basis for further engaging with the company.

Credit risk sustainability

Credit Risk Sustainability, as the second line of defence, conducts client level due diligence and oversees engagement for both lending and non-lending clients. Clients with a high sustainability risk level require an additional second-line advice from Credit Risk Sustainability, which provides validation on the first-line assessments conducted through CASY NextGen and assesses clients against the bank's sustainability risk framework.

If a client is not fully compliant with the sustainability risk framework, but demonstrates sufficient commitment and capacity to comply, the second line could accept the client relationship or credit line subject to certain conditions. These conditions are established in order to determine that a client is moving towards full compliance with the sustainability risk framework. Non-compliance is then considered a driver of credit risk, which could negatively impact a counterparty's creditworthiness or collateral resulting from, for example, physical and transition risk or prosecution for health and safety breaches. Typically, the conditions require clients to be more transparent and guide clients towards better management of risks related to biodiversity, climate mitigation, climate adaptation, human rights and animal rights.

If a client does not demonstrate sufficient capacity or commitment to comply with the bank's sustainability risk framework, the Credit Risk Sustainability process could result in a negative conclusion. A negative conclusion means that the Credit Risk Sustainability advises the credit committee to approve initiation of a client dialogue to exit the (lending) relationship and is the last resort risk response, given the bank's inclusive strategy.

ESG1 - Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

									30 June 2023
		Gross carrying amount (in millions)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in millions)		
			Of which: exposures towards companies excluded from EU Paris-aligned Benchmarks[2]	Of which: environmentally sustainable (CCM)	Of which: stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
	Sector/subsector								
1	**Exposures towards sectors that highly contribute to climate change[1]**	**52,512**	**1,895**		**7,787**	**2,676**	**1,026**	**152**	**709**
2	A - Agriculture, forestry and fishing	5,282			837	269	117	21	43
3	B - Mining and quarrying	1,854	1,684		131	72	11	1	4
4	*B.05 - Mining of coal and lignite*								
5	*B.06 - Extraction of crude petroleum and natural gas*	*464*	*464*		*72*		*2*	*1*	
6	*B.07 - Mining of metal ores*								
7	*B.08 - Other mining and quarrying*	*170*			*14*				
8	*B.09 - Mining support service activities*	*1,220*	*1,220*		*45*	*72*	*9*		*4*
9	C - Manufacturing	7,970	67		1,367	854	224	30	179
10	*C.10 - Manufacture of food products*	*2,029*			*444*	*271*	*20*	*8*	*9*
11	*C.11 - Manufacture of beverages*	*95*			*2*	*1*	*1*		
12	*C.12 - Manufacture of tobacco products*								
13	*C.13 - Manufacture of textiles*	*192*			*81*	*30*	*6*		*5*
14	*C.14 - Manufacture of wearing apparel*	*26*			*2*	*1*	*4*		*4*
15	*C.15 - Manufacture of leather and related products*	*25*			*22*		*6*	*6*	
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	*193*			*25*	*21*	*7*		*6*
17	*C.17 - Manufacture of pulp, paper and paperboard*	*210*			*5*	*17*	*4*		*4*
18	*C.18 - Printing and service activities related to printing*	*107*			*9*	*18*	*2*		*1*
19	*C.19 - Manufacture of coke oven products*	*67*	*67*			*56*	*29*		*29*
20	*C.20 - Production of chemicals*	*677*			*148*	*45*	*16*	*2*	*12*
21	*C.21 - Manufacture of pharmaceutical preparations*	*232*			*18*	*53*	*6*	*1*	*4*
22	*C.22 - Manufacture of rubber products*	*429*			*34*	*39*	*5*		*2*
23	*C.23 - Manufacture of other non-metallic mineral products*	*201*			*41*	*23*	*14*		*13*
24	*C.24 - Manufacture of basic metals*	*267*			*77*	*32*	*3*	*1*	*1*
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	*812*			*110*	*42*	*24*	*2*	*20*
26	*C.26 - Manufacture of computer, electronic and optical products*	*380*			*49*	*21*	*1*		
27	*C.27 - Manufacture of electrical equipment*	*301*			*19*	*1*	*1*		
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	*596*			*79*	*45*	*17*	*3*	*12*
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	*482*			*48*	*3*	*2*	*1*	*1*

continued >

30 June 2023

		Gross carrying amount (in millions)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in millions)		
			Of which: exposures towards companies excluded from EU Paris-aligned Benchmarks[2]	Of which: environmentally sustainable (CCM)	Of which: stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
30	C.30 - Manufacture of other transport equipment	275			103	5	6	1	5
31	C.31 - Manufacture of furniture	55			12	1	1		
32	C.32 - Other manufacturing	63			15	4	2	1	1
33	C.33 - Repair and installation of machinery and equipment	256			25	124	48		47
34	D - Electricity, gas, steam and air conditioning supply	2,093	145		67	112	58	1	55
35	D35.1 - Electric power generation, transmission and distribution	1,882	2		46	112	58	1	55
36	D35.11 - Production of electricity	1,248	2		10	109	54		53
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	188	142			1			
38	D35.3 - Steam and air conditioning supply	23			22				
39	E - Water supply; sewerage, waste management and remediation activities	764			79	17	12		10
40	F - Construction	3,603			767	219	122	13	102
41	F.41 - Construction of buildings	2,467			517	63	32	9	17
42	F.42 - Civil engineering	488			117	120	69	1	68
43	F.43 - Specialised construction activities	649			133	36	21	2	17
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	9,935			1,821	693	330	36	266
45	H - Transportation and storage	9,113			1,218	255	56	19	22
46	H.49 - Land transport and transport via pipelines	1,703			292	52	11	2	7
47	H.50 - Water transport	6,064			698	133	30	12	7
48	H.51 - Air transport	47			44		1	1	
49	H.52 - Warehousing and support activities for transportation	1,264			161	69	13	4	7
50	H.53 - Postal and courier activities	35			23	1	1		
51	I - Accommodation and food service activities[3]								
52	L - Real estate activities	11,897			1,499	184	96	30	28
53	**Exposures towards sectors other than those that highly contribute to climate change[1]**	**17,780**			**2,757**	**491**	**255**	**62**	**148**
54	K - Financial and insurance activities	2,900			470	28	27	7	14
55	Exposures to other sectors (NACE codes J, M - U)	14,880			2,287	463	228	55	134
56	**TOTAL**	**70,292**	**1,895**		**10,544**	**3,167**	**1,281**	**214**	**857**

[1] In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006.

[2] In accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation

[3] The rows of the template do not include Sector I, because of an inconsistency between the template and the regulation: sector I is not part of the Sectors that highly contribute to Climate Change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818. For this reason the exposures to Sector I have been included in the “Exposures to other sectors” row.

30 June 2023

		GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO_2 equivalent)		GHG emissions: gross carrying amount percentage of the portfolio derived from company-specific reporting					
			Of which: Scope 3 financed emissions		≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity
	Sector/subsector								
1	**Exposures towards sectors that highly contribute to climate change**[1]	**11,193,384**		**14,181**	**43,933**	**5,832**	**1,735**	**1,012**	**3**
2	A - Agriculture, forestry and fishing	2,533,885		279	4,459	746	68	9	3
3	B - Mining and quarrying	2,279,421		1,108	1,175	357	322		5
4	*B.05 - Mining of coal and lignite*								
5	*B.06 - Extraction of crude petroleum and natural gas*	*928,849*		*74*	*381*	*83*			*5*
6	*B.07 - Mining of metal ores*								
7	*B.08 - Other mining and quarrying*	*59,087*		*68*	*154*	*17*			*2*
8	*B.09 - Mining support service activities*	*1,291,486*		*966*	*640*	*258*	*322*		*6*
9	C - Manufacturing	979,605		1,037	7,137	674	81	78	2
10	*C.10 - Manufacture of food products*	*115,758*		*341*	*1,938*	*87*	*2*	*1*	*2*
11	*C.11 - Manufacture of beverages*	*4,357*		*65*	*72*	*23*			*4*
12	*C.12 - Manufacture of tobacco products*								*1*
13	*C.13 - Manufacture of textiles*	*9,099*			*175*	*17*			*1*
14	*C.14 - Manufacture of wearing apparel*	*1,994*			*25*	*1*		*1*	*4*
15	*C.15 - Manufacture of leather and related products*	*532*			*24*				*2*
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	*11,656*			*173*	*19*			*2*
17	*C.17 - Manufacture of pulp, paper and paperboard*	*38,928*			*187*	*22*	*2*		*3*
18	*C.18 - Printing and service activities related to printing*	*12,382*			*100*	*6*	*1*		*1*
19	*C.19 - Manufacture of coke oven products*	*28,794*			*62*	*5*			*4*
20	*C.20 - Production of chemicals*	*174,381*		*94*	*607*	*38*	*33*		*2*
21	*C.21 - Manufacture of pharmaceutical preparations*	*20,062*			*148*	*24*	*1*	*59*	*7*
22	*C.22 - Manufacture of rubber products*	*40,584*			*378*	*48*	*4*		*2*
23	*C.23 - Manufacture of other non-metallic mineral products*	*23,576*		*2*	*183*	*18*			*2*
24	*C.24 - Manufacture of basic metals*	*81,365*		*22*	*233*	*33*			*2*
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	*52,069*		*8*	*710*	*89*	*5*	*7*	*2*
26	*C.26 - Manufacture of computer, electronic and optical products*	*39,487*		*49*	*347*	*25*		*8*	*1*
27	*C.27 - Manufacture of electrical equipment*	*24,703*		*158*	*285*	*14*		*2*	*2*
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	*29,611*		*232*	*519*	*68*	*10*		*2*
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	*107,155*			*478*	*3*			*1*
30	*C.30 - Manufacture of other transport equipment*	*23,203*		*2*	*190*	*72*	*13*		*3*
31	*C.31 - Manufacture of furniture*	*3,535*		*1*	*43*	*13*			*3*
32	*C.32 - Other manufacturing*	*126,159*		*7*	*54*	*8*			*2*

continued >

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		GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO_2 equivalent)		GHG emissions: gross carrying amount percentage of the portfolio derived from company-specific reporting					
			Of which: Scope 3 financed emissions		≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity
33	*C.33 - Repair and installation of machinery and equipment*	*10,215*		*2*	*207*	*41*	*8*		*2*
34	D - Electricity, gas, steam and air conditioning supply	855,786		153	1,258	296	401	137	3
35	*D35.1 - Electric power generation, transmission and distribution*	*602,698*		*153*	*1,063*	*281*	*401*	*137*	*3*
36	*D35.11 - Production of electricity*	*179,359*		*53*	*517*	*278*	*393*	*59*	*1*
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	*239,337*			*187*				*5*
38	*D35.3 - Steam and air conditioning supply*	*13,750*			*8*	*15*			*6*
39	E - Water supply; sewerage, waste management and remediation activities	413,113		25	493	94	97	79	6
40	F - Construction	85,707		1,048	3,037	499	57	11	3
41	*F.41 - Construction of buildings*	*53,339*		*1,009*	*2,071*	*335*	*53*	*7*	*3*
42	*F.42 - Civil engineering*	*11,671*		*4*	*434*	*53*	*1*		*2*
43	*F.43 - Specialised construction activities*	*20,698*		*35*	*531*	*111*	*3*	*3*	*3*
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	234,818		508	9,311	529	34	61	2
45	H - Transportation and storage	3,623,355		3,763	7,737	1,094	282		3
46	*H.49 - Land transport and transport via pipelines*	*443,444*		*71*	*1,377*	*261*	*65*		*3*
47	*H.50 - Water transport*	*2,991,493*		*3,617*	*5,223*	*695*	*147*		*3*
48	*H.51 - Air transport*	*25,830*			*47*				*1*
49	*H.52 - Warehousing and support activities for transportation*	*159,365*		*73*	*1,057*	*137*	*70*		*3*
50	*H.53 - Postal and courier activities*	*3,223*		*2*	*34*	*1*			*3*
51	I - Accommodation and food service activities[2]								
52	L - Real estate activities	187,693		6,259	9,325	1,542	392	637	5
53	**Exposures towards sectors other than those that highly contribute to climate change[1]**	**893,367**		**1,844**	**13,033**	**3,291**	**390**	**1,066**	**4**
54	K - Financial and insurance activities	132,661		461	2,276	219	29	375	4
55	Exposures to other sectors (NACE codes J, M - U)	760,706		1,383	10,757	3,072	361	690	4
56	**TOTAL**	**12,086,751**		**16,025**	**56,966**	**9,123**	**2,125**	**2,078**	**3**

1 In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006.

2 The rows of the template do not include Sector I, because of an inconsistency between the template and the regulation: sector I is not part of the Sectors that highly contribute to Climate Change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818. For this reason the exposures to Sector I have been included in the “Exposures to other sectors” row.

		31 December 2022							
		Gross carrying amount (in millions)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in millions)		
			Of which: exposures towards companies excluded from EU Paris-aligned Benchmarks[2]	Of which: environmentally sustainable (CCM)	Of which: stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
	Sector/subsector								
1	**Exposures towards sectors that highly contribute to climate change[1]**	**52,608**	**2,746**		**9,545**	**2,841**	**1,060**	**180**	**717**
2	A - Agriculture, forestry and fishing	5,513			816	325	119	27	46
3	B - Mining and quarrying	2,502	2,326		938	89	35	7	25
4	*B.05 - Mining of coal and lignite*								
5	*B.06 - Extraction of crude petroleum and natural gas*	*567*	*567*		*122*		*3*	*2*	
6	*B.07 - Mining of metal ores*								
7	*B.08 - Other mining and quarrying*	*175*			*9*	*1*			
8	*B.09 - Mining support service activities*	*1,760*	*1,759*		*808*	*88*	*31*	*4*	*25*
9	C - Manufacturing	8,066	226		1,642	740	206	28	161
10	*C.10 - Manufacture of food products*	*2,078*			*519*	*130*	*33*	*8*	*21*
11	*C.11 - Manufacture of beverages*	*62*			*29*	*1*	*1*		
12	*C.12 - Manufacture of tobacco products*								
13	*C.13 - Manufacture of textiles*	*204*			*94*	*11*	*6*	*1*	*5*
14	*C.14 - Manufacture of wearing apparel*	*11*			*3*	*1*	*5*		*5*
15	*C.15 - Manufacture of leather and related products*	*24*			*22*		*1*	*1*	
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	*208*			*13*	*10*	*3*		*1*
17	*C.17 - Manufacture of pulp, paper and paperboard*	*274*			*123*	*16*	*1*	*1*	
18	*C.18 - Printing and service activities related to printing*	*116*			*20*	*1*	*1*		*1*
19	*C.19 - Manufacture of coke oven products*	*80*	*80*			*67*	*31*		*31*
20	*C.20 - Production of chemicals*	*906*	*146*		*276*		*4*	*3*	
21	*C.21 - Manufacture of pharmaceutical preparations*	*258*			*24*	*67*	*2*	*1*	
22	*C.22 - Manufacture of rubber products*	*433*			*74*	*45*	*6*		*2*
23	*C.23 - Manufacture of other non-metallic mineral products*	*186*			*10*	*26*	*14*		*13*
24	*C.24 - Manufacture of basic metals*	*277*			*43*	*95*	*6*	*1*	*5*
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	*674*			*111*	*45*	*14*	*3*	*9*
26	*C.26 - Manufacture of computer, electronic and optical products*	*360*			*46*	*37*	*2*	*1*	
27	*C.27 - Manufacture of electrical equipment*	*338*			*21*	*1*	*1*		
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	*579*			*72*	*59*	*19*	*4*	*14*
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	*408*			*26*	*1*	*1*		
30	*C.30 - Manufacture of other transport equipment*	*283*			*72*	*53*	*3*	*1*	*1*
31	*C.31 - Manufacture of furniture*	*65*			*16*	*2*	*1*	*1*	

continued >

		31 December 2022							
		Gross carrying amount (in millions)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in millions)		
			Of which: exposures towards companies excluded from EU Paris-aligned Benchmarks[2]	Of which: environmentally sustainable (CCM)	Of which: stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
32	*C.32 - Other manufacturing*	*77*			*10*	*6*	*2*		*1*
33	*C.33 - Repair and installation of machinery and equipment*	*166*			*17*	*66*	*51*		*50*
34	D - Electricity, gas, steam and air conditioning supply	1,589	193		190	93	38	4	33
35	*D35.1 - Electric power generation, transmission and distribution*	*1,537*	*164*		*171*	*93*	*36*	*2*	*33*
36	*D35.11 - Production of electricity*	*997*	*164*		*90*	*90*	*32*	*1*	*30*
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	*31*	*29*						
38	*D35.3 - Steam and air conditioning supply*	*21*			*20*		*2*	*2*	
39	E - Water supply; sewerage, waste management and remediation activities	667			98	19	7	1	5
40	F - Construction	3,690			491	221	102	13	77
41	*F.41 - Construction of buildings*	*2,454*			*277*	*44*	*26*	*8*	*10*
42	*F.42 - Civil engineering*	*463*			*56*	*65*	*54*	*2*	*51*
43	*F.43 - Specialised construction activities*	*772*			*157*	*112*	*22*	*3*	*16*
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	9,582			1,912	819	332	33	269
45	H - Transportation and storage	9,445			2,222	431	140	38	85
46	*H.49 - Land transport and transport via pipelines*	*1,716*			*213*	*69*	*18*	*2*	*13*
47	*H.50 - Water transport*	*6,219*			*1,676*	*270*	*102*	*25*	*64*
48	*H.51 - Air transport*	*45*			*41*		*1*	*1*	
49	*H.52 - Warehousing and support activities for transportation*	*1,430*			*284*	*91*	*19*	*10*	*7*
50	*H.53 - Postal and courier activities*	*36*			*8*	*1*	*1*		
51	I - Accommodation and food service activities[3]								
52	L - Real estate activities	11,553			1,236	106	81	30	16
53	**Exposures towards sectors other than those that highly contribute to climate change[1]**	**17,256**			**3,268**	**574**	**316**	**73**	**192**
54	K - Financial and insurance activities	3,159			321	29	30	4	18
55	Exposures to other sectors (NACE codes J, M - U)	14,097			2,947	544	286	68	174
56	**TOTAL**	**69,864**	**2,746**		**12,812**	**3,415**	**1,375**	**253**	**909**

1 In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006.

2 In accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation

3 The rows of the template do not include Sector I, because of an inconsistency between the template and the regulation: sector I is not part of the Sectors that highly contribute to Climate Change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818. For this reason the exposures to Sector I have been included in the "Exposures to other sectors" row.

31 December 2022

		GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO_2 equivalent)		GHG emissions: gross carrying amount percentage of the portfolio derived from company-specific reporting					
			Of which: Scope 3 financed emissions		≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity
	Sector/subsector								
1	**Exposures towards sectors that highly contribute to climate change**[1]	**13,090,291**		**14,883**	**43,789**	**6,373**	**1,551**	**894**	**4**
2	A - Agriculture, forestry and fishing	4,294,430		220	4,621	799	84	9	3
3	B - Mining and quarrying	2,080,397		1,576	1,797	536	169		4
4	*B.05 - Mining of coal and lignite*	*10*							*3*
5	*B.06 - Extraction of crude petroleum and natural gas*	*1,021,677*		*38*	*273*	*294*			*5*
6	*B.07 - Mining of metal ores*								
7	*B.08 - Other mining and quarrying*	*49,124*		*54*	*149*	*26*			*3*
8	*B.09 - Mining support service activities*	*1,009,586*		*1,484*	*1,374*	*216*	*169*		*4*
9	C - Manufacturing	1,022,546		1,091	7,298	671	46	52	3
10	*C.10 - Manufacture of food products*	*117,074*		*422*	*1,935*	*140*	*2*	*1*	*3*
11	*C.11 - Manufacture of beverages*	*2,345*		*31*	*58*	*3*			*3*
12	*C.12 - Manufacture of tobacco products*	*1*							*3*
13	*C.13 - Manufacture of textiles*	*10,013*			*187*	*17*			*3*
14	*C.14 - Manufacture of wearing apparel*	*521*			*8*	*1*		*1*	*4*
15	*C.15 - Manufacture of leather and related products*	*395*			*24*				*3*
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	*12,557*			*182*	*26*			*3*
17	*C.17 - Manufacture of pulp, paper and paperboard*	*42,029*			*252*	*21*	*1*		*3*
18	*C.18 - Printing and service activities related to printing*	*12,920*			*108*	*7*	*1*		*3*
19	*C.19 - Manufacture of coke oven products*	*29,643*			*76*	*4*			*3*
20	*C.20 - Production of chemicals*	*221,731*		*101*	*862*	*44*			*3*
21	*C.21 - Manufacture of pharmaceutical preparations*	*26,280*			*199*	*25*	*1*	*33*	*5*
22	*C.22 - Manufacture of rubber products*	*41,476*			*385*	*44*	*4*		*3*
23	*C.23 - Manufacture of other non-metallic mineral products*	*20,853*		*2*	*174*	*12*			*3*
24	*C.24 - Manufacture of basic metals*	*97,495*		*18*	*250*	*27*			*3*
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	*51,341*		*9*	*596*	*64*	*7*	*5*	*3*
26	*C.26 - Manufacture of computer, electronic and optical products*	*35,373*		*47*	*326*	*25*		*8*	*3*
27	*C.27 - Manufacture of electrical equipment*	*24,415*		*189*	*322*	*14*		*2*	*3*
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	*24,246*		*212*	*494*	*74*	*11*		*3*
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	*89,893*			*404*	*4*			*3*
30	*C.30 - Manufacture of other transport equipment*	*18,226*			*200*	*69*	*15*		*4*
31	*C.31 - Manufacture of furniture*	*3,662*		*1*	*49*	*16*			*4*
32	*C.32 - Other manufacturing*	*132,663*		*4*	*66*	*8*	*1*	*2*	*4*
33	*C.33 - Repair and installation of machinery and equipment*	*7,393*		*2*	*140*	*25*	*1*		*3*

continued >

31 December 2022

		GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO_2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions: gross carrying amount percentage of the portfolio derived from company-specific reporting	≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity
34	D - Electricity, gas, steam and air conditioning supply	910,734		412	941	248	291	110	7
35	*D35.1 - Electric power generation, transmission and distribution*	*888,736*		*412*	*902*	*234*	*291*	*110*	*7*
36	*D35.11 - Production of electricity*	*481,785*		*268*	*485*	*180*	*285*	*47*	*8*
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	*8,469*			*30*				*3*
38	*D35.3 - Steam and air conditioning supply*	*13,529*			*8*	*13*			*6*
39	E - Water supply; sewerage, waste management and remediation activities	364,720		19	411	64	89	102	7
40	F - Construction	99,849		841	3,018	526	138	7	4
41	*F.41 - Construction of buildings*	*60,067*		*809*	*2,023*	*372*	*56*	*4*	*4*
42	*F.42 - Civil engineering*	*12,019*		*8*	*406*	*55*	*2*		*3*
43	*F.43 - Specialised construction activities*	*27,764*		*24*	*590*	*99*	*80*	*4*	*5*
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	207,279		692	8,925	546	50	61	3
45	H - Transportation and storage	3,919,750		4,179	7,876	1,295	274	1	4
46	*H.49 - Land transport and transport via pipelines*	*402,981*		*51*	*1,374*	*281*	*61*		*4*
47	*H.50 - Water transport*	*3,345,235*		*4,039*	*5,259*	*819*	*140*	*1*	*3*
48	*H.51 - Air transport*	*26,353*			*43*	*1*			*3*
49	*H.52 - Warehousing and support activities for transportation*	*141,192*		*87*	*1,165*	*192*	*73*		*4*
50	*H.53 - Postal and courier activities*	*3,989*		*1*	*34*	*2*			*3*
51	I - Accommodation and food service activities[2]								
52	L - Real estate activities	190,586		5,853	8,903	1,688	410	552	5
53	**Exposures towards sectors other than those that highly contribute to climate change**[1]	**1,055,266**		**1,693**	**12,690**	**2,932**	**416**	**1,218**	**5**
54	K - Financial and insurance activities	158,985		581	2,343	302	32	481	6
55	Exposures to other sectors (NACE codes J, M - U)	896,281		1,112	10,348	2,629	383	737	5
56	**TOTAL**	**14,145,557**		**16,575**	**56,479**	**9,305**	**1,967**	**2,113**	**4**

1 In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006.

2 The rows of the template do not include Sector I, because of an inconsistency between the template and the regulation: sector I is not part of the Sectors that highly contribute to Climate Change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818. For this reason the exposures to Sector I have been included in the "Exposures to other sectors" row.

The table above shows exposure to non-financial corporates in carbon-related sectors, as well as the scope 1 and 2 emissions of our counterparties. There is a slight decrease in the reported GHG emissions with respect to Q4 2022, with the majority of the movement centered in the exposures towards sectors that highly contribute to climate change. The main contributor to the decrease in GHG emissions is the agriculture sector, which shows an accompanying decrease in exposure.

Below, we will highlight the main data sources and the methodologies applied.

Companies excluded from the Paris Aligned Benchmark

Under Article 12.1 of the Commission Delegated Regulation (EU) 2020/1818, companies excluded from EU Paris aligned benchmarks should be identified based on revenue split. As many of our counterparties do not yet report on their revenue by sector, these exposures were identified based on the NACE code of the counterparty's principal activity. The NACE codes used to identify such organisations were: B05.10, B05.20, B06.10, B06.20, B09.10, C19.20, C20.11, D35.11 (except for clients whose principal activity is renewable energy or whose loan specifically finances a renewable energy project), D35.21, D35.22 and D35.23.

Article 12.2 of the Benchmark Regulation also excludes companies found or estimated to significantly harm one or more of the environmental objectives described in the EU taxonomy regulation. An assessment on this was not performed for this report as ABN AMRO is still in the process of defining a method to obtain reliable data for this purpose, given that our clients are not yet obliged to report on this datapoint under current disclosure regulations.

Financed GHG emissions

The financed GHG emissions have been calculated according to the PCAF Global GHG Accounting and Reporting Standard for the Financial Industry (November 2020). The reported absolute emissions are proportional to the share of our exposure in the counterparty's total (company or asset) value. We estimate emissions by combining various sources of information. The main sources are summarised below. As a general rule, we use client or collateral level information whenever available. For all other exposures we use economic emission intensities per sector and country.

Portfolio	Sources	Method
Mortgages	Rijksdienst voor Ondernemend Nederland (RVO), Statistics Netherlands (CBS), Basisregistratie Adressen en Gebouwen (BAG)	Estimated building emissions based on building type, floor area and energy label
Commercial Real Estate	Rijksdienst voor Ondernemend Nederland (RVO), PCAF Database, Basisregistratie Adressen en Gebouwen (BAG)	Estimated building emissions based on building type, floor area and energy label
Shipping loans	Via classification society or directly from client	Client reported emissions
Corporate loans– listed Bonds and Equity	ISS – ESG Direct emissions from client reports	Client reported emissions
Corporate loans – non-listed Netherlands	Statistics Netherlands (CBS)	Economic emissions intensity
Corporate loans – non-listed rest of world	PCAF emission factor database	Economic emissions intensity

GHG emissions for mortgages and commercial real estate

For the mortgages and commercial real estate portfolio, GHG emissions calculations are based on floor area, energy label and asset type and the corresponding emission factors provided by PCAF emission factor database for CRE and Statistics Netherlands for mortgages. Energy labels are taken from the "Rijkdienst voor Ondernemend Nederland" (RVO). If no official energy label is available, business rules are applied to determine an estimated/calculated energy label. An attribution factor for residential and non-residential commercial real estate was applied, using the loan-to-market value based on the most recent property value.

GHG emissions for shipping loans

The Poseidon Principles framework has been used as our main source to collect GHG emissions for the shipping portfolio at vessel level. For all vessels which are not covered by the Poseidon Principles framework, either reported emissions via ISS ESG or country and sector-specific carbon intensities from Statistics Netherlands and the PCAF emission factor database were used in line with the methodology on non-listed corporates.

Scope 3 emissions

For this year's reporting, the counterparties' Scope 3 emissions have not been included because of the low data quality and high variability of the Scope 3 emission factors available. We are working to define appropriate methodologies and identify reliable data sources, starting with certain sectors where Scope 3 emissions are highly relevant, but also taking into account data availability and practicability.

Percentage of portfolio derived from company-specific reporting

We have defined this as the percentual gross carrying amount of the emissions calculated with a PCAF data quality score 1, 2 and 3 as all of these scores use company-specific inputs.

Maturity buckets

Exposures without stated maturity and for which the counterparty can determine the repayment date are reported in the bucket <5 years. All other exposures without stated maturity are mapped to the maturity bucket >20 years.

ESG2 - Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

30 June 2023

	(in millions)	Total gross carrying amount amount						
			Level of energy efficiency (EP score in kWh/m² of collateral)					
			0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500
	Counterparty sector							
1	**Total EU area**	**181,912**	**51,412**	**93,459**	**14,693**	**1,208**	**1,208**	**1,097**
2	*- of which Loans collateralised by commercial immovable property*	*28,847*	*4,342*	*7,137*	*2,037*	*1,052*	*1,101*	*979*
3	*- of which Loans collateralised by residential immovable property*	*153,065*	*47,070*	*86,322*	*12,656*	*156*	*107*	*118*
4	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*							
5	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*74,589*	*15,708*	*46,862*	*10,024*	*885*	*1,005*	*106*
6	**Total non-EU area**	**487**	**12**	**47**	**3**		**7**	
7	*- of which Loans collateralised by commercial immovable property*	*428*	*6*	*39*	*3*		*7*	
8	*- of which Loans collateralised by residential immovable property*	*59*	*6*	*8*				
9	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*							
10	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*53*	*5*	*39*	*2*		*7*	

30 June 2023

	(in millions)	Total gross carrying amount amount								
		Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
		A[1]	B	C	D	E	F	G		Of which: level of energy efficiency estimated[2]
	Counterparty sector									
1	**Total EU area**	**35,896**	**11,366**	**16,952**	**8,488**	**5,806**	**4,960**	**5,020**	**93,424**	**80%**
2	*- of which Loans collateralised by commercial immovable property*	*5,389*	*968*	*1,558*	*769*	*531*	*396*	*607*	*18,630*	*35%*
3	*- of which Loans collateralised by residential immovable property*	*30,508*	*10,398*	*15,395*	*7,719*	*5,276*	*4,564*	*4,413*	*74,794*	*91%*
4	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*									
5	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*								*74,589*	*100%*
6	**Total non-EU area**	**5**	**1**	**2**	**2**	**2**	**1**		**473**	**11%**
7	*- of which Loans collateralised by commercial immovable property*	*4*	*1*	*2*	*1*	*2*	*1*		*416*	*10%*
8	*- of which Loans collateralised by residential immovable property*	*1*			*1*				*57*	*21%*
9	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*									
10	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*								*53*	*100%*

[1] Label A includes the category higher than A.
[1] (EP score in kWh/m² of collateral).

31 December 2022

	(in millions)	Total gross carrying amount amount						
		Level of energy efficiency (EP score in kWh/m² of collateral)						
			0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500
	Counterparty sector							
1	**Total EU area**	**182,880**	**49,076**	**93,446**	**14,451**	**735**	**943**	**2,270**
2	*- of which Loans collateralised by commercial immovable property*	*28,952*	*3,560*	*5,879*	*1,443*	*540*	*868*	*2,056*
3	*- of which Loans collateralised by residential immovable property*	*153,928*	*45,516*	*87,567*	*13,007*	*194*	*75*	*214*
4	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*							
5	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*73,703*	*15,089*	*47,346*	*9,667*	*344*	*706*	*550*
6	**Total non-EU area**	**345**	**9**	**45**	**2**	**2**	**7**	
7	*- of which Loans collateralised by commercial immovable property*	*292*	*6*	*37*	*2*		*7*	
8	*- of which Loans collateralised by residential immovable property*	*53*	*3*	*8*		*2*		
9	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*							
10	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*50*	*2*	*37*	*2*	*2*	*7*	

	(in millions)	A[1]	B	C	D	E	F	G	Without EPC label of collateral	Of which: level of energy efficiency estimated[2]
		Total gross carrying amount amount								31 December 2022
		Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
	Counterparty sector									
1	**Total EU area**	**34,494**	**11,168**	**16,829**	**8,573**	**5,940**	**5,069**	**5,145**	**95,662**	**77%**
2	*- of which Loans collateralised by commercial immovable property*	*5,340*	*1,008*	*1,675*	*833*	*576*	*381*	*689*	*18,450*	*21%*
3	*- of which Loans collateralised by residential immovable property*	*29,154*	*10,160*	*15,153*	*7,741*	*5,365*	*4,688*	*4,456*	*77,212*	*90%*
4	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*									
5	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*								*73,703*	*100%*
6	**Total non-EU area**	**6**	**1**	**2**	**2**	**2**	**2**	**1**	**330**	**15%**
7	*- of which Loans collateralised by commercial immovable property*	*4*	*1*	*2*	*1*	*2*	*1*	*1*	*280*	*14%*
8	*- of which Loans collateralised by residential immovable property*	*1*					*1*		*50*	*19%*
9	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*									
10	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*								*50*	*100%*

1 Label A includes the category higher than A.
1 (EP score in kWh/m² of collateral)

The energy label figures in this report consist of a combination of energy labels under the old regulation (NEN7120, prior to 1 January 2021) and new regulation (NTA8800). In accordance with the instruction, the columns that show the EP score include both official and estimated labels, while the columns that show the EPC labels only include official energy labels. All the exposures without an official EPC label are reported in the column Without EPC label of collateral. This includes estimated energy labels, buildings that are not required to have an energy label in the Regulation ("no label"), such as monuments and buildings whose energy label is not known to ABN AMRO, or cannot be estimated ("unknown label").

In case of a loan collateralised by both immovable property and other types of collateral, the gross carrying amount of the exposure has been accounted pro-rata.

As part of its climate strategy, ABN AMRO has set targets to reduce its carbon footprint. ABN AMRO continues to work towards this goal by seeking to increase the A and higher-than-A labels and lowering the exposure to E-G energy labels. In line with this strategy, the distribution of officially registered energy labels marginally improved compared to Q4 2022, with an increase in official energy labels from 48% to 49%, majority being A labels and 82% of the portfolio having an energy label of D or higher (31 December 2022: 81%).

The increase in label A was mainly due to higher inflow and migration from lower energy labels to these categories. This is mainly because new inflow usually has a final energy label, given that such a label is mandatory at the time of a sale or purchase transaction and potential house buyers also increasingly award value to energy efficient homes in a wider market, considering the hikes in energy prices.

We are in contact with clients who do not yet comply, to urge them to formally register a label if the property has an energy label C or better or to share a sustainability plan with ABN AMRO that would lead to energy label C or better within a reasonable time frame.

ESG4 - Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive companies

30 June 2023

(in millions)		Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)[1]	Of which: environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	CDP	11	0.02%		2	3

[1] For counterparties among the top 20 carbon emitting companies in the world

31 December 2022

(in millions)		Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)[1]	Of which: environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	CDP	9	0.01%		3	3

[1] For counterparties among the top 20 carbon emitting companies in the world

This template has been reported using the list provided in the Carbon Majors Database from CDP[1]. We chose this source as it is a reputable source which provides a clear methodological explanation and it also includes Scope 3 GHG emissions data. For each counterparty included in the CDP list, the full group related to this counterparty has been assessed.

For transparency purposes, we decided to also provide exposures to clients included in the other two lists mentioned in the EBA instruction document based on the same methodology:
- Climate Accountability Institute[2]: EUR 10,811,388
- Thomson Reuters[3]: EUR 12,273,870

[1] Carbon-Majors-Report-2017.pdf (cdp.net)
[2] Update of Carbon Majors 1965-2018 (climateaccountability.org)
[3] Global 500 Greenhouse Gases Performance 2010-2013: 2014 Report on Trends (thomsonreuters.com)

ESG5 - Banking book - Climate change physical risk: Exposures subject to physical risk

30 June 2023

	(in millions)	Gross carrying amount						
		Of which: exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket[1]					Of which: exposures sensitive to impact from chronic climate change events
			≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity	
	Geographical area subject to climate change physical risk - acute and chronic events							
1	A - Agriculture, forestry and fishing	5,282	2,556	465	36	4	3	2,524
2	B - Mining and quarrying	1,854	327	17	69		5	9
3	C - Manufacturing	7,970	2,195	235	12	2	2	933
4	D - Electricity, gas, steam and air conditioning supply	2,093	396	145	118	136	6	487
5	E - Water supply; sewerage, waste management and remediation activities	764	141	42	45	76	10	259
6	F - Construction	3,603	694	117	2	4	2	311
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	9,935	2,848	199	16		2	1,208
8	H - Transportation and storage	9,113	1,697	261	23		3	501
9	L - Real estate activities	11,897	2,627	521	52	43	3	1,047
10	Loans collateralised by residential immovable property	153,124	696	716	2,026	4,010	19	2,792
11	Loans collateralised by commercial immovable property	29,275	9,503	1,983	196	17	2	5,891
12	Repossessed collaterals							
13	Other relevant sectors (breakdown below where relevant)							

[1] Exposures without stated maturity and where the counterparty can determine the repayment date, are reported in the bucket <5 years. All other exposures without stated maturity are mapped to the maturity bucket > 20 years.

		30 June 2023						
		Gross carrying amount						
		Of which: exposures sensitive to impact from climate change physical events						
						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
		Of which: exposures sensitive to impact from acute climate change events	Of which: exposures sensitive to impact both from chronic and acute climate change events	Of which: Stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
	(in millions)							
	Geographical area subject to climate change physical risk - acute and chronic events							
1	A - Agriculture, forestry and fishing	330	207	552	147	74	12	24
2	B - Mining and quarrying	374	30	119	69	2	1	
3	C - Manufacturing	1,368	143	512	268	94	9	79
4	D - Electricity, gas, steam and air conditioning supply	309		64	3	4	1	2
5	E - Water supply; sewerage, waste management and remediation activities	42	2	48	5	1		1
6	F - Construction	448	58	149	79	55	3	51
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,602	254	769	155	78	17	50
8	H - Transportation and storage	1,134	347	476	35	18	8	6
9	L - Real estate activities	2,031	165	784	38	25	11	4
10	Loans collateralised by residential immovable property	4,414	242	720	106	23	4	14
11	Loans collateralised by commercial immovable property	4,986	820	2,326	334	152	39	46
12	Repossessed collaterals							
13	Other relevant sectors (breakdown below where relevant)							

		31 December 2022						
		Gross carrying amount						
		Of which: exposures sensitive to impact from climate change physical events						
			Breakdown by maturity bucket[1]					Of which: exposures sensitive to impact from chronic climate change events
			≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity	
	(in millions)							
	Geographical area subject to climate change physical risk - acute and chronic events							
1	A - Agriculture, forestry and fishing	5,513	2,753	489	45	5	3	2,607
2	B - Mining and quarrying	2,502	274	97			4	18
3	C - Manufacturing	8,066	2,260	302	14		3	1,111
4	D - Electricity, gas, steam and air conditioning supply	1,589	417	118	109	108	8	403
5	E - Water supply; sewerage, waste management and remediation activities	667	135	18	70	75	10	262
6	F - Construction	3,690	847	164	83	3	4	414
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	9,582	3,105	217	24		3	1,619
8	H - Transportation and storage	9,445	1,696	239	27		3	498
9	L - Real estate activities	11,553	2,980	654	81	105	4	1,232
10	Loans collateralised by residential immovable property	153,981	719	720	2,177	4,174	16	2,930
11	Loans collateralised by commercial immovable property	29,244	9,856	2,415	206	24	4	6,144
12	Repossessed collaterals							
13	Other relevant sectors (breakdown below where relevant)							

[1] Exposures without stated maturity and where the counterparty can determine the repayment date, are reported in the bucket <5 years. All other exposures without stated maturity are mapped to the maturity bucket > 20 years. The average weighted maturity has been estimated based on the average of each maturity bucket.

		31 December 2022						
		Gross carrying amount						
		Of which: exposures sensitive to impact from climate change physical events						
						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	(in millions)	Of which: exposures sensitive to impact from acute climate change events	Of which: exposures sensitive to impact both from chronic and acute climate change events	Of which: Stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
	Geographical area subject to climate change physical risk - acute and chronic events							
1	A - Agriculture, forestry and fishing	365	320	396	181	66	14	24
2	B - Mining and quarrying	321	31	184	1	2	2	
3	C - Manufacturing	1,337	128	640	288	97	11	79
4	D - Electricity, gas, steam and air conditioning supply	322	27	29	3	6	2	3
5	E - Water supply; sewerage, waste management and remediation activities	34	3	6	4	1		1
6	F - Construction	621	63	141	102	63	5	54
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,529	198	973	251	76	15	47
8	H - Transportation and storage	1,137	327	405	87	33	19	16
9	L - Real estate activities	2,341	248	401	30	28	12	3
10	Loans collateralised by residential immovable property	4,589	271	579	94	33	7	18
11	Loans collateralised by commercial immovable property	5,437	920	1,593	350	170	43	59
12	Repossessed collaterals							
13	Other relevant sectors (breakdown below where relevant)							

Physical risk in the context of this template refers to the financial impact of a changing climate, including more frequent extreme weather events and gradual changes in climate. It is categorised as "acute" when it arises from extreme events, such as droughts, floods and storms, and "chronic" when it arises from progressive shifts, such as increasing temperatures and water stress. While impact from environmental degradation, such as air, water and land pollution, biodiversity loss and deforestation also qualifies as physical risk, it is not in scope of this disclosure. This report's physical risk assessment considers six climate hazards (flooding, heat stress, hurricanes & typhoons, sea level rise, water stress and wildfires) in addition to buildings' foundational risk due to drought. The hazards linked to chronic risk are heat stress, water stress, and foundational risks, while those that are linked to acute risk are flooding, hurricanes & typhoons, wildfires and sea level rise.

The table above shows a slight decrease in physical risk exposures with respect to Q4 2022, where both chronic and physical risk exposures show a slight reduction. The majority of our portfolio is located in the Netherlands, which has varying degrees of sensitivity to impact of flooding, sea level rise and water stress. Most of the Dutch collateral and counterparties in our portfolio are located in the west of the country, some of which are sensitive to flood risk depending on the proximity to rivers. The majority of our exposures in the west are in urban areas around Amsterdam and Rotterdam, which have lower sensitivity to physical risk, also because of highly developed flood protection systems in these cities. The agriculture sector has a large share of exposure in the north and east relative to other sectors in our portfolio, resulting in higher sensitivity to chronic risk.

The next sections contain more details on the data sources and methodology used to arrive at the disclosed figures.

Data Sources

The assessment of an exposure's sensitivity to the impact of climate events is based solely on the location of the collateral or, if the loan is not collateralised by immovable property, the location of the counterparty. The table below specifies the data sourcing per collateralisation and location.

To determine the risk of flooding in the Netherlands, we use data from the Climate Impact Atlas of Climate Adaptation Services (CAS) that takes into account the Delta programme of the Dutch government. Not taking into account the impact of the Delta programme would have resulted in overestimating the sensitivity to flooding risk in the Netherlands, where the CAS data is more tailored for use.

The impact from chronic climate events for residential real estate in the Netherlands was estimated as the risk of occurrence of drought related foundation problems, such as pole rot. For loans collateralized by residential real estate in Dutch geographies, data on flooding, wildfires and heat stress was obtained from the Climate Impact Atlas of CAS, while data on pole rot risk was obtained from Kenniscentrum Aanpak Funderingsproblematiek (KCAF).

	Data Source		
Hazard	Loans in the Netherlands, collateralized by residential immovable property	Loans in the Netherlands, collateralized by commercial immovable property or not secured by immovable property	Loans outside the Netherlands
Flooding	Climate Impact Atlas	Climate Impact Atlas	Moody's ESG Solutions
Wild fire	Climate Impact Atlas	Moody's ESG Solutions	Moody's ESG Solutions
Heat stress	Climate Impact Atlas	Moody's ESG Solutions	Moody's ESG Solutions
Water stress		Moody's ESG Solutions	Moody's ESG Solutions
Hurricanes & Typhoons		Moody's ESG Solutions	Moody's ESG Solutions
Sea Level Rise		Moody's ESG Solutions	Moody's ESG Solutions
Foundation Risks	Kennis Centrum Aanpak Funderingsproblematiek	Moody's ESG Solutions	Moody's ESG Solutions

Methodology

For loans secured by residential immovable property in the Netherlands, the exact location of the object is used. A location/object qualifies as sensitive to climate risk events if:

- The probability of a flooding of 50 cm or higher is medium or high (1/300 per annum or higher);
- The risk of wildfires is classified as high (https://www.klimaateffectatlas.nl/en/wildfires for complete definition and sources);
- The probability of foundation problems occurring before 2050 exceeds 30%.

For loans secured by commercial immovable property or not secured by immovable property, the evaluation was done per sub-sovereign region (EU NUTS3 or similar). To assess flooding risk for exposures to non-collateralised by immovable property in the Netherlands, all counterparties in a region where more than 10% of the locations are exposed to a potential flood of more than one meter are marked as exposed to acute physical climate risk.

For all other risk hazards and for regions outside the Netherlands, Moody's ESG Solutions provides scores for individual hazards per sub-sovereign region, including categorisation into risk classes. If any of the individual hazard scores is high or has a red flag, all exposures in that region are reported as sensitive to chronic or acute physical risk.

ESG10 - Other climate change mitigating actions not covered by the EU Taxonomy

	(in millions)	Gross carrying amount	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
		30 June 2023			
	Bonds[1]				
1	Financial corporations	161	Yes	Yes	This includes Green Bonds from European banks, mainly contributing to mitigitating climate change transition risk. The green bond frameworks that were assessed included multiple categories for use of proceeds of these bonds, including climate change mitigation and adaptation.
2	Non-financial corporations				
3	*Of which Loans collateralised by commercial immovable property*				
4	Other counterparties	1,593	Yes	Yes	This includes sovereign and government guaranteed Green Bonds from the (regional) governments of Austria, Denmark, Germany, Finland, France, Ireland, Netherlands, Sweden and the European Union.
	Loans[1]				
5	Financial corporations	1,577	Yes	No	The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.
6	Non-financial corporations	11,444	Yes	No	The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.
7	*Of which Loans collateralised by commercial immovable property*	*4,802*	*Yes*	*No*	*The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.*
8	Households	44,703	Yes	No	The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.
9	*Of which Loans collateralised by residential immovable property*	*43,445*	*Yes*	*No*	*The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.*
10	*Of which building renovation loans*				
11	Other counterparties				

[1] (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)

(in millions)		Gross carrying amount	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
					31 December 2022
	Bonds[1]				
1	Financial corporations	161	Yes	Yes	This includes Green Bonds from European banks, mainly contributing to mitigitating climate change transition risk. The green bond frameworks that were assessed included multiple categories for use of proceeds of these bonds, including climate change mitigation and adaptation.
2	Non-financial corporations				
3	*Of which Loans collateralised by commercial immovable property*				
4	Other counterparties	1,383	Yes	Yes	This includes sovereign and government guaranteed Green Bonds from the (regional) governments of Austria, Denmark, Germany, Finland, Netherlands, Sweden and the European Union.
	Loans[1]				
5	Financial corporations	1,689	Yes	No	The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.
6	Non-financial corporations	8,790	Yes	No	The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.
7	*Of which Loans collateralised by commercial immovable property*	*7,733*	*Yes*	*No*	*The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.*
8	Households	43,114	Yes	No	The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.
9	*Of which Loans collateralised by residential immovable property*	*40,200*	*Yes*	*No*	*The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.*
10	*Of which building renovation loans*	*51*	*Yes*	*No*	*The majority of these loans relate to loans that ABN AMRO Bank have classified as sustainable and with a loan purpose of climate change mitigation, based on a sub-set of criteria within our internal Sustainability Acceleration Standard which is an internal KPI of the bank.*
11	Other counterparties				

[1] (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)

This template includes other climate change mitigating actions that are not aligned with the strict criteria of the EU Taxonomy, but nevertheless support counterparties in mitigating climate change related risks.

As a reference, we used the loans that we internally label as 'acceleration' based on our Sustainability Acceleration Standard (SAS). Our SAS definition is based on current market practice for loans and investments, and is aligned with the definitions set in the EU SFRD regulation for client assets. The criteria in the SAS do not only relate to climate change, but can also relate to other environmental objectives or social objectives. As this template only focuses on climate, we have made a sub-selection of our SAS-aligned loans that specifically relate to climate change based on sub-categories in the standard. An example would be an Acceleration Finance Loan used for Clean transportation or Sustainable Real Estate.

Since the EU Taxonomy alignment information will only be required for the Annual Report from 2023 onwards, it is possible that the current Pillar 3 template also includes information that could become part of the EU Taxonomy alignment templates as of the Q4 2023 disclosure. For this reason, we expect the exposures reported in this template to decrease in the next report, as part of it could be moved to the EU Taxonomy alignment templates.

Disclaimer & cautionary statements

ABN AMRO has included in this document, and from time to time may make certain statements in its public statements, that may constitute “forward-looking statements”. This includes, without limitation, such statements that include the words “expect”, “estimate”, “project”, “anticipate”, “should”, “intend”, “plan”, “probability”, “risk”, “Value-at-Risk (“VaR“)”, “target”, “goal”, “objective”, “will”, “endeavour”, “outlook”, “optimistic”, “prospects“ and similar expressions or variations of such expressions. In particular, the document may include forward-looking statements relating but not limited to ABN AMRO’s potential exposures to various types of operational, credit and market risk. Such statements are subject to uncertainties.

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