

Pillar 3 Report

Second quarter 2021

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Notes to the reader

This Pillar 3 Report provides the consolidated disclosures of ABN AMRO Bank N.V. required by Capital Requirements Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (Part Eight) and the 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 second-quarter Pillar 3 Report 2021 includes an update on the semi-annually required disclosures, which provide more comprehensive information about risk, funding and capital management. A complete overview of all templates can be found in the ABN AMRO Bank N.V. Pillar 3 2020 Report¹. 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 phased-in figures. The figures presented in this document are not required to be, nor have they been, audited or reviewed by our external auditor.

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:

- ▶ The ITS applies a 5% NPE ratio threshold. ABN AMRO is below this 5% threshold and therefore the templates **EU CQ2, CQ4, CQ5, CQ6, CQ8 and EU CR2a** are (partially) not applicable.
- ▶ **EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range:** The template for F-IRB approach is not applicable because ABN AMRO currently does not apply F-IRB to credit risk exposures. Similarly, this applies for template **EU CR7-A - IRB approach – Disclosure of the extent of the use of CRM techniques**.
- ▶ **EU CR7 – IRB approach – Effect on the RWA of credit derivatives used as CRM techniques:** ABN AMRO does not typically secure its credit exposure by buying protection via credit derivatives. At present, the credit derivatives ABN AMRO has are not used for RWA reduction via credit risk mitigation. ABN AMRO does use 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 based on the slotting approach, which is not applied by ABN AMRO. These templates are therefore not applicable to ABN AMRO.
- ▶ **EU CCR7 – RWA 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

¹ Please note, these disclosure were prepared under the former regulation.



Comprehensive Method (FCCM) method for securities financing transactions (CRR 220/222). Therefore, this template is not applicable.

- ▶ **EU SEC2 - Securitisation exposures in the trading book:** ABN AMRO does not have any exposure to securitisation positions in its trading book.
- ▶ **EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - Bank acting as originator or as sponsor:** ABN AMRO has one securitisation exposure in the non-trading book where its role is that of the originator. That position is however fully retained, which therefore classifies as 'not subject to own funds requirements'. Consequently, none of the columns are applicable.

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

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

Regulation implemented

In December 2020, EBA published the final Implementing Technical Standards (ITS) on institutions' public disclosures as per its mandate under Article 434 of the CRR2 to introduce uniform formats and associated instructions for disclosure requirements in order to optimise the Pillar 3 policy framework. The Implementing Act (Commission Implementing Regulation (EU) 2021/637) was adopted by the European Commission on 15 March 2021 and published in the Official Journal of the EU on 21 April 2021.

The new ITS aims to reinforce market discipline by increasing consistency and comparability of institutions' public disclosures, and to implement the CRR2 regulatory changes in alignment with the revised Basel Pillar 3 standards. These requirements introduce a comprehensive set of disclosure templates, tables and related instructions in order to ensure alignment and consistency with the Basel Committee's updated Pillar 3 framework.

The EBA has updated the mapping of quantitative disclosure data and supervisory reporting, which aims to facilitate institutions' compliance and improve the consistency and quality of the information disclosed. The EBA has also published a file summarising the frequency at which each type of institution should disclose each template and table, in accordance with the CRR.

The ITS and adjusted CRR articles are applicable for the first time for Q2 2021 reporting. ABN AMRO has implemented the changes and will be reporting according to these requirements from Q2 2021 onwards.

Covid-19 impact update

In June 2020, EBA published the "Guidelines on reporting and disclosure of exposures subject to measures applied in response to the Covid-19 crisis". These additional reporting and disclosure requirements were introduced on a temporary basis (until 31 December 2021) in order to standardise reporting on exposures with a specific Covid-19 classification. On a semi-annual basis, these three templates are included in the Pillar 3 reports. In scope for these templates are the loans and advances that are subject to legislative and non-legislative moratoria (also referred to as subject to 'EBA compliant moratoria') and the (newly originated) loans and advances that are subject to public guarantee schemes introduced in response to the Covid-19 crisis.



Covid-19-related disclosures

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

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

As at 30 June 2021, there were no active loans and advances subject to EBA-compliant moratoria since all applicable loans have come to expire. As at 1 October 2020, ABN AMRO decided not to further extend collective measures, but to serve clients affected by Covid-19 by tailored measures. The measures offered take into account the viability of the client's business and the resilience of the client's sector to the economic challenges posed by Covid-19. These measures are not reported in Pillar 3, due to different requirements, but are included in ABN AMRO's quarterly reports.

| | | 30 June 2021 | | | |
|---------------|---|---|--|---|---|
| | | Gross carrying amount | | | |
| | | Performing | | Non-performing | |
| | | Of which: exposures with forbearance measures | Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with forbearance measures | Of which: unlikely to pay that are not past-due or past-due ≤ 90 days |
| (in millions) | | | | | |
| 1 | Loans and advances subject to moratorium | | | | |
| 2 | Of which: households | | | | |
| 3 | - of which collateralised by residential immovable property | | | | |
| 4 | Of which: non-financial corporations | | | | |
| 5 | - of which SMEs | | | | |
| 6 | - of which collateralised by commercial immovable property | | | | |

| | | 30 June 2021 | | | |
|---------------|---|---|--|---|---|
| | | Accumulated impairment, accumulated negative changes in fair value due to credit risk | | Gross carrying amount | |
| | | Performing | | Non-performing | |
| | | Of which: exposures with forbearance measures | Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Of which: exposures with forbearance measures | Of which: unlikely to pay that are not past-due or past-due ≤ 90 days |
| (in millions) | | | | | |
| 1 | Loans and advances subject to moratorium | | | | |
| 2 | Of which: households | | | | |
| 3 | - of which collateralised by residential immovable property | | | | |
| 4 | Of which: non-financial corporations | | | | |
| 5 | - of which SMEs | | | | |
| 6 | - of which collateralised by commercial immovable property | | | | |



31 December 2020

| | | Gross carrying amount | | Non-performing | | | |
|---------------|---|-----------------------|---|--|----------------|---|---|
| | | Performing | Of which: exposures with forbearance measures | Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Non-performing | Of which: exposures with forbearance measures | Of which: unlikely to pay that are not past-due or past-due ≤ 90 days |
| (in millions) | | | | | | | |
| 1 | Loans and advances subject to moratorium | 3 | 3 | | | | |
| 2 | Of which: households | | | | | | |
| 3 | - of which collateralised by residential immovable property | | | | | | |
| 4 | Of which: non-financial corporations | 3 | 3 | | | | |
| 5 | - of which SMEs | | | | | | |
| 6 | - of which collateralised by commercial immovable property | 1 | 1 | | | | |

31 December 2020

| | | Accumulated impairment, accumulated negative changes in fair value due to credit risk | | Non-performing | | Gross carrying amount | |
|---------------|---|---|---|--|----------------|---|---|
| | | Performing | Of which: exposures with forbearance measures | Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2) | Non-performing | Of which: exposures with forbearance measures | Of which: unlikely to pay that are not past-due or past-due ≤ 90 days |
| (in millions) | | | | | | | |
| 1 | Loans and advances subject to moratorium | | | | | | |
| 2 | Of which: households | | | | | | |
| 3 | - of which collateralised by residential immovable property | | | | | | |
| 4 | Of which: non-financial corporations | | | | | | |
| 5 | - of which SMEs | | | | | | |
| 6 | - of which collateralised by commercial immovable property | | | | | | |



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

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

30 June 2021

| (in millions) | | Gross carrying amount | | | Residual maturity of moratoria | | | | |
|---------------|---|-----------------------|---------------------------------|-------------------|--------------------------------|------------|------------|-------------|----------|
| | | Number of obligors | Of which: legislative moratoria | Of which: expired | ≤ 3 months | > 3 months | > 6 months | > 9 months | > 1 year |
| | | | | | | ≤ 6 months | ≤ 9 months | ≤ 12 months | |
| 1 | Loans and advances for which moratorium was offered | 68,412 | 15,549 | | | | | | |
| 2 | Loans and advances subject to moratorium (granted) | 68,412 | 15,549 | 15,549 | | | | | |
| 3 | Of which: households | | 2,387 | 2,387 | | | | | |
| 4 | - of which collateralised by residential immovable property | | 443 | 443 | | | | | |
| 5 | Of which: non-financial corporations | | 13,087 | 13,087 | | | | | |
| 6 | - of which SMEs | | 4,573 | 4,573 | | | | | |
| 7 | - of which collateralised by commercial immovable property | | 9,289 | 9,289 | | | | | |

31 December 2020

| (in millions) | | Gross carrying amount | | | Residual maturity of moratoria | | | | |
|---------------|---|-----------------------|---------------------------------|-------------------|--------------------------------|------------|------------|-------------|----------|
| | | Number of obligors | Of which: legislative moratoria | Of which: expired | ≤ 3 months | > 3 months | > 6 months | > 9 months | > 1 year |
| | | | | | | ≤ 6 months | ≤ 9 months | ≤ 12 months | |
| 1 | Loans and advances for which moratorium was offered | 69,592 | 16,379 | | | | | | |
| 2 | Loans and advances subject to moratorium (granted) | 69,592 | 16,379 | 16,376 | 3 | | | | |
| 3 | Of which: households | | 2,503 | 2,503 | | | | | |
| 4 | - of which collateralised by residential immovable property | | 507 | 507 | | | | | |
| 5 | Of which: non-financial corporations | | 13,778 | 13,775 | 3 | | | | |
| 6 | - of which SMEs | | 4,673 | 4,673 | | | | | |
| 7 | - of which collateralised by commercial immovable property | | 9,169 | 9,168 | 1 | | | | |



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

| | | | | | 30 June 2021 | |
|---------------|--|-----------------------|-----|----------------------------|--|-----------------------|
| | | Gross carrying amount | | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| (in millions) | | Of which: forborne | | Public guarantees received | Inflows to non-performing exposures | |
| 1 | Newly originated loans and advances subject to public guarantee schemes | 438 | 265 | 378 | 7 | |
| 2 | Of which: households | 3 | | | | |
| 3 | - of which collateralised by residential immovable property | | | | | |
| 4 | Of which: non-financial corporations | 435 | 263 | 375 | 7 | |
| 5 | - of which SMEs | 117 | | | 1 | |
| 6 | - of which collateralised by commercial immovable property | 59 | | | | |

| | | | | | 31 December 2020 | |
|---------------|--|-----------------------|-----|----------------------------|--|-----------------------|
| | | Gross carrying amount | | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| (in millions) | | Of which: forborne | | Public guarantees received | Inflows to non-performing exposures | |
| 1 | Newly originated loans and advances subject to public guarantee schemes | 402 | 230 | 331 | 15 | |
| 2 | Of which: households | 3 | | | | |
| 3 | - of which collateralised by residential immovable property | | | | | |
| 4 | Of which: non-financial corporations | 399 | 229 | 329 | 15 | |
| 5 | - of which SMEs | 106 | | | 3 | |
| 6 | - of which collateralised by commercial immovable property | 33 | | | 1 | |

Clients who face short-term financial difficulties due to Covid-19 and who fulfilled their credit facilities can apply for government-supported loans under the terms and conditions set by the local or central government. The final date of application varies by type of government-supported loan: most of these loans will be available until 31 December 2021. The guarantee covers a significant amount of the financial asset exposure. In return for the credit guarantee, the client pays a fee to ABN AMRO, which subsequently transfers the fee to the government (the credit guarantor). In the Netherlands, these facilities include the SME Credit Guarantee Scheme (BMKB-C), the Corporate Finance Guarantee Scheme (GO-C), the Guarantee Credit for Agriculture Scheme (BLC) and the small credit facility (Klein Krediet Corona, or KKC) for self-employed individuals. Similar facilities are offered in other countries in which the bank operates, most notably in France.

The demand for public guaranteed loans is relatively low, primarily due to the extensive other support measures provided by both the government and the bank. Compared with year-end 2020, the Covid-19 guaranteed loans provided to our clients increased by EUR 36 million, primarily in our corporate loan book.



Key metrics and overview of RWEA

EU OV1 – Overview of RWEA

| (in millions) | 30 June 2021 | | 31 March 2021 ³ | | 31 December 2020 ³ | |
|---------------|--------------------|------------------------------|----------------------------|------------------------------|-------------------------------|------------------------------|
| | RWEAs ² | Total own funds requirements | RWEAs ² | Total own funds requirements | RWEAs ² | Total own funds requirements |
| 1 | 82,477 | 6,598 | 87,980 | 7,038 | 86,758 | 6,941 |
| 2 | 7,457 | 597 | 7,523 | 602 | 6,057 | 485 |
| 3 | 1,033 | 83 | 1,071 | 86 | 1,078 | 86 |
| 4 | | | | | | |
| EU 4a | 3,703 | 296 | 3,471 | 278 | 3,397 | 272 |
| 5 | 70,283 | 5,623 | 75,916 | 6,073 | 76,226 | 6,098 |
| 6 | 8,991 | 719 | 6,319 | 506 | 5,633 | 451 |
| 7 | 8,376 | 670 | 5,765 | 461 | 4,910 | 393 |
| 8 | | | | | | |
| EU 8a | 417 | 33 | 426 | 34 | 548 | 44 |
| EU 8b | 198 | 16 | 128 | 10 | 175 | 14 |
| 9 | | | | | | |
| 15 | | | | | | |
| 16 | 70 | 6 | 69 | 6 | 70 | 6 |
| 17 | | | | | | |
| 18 | 5 | | 7 | 1 | 10 | 1 |
| 19 | 65 | 5 | 62 | 5 | 60 | 5 |
| EU 19a | | | | | | |
| 20 | 1,926 | 154 | 2,051 | 164 | 1,334 | 107 |
| 21 | 5 | | 5 | | 8 | 1 |
| 22 | 1,921 | 154 | 2,046 | 164 | 1,327 | 106 |
| EU 22a | | | | | | |
| 23 | 13,730 | 1,098 | 15,616 | 1,249 | 16,685 | 1,335 |
| EU 23a | 604 | 48 | 604 | 48 | 678 | 54 |
| EU 23b | | | | | | |
| EU 23c | 13,126 | 1,050 | 15,012 | 1,201 | 16,007 | 1,281 |
| 24 | 1,461 | 117 | 1,556 | 125 | 1,511 | 121 |
| 29 | 107,194 | 8,576 | 112,035 | 8,963 | 110,481 | 8,838 |

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

² Risk-weighted exposure amounts.

³ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures have been adjusted.

Total RWA decreased to EUR 107.2 billion in Q2 2021 reflecting declines in mainly credit risk and operational risk RWA. The decline in credit risk RWA was predominantly caused by the CIB non-core wind-down and, to a lesser extent, improved asset quality, partly offset by the implementation of the standardised approach for counterparty credit risk (SA-CCR) methodology in Global markets and Clearing. Operational risk RWA came down as a result of the re-assessment of the scenario analyses for AML shortcomings. Market risk RWA declined mainly due to a decrease in Incremental Risk Charge (IRC) as a result of position changes and model changes.



EU KM1 - Key metrics template

| (in millions) | 30 June 2021 | 31 March 2021 | 31 December 2020 | 30 September 2020 | 30 June 2020 | |
|---|--|---------------|------------------|-------------------|--------------|---------|
| Available own funds (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 19,635 | 19,519 | 19,548 | 19,677 | 19,355 |
| 2 | Tier 1 capital | 21,617 | 21,501 | 21,530 | 21,659 | 22,330 |
| 3 | Total capital | 26,055 | 26,142 | 26,446 | 27,100 | 27,948 |
| Risk-weighted exposure amounts | | | | | | |
| 4 | Total risk-weighted exposure amount | 107,194 | 112,035 | 110,481 | 114,123 | 112,057 |
| Capital ratios (as a percentage of risk-weighted exposure amount) | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 18.3% | 17.4% | 17.7% | 17.2% | 17.3% |
| 6 | Tier 1 ratio (%) | 20.2% | 19.2% | 19.5% | 19.0% | 19.9% |
| 7 | Total capital ratio (%) | 24.3% | 23.3% | 23.9% | 23.7% | 24.9% |
| Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount) | | | | | | |
| EU 7a | Additional CET1 SREP requirements (%) | 1.1% | 1.1% | 1.1% | 1.1% | 1.1% |
| EU 7b | Additional AT1 SREP requirements (%) | 0.4% | 0.4% | 0.4% | 0.4% | 0.4% |
| EU 7c | Additional T2 SREP requirements (%) | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% |
| EU 7d | Total SREP own funds requirements (%) | 10.0% | 10.0% | 10.0% | 10.0% | 10.0% |
| Combined buffer requirement (as a percentage of risk-weighted exposure amount) | | | | | | |
| 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 (%) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 9 | Institution specific countercyclical capital buffer (%) | 0.02% | 0.02% | 0.01% | 0.01% | 0.01% |
| EU 9a | Systemic risk buffer (%) | 0.0% | 0.0% | 0.0% | 1.5% | 1.5% |
| 10 | Global Systemically Important Institution buffer (%) | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| EU 10a | Other Systemically Important Institution buffer | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| 11 | Combined buffer requirement (%) | 4.02% | 4.02% | 4.01% | 4.01% | 4.01% |
| EU 11a | Overall capital requirements (%) | 14.02% | 14.02% | 14.01% | 14.01% | 14.01% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 12.67% | 11.69% | 11.99% | 11.48% | 11.65% |
| Leverage ratio¹ | | | | | | |
| 13 | Leverage ratio total exposure measure | 373,833 | 450,838 | 430,478 | 460,344 | 517,424 |
| 14 | Leverage ratio | 5.8% | 4.8% | 5.0% | 4.7% | 4.3% |
| Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)² | | | | | | |
| EU 14a | Additional CET1 leverage ratio requirements (%) | 0.0% | | | | |
| EU 14b | Additional AT1 leverage ratio requirements (%) | 0.0% | | | | |
| EU 14c | Additional T2 leverage ratio requirements (%) | | | | | |
| EU 14d | Total SREP leverage ratio requirements (%) | 3.2% | | | | |
| EU 14e | Applicable leverage buffer | 0.0% | | | | |
| EU 14f | Overall leverage ratio requirements (%) | 3.2% | | | | |
| Liquidity Coverage Ratio | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value-average) | | | | | |
| EU 16a | Cash outflows - Total weighted value | 90,688 | 90,162 | 88,390 | 85,713 | 84,383 |
| EU 16b | Cash inflows - Total weighted value | 28,546 | 28,355 | 27,400 | 26,891 | 26,443 |
| 16 | Total net cash outflows (adjusted value) | 62,144 | 61,807 | 60,990 | 58,822 | 57,940 |
| 17 | Liquidity coverage ratio (%) | 166% | 159% | 149% | 141% | 133% |
| Net Stable Funding Ratio² | | | | | | |
| 18 | Total available stable funding | 283,052 | | | | |
| 19 | Total required stable funding | 200,865 | | | | |
| 20 | NSFR ratio (%) | 140.9% | | | | |

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

² Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.



Own funds

EU CC1 - Composition of regulatory own funds

| (in millions) | 30 June 2021 | 31 March 2021 ² | 31 December 2020 ² | Source ³ |
|--|-----------------|-------------------------------|----------------------------------|---------------------|
| Common Equity Tier 1 (CET1) capital: instruments and reserves | | | | |
| 1 Capital instruments and the related share premium accounts | 13,910 | 13,910 | 13,910 | |
| - of which shares | 13,910 | 13,910 | 13,910 | CC2-33 & CC2-34 |
| 2 Retained earnings ¹ | 6,777 | 6,780 | 6,870 | |
| 3 Accumulated other comprehensive income (and other reserves) | -1,478 | -1,460 | -1,733 | 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 | | | | |
| 6 Common Equity Tier 1 (CET1) capital before regulatory adjustments | 19,209 | 19,230 | 19,047 | |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | | | |
| 7 Additional value adjustments (-) | -55 | -53 | -45 | |
| 8 Intangible assets (net of related tax liability) (-) | -122 | -121 | -124 | 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) (-) | -22 | -24 | -23 | |
| 11 Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value | 1,632 | 1,638 | 1,854 | |
| 12 Negative amounts resulting from the calculation of expected loss amounts | | | | |
| 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 | 14 | 18 | 22 | |
| 15 Defined-benefit pension fund assets (-) | | | | |
| 16 Direct, indirect and synthetic holdings by an institution of own CET1 instruments (-) | | | | |
| 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 (-) ¹ | -473 | -696 | -710 | |
| 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 (including IFRS 9 transitional adjustments when relevant) | -548 | -473 | -474 | |
| 28 Total regulatory adjustments to Common Equity Tier 1 (CET1) | 426 | 289 | 501 | |
| 29 Common Equity Tier 1 (CET1) capital | 19,635 | 19,519 | 19,548 | |

¹ The value reported in row EU-25a consists of the independently reviewed interim profit net of any foreseeable charge and dividend minus the postponed final dividend of 2019.

² Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures have been adjusted.

³ Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation.

[continued>](#)



| (in millions) | 30 June 2021 | 31 March 2021 ¹ | 31 December 2020 ¹ | Source ² |
|--|----------------|----------------------------|-------------------------------|---------------------|
| Additional Tier 1 (AT1) capital: instruments | | | | |
| 30 Capital instruments and the related share premium accounts | 1,987 | 1,987 | 1,987 | CC2-37 |
| 31 - of which classified as equity under applicable accounting standards | 1,987 | 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 | 1,987 | |
| Additional Tier 1 (AT1) capital: regulatory adjustments | | | | |
| 37 Direct, indirect and synthetic holdings by an institution of own AT1 instruments (-) | -5 | -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 | -5 | |
| 44 Additional Tier 1 (AT1) capital | 1,982 | 1,982 | 1,982 | |
| 45 Tier 1 capital (T1 = CET1 + AT1) | 21,617 | 21,501 | 21,530 | |
| Tier 2 (T2) capital: instruments | | | | |
| 46 Capital instruments and the related share premium accounts | 4,468 | 4,477 | 4,659 | 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 | | 169 | 251 | |
| 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 | | 25 | 35 | |
| 51 Tier 2 (T2) capital before regulatory adjustments | 4,468 | 4,671 | 4,945 | |
| Tier 2 (T2) capital: regulatory adjustments | | | | |
| 52 Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (-) | -30 | -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 | -30 | |
| 58 Tier 2 (T2) capital | 4,438 | 4,641 | 4,915 | |
| 59 Total capital (TC = T1 + T2) | 26,055 | 26,142 | 26,446 | |
| 60 Total risk exposure amount | 107,194 | 112,035 | 110,481 | |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures have been adjusted.

² Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation.

[continued>](#)



| (in millions) | | 30 June 2021 | 31 March 2021 ¹ | 31 December 2020 ¹ | Source ² |
|--|---|--------------|----------------------------|-------------------------------|---------------------|
| Capital ratios and buffers | | | | | |
| 61 | Common Equity Tier 1 (as a % of total risk exposure amount) | 18.3% | 17.4% | 17.7% | |
| 62 | Tier 1 (as a % of total risk exposure amount) | 20.2% | 19.2% | 19.5% | |
| 63 | Total capital (as a % of total risk exposure amount) | 24.3% | 23.3% | 23.9% | |
| 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) | 9.6% | 9.6% | 9.6% | |
| 65 | - of which capital conservation buffer requirement | 2.5% | 2.5% | 2.5% | |
| 66 | - of which countercyclical buffer requirement | 0.02% | 0.02% | 0.01% | |
| 67 | - of which systemic risk buffer requirement | 0.0% | 0.0% | 0.0% | |
| EU-67a | - of which G-SII or O-SII buffer | 1.5% | 1.5% | 1.5% | |
| 68 | Common Equity Tier 1 available to meet buffers (as a % of risk exposure amount) | 12.7% | 11.7% | 12.0% | |
| 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) | 140 | 114 | 117 | |
| 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) | 584 | 576 | 563 | |
| 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) | 50 | 47 | 41 | |
| Applicable caps on the inclusion of provisions in Tier 2 | | | | | |
| 76 | Credit risk adjustments included in T2 in respect of exposures subject to Standardised Approach (prior to the application of the cap) | | | | |
| 77 | Cap on inclusion of credit risk adjustments in T2 under Standardised Approach | 149 | 133 | 112 | |
| 78 | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) | | 25 | 35 | |
| 79 | Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach | 414 | 442 | 443 | |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 - 1 Jan 2022) | | | | | |
| 80 | Current cap on CET1 instruments subject to phase-out arrangements | | | | |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | | | | |
| 82 | Current cap on AT1 instruments subject to phase-out arrangements | | | | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | | | | |
| 84 | Current cap on T2 instruments subject to phase-out arrangements | 396 | | | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | | | | |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures have been adjusted.

² Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation

Common Equity Tier 1 (CET1) capital increased slightly in Q2 2021, mainly due to the net profit of EUR 390 million, which was partly offset by an increase in regulatory and other adjustments. Total Basel III RWA decreased to EUR 107.2 billion at 30 June 2021 (31 March 2021: EUR 112.0 billion). The CET1, Tier 1 and total capital ratios under Basel III were 18.3%, 20.2% and 24.3% respectively (31 March 2021: 17.4%, 19.2% and 23.3% respectively). Compared with Q1 2021, the CET1 ratio increased mainly due to accumulated capital and the EUR 4.8 billion decrease in RWA. The decrease in RWA reflected a decline in credit risk RWA due to the CIB non-core wind-down and a decline in operational risk RWA as a result of the re-assessment of the scenario analyses for our AML shortcomings. All capital ratios were in line with the bank's risk appetite and were comfortably above regulatory requirements.

The maximum distributable amount (MDA) trigger level is currently 9.6% (excluding AT1 shortfall). In the future, the Dutch central bank (DNB) is expected to gradually raise the countercyclical capital buffer requirement from 0% to 2% of Dutch risk-weighted exposures as the economy improves. The reported CET1 ratio of 18.3% under Basel III is considerably above the MDA trigger level of 9.6%. The bank remains committed to maintaining a significant buffer in excess of its regulatory requirements at all times. Our strong capital position is confirmed by the results of the EU-wide stress test for European banks, published by the European Banking Authority (EBA) on 30 July 2021. The outcome of this stress test will be taken into consideration by our supervisory authorities when determining our SREP requirements for 2022.



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

| (in millions) | 30 June 2021 | | 31 December 2020 | | Reference | |
|---|--|---|--|---|----------------|---------------|
| | Balance sheet as in published financial statements | Under regulatory scope of consolidation | Balance sheet as in published financial statements | Under regulatory scope of consolidation | | |
| | As at period end | As at period end | As at period end | As at period end | | |
| Assets¹ | | | | | | |
| 1 | Cash and balances at central banks | 72,447 | 72,447 | 60,190 | 60,190 | |
| 2 | Financial assets held for trading | 2,385 | 2,385 | 1,315 | 1,315 | |
| 3 | Derivatives | 4,779 | 4,779 | 6,381 | 6,381 | |
| 4 | Financial investments | 42,543 | 42,511 | 47,455 | 47,422 | |
| 5 | Securities financing | 27,809 | 27,809 | 16,725 | 16,725 | |
| 6 | Loans and advances banks | 3,731 | 3,986 | 3,394 | 3,632 | |
| 7 | Residential mortgages | 148,699 | 148,699 | 148,741 | 148,741 | |
| 8 | Consumer loans | 10,484 | 10,484 | 10,937 | 10,937 | |
| 9 | Corporate loans | 79,079 | 79,084 | 84,744 | 84,744 | |
| 10 | Other loans and advances customers | 8,140 | 8,140 | 7,736 | 7,736 | |
| 11 | Equity-accounted investments | 572 | 668 | 593 | 685 | |
| 12 | Property and equipment | 1,160 | 1,158 | 1,255 | 1,253 | |
| 13 | Goodwill and other intangible assets | 124 | 123 | 128 | 127 | |
| 14 | Assets held for sale | 1,430 | 1,430 | 254 | 254 | |
| 15 | Tax assets | 1,001 | 997 | 851 | 845 | CC1-8 |
| 16 | Other assets | 7,082 | 7,079 | 4,925 | 4,921 | |
| 17 | Total assets | 411,464 | 411,778 | 395,623 | 395,908 | |
| Liabilities¹ | | | | | | |
| 18 | Financial liabilities held for trading | 1,726 | 1,726 | 563 | 563 | |
| 19 | Derivatives | 5,155 | 5,155 | 7,391 | 7,391 | |
| 20 | Securities financing | 19,824 | 19,824 | 11,363 | 11,363 | |
| 21 | Due to banks | 40,584 | 40,584 | 36,719 | 36,719 | |
| 22 | Current account | 114,865 | 114,881 | 111,033 | 111,055 | |
| 23 | Demand deposits | 103,060 | 103,060 | 107,534 | 107,534 | |
| 24 | Time deposits | 27,287 | 27,605 | 19,037 | 19,326 | |
| 25 | Other due to customers | 854 | 854 | 966 | 966 | |
| 26 | Issued debt | 63,619 | 63,619 | 66,949 | 66,949 | |
| 27 | Subordinated liabilities | 6,578 | 6,578 | 8,069 | 8,069 | CC1-46 |
| 28 | Provisions | 1,045 | 1,037 | 926 | 914 | |
| 29 | Liabilities held for sale | | | | | |
| 30 | Tax liabilities | 24 | 22 | 30 | 30 | |
| 31 | Other liabilities | 5,306 | 5,295 | 4,053 | 4,040 | |
| 32 | Total liabilities | 389,927 | 390,240 | 374,634 | 374,919 | |
| Shareholders' equity¹ | | | | | | |
| 33 | Share capital | 940 | 940 | 940 | 940 | CC1-1 |
| 34 | Share premium | 12,970 | 12,970 | 12,970 | 12,970 | CC1-1 |
| 35 | Other reserves (incl. retained earnings/profit for the period) | 7,114 | 7,114 | 6,826 | 6,826 | CC1-2 |
| 36 | Accumulated other comprehensive income | -1,478 | -1,478 | -1,733 | -1,733 | CC1-3 & CC1-8 |
| 37 | AT1 capital securities | 1,987 | 1,987 | 1,987 | 1,987 | CC1-36 |
| 38 | Equity attributable to owners of the parent company | 21,533 | 21,533 | 20,989 | 20,989 | |
| 39 | Equity attributable to non-controlling interests | 5 | 5 | | | |
| 40 | Total equity | 21,538 | 21,538 | 20,989 | 20,989 | |

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 2021

| (in millions) | General credit exposures | | Relevant credit exposures - Market risk | | Securitisation exposures - Exposure value for non-trading book | Total exposure value |
|-----------------|-----------------------------|------------------------------|---|---|--|----------------------|
| | Exposure value under the SA | Exposure value under the IRB | Sum of long and short position of trading book exposures for SA | Value of trading book exposures for internal models | | |
| | | | | | | |
| Country | | | | | | |
| Belgium | 93 | 2,492 | | | | 2,586 |
| Bulgaria | | 1 | | | | 1 |
| Czech Republic | 37 | 9 | | | | 46 |
| France | 719 | 6,436 | | 1 | | 7,156 |
| Germany | 818 | 4,130 | | 1 | | 4,949 |
| Hong Kong | 5 | 122 | | | | 127 |
| Luxembourg | 44 | 2,118 | | | | 2,162 |
| Netherlands | 8,199 | 229,096 | | 7 | | 237,303 |
| Norway | 1 | 2,585 | | | | 2,586 |
| Slovakia | | 20 | | | | 20 |
| Switzerland | 316 | 1,105 | | | | 1,421 |
| United Kingdom | 764 | 7,668 | | 1 | | 8,434 |
| United States | 903 | 3,610 | | | | 4,513 |
| Other countries | 1,260 | 10,964 | | | | 12,224 |
| Total | 13,159 | 270,357 | | 12 | | 283,528 |



30 June 2021

| (in millions) | Own fund requirements | | | Total | Risk-weighted exposure amounts | Own funds requirements weights (%) | Countercyclical buffer rate (%) |
|-----------------|--|---|--|--------------|--------------------------------|------------------------------------|---------------------------------|
| | Of which: Relevant credit risk exposures - Credit risk | Of which: Relevant credit exposures - Market risk | Of which: Relevant credit exposures - Securitisation positions in the non-trading book | | | | |
| | | | | | | | |
| Country | | | | | | | |
| Belgium | 141 | 1 | | 142 | 323 | 2.03% | 0.00% |
| Bulgaria | | | | | | 0.00% | 0.50% |
| Czech Republic | 4 | | | 4 | 6 | 0.06% | 0.50% |
| France | 357 | 1 | | 358 | 894 | 5.13% | 0.00% |
| Germany | 179 | | | 180 | 619 | 2.57% | 0.00% |
| Hong Kong | 3 | | | 3 | 16 | 0.04% | 1.00% |
| Luxembourg | 65 | | | 65 | 270 | 0.93% | 0.50% |
| Netherlands | 4,907 | 8 | | 4,915 | 29,663 | 70.31% | 0.00% |
| Norway | 90 | | | 91 | 323 | 1.29% | 1.00% |
| Slovakia | 3 | | | 3 | 2 | 0.04% | 1.00% |
| Switzerland | 84 | | | 84 | 178 | 1.21% | 0.00% |
| United Kingdom | 461 | 1 | | 462 | 1,054 | 6.61% | 0.00% |
| United States | 250 | | | 250 | 564 | 3.58% | 0.00% |
| Other countries | 433 | 1 | | 434 | 1,528 | 6.20% | 0.00% |
| Total | 6,978 | 13 | | 6,991 | 35,441 | 100% | |

31 December 2020

| (in millions) | General credit exposures | | Relevant credit exposures - Market risk | | Securitisation exposures - Exposure value for non-trading book | Total exposure value |
|-----------------|-----------------------------|------------------------------|---|---|--|----------------------|
| | Exposure value under the SA | Exposure value under the IRB | Sum of long and short position of trading book exposures for SA | Value of trading book exposures for internal models | | |
| | | | | | | |
| Country | | | | | | |
| Belgium | 138 | 2,250 | | 6 | | 2,394 |
| Bulgaria | | 1 | | | | 1 |
| Czech Republic | 34 | 25 | | | | 59 |
| France | 691 | 6,380 | | 30 | | 7,102 |
| Germany | 724 | 4,106 | | 10 | | 4,840 |
| Hong Kong | 15 | 294 | | | | 309 |
| Luxembourg | 53 | 2,185 | | 8 | | 2,245 |
| Netherlands | 6,017 | 231,842 | | 37 | | 237,896 |
| Norway | | 2,806 | | 2 | | 2,808 |
| Singapore | 254 | 1,489 | | | | 1,743 |
| Slovakia | | 10 | | | | 10 |
| Switzerland | 324 | 1,888 | | 4 | | 2,216 |
| United Kingdom | 406 | 5,082 | | 43 | | 5,531 |
| United States | 449 | 6,552 | | 15 | | 7,016 |
| Other countries | 1,038 | 11,431 | | 11 | | 12,480 |
| Total | 10,142 | 276,344 | | 166 | | 286,652 |



31 December 2020

| (in millions) | Own fund requirements | | | Total | Risk-weighted exposure amounts | Own funds requirements weights (%) | Countercyclical buffer rate (%) |
|-----------------|--|---|--|--------------|--------------------------------|------------------------------------|---------------------------------|
| | Of which: Relevant credit risk exposures - Credit risk | Of which: Relevant credit exposures - Market risk | Of which: Relevant credit exposures - Securitisation positions in the non-trading book | | | | |
| Country | | | | | | | |
| Belgium | 98 | 1 | | 98 | 299 | 1.39% | 0.00% |
| Bulgaria | | | | | | 0.00% | 0.50% |
| Czech Republic | 4 | | | 4 | 7 | 0.05% | 0.50% |
| France | 277 | 3 | | 279 | 888 | 3.94% | 0.00% |
| Germany | 140 | | | 140 | 605 | 1.98% | 0.00% |
| Hong Kong | 11 | | | 11 | 39 | 0.15% | 1.00% |
| Luxembourg | 39 | 1 | | 40 | 281 | 0.57% | 0.25% |
| Netherlands | 5,329 | 5 | | 5,334 | 29,737 | 75.29% | 0.00% |
| Norway | 52 | | | 52 | 351 | 0.73% | 1.00% |
| Singapore | 73 | | | 73 | 218 | 1.04% | 0.00% |
| Slovakia | | | | | 1 | 0.01% | 1.00% |
| Switzerland | 97 | | | 97 | 277 | 1.37% | 0.00% |
| United Kingdom | 258 | 1 | | 259 | 691 | 3.66% | 0.00% |
| United States | 291 | 1 | | 292 | 877 | 4.12% | 0.00% |
| Other countries | 404 | 1 | | 405 | 1,560 | 5.71% | 0.00% |
| Total | 7,072 | 12 | | 7,084 | 35,831 | 100.00% | |

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

| (in millions) | 30 June 2021 | 31 December 2020 |
|---|--------------|------------------|
| 1 Total risk exposure amount | 107,194 | 110,481 |
| 2 Institution specific countercyclical capital buffer rate | 0.020% | 0.011% |
| 3 Institution specific countercyclical capital buffer requirement | 20 | 12 |



Leverage ratio

EU LR1 - Summary reconciliation of accounting assets and leverage ratio exposures¹

| (in millions) | 30 June 2021 |
|---|----------------|
| 1 Total assets as per published financial statements | 411,464 |
| 2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation | 314 |
| 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 bank (if applicable) | -72,550 |
| 5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio 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 | -2,256 |
| 7 Adjustment for eligible cash pooling transactions | |
| 8 Adjustments for derivative financial instruments | 4,020 |
| 9 Adjustments for securities financing transactions (SFTs) | 3,659 |
| 10 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 31,537 |
| 11 Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | -55 |
| EU-11a Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Art. 429a(1) CRR | |
| EU-11b Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (j) of Art. 429a(1) CRR | |
| 12 Other adjustments | 70,249 |
| 13 Leverage ratio exposure amount | 446,383 |

¹ Comparative figures are not available due to first-time reporting under the new SA-CCR approach effective from Q2 2021 reporting.

EU LR3 - Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)¹

| (in millions) | 30 June 2021 |
|---|----------------|
| EU-1 Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures) | 311,518 |
| EU-2 Of which: Trading book exposures | 2,385 |
| EU-3 Of which: Banking book exposures | 309,133 |
| EU-4 - of which covered bonds | 3,334 |
| EU-5 - of which exposures treated as sovereigns | 47,815 |
| EU-6 - of which exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns | 6 |
| EU-7 - of which institutions | 10,804 |
| EU-8 - of which secured by mortgages of immovable properties | 173,388 |
| EU-9 - of which retail exposures | 6,365 |
| EU-10 - of which corporate | 50,570 |
| EU-11 - of which exposures in default | 7,384 |
| EU-12 - of which other exposures (e.g. equity, securitisations, and other non-credit obligation assets) | 9,466 |

¹ Comparative figures are not available due to first-time reporting under the new SA-CCR approach effective from Q2 2021 reporting.



EU LR2 - Leverage ratio common disclosure¹

(in millions)

30 June 2021

| | | |
|--|--|----------------|
| On-balance sheet exposures (excluding derivatives and SFTs) | | |
| 1 | On-balance sheet items (excluding derivatives, SFTs, but including collateral) | 384,113 |
| 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) | -2,711 |
| 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) | -670 |
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) | 380,732 |
| Derivative exposures | | |
| 8 | Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin) | 5,981 |
| 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 | 7,864 |
| 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) | -5,046 |
| 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 | 8,799 |
| Securities financing transaction (SFT) exposures | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | 29,516 |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | -1,707 |
| 16 | Counterparty credit risk exposure for SFT assets | 3,740 |
| EU-16a | Derogation for SFTs: Counterparty credit risk exposure in accordance with Art. 429e(5) and 222 CRR | |
| 17 | Agent transaction exposures | |
| EU-17a | (Exempted CCP leg of client-cleared SFT exposure) | |
| 18 | Total securities financing transaction exposures | 31,549 |
| Other off-balance sheet exposures | | |
| 19 | Off-balance sheet exposures at gross notional amount | 93,453 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | -61,916 |
| 21 | (General provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) | |
| 22 | Off-balance sheet exposures | 31,537 |
| 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 - Public sector investments) | |
| EU-22d | (Excluded promotional loans of public development banks: - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution) | |
| EU-22e | (Excluded passing-through promotional loan exposures by non-public development banks (or units): - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution) | |
| EU-22f | (Excluded guaranteed parts of exposures arising from export credits) | -50 |
| EU-22g | (Excluded excess collateral deposited at triparty agents) | |
| EU-22h | (Excluded CSD related services of CSD/institutions in accordance with point (o) of Art. 429a(1) CRR) | |
| EU-22i | (Excluded CSD related services of designated institutions in accordance with point (p) of Art. 429a(1) CRR) | |
| EU-22j | (Reduction of the exposure value of pre-financing or intermediate loans) | |
| EU-22k | (Total exempted exposures) | -6,235 |
| Capital and total exposure measure | | |
| 23 | Tier 1 capital | 21,617 |
| 24 | Leverage ratio total exposure measure | 446,383 |

[continued>](#)



(in millions)

30 June 2021

| Leverage ratio | | |
|---|--|--------------|
| 25 | Leverage ratio | 4.8% |
| EU-25 | Leverage ratio (without the adjustment due to excluded exposures of public development banks - Public sector investments) (%) | 4.8% |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 5.8% |
| 26 | Regulatory minimum leverage ratio requirement (%) | 3.2% |
| EU-26 | Additional leverage ratio requirements (%) | 0.0% |
| 27 | Required leverage buffer (%) | 0.0% |
| Choice on transitional arrangements and relevant exposures | | |
| EU-27 | Choice on transitional arrangements for the definition of the capital measure | Transitional |
| 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 receivable | 26,557 |
| 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 | |
| 30 | Total exposures (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) | 400,390 |
| 30a | Total exposures (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) | 472,940 |
| 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) | 5.4% |
| 31a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | 4.6% |

¹ Comparative figures are not available due to first-time reporting under the new SA-CCR approach effective from Q2 2021 reporting.

The Capital Requirements Regulation (CRR) includes a non-risk-based leverage ratio. The leverage ratio requirements have been amended by CRR2, which introduces a binding leverage ratio requirement of at least 3% and amends the requirements for calculating the exposure measure. The amendment includes the application of SA-CCR with a lower impact for clearing guarantees on derivative exposures. The leverage ratio based on SA-CCR remained fairly stable at 4.8% at 30 June 2021 (31 March 2021: 4.8%). The temporary capital relief measure to exempt central bank reserves from the exposure measure, originally expected to expire on 27 June 2021, has been extended until March 2022. This currently has a positive impact of 1.0 percentage points, resulting in a leverage ratio of 5.8%.



Liquidity requirements

EU LIQ1 - Quantitative information of LCR

| | Total unweighted value (average) | | | | Total weighted value (average) | | | |
|--|---|---------------|------------------|-------------------|---|---------------|------------------|-------------------|
| | 30 June 2021 | 31 March 2021 | 31 December 2020 | 30 September 2020 | 30 June 2021 | 31 March 2021 | 31 December 2020 | 30 September 2020 |
| | 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 | | | | | | | | |
| 1 Total high-quality liquid assets (HQLA) | | | | | 102,844 | 98,140 | 91,092 | 83,140 |
| Cash - outflows | | | | | | | | |
| 2 Retail deposits and deposits from small business customers, of which: | | | | | | | | |
| 3 <i>Stable deposits</i> | 141,404 | 141,330 | 138,022 | 135,903 | 11,013 | 11,061 | 10,980 | 10,899 |
| 4 <i>Less stable deposits</i> | 81,574 | 80,083 | 78,215 | 76,270 | 4,079 | 4,004 | 3,911 | 3,813 |
| 5 Unsecured wholesale funding | 52,754 | 53,938 | 54,186 | 55,711 | 6,655 | 6,791 | 6,805 | 6,815 |
| 6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | 111,092 | 109,912 | 108,879 | 106,844 | 53,999 | 52,623 | 51,188 | 49,445 |
| 7 <i>Non-operational deposits (all counterparties)</i> | 39,620 | 39,017 | 38,440 | 37,127 | 9,865 | 9,714 | 9,568 | 9,239 |
| 8 <i>Unsecured debt</i> | 68,074 | 66,998 | 66,496 | 65,949 | 40,735 | 39,013 | 37,678 | 36,437 |
| 9 <i>Secured wholesale funding</i> | 3,399 | 3,896 | 3,942 | 3,768 | 3,399 | 3,896 | 3,942 | 3,768 |
| 10 Additional requirements | 4,070 | 4,479 | 4,783 | 4,777 | 4,070 | 4,479 | 4,783 | 4,777 |
| 11 <i>Outflows related to derivative exposures and other collateral requirements</i> | 58,052 | 58,466 | 57,799 | 57,044 | 14,216 | 14,477 | 13,702 | 12,860 |
| 12 <i>Outflows related to loss of funding on debt products</i> | 8,566 | 8,651 | 8,202 | 7,461 | 7,197 | 7,303 | 6,789 | 6,023 |
| 13 <i>Credit and liquidity facilities</i> | 300 | 463 | 239 | 215 | 300 | 463 | 239 | 215 |
| 14 Other contractual funding obligations | 49,186 | 49,352 | 49,357 | 49,369 | 6,719 | 6,712 | 6,673 | 6,622 |
| 15 Other contingent funding obligations | 6,561 | 5,771 | 5,450 | 5,226 | 4,384 | 4,051 | 3,982 | 3,966 |
| 16 Total cash outflows | 46,789 | 52,111 | 57,496 | 61,208 | 3,006 | 3,470 | 3,754 | 3,766 |
| Cash - inflows | | | | | | | | |
| 17 Secured lending (e.g. reverse repos) | 29,814 | 29,521 | 29,441 | 29,806 | 9,558 | 9,149 | 8,264 | 7,801 |
| 18 Inflows from fully performing exposures | 16,695 | 17,008 | 17,402 | 17,933 | 15,626 | 15,738 | 15,909 | 16,204 |
| 19 Other cash inflows | 11,546 | 11,779 | 11,464 | 10,466 | 3,362 | 3,468 | 3,226 | 2,886 |
| 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 | 58,055 | 58,308 | 58,307 | 58,206 | 28,546 | 28,355 | 27,400 | 26,891 |
| EU-20a <i>Fully exempt inflows</i> | | | | | | | | |
| EU-20b <i>Inflows Subject to 90% cap</i> | | | | | | | | |
| EU-20c <i>Inflows Subject to 75% cap</i> | 50,035 | 49,999 | 49,272 | 48,306 | 28,546 | 28,355 | 27,400 | 26,891 |
| Total adjusted value | | | | | | | | |
| EU-21 Liquidity buffer | | | | | 102,844 | 98,140 | 91,092 | 83,140 |
| 22 Total net cash outflows | | | | | 62,144 | 61,807 | 60,990 | 58,822 |
| 23 Liquidity coverage ratio | | | | | 166% | 159% | 149% | 141% |



EU LIQB - Qualitative information of LCR

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

The consolidated LCR amounted to 166% at the end of June 2021, based on a 12-month rolling average. This is an increase of 17% compared to year-end 2020 (149%) rolling average. The increase in LCR over time reflects our participation in TLTRO III, a decreasing loan book, and an increasing deposit base.

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

Concentration of funding sources

ABN AMRO's main source of funding consists of deposits by Retail Banking, Private Banking, Commercial Banking and CIB clients. The remainder of our funding is raised largely through various long-term wholesale funding instruments. In the short-term, funding is raised via commercial paper and certificates of deposits. The wholesale funding strategy is aligned with the bank's moderate risk profile. This strategy aims to optimise and diversify the bank's funding sources in order to maintain market access and the targeted funding position. We aim to have a balance sheet with a diverse, stable and cost-efficient funding base.

Composition of the liquidity buffer

The liquidity buffer at 30 June 2021 was EUR 102.8 billion, based on a 12-month rolling average, and was composed mainly of cash at central banks and government bonds. Compared to year-end 2020, the liquidity buffer grew by EUR 11.8 billion, mainly reflecting the TLTRO III participation.

Derivative exposures and potential collateral calls

To manage liquidity risk, the bank has an adequate pool of collateral at its disposal, which is managed proactively. This enables the bank to secure payment traffic at 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. When developing and executing liquidity risk stress tests, the bank takes into account that liquidity risk factors relate to both assets and liabilities, as well as to off-balance sheet commitments. These include off-balance sheet items related to, for example, credit lines, margin calls for derivatives exposure, assets and liabilities with embedded options, liquidity support for unconsolidated special-purpose vehicles beyond contractual obligations and contingent liabilities.

Currency mismatch in the LCR

The bank's liquidity management focuses on significant currencies. The currently 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.



EU LIQ2 - Net Stable Funding Ratio¹

| | | Unweighted value by residual maturity | | | | 30 June 2021 |
|---------------------------------------|---|---------------------------------------|------------|----------------------|----------|----------------|
| (in currency amount) | | No maturity | < 6 months | 6 months to < 1 year | ≥ 1 year | Weighted value |
| Available stable funding (ASF) | | | | | | |
| Items | | | | | | |
| 1 | Capital items and instruments | 20,222 | 810 | 521 | 6,057 | 26,279 |
| 2 | Own funds | 20,222 | | | 4,386 | 24,607 |
| 3 | Other capital instruments | | 810 | 438 | 1,671 | 1,671 |
| 4 | Retail deposits | | 134,028 | 446 | 5,696 | 131,036 |
| 5 | Stable deposits | | 86,018 | 248 | 1,859 | 83,811 |
| 6 | Less stable deposits | | 48,010 | 198 | 3,838 | 47,225 |
| 7 | Wholesale funding: | | 146,852 | 5,599 | 79,538 | 123,868 |
| 8 | Operational deposits | | 38,965 | | | 7,477 |
| 9 | Other wholesale funding | | 107,887 | 5,599 | 79,538 | 116,391 |
| 10 | Interdependent liabilities | | | | | |
| 11 | Other liabilities: | | 7,325 | 25 | 1,857 | 1,870 |
| 12 | NSFR derivative liabilities | | | | | |
| 13 | All other liabilities and capital instruments not included in the above categories | | 7,325 | 25 | 1,857 | 1,870 |
| 14 | Total available stable funding (ASF) | | | | | 283,052 |
| Required stable funding (RSF) | | | | | | |
| Items | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 398 |
| EU-15a | Assets encumbered for more than 12m in cover pool | | 35 | 27 | 74,340 | 63,242 |
| 16 | Deposits held at other financial institutions for operational purposes | | 4,509 | | | 2,254 |
| 17 | Performing loans and securities: | | 55,314 | 6,411 | 127,117 | 109,053 |
| 18 | Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut | | 16,093 | 168 | | 84 |
| 19 | Performing securities financing transactions with financial customers collateralised by other assets and loans and advances to financial institutions | | 22,539 | 1,416 | 4,119 | 6,506 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs | | 11,987 | 4,109 | 49,297 | 100,618 |
| 21 | - Of which: with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | | | | |
| 22 | Performing residential mortgages | | 96 | 645 | 72,345 | |
| 23 | - Of which: with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | 84 | 563 | 63,039 | |
| 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 | | 4,600 | 74 | 1,355 | 1,845 |
| 25 | Interdependent assets | | | | | |

[continued>](#)



30 June 2021

| (in currency amount) | Unweighted value by residual maturity | | | | Weighted value |
|--|---------------------------------------|------------|----------------------|----------|----------------|
| | No maturity | < 6 months | 6 months to < 1 year | ≥ 1 year | |
| 26 Other assets: | | 24,694 | 478 | 8,457 | 21,258 |
| 27 Physical traded commodities | | | | 2 | 1 |
| 28 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | 9,962 | | | 8,468 |
| 29 NSFR derivative assets | | 1,144 | | | 1,144 |
| 30 NSFR derivative liabilities before deduction of variation margin posted | | 3,479 | | | 174 |
| 31 All other assets not included in the above categories | | 10,110 | 478 | 8,456 | 11,472 |
| 32 Off-balance sheet items | | 34,009 | 7,240 | 21,460 | 4,660 |
| 33 Total RSF | | | | | 200,865 |
| 34 Net Stable Funding Ratio (%) | | | | | 140.9% |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.



Credit quality

The ten templates from the EBA Guidelines on Disclosure of non-performing and forborne exposures have been incorporated into the final draft ITS on public disclosures by institutions under Part Eight of Regulation (EU) No 575/2013. This ITS still applies the same 5% NPE ratio threshold that was in these EBA Guidelines. ABN AMRO is below this 5% threshold and therefore the templates EU CQ2, CQ4, CQ5, CQ6, CQ8 and EU CR2a are (partially) not applicable.

EU CQ1 - Credit quality of forborne exposures

| | | | | | | | | 30 June 2021 | |
|---------------|--|---|-------------------------|--------------------|----------------------------------|--|--|---|--------------|
| | | Gross carrying amount/nominal amount of exposures with forbearance measures | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | Collateral received and financial guarantees received on forborne exposures | |
| | | Performing forborne | Non-performing forborne | | On performing forborne exposures | On non-performing forborne exposures | Of which: received on non-performing exposures with forbearance measures | | |
| | | | Of which: defaulted | Of which: impaired | | | | | |
| (in millions) | | | | | | | | | |
| 05 | Cash balances at central banks and other demand deposits | | | | | | | | |
| 1 | Loans and advances | 7,686 | 4,213 | 3,871 | 3,871 | 93 | 885 | 8,911 | 2,794 |
| 2 | Central banks | | | | | | | | |
| 3 | General governments | 4 | | | | | | 4 | |
| 4 | Credit institutions | | | | | | | | |
| 5 | Other financial corporations | 241 | 33 | 33 | 33 | 2 | 3 | 153 | 29 |
| 6 | Non-financial corporations | 4,616 | 3,325 | 3,204 | 3,204 | 74 | 776 | 5,374 | 2,075 |
| 7 | Households | 2,824 | 855 | 634 | 634 | 17 | 105 | 3,381 | 689 |
| 8 | Debt Securities | | | | | | | | |
| 9 | Loan commitments given | 2,755 | 1,043 | 1,010 | 1,010 | 2 | 67 | 628 | 167 |
| 10 | Total | 10,440 | 5,257 | 4,881 | 4,881 | 95 | 952 | 9,540 | 2,961 |

| | | | | | | | | 31 December 2020 | |
|---------------|--|---|-------------------------|--------------------|----------------------------------|--|--|---|--------------|
| | | 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 | | |
| | | | Of which: defaulted | Of which: impaired | | | | | |
| (in millions) | | | | | | | | | |
| 05 | Cash balances at central banks and other demand deposits | | | | | | | | |
| 1 | Loans and advances | 8,108 | 4,788 | 4,452 | 4,452 | 76 | 1,350 | 9,171 | 2,901 |
| 2 | Central banks | | | | | | | | |
| 3 | General governments | 5 | | | | | | 4 | |
| 4 | Credit institutions | | | | | | | | |
| 5 | Other financial corporations | 197 | 2 | 2 | 2 | 2 | | 130 | |
| 6 | Non-financial corporations | 4,982 | 3,979 | 3,855 | 3,855 | 57 | 1,247 | 5,628 | 2,260 |
| 7 | Households | 2,924 | 807 | 595 | 595 | 17 | 102 | 3,409 | 641 |
| 8 | Debt Securities | | | | | | | | |
| 9 | Loan commitments given | 2,914 | 906 | 872 | 872 | 3 | 19 | 513 | 145 |
| 10 | Total | 11,022 | 5,694 | 5,324 | 5,324 | 79 | 1,369 | 9,684 | 3,046 |



In the first half of 2021, the total amount of assets with forbore measures showed a small decrease. The amount of total forbore assets is still substantial, especially for households (Residential mortgages) and non-financial corporations (Corporate loans) as a result of the high inflow in 2020. The decrease in first half of 2021 was mainly observed in non-financial corporations which was related to the CIB non-core wind-down. The sale of most of the oil & gas portfolio in USA in the second quarter resulted in lower forbore corporate loans.

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

EU CQ4 - Quality of non-performing exposures by geography¹

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'.

| | | | | | | 30 June 2021 | |
|---------------|------------------------------------|----------------|---------------|--------------|----------------|--|---|
| | | | | | | Provisions on off-balance sheet commitments and financial guarantees given | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| | | | | | | Accumulated impairment | |
| | | | | | | Gross carrying amount/nominal amount | |
| | | | | | | Of which: non-performing | Of which: subject to impairment |
| | | | | | | Of which: defaulted | |
| (in millions) | | | | | | | |
| 1 | On-balance sheet exposures | 324,538 | 7,768 | 7,425 | 324,275 | - 2,660 | |
| 2 | Netherlands | 216,001 | 5,888 | 5,548 | 215,944 | -1,773 | |
| 3 | United States | 25,519 | 108 | 108 | 25,313 | -41 | |
| 4 | Germany | 15,293 | 34 | 34 | 15,293 | -16 | |
| 5 | France | 14,635 | 191 | 189 | 14,635 | -78 | |
| 6 | United Kingdom | 10,577 | 398 | 398 | 10,577 | -74 | |
| 7 | Other countries ² | 42,513 | 1,148 | 1,148 | 42,513 | -679 | |
| 8 | Off-balance sheet exposures | 93,322 | 2,234 | 1,335 | | | 157 |
| 9 | Netherlands | 55,476 | 1,819 | 944 | | | 145 |
| 10 | United States | 11,838 | 69 | 67 | | | |
| 11 | Germany | 2,506 | | | | | 1 |
| 12 | France | 3,081 | 7 | 3 | | | 2 |
| 13 | United Kingdom | 5,206 | 167 | 158 | | | |
| 14 | Other countries ² | 15,215 | 172 | 164 | | | 9 |
| 15 | Total | 417,860 | 10,002 | 8,761 | 324,275 | -2,660 | 157 |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.

² Included in Other countries: Afghanistan, Algeria, Andorra, Angola, Argentina, Armenia, Aruba, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belgium, Benin, Bermuda, Bolivia, Bonaire, Bosnia and Herzegovina, Botswana, 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, Dominica, Dominican Republic, Egypt, Estonia, Finland, French Guiana, Gabon, Gambia, Georgia, Ghana, Gibraltar, Greece, Guadeloupe, Guernsey, Haiti, Hong Kong, Hungary, Iceland, India, Indonesia, Iran, Iraq, Ireland, Isle of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kazakhstan, Kenya, Republic of Korea, Kuwait, Lao People's Democratic Republic, Latvia, Lebanon, Liberia, Libyan Arab Jamahiriya, Lithuania, Luxembourg, Macedonia, Malawi, Malaysia, Malta, Marshall Islands, Martinique, Mauritius, Mexico, Republic of Moldova, Monaco, Montenegro, Morocco, Mozambique, Nepal, New Zealand, Nigeria, Norway, OECD Bodies, Oman, Pakistan, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Reunion, Romania, Russian Federation, Saba, Saudi Arabia, Senegal, Serbia, Seychelles, Singapore, Sint-Barthélemy, Sint-Maarten, Slovakia, Slovenia, South Africa, Spain, Sri Lanka, St. Eustatius, St. Maarten, St. Vincent and the Grenadines, Sudan, Suriname, Sweden, Switzerland, Syrian Arab Republic, Taiwan, Tajikistan, United Republic of Tanzania, Thailand, Togo, Tunisia, Turkey, UAE, Uganda, Ukraine, Uruguay, Venezuela, Vietnam, British Virgin Islands, Zambia, Zimbabwe.



EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry¹

| | | | | | | 30 June 2021 | |
|---------------|---|---------------|----------------|--------------|--|------------------------|---|
| | Gross carrying amount | | | | Of which: loans and advances subject to impairment | Accumulated impairment | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| | | | Of which: | Of which: | | | |
| | | | non-performing | defaulted | | | |
| (in millions) | | | | | | | |
| 1 | Agriculture, forestry and fishing | 5,158 | 330 | 330 | 5,158 | -61 | |
| 2 | Mining and quarrying | 2,265 | 222 | 222 | 2,265 | -133 | |
| 3 | Manufacturing | 4,343 | 633 | 624 | 4,343 | -203 | |
| 4 | Electricity, gas, steam and air conditioning supply | 1,122 | 6 | 6 | 1,122 | -5 | |
| 5 | Water supply | 380 | 44 | 44 | 380 | -4 | |
| 6 | Construction | 1,933 | 143 | 143 | 1,933 | -51 | |
| 7 | Wholesale and retail trade | 5,533 | 637 | 637 | 5,328 | -257 | |
| 8 | Transport and storage | 7,826 | 559 | 559 | 7,826 | -177 | |
| 9 | Accommodation and food service activities | 1,299 | 163 | 163 | 1,299 | -34 | |
| 10 | Information and communication | 1,035 | 44 | 44 | 1,035 | -5 | |
| 11 | Financial and insurance activities | 14,967 | 1,733 | 1,726 | 14,967 | -68 | |
| 12 | Real estate activities | 7,497 | 284 | 284 | 7,445 | -786 | |
| 13 | Professional, scientific and technical activities | 4,085 | 305 | 305 | 4,085 | -197 | |
| 14 | Administrative and support service activities | 2,700 | 240 | 240 | 2,700 | -42 | |
| 15 | Public administration and defense, compulsory social security | 2 | | | 2 | | |
| 16 | Education | 84 | 3 | 3 | 84 | -2 | |
| 17 | Human health services and social work activities | 2,427 | 286 | 182 | 2,427 | -28 | |
| 18 | Arts, entertainment and recreation | 537 | 42 | 42 | 537 | -8 | |
| 19 | Other services | 831 | 54 | 54 | 831 | -7 | |
| 20 | Total | 64,024 | 5,728 | 5,607 | 63,767 | -2,098 | |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.

EU CQ7 - Collateral obtained by taking possession and execution processes

| | 30 June 2021 | | 31 December 2020 | |
|---------------|--|------------------------------|--|------------------------------|
| | Collateral obtained by taking possession | | Collateral obtained by taking possession | |
| | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes |
| (in millions) | | | | |
| 1 | Property, plant and equipment (PP&E) | | | |
| 2 | Other than PP&E | 12 | | 12 |
| 3 | Residential immovable property | | | |
| 4 | Commercial Immovable property | | | |
| 5 | Movable property (auto, shipping, etc.) | 1 | | |
| 6 | Equity and debt instruments | 11 | | 11 |
| 7 | Other collateral | 1 | | 1 |
| 8 | Total | 12 | | 12 |



Credit risk

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 further split according to counterparty type for loans and advances, debt securities and off-balance sheet positions.

In the second half of 2021, total loans and advances increased due to a higher position at credit institutions and other financial corporations. The increase was attributable to performing exposures. In contrast, the debt securities have decreased, mainly due to general governments' positions and off-balance sheet exposures have decreased, due to credit institutions and non-financial corporations. The overall decrease in gross carrying amount/nominal amount is attributable to non-financial corporations related predominantly to the wind-down of the CIB non-core portfolio. Non-performing exposures decreased slightly due to the outflow of non-financial corporations, most of which SMEs.

30 June 2021

| (in millions) | Gross carrying amount/nominal amount | | | | | |
|---------------|---|-----------------------------------|--------------------------------|--------------------------|-----------------------------------|-----------------------------------|
| | Performing exposures | | | Non-performing exposures | | |
| | | Of which: stage 1 ¹ | Of which: stage 2 ¹ | | Of which: stage 2 ¹ | Of which: stage 3 ¹ |
| 5 | Cash balances at central banks and other demand deposits | 74,372 | 74,372 | | | |
| 10 | Loans and advances | 274,804 | 252,609 | 21,932 | 7,768 | 342 |
| 20 | Central banks | 354 | 354 | | | |
| 30 | General governments | 1,095 | 1,052 | 39 | 11 | 11 |
| 40 | Credit institutions | 13,123 | 13,123 | | | |
| 50 | Other financial corporations | 42,140 | 41,628 | 512 | 134 | 134 |
| 60 | Non-financial corporations | 58,296 | 46,375 | 11,663 | 5,728 | 121 |
| 70 | - of which SMEs | 14,610 | 10,817 | 3,792 | 1,803 | 1 |
| 80 | Households | 159,795 | 150,077 | 9,719 | 1,895 | 221 |
| 90 | Debt securities | 41,966 | 41,966 | | | |
| 100 | Central banks | | | | | |
| 110 | General governments | 35,620 | 35,620 | | | |
| 120 | Credit institutions | 5,490 | 5,490 | | | |
| 130 | Other financial corporations | 855 | 855 | | | |
| 140 | Non-financial corporations | 1 | 1 | | | |
| 150 | Off-balance sheet exposures | 91,088 | 50,740 | 5,625 | 2,234 | 43 |
| 160 | Central banks | 3 | | 3 | | |
| 170 | General governments | 1,532 | 1,512 | | | |
| 180 | Credit institutions | 846 | 478 | 4 | | |
| 190 | Other financial corporations | 28,970 | 9,461 | 302 | 1 | 1 |
| 200 | Non-financial corporations | 40,855 | 28,115 | 4,993 | 1,747 | 43 |
| 210 | Households | 18,882 | 11,174 | 324 | 486 | 21 |
| 220 | Total | 482,231 | 419,688 | 27,558 | 10,002 | 385 |
| | | | | | | 8,742 |

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



30 June 2021

| | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | | | Accumulated partial write-off | Collateral and financial guarantees received | | |
|---------------|--|--------------------------------|--------------------------------|---|--------------------------------|--------------------------------|-------------------------------|--|-----------------------------|--------------|
| | Performing exposures – accumulated impairment and provisions | | | Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | On performing exposures | On non-performing exposures | |
| | | Of which: stage 1 ¹ | Of which: stage 2 ¹ | | Of which: stage 2 ¹ | Of which: stage 3 ¹ | | | | |
| (in millions) | | | | | | | | | | |
| 5 | Cash balances at central banks and other demand deposits | -3 | -3 | | | | | 53 | | |
| 10 | Loans and advances | -557 | -183 | -373 | -2,102 | -5 | -2,093 | -296 | 228,919 | 4,709 |
| 20 | Central banks | | | | | | | | 13 | |
| 30 | General governments | -1 | | -1 | -1 | | -1 | | 153 | |
| 40 | Credit institutions | -4 | -4 | | | | | | 10,390 | |
| 50 | Other financial corporations | -13 | -6 | -7 | -71 | | -71 | | 27,222 | 47 |
| 60 | Non-financial corporations | -370 | -121 | -250 | -1,728 | -1 | -1,722 | -296 | 41,164 | 3,247 |
| 70 | - of which SMEs | -146 | -37 | -110 | -568 | | -567 | | 10,282 | 910 |
| 80 | Households | -169 | -53 | -116 | -302 | -3 | -299 | | 149,978 | 1,415 |
| 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 | -30 | -13 | -17 | -127 | | -68 | | 11,945 | 513 |
| 160 | Central banks | | | | | | | | | |
| 170 | General governments | | | | | | | | 15 | |
| 180 | Credit institutions | | | | | | | | 11 | |
| 190 | Other financial corporations | -1 | | -1 | | | | | 2,275 | |
| 200 | Non-financial corporations | -19 | -7 | -12 | -127 | | -68 | | 8,662 | 505 |
| 210 | Households | -10 | -5 | -4 | | | | | 981 | 8 |
| 220 | Total | -591 | -200 | -390 | -2,229 | -5 | -2,160 | -296 | 240,917 | 5,222 |

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



31 December 2020

| (in millions) | Gross carrying amount/nominal amount | | | | | |
|---------------|---|-----------------------------------|-----------------------------------|--------------------------|-----------------------------------|-----------------------------------|
| | Performing exposures | | | Non-performing exposures | | |
| | | Of which: stage 1 ¹ | Of which: stage 2 ¹ | | Of which: stage 2 ¹ | Of which: stage 3 ¹ |
| 5 | Cash balances at central banks and other demand deposits | | | | | |
| 10 | Loans and advances | 266,085 | 240,320 | 25,359 | 8,836 | 337 |
| 20 | Central banks | 465 | 465 | | | |
| 30 | General governments | 1,074 | 1,031 | 37 | 18 | 18 |
| 40 | Credit institutions | 8,275 | 8,275 | | | |
| 50 | Other financial corporations | 32,664 | 31,661 | 908 | 148 | 148 |
| 60 | Non-financial corporations | 64,342 | 50,178 | 13,860 | 6,696 | 125 |
| 70 | - of which SMEs | 15,611 | 11,422 | 4,189 | 1,933 | 3 |
| 80 | Households | 159,263 | 148,709 | 10,554 | 1,975 | 212 |
| 90 | Debt securities | 46,569 | 46,569 | | | |
| 100 | Central banks | 554 | 554 | | | |
| 110 | General governments | 39,318 | 39,318 | | | |
| 120 | Credit institutions | 5,840 | 5,840 | | | |
| 130 | Other financial corporations | 856 | 856 | | | |
| 140 | Non-financial corporations | 1 | 1 | | | |
| 150 | Off-balance sheet exposures | 98,446 | 51,244 | 6,150 | 1,877 | 34 |
| 160 | Central banks | 13 | | 12 | | |
| 170 | General governments | 1,606 | 1,584 | | | |
| 180 | Credit institutions | 2,124 | 1,760 | 6 | 20 | |
| 190 | Other financial corporations | 28,418 | 7,405 | 384 | 2 | 2 |
| 200 | Non-financial corporations | 46,819 | 28,948 | 5,489 | 1,639 | 33 |
| 210 | Households | 19,466 | 11,548 | 257 | 216 | 38 |
| 220 | Total | 411,099 | 338,133 | 31,508 | 10,713 | 370 |
| | | | | | 9,775 | |

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



31 December 2020

| (in millions) | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | | Accumulated partial write-off | Collateral and financial guarantees received | | | |
|---------------|--|--------------------------------|---|--------------------------------|----------------|-------------------------------|--|-----------------------------|----------------|--------------|
| | Performing exposures – accumulated impairment and provisions | | Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | On performing exposures | On non-performing exposures | | |
| | Of which: stage 1 ¹ | Of which: stage 2 ¹ | Of which: stage 2 ¹ | Of which: stage 3 ¹ | | | | | | |
| 5 | Cash balances at central banks and other demand deposits | | | | | | | | | |
| 10 | Loans and advances | | | | | | | | | |
| 20 | - 691 | - 298 | - 393 | - 2,789 | - 7 | - 2,782 | - 23 | 218,825 | 5,165 | |
| 20 | | | | | | | | 220 | | |
| 30 | | | | | | | | 76 | 9 | |
| 40 | | | | | | | | 6,624 | | |
| 50 | Other financial corporations | | | | | | | | | |
| 60 | - 14 | - 8 | - 6 | - 72 | | - 72 | - 2 | 18,735 | 73 | |
| 60 | Non-financial corporations | | | | | | | | | |
| 70 | - 518 | - 225 | - 293 | - 2,396 | - 1 | - 2,394 | - 20 | 44,012 | 3,620 | |
| 70 | <i>- of which SMEs</i> | | | | | | | | | |
| 80 | - 113 | - 41 | - 72 | - 624 | | - 624 | | 10,551 | 954 | |
| 80 | Households | | | | | | | | | |
| 90 | - 156 | - 62 | - 94 | - 321 | - 6 | - 315 | - 1 | 149,159 | 1,463 | |
| 90 | Debt securities | | | | | | | | | |
| 100 | Central banks | | | | | | | | | |
| 110 | General governments | | | | | | | | | |
| 120 | Credit institutions | | | | | | | | | |
| 130 | Other financial corporations | | | | | | | | | |
| 140 | Non-financial corporations | | | | | | | | | |
| 150 | Off-balance sheet exposures | | | | | | | | | |
| 160 | - 31 | - 16 | - 10 | - 60 | | - 21 | | 13,578 | 416 | |
| 160 | | | | | | | | 12 | | |
| 170 | | | | | | | | 16 | | |
| 180 | | | | | | | | 737 | | |
| 190 | Other financial corporations | | | | | | | | | |
| 200 | - 1 | - 1 | | | | | | 1,410 | | |
| 200 | Non-financial corporations | | | | | | | | | |
| 210 | - 23 | - 13 | - 9 | - 60 | | - 21 | | 10,303 | 411 | |
| 210 | Households | | | | | | | | | |
| 220 | - 7 | - 2 | - 1 | | | | | 1,100 | 5 | |
| 220 | Total | - 724 | - 316 | - 404 | - 2,849 | - 7 | - 2,803 | - 23 | 232,403 | 5,581 |

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

EU CR1-A - Maturity of exposures

30 June 2021

| (in millions) | Net exposure value | | | | | |
|---------------|---|----------|--------------------|-----------|--------------------|---------|
| | On demand | ≤ 1 year | > 1 year ≤ 5 years | > 5 years | No stated maturity | |
| | | | | | Total | |
| | | | | | | |
| | Cash balances at central banks and other demand deposits | | | | | |
| | 74,369 | | | | | 74,369 |
| 1 | Loans and advances | | | | | |
| | 16,564 | 48,865 | 41,746 | 159,641 | 13,096 | 279,913 |
| 2 | Debt securities | | | | | |
| | 500 | 6,348 | 22,412 | 14,517 | 568 | 44,345 |
| 3 | Total | | | | | |
| | 91,434 | 55,213 | 64,158 | 174,158 | 13,664 | 398,628 |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.



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

The table illustrates the changes in the stock of non-performing loans and advances. In the first half of 2021, non-performing loans and advances declined due to ongoing CIB non-core wind-down which was mainly reflected by the sale of the North American oil & gas portfolio in the second quarter. In addition, clients benefiting from the improved economic outlook returned to performing while some highly provisioned CIB clients were written off.

| | | 30 June 2021 |
|---------------|---|-----------------------|
| (in millions) | | Gross carrying amount |
| 1 | Initial stock of non-performing loans and advances | 8,836 |
| 2 | Inflows to non-performing portfolios | 2,726 |
| 3 | Outflows from non-performing portfolios | -3,795 |
| 4 | <i>Outflows due to write-offs</i> | -311 |
| 5 | <i>Outflow due to other situations</i> | -3,485 |
| 6 | Final stock of non-performing loans and advances | 7,768 |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.

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

| | | 30 June 2021 | | | |
|---------------|------------------------------------|--|-------------------------|------------------------------------|--|
| | | Unsecured carrying amount | Secured carrying amount | Of which: secured by collateral | Of which: secured by financial guarantees |
| (in millions) | | Of which: secured by credit derivatives | | | |
| 1 | Loans and advances | 110,019 | 248,353 | 245,439 | 2,914 |
| 2 | Debt securities | 44,345 | | | |
| 3 | Total | 154,364 | 248,353 | 245,439 | 2,914 |
| 4 | Of which: non-performing exposures | 957 | 4,709 | 4,506 | 203 |
| 5 | - of which defaulted | 615 | 4,709 | | |
| | | 31 December 2020 | | | |
| 1 | Loans and advances | 97,497 | 240,621 | 237,309 | 3,312 |
| 2 | Debt securities | 46,567 | | | |
| 3 | Total | 144,065 | 240,621 | 237,309 | 3,312 |
| 4 | Of which: non-performing exposures | 882 | 5,165 | 4,921 | 244 |
| 5 | - of which defaulted | 546 | 5,165 | | |

This table provides an overview of the exposures split by secured and unsecured. The increase in total loans unsecured was primarily attributable to larger cash balances held at central banks and credit institutions. The increase in the secured portfolio related primarily to seasonal positions within our SFT portfolio.

Note that only exposures covered by qualifying collateral are reported as 'secured'.

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

This table discloses the on- 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. Retail exposures and RWA increased due to a system migration of a part of the consumer loans portfolio to Alfam. For Institutions increase of exposure and RWA under the standardised approach was due to SA-CCR implementation, as well as asset movements.



30 June 2021

| (in millions) | Exposures before CCF and CRM ¹ | | Exposures post CCF and CRM ¹ | | RWAs and RWAs density | |
|--|---|--------------------------|---|--------------------------|-----------------------|--------------|
| | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWAs | RWAs density |
| | Exposure classes | | | | | |
| 1 Central governments or central banks | 54 | 11 | 54 | 5 | 8 | 13% |
| 2 Regional governments or local authorities | | | | | | |
| 3 Public sector entities | | | | | | |
| 4 Multilateral development banks | 1,082 | | 1,082 | | | 0% |
| 5 International organisations | 3,177 | | 3,177 | | | 0% |
| 6 Institutions | 3,243 | 10,323 | 3,243 | 102 | 278 | 8% |
| 7 Corporates | 3,007 | 12,387 | 2,822 | 933 | 3,091 | 82% |
| 8 Retail | 2,534 | 5,448 | 2,533 | 1,351 | 2,837 | 73% |
| 9 Secured by mortgages on immovable property | 484 | 263 | 484 | 132 | 217 | 35% |
| 10 Exposures in default | 128 | 158 | 128 | 35 | 213 | 131% |
| 11 Exposures associated with particularly high risk | | | | | | |
| 12 Covered bonds | | | | | | |
| 13 Institutions and corporates with a short-term credit assessment | | | | | | |
| 14 Collective investment undertakings | | | | | | 0% |
| 15 Equity | | | | | | |
| 16 Other items | 1,302 | | 1,302 | | 813 | 62% |
| 17 Total | 15,011 | 28,590 | 14,825 | 2,558 | 7,457 | |

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

31 December 2020

| (in millions) | Exposures before CCF and CRM ¹ | | Exposures post CCF and CRM ¹ | | RWAs and RWAs density | |
|--|---|--------------------------|---|--------------------------|-----------------------|--------------|
| | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWAs | RWAs density |
| | Exposure classes | | | | | |
| 1 Central governments or central banks | 128 | | 128 | | 12 | 10% |
| 2 Regional governments or local authorities | | | | | | |
| 3 Public sector entities | | | | | | |
| 4 Multilateral development banks | 1,048 | | 1,048 | | | 0% |
| 5 International organisations | 5,536 | | 5,536 | | | 0% |
| 6 Institutions | 2,216 | 12,904 | 2,216 | 133 | 151 | 6% |
| 7 Corporates | 2,947 | 11,566 | 2,746 | 925 | 3,098 | 84% |
| 8 Retail | 1,465 | 3,963 | 1,465 | 602 | 1,550 | 75% |
| 9 Secured by mortgages on immovable property | 528 | 272 | 528 | 136 | 233 | 35% |
| 10 Exposures in default | 78 | 148 | 78 | 33 | 146 | 132% |
| 11 Exposures associated with particularly high risk | | | | | | |
| 12 Covered bonds | | | | | | |
| 13 Institutions and corporates with a short-term credit assessment | | | | | | |
| 14 Collective investment undertakings | 163 | | 163 | | 8 | 5% |
| 15 Equity | | | | | | |
| 16 Other items | 1,200 | | 1,200 | | 859 | 72% |
| 17 Total | 15,310 | 28,854 | 15,108 | 1,829 | 6,057 | |

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



EU CR5 – Standardised Approach

The tables below disclose the EAD under the Standardised Approach (SA), excluding counterparty credit risk. Compared with Q4 2020, an increase in SA exposure was recorded in retail and institutions for a combined total of EUR 2.5 billion. This was partly offset by a decrease of EUR 2.2 billion in SA exposure for international organisations in the 0% risk weight.

| | | 30 June 2021 | | | | | | | | Subtotal | |
|-------------------------|---|--------------|--------------|----|-----|------------|------------|--------------|-----|--------------|---------------|
| | | Risk weight | | | | | | | | | |
| (in millions) | | 0% | 2% | 4% | 10% | 20% | 35% | 50% | 70% | 75% | |
| Exposure classes | | | | | | | | | | | |
| 1 | Central governments or central banks | 21 | | | | 39 | | | | | 60 |
| 2 | Regional governments or local authorities | | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | | |
| 4 | Multilateral development banks | 1,082 | | | | | | | | | 1,082 |
| 5 | International organisations | 3,177 | | | | | | | | | 3,177 |
| 6 | Institutions | | 2,683 | | | 354 | | 308 | | | 3,345 |
| 7 | Corporates | | | | | | | 945 | | | 945 |
| 8 | Retail | | | | | | | | | 3,884 | 3,884 |
| 9 | Secured by mortgages on immovable property | | | | | | 487 | 128 | | | 616 |
| 10 | Exposures in default | | | | | | | | | | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | | |
| 12 | Covered bonds | | | | | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | | | | | |
| 15 | Equity exposures | | | | | | | | | | |
| 16 | Other items | 489 | | | | | | | | | 489 |
| 17 | Total | 4,769 | 2,683 | | | 393 | 487 | 1,381 | | 3,884 | 13,598 |

| | | 30 June 2021 | | | | | | | Total | Of which: unrated |
|-------------------------|---|---------------|--------------|------------|------|------|-------|--------|---------------|-------------------|
| (in millions) | | Subtotal | Risk weight | | | | | | | |
| | | | 100% | 150% | 250% | 370% | 1250% | Others | | |
| Exposure classes | | | | | | | | | | |
| 1 | Central governments or central banks | 60 | | | | | | | 60 | |
| 2 | Regional governments or local authorities | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | |
| 4 | Multilateral development banks | 1,082 | | | | | | | 1,082 | |
| 5 | International organisations | 3,177 | | | | | | | 3,177 | |
| 6 | Institutions | 3,345 | | | | | | | 3,345 | |
| 7 | Corporates | 945 | 2,811 | | | | | | 3,755 | |
| 8 | Retail | 3,884 | | | | | | | 3,884 | |
| 9 | Secured by mortgages on immovable property | 616 | | | | | | | 616 | |
| 10 | Exposures in default | | 62 | 100 | | | | | 163 | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | |
| 12 | Covered bonds | | | | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | | | | |
| 15 | Equity exposures | | | | | | | | | |
| 16 | Other items | 489 | 813 | | | | | | 1,302 | |
| 17 | Total | 13,598 | 3,686 | 100 | | | | | 17,384 | |
| | | | | | | | | | 12,913 | |



31 December 2020

| (in millions) | Risk weight | | | | | | | | | Subtotal |
|-------------------------|---|--------------|--------------|-----|-----|------------|------------|--------------|--------------|---------------|
| | 0% | 2% | 4% | 10% | 20% | 35% | 50% | 70% | 75% | |
| Exposure classes | | | | | | | | | | |
| 1 | Central governments or central banks | 67 | | | | 61 | | | | 128 |
| 2 | Regional governments or local authorities | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | |
| 4 | Multilateral development banks | 1,048 | | | | | | | | 1,048 |
| 5 | International organisations | 5,536 | | | | | | | | 5,536 |
| 6 | Institutions | | 1,956 | | | 282 | | 110 | | 2,349 |
| 7 | Corporates | | | | | | | 1,148 | | 1,148 |
| 8 | Retail | | | | | | | | 2,068 | 2,068 |
| 9 | Secured by mortgages on immovable property | | | | | | 659 | 5 | | 664 |
| 10 | Exposures in default | | | | | | | | | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | |
| 12 | Covered bonds | | | | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | | | | |
| 15 | Equity exposures | | | | | | | | | |
| 16 | Other items | | 341 | | | | | | | 341 |
| 17 | Total | 6,991 | 1,956 | | | 344 | 659 | 1,264 | 2,068 | 13,281 |

31 December 2020

| (in millions) | Subtotal | Risk weight | | | | | Total | Of which: unrated |
|-------------------------|---|---------------|--------------|-----------|------|-------|------------|-------------------|
| | | 100% | 150% | 250% | 370% | 1250% | | |
| Exposure classes | | | | | | | | |
| 1 | Central governments or central banks | 128 | | | | | 128 | |
| 2 | Regional governments or local authorities | | | | | | | |
| 3 | Public sector entities | | | | | | | |
| 4 | Multilateral development banks | 1,048 | | | | | 1,048 | 37 |
| 5 | International organisations | 5,536 | | | | | 5,536 | |
| 6 | Institutions | 2,349 | | | | | 2,349 | 2,349 |
| 7 | Corporates | 1,148 | 2,524 | | | | 3,672 | 3,672 |
| 8 | Retail | 2,068 | | | | | 2,068 | 2,068 |
| 9 | Secured by mortgages on immovable property | 664 | | | | | 664 | 664 |
| 10 | Exposures in default | | 40 | 71 | | | 111 | 111 |
| 11 | Exposures associated with particularly high risk | | | | | | | |
| 12 | Covered bonds | | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | |
| 14 | Units or shares in collective investment undertakings | | | | | | 163 | 163 |
| 15 | Equity exposures | | | | | | | |
| 16 | Other items | 341 | 859 | | | | 1,200 | 1,200 |
| 17 | Total | 13,281 | 3,423 | 71 | | | 163 | 10,101 |



EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

Exposure class A-IRB

This table provides an overview of the various components of the RWA calculation, broken down by PD bucket.

Exposure to Retail and Central Government or Central Banks (CGCB) is concentrated in the lower PD-buckets. The larger part of the exposure to corporates is within the mid-range PD bucket, resulting in half of RWEA consumption at 30 June 2021. As per the final draft Implementing Technical Standards (ITS), the presentation of exposure classes has changed and provides more detail. Comparative figures were not adjusted to the new categorisation of exposure classes.

30 June 2021

| | PD range | On-balance sheet exposures (in millions) | Off-balance sheet exposures pre-CCF ¹ (in millions) | Exposure weighted average CCF ¹ (in %) | Exposure post CCF ¹ and post CRM (in millions) | Exposure weighted average PD (in %) | Number of obligors (in units) | Exposure weighted average LGD (in %) | Exposure weighted average maturity (in years) | RWEA after supporting factors (in millions) | Density of RWEA (in %) | Expected loss amount (in millions) | Value adjustments and provisions (in millions) |
|-------------------------------------|-------------------------|---|---|--|--|--|----------------------------------|---|--|--|---------------------------|---------------------------------------|---|
| Central government or central banks | 0.00 to <0.15 | 105,805 | 1,543 | 37.7% | 106,386 | 0.0% | 174 | 18.0% | 1.60 | 366 | 0.3% | | |
| | <i>0.00 to <0.10</i> | <i>105,363</i> | <i>1,540</i> | <i>37.7%</i> | <i>105,943</i> | <i>0.0%</i> | <i>169</i> | <i>17.9%</i> | <i>1.59</i> | <i>204</i> | <i>0.2%</i> | | |
| | <i>0.10 to <0.15</i> | <i>442</i> | <i>3</i> | <i>33.6%</i> | <i>443</i> | <i>0.1%</i> | <i>5</i> | <i>30.0%</i> | <i>4.99</i> | <i>162</i> | <i>36.5%</i> | | |
| | 0.15 to <0.25 | | | 0.0% | | 0.0% | 1 | 0.0% | 0.00 | | | | |
| | 0.25 to <0.50 | 4 | | 0.0% | 4 | 0.2% | 3 | 45.0% | 1.73 | | 2.6% | | |
| | 0.50 to <0.75 | 10 | 5 | 32.6% | 12 | 0.7% | 3 | 19.1% | 4.69 | 6 | 52.2% | | |
| | 0.75 to <2.50 | 62 | | 0.0% | 62 | 1.7% | 1 | 47.6% | 0.70 | 62 | 100.3% | | |
| | <i>0.75 to <1.75</i> | <i>62</i> | | <i>0.0%</i> | <i>62</i> | <i>1.7%</i> | <i>1</i> | <i>47.6%</i> | <i>0.70</i> | <i>62</i> | <i>100.3%</i> | | |
| | <i>1.75 to <2.5</i> | | | <i>0.0%</i> | | <i>0.0%</i> | | <i>0.0%</i> | <i>0.00</i> | | | | |
| | 2.50 to <10.00 | 28 | 3 | 23.0% | 28 | 6.0% | 3 | 59.7% | 1.80 | 8 | 27.5% | | 1 |
| | <i>2.5 to <5</i> | | | <i>0.0%</i> | | <i>0.0%</i> | | <i>0.0%</i> | <i>0.00</i> | | | | |
| | <i>5 to <10</i> | <i>28</i> | <i>3</i> | <i>23.0%</i> | <i>28</i> | <i>6.0%</i> | <i>3</i> | <i>59.7%</i> | <i>1.80</i> | <i>8</i> | <i>27.5%</i> | | <i>1</i> |
| | 10.00 to <100.00 | 7 | | 0.0% | 7 | 23.5% | 7 | 93.6% | 4.94 | 46 | 637.7% | 2 | |
| | <i>10 to <20</i> | | | <i>0.0%</i> | | <i>12.0%</i> | <i>4</i> | <i>63.7%</i> | <i>3.71</i> | <i>1</i> | <i>361.3%</i> | | |
| <i>20 to <30</i> | <i>7</i> | | <i>0.0%</i> | <i>7</i> | <i>24.0%</i> | <i>3</i> | <i>95.0%</i> | <i>5.00</i> | <i>45</i> | <i>650.2%</i> | <i>2</i> | | |
| <i>30.00 to <100.00</i> | | | <i>0.0%</i> | | <i>0.0%</i> | | <i>0.0%</i> | <i>0.00</i> | | | | | |
| 100.00 (Default) | 11 | | 0.0% | 11 | 100.0% | 1 | 96.0% | 0.82 | 58 | 534.9% | 1 | 1 | |
| Subtotal (exposure class) | 105,926 | 1,551 | 37.6% | 106,510 | 0.0% | 193 | 18.0% | 1.60 | 546 | 0.5% | 3 | 2 | |
| Corporates - SME | 0.00 to <0.15 | 642 | 808 | 24.6% | 840 | 0.1% | 709 | 21.8% | 1.50 | 78 | 9.3% | | |
| | <i>0.00 to <0.10</i> | <i>56</i> | <i>87</i> | <i>72.2%</i> | <i>118</i> | <i>0.1%</i> | <i>25</i> | <i>38.6%</i> | <i>3.15</i> | <i>23</i> | <i>19.0%</i> | | |
| | <i>0.10 to <0.15</i> | <i>586</i> | <i>721</i> | <i>18.8%</i> | <i>722</i> | <i>0.1%</i> | <i>684</i> | <i>19.0%</i> | <i>1.23</i> | <i>56</i> | <i>7.8%</i> | | |
| | 0.15 to <0.25 | 516 | 174 | 37.4% | 582 | 0.2% | 175 | 38.6% | 2.50 | 171 | 29.3% | | |
| | 0.25 to <0.50 | 1,335 | 442 | 36.8% | 1,498 | 0.4% | 998 | 22.7% | 2.57 | 359 | 24.0% | 1 | 1 |
| | 0.50 to <0.75 | 3,825 | 950 | 36.8% | 4,173 | 0.7% | 2,502 | 21.7% | 2.82 | 1,209 | 29.0% | 6 | 7 |
| | 0.75 to <2.50 | 11,439 | 3,142 | 33.3% | 12,485 | 1.4% | 5,844 | 23.1% | 2.80 | 4,825 | 38.6% | 40 | 53 |
| | <i>0.75 to <1.75</i> | <i>6,701</i> | <i>1,624</i> | <i>35.2%</i> | <i>7,273</i> | <i>1.1%</i> | <i>3,498</i> | <i>22.9%</i> | <i>2.84</i> | <i>2,652</i> | <i>36.5%</i> | <i>18</i> | <i>20</i> |
| | <i>1.75 to <2.5</i> | <i>4,738</i> | <i>1,519</i> | <i>31.3%</i> | <i>5,213</i> | <i>1.8%</i> | <i>2,346</i> | <i>23.4%</i> | <i>2.74</i> | <i>2,173</i> | <i>41.7%</i> | <i>22</i> | <i>33</i> |
| | 2.50 to <10.00 | 3,252 | 1,201 | 22.5% | 3,522 | 4.2% | 2,040 | 24.1% | 2.55 | 1,833 | 52.0% | 34 | 62 |
| | <i>2.5 to <5</i> | <i>2,403</i> | <i>881</i> | <i>23.2%</i> | <i>2,607</i> | <i>3.3%</i> | <i>1,466</i> | <i>24.3%</i> | <i>2.59</i> | <i>1,287</i> | <i>49.4%</i> | <i>20</i> | <i>36</i> |
| | <i>5 to <10</i> | <i>849</i> | <i>319</i> | <i>20.5%</i> | <i>914</i> | <i>6.6%</i> | <i>574</i> | <i>23.6%</i> | <i>2.43</i> | <i>546</i> | <i>59.7%</i> | <i>14</i> | <i>26</i> |
| | 10.00 to <100.00 | 652 | 330 | 27.0% | 741 | 18.1% | 1,408 | 23.6% | 2.53 | 646 | 87.2% | 31 | 28 |
| <i>10 to <20</i> | <i>318</i> | <i>91</i> | <i>21.5%</i> | <i>338</i> | <i>13.2%</i> | <i>189</i> | <i>24.9%</i> | <i>2.43</i> | <i>283</i> | <i>83.7%</i> | <i>10</i> | <i>16</i> | |
| <i>20 to <30</i> | <i>333</i> | <i>239</i> | <i>29.1%</i> | <i>403</i> | <i>22.2%</i> | <i>1,218</i> | <i>22.4%</i> | <i>2.61</i> | <i>363</i> | <i>90.1%</i> | <i>21</i> | <i>12</i> | |
| <i>30.00 to <100.00</i> | <i>1</i> | | <i>0.0%</i> | <i>1</i> | <i>30.7%</i> | <i>1</i> | <i>15.3%</i> | <i>1.23</i> | | <i>56.4%</i> | | | |

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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) |
| | 100.00 (Default) | 1,960 | 365 | 1.4% | 1,965 | 99.5% | 1,047 | 19.8% | 2.18 | 1,665 | 84.7% | 332 | 327 |
| | Subtotal (exposure class) | 23,621 | 7,413 | 29.5% | 25,806 | 9.5% | 14,722 | 23.0% | 2.65 | 10,785 | 41.8% | 445 | 477 |
| Corporates - Specialised Lending | 0.00 to <0.15 | 32 | 185 | 27.4% | 83 | 0.1% | 2 | 33.9% | 1.87 | 15 | 18.4% | | |
| | <i>0.00 to <0.10</i> | | | <i>0.0%</i> | | <i>0.0%</i> | | <i>0.0%</i> | <i>0.00</i> | | | | |
| | <i>0.10 to <0.15</i> | 32 | 185 | 27.4% | 83 | 0.1% | 2 | 33.9% | 1.87 | 15 | 18.4% | | |
| | 0.15 to <0.25 | 95 | | 0.0% | 95 | 0.2% | 2 | 17.2% | 3.63 | 17 | 18.1% | | |
| | 0.25 to <0.50 | 1,945 | 629 | 41.7% | 2,208 | 0.4% | 59 | 17.6% | 3.49 | 645 | 29.2% | 1 | |
| | 0.50 to <0.75 | 2,126 | 1,553 | 30.3% | 2,597 | 0.6% | 108 | 16.7% | 3.22 | 873 | 33.6% | 3 | 3 |
| | 0.75 to <2.50 | 4,590 | 1,967 | 23.3% | 5,050 | 1.2% | 223 | 18.1% | 2.71 | 1,979 | 39.2% | 10 | 10 |
| | <i>0.75 to <1.75</i> | 4,012 | 1,894 | 23.6% | 4,459 | 1.1% | 182 | 18.5% | 2.71 | 1,767 | 39.6% | 8 | 7 |
| | <i>1.75 to <2.5</i> | 578 | 73 | 17.0% | 590 | 1.8% | 41 | 14.3% | 2.71 | 212 | 35.9% | 2 | 4 |
| | 2.50 to <10.00 | 4,036 | 760 | 34.3% | 4,296 | 4.6% | 259 | 14.3% | 2.72 | 1,763 | 41.0% | 27 | 11 |
| | <i>2.5 to <5</i> | 3,321 | 653 | 32.9% | 3,536 | 4.3% | 196 | 14.2% | 2.76 | 1,405 | 39.7% | 21 | 5 |
| | <i>5 to <10</i> | 714 | 107 | 42.6% | 760 | 5.9% | 63 | 15.1% | 2.55 | 358 | 47.1% | 7 | 6 |
| | 10.00 to <100.00 | 183 | 92 | 44.7% | 224 | 14.6% | 19 | 23.9% | 2.68 | 206 | 91.9% | 6 | 2 |
| | <i>10 to <20</i> | 41 | 57 | 46.7% | 67 | 16.2% | 6 | 51.5% | 2.85 | 127 | 190.3% | 3 | 1 |
| | <i>20 to <30</i> | 141 | 35 | 41.7% | 156 | 13.8% | 12 | 12.1% | 2.62 | 78 | 49.9% | 2 | 1 |
| | <i>30.00 to <100.00</i> | 1 | | <i>0.0%</i> | 1 | 30.7% | 1 | 17.4% | 1.68 | 1 | 66.4% | | |
| 100.00 (Default) | 622 | 120 | 59.8% | 694 | 100.0% | 46 | 24.7% | 1.44 | 469 | 67.5% | 218 | 218 | |
| | Subtotal (exposure class) | 13,630 | 5,307 | 30.5% | 15,247 | 6.6% | 717 | 17.2% | 2.86 | 5,967 | 39.1% | 265 | 245 |
| Corporates - Other | 0.00 to <0.15 | 6,696 | 10,458 | 45.8% | 11,488 | 0.1% | 779 | 40.2% | 2.45 | 2,748 | 23.9% | 3 | 2 |
| | <i>0.00 to <0.10</i> | 4,288 | 4,511 | 34.2% | 5,828 | 0.1% | 384 | 44.8% | 2.10 | 1,100 | 18.9% | 1 | 1 |
| | <i>0.10 to <0.15</i> | 2,408 | 5,947 | 54.7% | 5,660 | 0.1% | 395 | 35.5% | 2.81 | 1,649 | 29.1% | 2 | 1 |
| | 0.15 to <0.25 | 2,460 | 4,471 | 32.6% | 3,913 | 0.2% | 264 | 35.1% | 2.00 | 1,268 | 32.4% | 2 | 2 |
| | 0.25 to <0.50 | 5,864 | 8,599 | 32.0% | 8,598 | 0.4% | 736 | 37.5% | 2.44 | 4,468 | 52.0% | 11 | 3 |
| | 0.50 to <0.75 | 4,353 | 3,603 | 28.4% | 5,359 | 0.6% | 710 | 32.3% | 2.31 | 3,188 | 59.5% | 11 | 4 |
| | 0.75 to <2.50 | 8,956 | 6,195 | 24.9% | 10,426 | 1.4% | 1,689 | 31.2% | 2.19 | 7,883 | 75.6% | 44 | 38 |
| | <i>0.75 to <1.75</i> | 6,273 | 5,273 | 25.7% | 7,575 | 1.2% | 1,119 | 32.8% | 2.17 | 5,748 | 75.9% | 30 | 26 |
| | <i>1.75 to <2.5</i> | 2,683 | 923 | 20.0% | 2,852 | 1.8% | 570 | 26.9% | 2.23 | 2,135 | 74.9% | 14 | 12 |
| | 2.50 to <10.00 | 3,126 | 2,326 | 22.5% | 3,628 | 3.7% | 570 | 35.0% | 2.13 | 4,009 | 110.5% | 44 | 30 |
| | <i>2.5 to <5</i> | 2,371 | 1,696 | 22.4% | 2,739 | 3.1% | 421 | 35.9% | 2.25 | 3,108 | 113.5% | 30 | 22 |
| | <i>5 to <10</i> | 755 | 630 | 22.7% | 889 | 5.5% | 148 | 32.1% | 1.77 | 901 | 101.3% | 14 | 8 |
| | 10.00 to <100.00 | 975 | 1,162 | 20.5% | 1,207 | 16.8% | 14,398 | 33.5% | 1.80 | 2,118 | 175.5% | 59 | 21 |
| | <i>10 to <20</i> | 343 | 292 | 26.3% | 419 | 11.9% | 64 | 36.8% | 2.30 | 751 | 179.2% | 17 | 12 |
| | <i>20 to <30</i> | 632 | 870 | 18.5% | 788 | 19.4% | 14,334 | 31.7% | 1.54 | 1,367 | 173.5% | 41 | 9 |
| | <i>30.00 to <100.00</i> | | | <i>0.0%</i> | | <i>0.0%</i> | | <i>0.0%</i> | <i>0.00</i> | | | | |
| 100.00 (Default) | 3,133 | 1,754 | 3.4% | 3,168 | 99.9% | 473 | 33.1% | 1.54 | 3,437 | 108.5% | 1,077 | 1,109 | |
| | Subtotal (exposure class) | 35,563 | 38,568 | 32.1% | 47,788 | 7.8% | 19,619 | 35.4% | 2.24 | 29,120 | 60.9% | 1,250 | 1,207 |
| Institutions | 0.00 to <0.15 | 4,478 | 151 | 12.3% | 4,496 | 0.1% | 220 | 26.5% | 2.58 | 478 | 10.6% | 1 | |
| | <i>0.00 to <0.10</i> | 3,734 | 139 | 11.0% | 3,749 | 0.1% | 154 | 27.6% | 2.48 | 332 | 8.9% | | |
| | <i>0.10 to <0.15</i> | 744 | 13 | 27.0% | 747 | 0.1% | 65 | 21.3% | 3.04 | 145 | 19.4% | | |
| | 0.15 to <0.25 | 1,168 | 39 | 10.0% | 1,171 | 0.2% | 28 | 37.5% | 2.85 | 71 | 6.0% | | |

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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) |
| | 0.25 to <0.50 | 646 | 151 | 38.4% | 704 | 0.3% | 48 | 31.1% | 2.06 | 241 | 34.3% | 1 | |
| | 0.50 to <0.75 | 15 | 7 | 26.3% | 17 | 0.6% | 12 | 45.0% | 0.95 | 12 | 73.0% | | |
| | 0.75 to <2.50 | 122 | 109 | 13.7% | 137 | 2.0% | 10 | 45.0% | 0.88 | 143 | 104.5% | 1 | |
| | 0.75 to <1.75 | 2 | 2 | 26.9% | 2 | 1.2% | 7 | 44.9% | 0.89 | 2 | 96.6% | | |
| | 1.75 to <2.5 | 120 | 107 | 13.4% | 134 | 2.0% | 3 | 45.0% | 0.88 | 141 | 104.7% | 1 | |
| | 2.50 to <10.00 | 100 | 15 | 26.2% | 104 | 3.7% | 11 | 45.0% | 0.45 | 144 | 137.7% | 2 | |
| | 2.5 to <5 | 100 | 15 | 26.2% | 104 | 3.7% | 11 | 45.0% | 0.45 | 144 | 137.7% | 2 | |
| | 5 to <10 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 10.00 to <100.00 | 31 | | 34.4% | 31 | 24.0% | 53 | 54.3% | 0.99 | 100 | 322.8% | 4 | |
| | 10 to <20 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 20 to <30 | 31 | | 34.4% | 31 | 24.0% | 53 | 54.3% | 0.99 | 100 | 322.8% | 4 | |
| | 30.00 to <100.00 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 100.00 (Default) | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | Subtotal (exposure class) | 6,560 | 472 | 21.4% | 6,661 | 0.3% | 382 | 29.8% | 2.49 | 1,189 | 17.8% | 8 | |
| Retail - Secured by immovable property SME | 0.00 to <0.15 | 284 | 113 | 28.6% | 315 | 0.1% | 2,767 | 12.1% | 0.00 | 8 | 2.7% | | 2 |
| | 0.00 to <0.10 | 32 | | 4.4% | 32 | 0.0% | 164 | 6.1% | 0.00 | | 1.1% | | |
| | 0.10 to <0.15 | 252 | 113 | 28.6% | 282 | 0.1% | 2,603 | 12.8% | 0.00 | 8 | 2.9% | | 2 |
| | 0.15 to <0.25 | 9 | | 0.0% | 9 | 0.2% | 46 | 11.7% | 0.00 | | 3.4% | | |
| | 0.25 to <0.50 | 5 | | 289.6% | 5 | 0.4% | 50 | 17.3% | 0.00 | | 8.9% | | |
| | 0.50 to <0.75 | 2,103 | 218 | 30.4% | 2,149 | 0.5% | 15,238 | 15.5% | 0.00 | 259 | 12.0% | 2 | 7 |
| | 0.75 to <2.50 | 3 | | 0.0% | 3 | 1.2% | 17 | 29.8% | 0.00 | 1 | 36.0% | | |
| | 0.75 to <1.75 | 3 | | 0.0% | 3 | 1.1% | 13 | 33.5% | 0.00 | 1 | 39.8% | | |
| | 1.75 to <2.5 | 1 | | 0.0% | 1 | 1.7% | 4 | 12.6% | 0.00 | | 18.5% | | |
| | 2.50 to <10.00 | 933 | 82 | 33.6% | 948 | 3.2% | 6,762 | 15.7% | 0.00 | 368 | 38.8% | 5 | 15 |
| | 2.5 to <5 | 721 | 67 | 33.5% | 734 | 2.5% | 5,683 | 14.3% | 0.00 | 223 | 30.4% | 3 | 12 |
| | 5 to <10 | 212 | 15 | 34.1% | 214 | 5.6% | 1,079 | 20.4% | 0.00 | 144 | 67.3% | 2 | 4 |
| | 10.00 to <100.00 | 88 | 4 | 44.8% | 88 | 13.1% | 610 | 15.3% | 0.00 | 64 | 71.9% | 2 | 4 |
| | 10 to <20 | 88 | 4 | 44.8% | 88 | 13.1% | 610 | 15.3% | 0.00 | 64 | 71.9% | 2 | 4 |
| | 20 to <30 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 30.00 to <100.00 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 100.00 (Default) | 112 | 9 | 2.4% | 110 | 100.0% | 710 | 24.1% | 0.00 | 49 | 44.9% | 44 | 23 |
| | Subtotal (exposure class) | 3,538 | 426 | 30.1% | 3,628 | 4.5% | 26,200 | 15.5% | 0.00 | 750 | 20.7% | 53 | 51 |
| Retail - Secured by immovable property non-SME | 0.00 to <0.15 | 86,783 | 531 | 105.9% | 86,300 | 0.1% | 485,145 | 10.1% | 0.00 | 1,774 | 2.1% | 7 | 4 |
| | 0.00 to <0.10 | 86,404 | 531 | 105.3% | 85,919 | 0.1% | 484,128 | 10.0% | 0.00 | 1,747 | 2.0% | 7 | 4 |
| | 0.10 to <0.15 | 378 | | 0.0% | 382 | 0.1% | 1,017 | 27.3% | 0.00 | 27 | 7.1% | | |
| | 0.15 to <0.25 | 43,548 | 113 | 118.2% | 43,416 | 0.2% | 194,764 | 14.4% | 0.00 | 2,417 | 5.6% | 11 | 6 |
| | 0.25 to <0.50 | 10,064 | 32 | 235.0% | 10,097 | 0.4% | 51,728 | 16.4% | 0.00 | 1,139 | 11.3% | 6 | 2 |
| | 0.50 to <0.75 | 6,116 | 17 | 115.8% | 6,108 | 0.6% | 24,622 | 15.5% | 0.00 | 907 | 14.9% | 6 | 2 |
| | 0.75 to <2.50 | 3,858 | 25 | 74.3% | 3,857 | 1.2% | 14,843 | 16.5% | 0.00 | 964 | 25.0% | 8 | 5 |
| | 0.75 to <1.75 | 2,820 | 22 | 82.9% | 2,822 | 1.1% | 11,580 | 16.1% | 0.00 | 614 | 21.7% | 5 | 3 |

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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) |
| | 1.75 to <2.5 | 1,037 | 4 | 21.2% | 1,035 | 1.8% | 3,263 | 17.7% | 0.00 | 350 | 33.8% | 3 | 3 |
| | 2.50 to <10.00 | 2,620 | 14 | 121.1% | 2,627 | 5.2% | 13,245 | 14.1% | 0.00 | 1,284 | 48.9% | 19 | 12 |
| | 2.5 to <5 | 1,167 | 14 | 62.7% | 1,167 | 3.2% | 6,897 | 14.5% | 0.00 | 468 | 40.1% | 5 | 5 |
| | 5 to <10 | 1,453 | | 0.0% | 1,460 | 6.8% | 6,348 | 13.8% | 0.00 | 816 | 55.9% | 14 | 7 |
| | 10.00 to <100.00 | 926 | 4 | 32.9% | 920 | 17.8% | 3,744 | 15.4% | 0.00 | 777 | 84.5% | 25 | 5 |
| | 10 to <20 | 787 | 4 | 22.1% | 780 | 14.1% | 3,095 | 15.7% | 0.00 | 665 | 85.3% | 17 | 3 |
| | 20 to <30 | 35 | | 0.0% | 35 | 21.3% | 167 | 11.5% | 0.00 | 25 | 69.6% | 1 | |
| | 30.00 to <100.00 | 105 | | 27.3% | 105 | 44.5% | 482 | 14.7% | 0.00 | 87 | 83.4% | 7 | 1 |
| | 100.00 (Default) | 1,060 | 3 | 125.0% | 1,061 | 100.0% | 4,792 | 8.4% | 0.00 | 500 | 47.1% | 56 | 46 |
| | Subtotal (exposure class) | 154,974 | 740 | 112.5% | 154,386 | 1.1% | 792,883 | 12.2% | 0.00 | 9,762 | 6.3% | 138 | 81 |
| Retail - Qualifying revolving | 0.00 to <0.15 | 250 | 8,816 | 16.5% | 1,703 | 0.1% | 1,471,375 | 39.8% | 0.00 | 30 | 1.7% | | |
| | 0.00 to <0.10 | 250 | 8,816 | 16.5% | 1,703 | 0.1% | 1,471,375 | 39.8% | 0.00 | 30 | 1.7% | | |
| | 0.10 to <0.15 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 0.15 to <0.25 | 165 | 713 | 18.0% | 294 | 0.2% | 155,157 | 46.4% | 0.00 | 14 | 4.8% | | |
| | 0.25 to <0.50 | 376 | 396 | 17.3% | 445 | 0.3% | 125,640 | 55.7% | 0.00 | 44 | 9.8% | 1 | |
| | 0.50 to <0.75 | 230 | 95 | 14.0% | 243 | 0.6% | 37,233 | 62.1% | 0.00 | 43 | 17.8% | 1 | 1 |
| | 0.75 to <2.50 | 274 | 147 | 16.9% | 298 | 1.2% | 64,765 | 58.1% | 0.00 | 82 | 27.4% | 2 | 1 |
| | 0.75 to <1.75 | 237 | 126 | 17.3% | 259 | 1.0% | 55,908 | 58.0% | 0.00 | 65 | 25.2% | 2 | 1 |
| | 1.75 to <2.5 | 37 | 20 | 14.5% | 40 | 2.0% | 8,857 | 58.9% | 0.00 | 17 | 41.9% | | |
| | 2.50 to <10.00 | 72 | 28 | 12.2% | 75 | 4.5% | 17,992 | 55.9% | 0.00 | 52 | 68.6% | 2 | 2 |
| | 2.5 to <5 | 53 | 24 | 12.7% | 57 | 3.5% | 14,291 | 55.3% | 0.00 | 33 | 58.5% | 1 | 1 |
| | 5 to <10 | 19 | 4 | 9.4% | 19 | 7.4% | 3,701 | 57.5% | 0.00 | 19 | 98.6% | 1 | 1 |
| | 10.00 to <100.00 | 11 | 3 | 5.7% | 11 | 25.4% | 2,980 | 57.0% | 0.00 | 19 | 169.0% | 2 | |
| | 10 to <20 | 4 | 1 | 8.6% | 4 | 12.8% | 1,088 | 56.7% | 0.00 | 5 | 131.7% | | |
| | 20 to <30 | 2 | | 27.9% | 2 | 22.0% | 128 | 58.6% | 0.00 | 3 | 177.4% | | |
| | 30.00 to <100.00 | 6 | 2 | 3.6% | 6 | 34.7% | 1,764 | 56.8% | 0.00 | 11 | 190.5% | 1 | |
| | 100.00 (Default) | 84 | | 16.0% | 84 | 99.9% | 48,301 | 46.1% | 0.00 | 112 | 132.7% | 30 | 10 |
| | Subtotal (exposure class) | 1,462 | 10,198 | 16.6% | 3,154 | 3.1% | 1,923,443 | 46.7% | 0.00 | 395 | 12.5% | 38 | 15 |
| Retail - Other SME | 0.00 to <0.15 | 100 | 536 | 33.8% | 280 | 0.1% | 6,830 | 28.9% | 0.00 | 18 | 6.6% | | 2 |
| | 0.00 to <0.10 | 6 | 13 | 95.1% | 18 | 0.0% | 616 | 24.9% | 0.00 | 1 | 2.7% | | |
| | 0.10 to <0.15 | 94 | 522 | 32.3% | 262 | 0.1% | 6,214 | 29.2% | 0.00 | 18 | 6.9% | | 1 |
| | 0.15 to <0.25 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 0.25 to <0.50 | 1 | 1 | 68.9% | 2 | 0.3% | 99 | 46.2% | 0.00 | | 23.5% | | |
| | 0.50 to <0.75 | 642 | 297 | 34.3% | 736 | 0.5% | 8,911 | 26.7% | 0.00 | 140 | 19.1% | 1 | 5 |
| | 0.75 to <2.50 | 765 | 1 | 67.6% | 766 | 1.3% | 32,808 | 27.9% | 0.00 | 263 | 34.3% | 3 | 1 |
| | 0.75 to <1.75 | 674 | 1 | 67.6% | 674 | 1.2% | 31,244 | 28.5% | 0.00 | 226 | 33.6% | 2 | 1 |
| | 1.75 to <2.5 | 92 | | 0.0% | 92 | 2.0% | 1,564 | 22.8% | 0.00 | 37 | 40.0% | | |
| | 2.50 to <10.00 | 774 | 110 | 41.9% | 814 | 4.5% | 16,823 | 25.5% | 0.00 | 332 | 40.8% | 9 | 17 |
| | 2.5 to <5 | 357 | 87 | 40.1% | 387 | 2.7% | 6,907 | 25.5% | 0.00 | 137 | 35.4% | 3 | 13 |
| | 5 to <10 | 417 | 23 | 48.9% | 426 | 6.1% | 9,916 | 25.6% | 0.00 | 195 | 45.7% | 7 | 5 |
| | 10.00 to <100.00 | 119 | 7 | 48.0% | 121 | 14.4% | 1,986 | 25.5% | 0.00 | 64 | 52.9% | 4 | 5 |
| | 10 to <20 | 106 | 7 | 48.0% | 108 | 12.9% | 1,407 | 25.3% | 0.00 | 55 | 50.7% | 4 | 5 |
| | 20 to <30 | 13 | | 0.0% | 13 | 27.0% | 579 | 26.8% | 0.00 | 9 | 71.0% | 1 | |
| | 30.00 to <100.00 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |

continued>



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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) | |
| | 100.00 (Default) | 211 | 133 | 1.7% | 210 | 99.9% | 4,132 | 19.0% | 0.00 | 96 | 45.5% | 56 | 61 |
| | Subtotal (exposure class) | 2,612 | 1,084 | 31.0% | 2,929 | 9.5% | 71,589 | 26.3% | 0.00 | 914 | 31.2% | 73 | 90 |
| Retail - Other non-SME | 0.00 to <0.15 | 29 | 236 | 73.8% | 198 | 0.0% | 4,056 | 35.2% | 0.00 | 10 | 4.9% | | |
| | 0.00 to <0.10 | 28 | 231 | 74.4% | 195 | 0.0% | 3,795 | 34.9% | 0.00 | 9 | 4.7% | | |
| | 0.10 to <0.15 | | 5 | 48.5% | 3 | 0.1% | 261 | 56.1% | 0.00 | | 15.8% | | |
| | 0.15 to <0.25 | 79 | | 9.8% | 79 | 0.2% | 9,307 | 49.4% | 0.00 | 16 | 20.9% | | |
| | 0.25 to <0.50 | 476 | 70 | 44.7% | 482 | 0.4% | 22,967 | 45.0% | 0.00 | 140 | 29.1% | 1 | 1 |
| | 0.50 to <0.75 | 154 | 1 | 22.0% | 154 | 0.5% | 7,832 | 48.5% | 0.00 | 62 | 40.5% | | 1 |
| | 0.75 to <2.50 | 342 | 29 | 50.9% | 346 | 1.0% | 11,351 | 46.9% | 0.00 | 179 | 51.7% | 2 | 2 |
| | 0.75 to <1.75 | 317 | 29 | 50.9% | 322 | 0.9% | 10,695 | 46.8% | 0.00 | 162 | 50.4% | 1 | 1 |
| | 1.75 to <2.5 | 24 | | 11.8% | 24 | 2.1% | 656 | 48.5% | 0.00 | 17 | 69.9% | | |
| | 2.50 to <10.00 | 86 | 14 | 24.2% | 79 | 4.4% | 2,781 | 37.5% | 0.00 | 48 | 60.7% | 1 | 2 |
| | 2.5 to <5 | 69 | 14 | 24.2% | 62 | 3.7% | 2,117 | 34.4% | 0.00 | 34 | 54.6% | 1 | 2 |
| | 5 to <10 | 17 | | 67.0% | 17 | 6.7% | 664 | 49.3% | 0.00 | 14 | 83.4% | 1 | 1 |
| | 10.00 to <100.00 | 12 | | 123.2% | 12 | 18.8% | 647 | 47.8% | 0.00 | 14 | 115.3% | 1 | |
| | 10 to <20 | 12 | | 123.2% | 12 | 18.8% | 647 | 47.8% | 0.00 | 14 | 115.3% | 1 | |
| | 20 to <30 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 30.00 to <100.00 | | | 0.0% | | 0.0% | | 0.0% | 0.00 | | | | |
| | 100.00 (Default) | 62 | 14 | 0.6% | 48 | 99.7% | 2,093 | 41.5% | 0.00 | 28 | 58.7% | 21 | 19 |
| | Subtotal (exposure class) | 1,239 | 364 | 61.4% | 1,397 | 4.3% | 61,034 | 44.2% | 0.00 | 498 | 35.6% | 27 | 25 |
| | Total (all exposures classes) | 349,125 | 66,123 | | 367,505 | | 2,910,782 | | | 59,926 | | 2,301 | 2,194 |

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 | 97,604 | 1,695 | 38.0% | 98,248 | 0.0% | 1,118 | 9.0% | 1.72 | 505 | 0.5% | 1 | |
| | 0.00 to <0.10 | | | | | | | | | | | | |
| | 0.10 to <0.15 | | | | | | | | | | | | |
| | 0.15 to <0.25 | | | 45.0% | | 0.2% | 1 | 45.0% | 1.60 | | 46.4% | | |
| | 0.25 to <0.50 | 73 | | 0.0% | 73 | 0.4% | 2 | 37.7% | 5.00 | 60 | 83.1% | | |
| | 0.50 to <0.75 | 8 | 7 | 35.9% | 11 | 0.7% | 2 | 16.3% | 4.66 | 5 | 44.4% | | |
| | 0.75 to <2.50 | 40 | | 45.0% | 40 | 1.6% | 4 | 45.0% | 1.05 | 40 | 99.3% | | |
| | 0.75 to <1.75 | | | | | | | | | | | | |
| | 1.75 to <2.5 | | | | | | | | | | | | |
| | 2.50 to <10.00 | 32 | | 0.0% | 32 | 6.0% | 1 | 60.0% | 2.04 | 76 | 235.2% | 1 | |
| | 2.5 to <5 | | | | | | | | | | | | |
| | 5 to <10 | | | | | | | | | | | | |
| | 10.00 to <100.00 | 7 | | 45.0% | 7 | 23.5% | 6 | 4.6% | 4.96 | 2 | 28.7% | | |
| | 10 to <20 | | | | | | | | | | | | |
| | 20 to <30 | | | | | | | | | | | | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 9 | | 0.0% | 9 | 100.0% | 1 | 96.0% | 0.99 | 107 | 1186.6% | | 1 |
| | Subtotal (exposure class) | 97,774 | 1,703 | | 98,420 | | 1,135 | | | 795 | 0.0% | 3 | 1 |
| Corporates | 0.00 to <0.15 | 9,015 | 11,823 | 31.6% | 12,751 | 0.1% | 1,713 | 22.2% | 2.10 | 1,697 | 13.3% | 2 | 31 |
| | 0.00 to <0.10 | | | | | | | | | | | | |
| | 0.10 to <0.15 | | | | | | | | | | | | |
| | 0.15 to <0.25 | 2,558 | 5,054 | 28.4% | 3,989 | 0.2% | 457 | 20.4% | 2.37 | 809 | 20.3% | 1 | |
| | 0.25 to <0.50 | 10,829 | 11,284 | 31.7% | 14,389 | 0.3% | 1,896 | 22.5% | 2.54 | 4,640 | 32.2% | 11 | 1 |
| | 0.50 to <0.75 | 11,889 | 8,262 | 25.6% | 13,993 | 0.7% | 3,452 | 19.7% | 2.59 | 4,893 | 35.0% | 19 | 33 |
| | 0.75 to <2.50 | 23,803 | 11,318 | 25.3% | 26,608 | 1.4% | 8,110 | 18.2% | 2.54 | 10,571 | 39.7% | 69 | 293 |
| | 0.75 to <1.75 | | | | | | | | | | | | |
| | 1.75 to <2.5 | | | | | | | | | | | | |
| | 2.50 to <10.00 | 10,287 | 3,613 | 23.5% | 11,123 | 4.3% | 3,112 | 17.0% | 2.52 | 5,451 | 49.0% | 80 | 75 |
| | 2.5 to <5 | | | | | | | | | | | | |
| | 5 to <10 | | | | | | | | | | | | |
| | 10.00 to <100.00 | 1,628 | 1,491 | 16.4% | 1,881 | 20.7% | 17,244 | 22.3% | 2.21 | 2,119 | 112.7% | 88 | 31 |
| | 10 to <20 | | | | | | | | | | | | |
| | 20 to <30 | | | | | | | | | | | | |
| | 30.00 to <100.00 | | | | | | | | | | | | |
| | 100.00 (Default) | 6,682 | 1,930 | 9.9% | 6,835 | 100.0% | 1,610 | 29.5% | 1.86 | 6,843 | 100.1% | 2,249 | 2,247 |
| | Subtotal (exposure class) | 76,691 | 54,776 | | 91,570 | | 37,594 | | | 37,022 | | 2,519 | 2,711 |
| Institutions | 0.00 to <0.15 | 4,717 | 355 | 9.3% | 4,750 | 0.1% | 285 | 15.9% | 2.67 | 336 | 7.1% | | |
| | 0.00 to <0.10 | | | | | | | | | | | | |
| | 0.10 to <0.15 | | | | | | | | | | | | |
| | 0.15 to <0.25 | 759 | 157 | 35.1% | 814 | 0.2% | 34 | 20.3% | 2.23 | 142 | 175% | | 1 |
| | 0.25 to <0.50 | 117 | 65 | 39.1% | 143 | 0.3% | 47 | 11.7% | 2.16 | 23 | 16.3% | | |
| | 0.50 to <0.75 | 13 | 7 | 62.0% | 18 | 0.7% | 7 | 12.0% | 1.14 | 4 | 22.6% | | |
| | 0.75 to <2.50 | 130 | 122 | 15.8% | 150 | 1.7% | 21 | 31.2% | 0.92 | 105 | 70.3% | 1 | |
| | 0.75 to <1.75 | | | | | | | | | | | | |

continued>



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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) |
| <i>1.75 to <2.5</i> | | | | | | | | | | | | |
| 2.50 to <10.00 | 54 | 30 | 16.8% | 59 | 3.4% | 11 | 36.6% | 0.45 | 65 | 110.3% | 1 | |
| <i>2.5 to <5</i> | | | | | | | | | | | | |
| <i>5 to <10</i> | | | | | | | | | | | | |
| 10.00 to <100.00 | 36 | 1,445 | 99.3% | 1,471 | 11.4% | 63 | 16.7% | 4.90 | 480 | 32.6% | 4 | |
| <i>10 to <20</i> | | | | | | | | | | | | |
| <i>20 to <30</i> | | | | | | | | | | | | |
| <i>30.00 to <100.00</i> | | | | | | | | | | | | |
| 100.00 (Default) | | | | | | | | | | | | |
| Subtotal (exposure class) | 5,826 | 2,182 | | 7,403 | | 468 | | | 1,156 | | 6 | 1 |
| Retail | | | | | | | | | | | | |
| 0.00 to <0.15 | 83,276 | 7,620 | 27.3% | 84,884 | 0.1% | 3,132,659 | 11.3% | 4.91 | 1,822 | 2.1% | 7 | 9 |
| <i>0.00 to <0.10</i> | | | | | | | | | | | | |
| <i>0.10 to <0.15</i> | | | | | | | | | | | | |
| 0.15 to <0.25 | 44,163 | 512 | 24.6% | 44,149 | 0.2% | 470,642 | 14.9% | 4.94 | 2,534 | 5.7% | 12 | 9 |
| 0.25 to <0.50 | 11,651 | 375 | 25.1% | 11,775 | 0.4% | 274,234 | 18.4% | 4.84 | 1,345 | 11.4% | 8 | 6 |
| 0.50 to <0.75 | 10,191 | 694 | 34.4% | 10,358 | 0.6% | 114,430 | 18.8% | 4.62 | 1,596 | 15.4% | 12 | 13 |
| 0.75 to <2.50 | 6,440 | 425 | 28.6% | 6,598 | 1.3% | 380,627 | 27.3% | 4.57 | 2,004 | 30.4% | 23 | 21 |
| <i>0.75 to <1.75</i> | | | | | | | | | | | | |
| <i>1.75 to <2.5</i> | | | | | | | | | | | | |
| 2.50 to <10.00 | 5,001 | 280 | 39.1% | 5,078 | 4.8% | 122,976 | 19.4% | 4.22 | 2,470 | 48.6% | 47 | 47 |
| <i>2.5 to <5</i> | | | | | | | | | | | | |
| <i>5 to <10</i> | | | | | | | | | | | | |
| 10.00 to <100.00 | 1,459 | 54 | 45.8% | 1,476 | 17.0% | 30,081 | 25.3% | 4.52 | 1,339 | 90.7% | 59 | 28 |
| <i>10 to <20</i> | | | | | | | | | | | | |
| <i>20 to <30</i> | | | | | | | | | | | | |
| <i>30.00 to <100.00</i> | | | | | | | | | | | | |
| 100.00 (Default) | 1,750 | 86 | 5.5% | 1,741 | 100.0% | 99,587 | 20.7% | 4.45 | 1,318 | 75.7% | 319 | 233 |
| Subtotal (exposure class) | 163,931 | 10,045 | | 166,059 | | 4,625,236 | | | 14,427 | | 486 | 367 |
| Total (all exposures classes) | 344,221 | 68,706 | | 363,452 | | 4,664,433 | | | 53,400 | | 3,014 | 3,080 |

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



EU CR7-A - IRB approach – Disclosure of the extent of the use of CRM techniques¹

A-IRB

The table below discloses that the majority of our exposures at 30 June 2021 was covered by eligible collateral consisting of mainly immovable property and other physical collateral. Unfunded credit protection was only applicable to Retail where guarantees were in place for exposure class Retail - Immovable property non-SMEs. Credit derivatives as a credit risk mitigation technique was not used.

30 June 2021

| | | Total exposures | Credit risk mitigation techniques | | | | | | | | |
|--------|--|------------------------------|-----------------------------------|--|----------------------------|---------------------------------------|-----------------------------|--------------------------------|-----------|-------------------------------------|---|
| | | | Funded credit protection (FCP) | | | | | | | | |
| | | Part of exposures covered by | | | | | | Other funded credit protection | | | |
| | | Financial collaterals | Other eligible collaterals | - Of which: Immovable property collaterals | - Of which: By receivables | - Of which: Other physical collateral | - Of which: Cash on deposit | | | - Of which: Life insurance policies | - Of which: Instruments held by a third party |
| (in %) | | | | | | | | | | | |
| 1 | Central governments and central banks | 109,664 | | | | | | | | | |
| 2 | Institutions | 5,520 | | | | | | | | | |
| 3 | Corporates | 88,048 | 9% | 89% | 43% | 10% | 37% | | | | |
| 3.1 | <i>Of which Corporates - SMEs</i> | 25,550 | 10% | 132% | 77% | 14% | 40% | | | | |
| 3.2 | <i>Of which Corporates - Specialised lending</i> | 14,471 | 2% | 126% | 44% | 4% | 79% | | | | |
| 3.3 | <i>Of which Corporates - Other</i> | 48,026 | 12% | 56% | 24% | 10% | 22% | | | | |
| 4 | Retail | 169,893 | 5% | 185% | 183% | 1% | 1% | | | | |
| 4.1 | <i>Of which Retail - Immovable property SMEs</i> | 3,628 | | 221% | 178% | 15% | 27% | | | | |
| 4.2 | <i>Of which Retail - Immovable property non-SMEs</i> | 159,463 | 5% | 191% | 191% | | | | | | |
| 4.3 | <i>Of which Retail - Qualifying revolving</i> | 1,778 | | | | | | | | | |
| 4.4 | <i>Of which Retail - Other SMEs</i> | 2,929 | 6% | 91% | 18% | 40% | 33% | | | | |
| 4.5 | <i>Of which Retail - Other non-SMEs</i> | 2,096 | 34% | 7% | 6% | | | | | | |
| 5 | Total | 373,125 | 5% | 106% | 93% | 3% | 9% | 0% | 0% | 0% | 0% |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.



30 June 2021

| | | Credit risk mitigation techniques | | | Credit risk mitigation methods in the calculation of RWEAs | |
|---------------|--|-----------------------------------|--------------------|--|--|--|
| | | Unfunded credit protection (UFCP) | | | | |
| (in millions) | | Part of exposures covered by | | RWEA without substitution effects (reduction effects only) | RWEA with substitution effects (both reduction and substitution effects) | |
| | | Guarantees ² | Credit derivatives | | | |
| 1 | Central governments and central banks | | | 807 | 807 | |
| 2 | Institutions | | | 1,215 | 1,215 | |
| 3 | Corporates | | | 45,937 | 45,937 | |
| 3.1 | <i>Of which Corporates - SMEs</i> | | | 10,806 | 10,806 | |
| 3.2 | <i>Of which Corporates - Specialised lending</i> | | | 5,864 | 5,864 | |
| 3.3 | <i>Of which Corporates - Other</i> | | | 29,267 | 29,267 | |
| 4 | Retail | 21% | | 12,411 | 12,411 | |
| 4.1 | <i>Of which Retail - Immovable property SMEs</i> | 1% | | 750 | 750 | |
| 4.2 | <i>Of which Retail - Immovable property non-SMEs</i> | 22% | | 9,944 | 9,944 | |
| 4.3 | <i>Of which Retail - Qualifying revolving</i> | | | 250 | 250 | |
| 4.4 | <i>Of which Retail - Other SMEs</i> | 2% | | 914 | 914 | |
| 4.5 | <i>Of which Retail - Other non-SMEs</i> | | | 554 | 554 | |
| 5 | Total | 9% | 0% | 60,369 | 60,369 | |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.

² As per the new ITS regulation and associated mapping with supervisory reporting, this column contains guarantees that are used in the estimation of LGD.

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

The table shows that credit risk RWA declined in Q2 2021 mainly due to decreases in asset size and acquisitions and disposals, predominantly caused by the CIB non-core wind-down and, to a lesser extent, improved asset quality.

| (in millions) | 30 June 2021 | 31 March 2021 ¹ | 31 December 2020 ¹ | |
|---------------|---|-------------------------------|-------------------------------|---------------|
| | Risk-weighted exposure amount | Risk-weighted exposure amount | Risk-weighted exposure amount | |
| 1 | Risk-weighted exposure amount as at the end of the previous reporting period | 80,526 | 80,771 | 82,717 |
| 2 | Asset size (+/-) | -1,919 | -3,283 | -2,860 |
| 3 | Asset quality (+/-) | -1,197 | 382 | -229 |
| 4 | Model updates (+/-) | -270 | 3,913 | 1,151 |
| 5 | Methodology and policy (+/-) | | -1,783 | 306 |
| 6 | Acquisitions and disposals (+/-) | -1,641 | | |
| 7 | Foreign exchange movements (+/-) | -409 | 526 | -314 |
| 8 | Other (+/-) | | | |
| 9 | Risk-weighted exposure amount as at the end of the reporting period | 75,090 | 80,526 | 80,771 |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures have been adjusted.



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

The table discloses that total RWA for equity exposures went up during the first half of 2021, due to business movements mainly in private equity exposures.

| | | | | | | | 30 June 2021 |
|---------------|----------------------------------|------------------------------|-------------------------------|-------------|--------------------|-------------------------------------|-------------------------|
| (in millions) | | On-balance sheet exposure | Off-balance sheet exposure | Risk weight | Exposure amount | Risk-weighted exposure amount | Expected loss amount |
| 1 | Private equity exposures | 733 | 69 | 190% | 802 | 1,523 | 122 |
| 2 | Exchange-traded equity exposures | 60 | | 290% | 60 | 175 | 14 |
| 3 | Other equity exposures | 147 | | 370% | 147 | 545 | 44 |
| 4 | Total | 940 | 69 | | 1,009 | 2,243 | 179 |
| | | | | | | | 31 December 2020 |
| 1 | Private equity exposures | 635 | 84 | 190% | 720 | 1,367 | 109 |
| 2 | Exchange-traded equity exposures | 45 | | 290% | 45 | 130 | 10 |
| 3 | Other equity exposures | 133 | | 370% | 133 | 493 | 39 |
| 4 | Total | 813 | 84 | | 898 | 1,990 | 159 |



Counterparty credit risk

EU CCR1 – Analysis of CCR exposure by approach¹

30 June 2021

| (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) | 8,170 | 3,806 | | 1.4 | 10,939 | 8,534 | 8,534 | 5,279 |
| 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) | | | | | 11,635 | 11,635 | 11,635 | 3,097 |
| 5 | VaR for SFTs | | | | | | | | |
| 6 | Total | | | | | 22,574 | 20,170 | 20,170 | 8,376 |

¹ Comparative figures are not available due to first-time reporting under the ITS regulation effective from Q2 2021 reporting.

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

| (in millions) | | 30 June 2021 | | 31 December 2020 | |
|---------------|--|----------------|------------|------------------|------------|
| | | 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 | 682 | 198 | 978 | 175 |
| EU4 | Transactions subject to the Alternative approach (Based on the Original Exposure Method) | | | | |
| 5 | Total transactions subject to own funds requirements for CVA risk | 682 | 198 | 978 | 175 |

ABN AMRO's credit value adjustment (CVA) is calculated using the standardised approach. The increase in RWEA was partly attributable to implementation of CRR2 for derivatives.



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

| | | 30 June 2021 | | | | | | | | | | |
|-------------------------|---|--------------|--------------|----|-----|--------------|------------|-----|-----|--------------|------|---------------|
| | | Risk weight | | | | | | | | | | Total |
| (in millions) | | 0% | 2% | 4% | 10% | 20% | 50% | 70% | 75% | 100% | 150% | Others |
| Exposure classes | | | | | | | | | | | | |
| 1 | Central governments or central banks | | | | | | | | | | | |
| 2 | Regional governments or local authorities | | | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | | | |
| 4 | Multilateral development banks | 30 | | | | | | | | | | 30 |
| 5 | International organisations | | | | | | | | | | | |
| 6 | Institutions | | 2,884 | | | 4,738 | 104 | | | | | 7,726 |
| 7 | Corporates | | | | | 7 | | | | 3,415 | | 3,422 |
| 8 | Retail | | | | | | | | | | | |
| 9 | Institutions and corporates with a short-term credit assessment | | | | | | | | | | | |
| 10 | Other items | | | | | | | | | | | |
| 11 | Total exposure value | 30 | 2,884 | | | 4,745 | 104 | | | 3,415 | | 11,178 |

| | | 31 December 2020 | | | | | | | | | | |
|-------------------------|---|------------------|--------------|------------|-----|--------------|------------|-----|-----|--------------|------|--------------|
| | | Risk weight | | | | | | | | | | Total |
| (in millions) | | 0% | 2% | 4% | 10% | 20% | 50% | 70% | 75% | 100% | 150% | Others |
| Exposure classes | | | | | | | | | | | | |
| 1 | Central governments or central banks | | | | | 1 | | | | | | 1 |
| 2 | Regional governments or local authorities | | | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | | | |
| 4 | Multilateral development banks | 37 | | | | | | | | | | 37 |
| 5 | International organisations | | | | | | | | | | | |
| 6 | Institutions | | 3,322 | 158 | | 2,583 | 189 | | | 3 | | 6,256 |
| 7 | Corporates | | | | | | | | | 2,211 | | 2,211 |
| 8 | Retail | | | | | | | | | | | |
| 9 | Institutions and corporates with a short-term credit assessment | | | | | | | | | | | |
| 10 | Other items | | | | | | | | | | | |
| 11 | Total exposure value | 37 | 3,322 | 158 | | 2,583 | 189 | | | 2,215 | | 8,505 |



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

The table discloses that the exposure classes corporates - other and institutions contain the majority of our CCR exposure at 30 June 2021. The main part of the corporates' CCR exposure falls within the mid-range PD bucket resulting in more than half of the total RWEA consumption at 30 June 2021. For institutions, the CCR exposure is primarily visible in the high-range PD-buckets.

30 June 2021

| Exposure class | PD scale | Exposure value | Exposure-weighted average PD | Numbers of obligors | Exposure-weighted average LGD | Exposure-weighted average maturity | RWEA | RWEA density |
|---------------------------------------|---------------------|----------------|------------------------------|---------------------|-------------------------------|------------------------------------|---------------|---------------|
| | | (in millions) | (in %) | (in units) | (in %) | (in years) | (in millions) | (in %) |
| 1 Central government or central banks | 0.00 to <0.15 | 370 | 0.01% | 12 | 12.42% | 2.06 | 3 | 0.92% |
| | 2 0.00 to <0.10 | 363 | 0.01% | 10 | 12.08% | 2.09 | 3 | 0.73% |
| | 3 0.10 to <0.15 | 7 | 0.12% | 2 | 30.00% | 0.15 | 1 | 10.57% |
| | 4 0.15 to <0.25 | 5 | 0.16% | 1 | 45.00% | | 1 | 19.73% |
| | 5 0.25 to <0.50 | | 0.00% | | 0.00% | | | |
| | 6 0.50 to <0.75 | | 0.67% | 1 | 19.10% | 5.00 | | 50.00% |
| | 7 0.75 to <2.50 | | 0.00% | | 0.00% | | | |
| | 8 0.75 to <1.75 | | 0.00% | | 0.00% | | | |
| | 9 1.75 to <2.50 | | 0.00% | | 0.00% | | | |
| | 10 2.50 to <10.00 | | 0.00% | | 0.00% | | | |
| | 11 2.50 to <5.00 | | 0.00% | | 0.00% | | | |
| | 12 5.00 to <10.00 | | 0.00% | | 0.00% | | | |
| | 13 10.00 to <100.00 | | 0.00% | | 0.00% | | | |
| | 14 10.00 to <20.00 | | 0.00% | | 0.00% | | | |
| | 15 20.00 to <30.00 | | 0.00% | | 0.00% | | | |
| | 16 30.00 to <100.00 | | 0.00% | | 0.00% | | | |
| | 17 100.00 (Default) | | 0.00% | | 0.00% | | | |
| 18 Subtotal | | 376 | 0.01% | 14 | 12.87% | 2.03 | 4 | 1.19% |
| 19 Corporates - SME | 0.00 to <0.15 | 26 | 0.00% | 10 | 65.90% | 4.13 | 8 | 31.15% |
| | 20 0.00 to <0.10 | 25 | 0.00% | 6 | 66.80% | 4.22 | 8 | 31.61% |
| | 21 0.10 to <0.15 | 1 | 0.10% | 4 | 39.20% | 0.99 | | 15.79% |
| | 22 0.15 to <0.25 | 5 | 0.20% | 2 | 46.10% | 4.72 | 3 | 52.32% |
| | 23 0.25 to <0.50 | 15 | 0.40% | 19 | 57.50% | 4.76 | 13 | 87.50% |
| | 24 0.50 to <0.75 | 17 | 0.70% | 122 | 47.50% | 2.43 | 10 | 58.68% |
| | 25 0.75 to <2.50 | 49 | 1.40% | 294 | 45.90% | 2.99 | 40 | 81.90% |
| | 26 0.75 to <1.75 | 30 | 1.10% | 162 | 43.70% | 2.74 | 22 | 72.12% |
| | 27 1.75 to <2.50 | 19 | 1.80% | 132 | 49.70% | 3.40 | 18 | 97.90% |
| | 28 2.50 to <10.00 | 13 | 4.60% | 108 | 62.50% | 2.71 | 20 | 161.55% |
| | 29 2.50 to <5.00 | 10 | 3.90% | 74 | 67.00% | 2.47 | 17 | 172.37% |
| | 30 5.00 to <10.00 | 3 | 6.70% | 34 | 47.60% | 3.51 | 4 | 125.42% |
| | 31 10.00 to <100.00 | 5 | 20.40% | 131 | 56.70% | 2.41 | 11 | 207.23% |
| | 32 10.00 to <20.00 | 2 | 13.30% | 9 | 56.60% | 3.08 | 4 | 209.36% |
| | 33 20.00 to <30.00 | 3 | 24.00% | 122 | 56.80% | 2.08 | 7 | 206.16% |
| | 34 30.00 to <100.00 | | 0.00% | | 0.00% | | | |
| | 35 100.00 (Default) | 16 | 100.00% | 60 | 27.70% | 4.06 | 24 | 152.81% |
| 36 Subtotal | | 146 | 12.50% | 746 | 50.80% | 3.44 | 129 | 88.55% |
| 37 Corporates - Specialised Lending | 0.00 to <0.15 | | 0.00% | | 0.00% | | | |
| | 38 0.00 to <0.10 | | 0.00% | | 0.00% | | | |
| | 39 0.10 to <0.15 | | 0.00% | | 0.00% | | | |
| | 40 0.15 to <0.25 | | 0.00% | | 0.00% | | | |
| | 41 0.25 to <0.50 | 269 | 0.30% | 29 | 19.70% | 4.75 | 97 | 36.17% |
| 42 0.50 to <0.75 | 109 | 0.70% | 36 | 20.20% | 4.21 | 53 | 48.78% | |

continued>



30 June 2021

| | PD scale | Exposure value (in millions) | Exposure-weighted average PD (in %) | Numbers of obligors (in units) | Exposure-weighted average LGD (in %) | Exposure-weighted average maturity (in years) | RWEA (in millions) | RWEA density (in %) | |
|----|--------------------|---------------------------------|--|-----------------------------------|---|--|-----------------------|------------------------|---------|
| 43 | 0.75 to <2.50 | 185 | 1.40% | 43 | 28.90% | 2.70 | 130 | 70.68% | |
| 44 | 0.75 to <1.75 | 173 | 1.30% | 38 | 29.70% | 2.61 | 124 | 71.60% | |
| 45 | 1.75 to <2.50 | 11 | 1.80% | 5 | 16.30% | 4.10 | 6 | 56.44% | |
| 46 | 2.50 to <10.00 | 221 | 4.50% | 47 | 34.20% | 1.30 | 222 | 100.38% | |
| 47 | 2.50 to <5.00 | 169 | 3.60% | 37 | 34.10% | 1.36 | 153 | 90.68% | |
| 48 | 5.00 to <10.00 | 53 | 7.50% | 10 | 34.50% | 1.13 | 69 | 131.26% | |
| 49 | 10.00 to <100.00 | 13 | 16.30% | 2 | 46.60% | 0.51 | 30 | 233.80% | |
| 50 | 10.00 to <20.00 | 13 | 16.30% | 2 | 46.60% | 0.51 | 30 | 233.80% | |
| 51 | 20.00 to <30.00 | | 0.00% | | 0.00% | | | | |
| 52 | 30.00 to <100.00 | | 0.00% | | 0.00% | | | | |
| 53 | 100.00 (Default) | 15 | 100.00% | 6 | 11.70% | 0.75 | 23 | 151.71% | |
| 54 | Subtotal | 811 | 3.80% | 163 | 26.10% | 3.13 | 556 | 68.48% | |
| 55 | Corporates - Other | 0.00 to <0.15 | 3,123 | 0.10% | 210 | 53.40% | 2.29 | 1,047 | 33.52% |
| 56 | | 0.00 to <0.10 | 2,571 | 0.00% | 164 | 50.30% | 1.97 | 592 | 23.02% |
| 57 | | 0.10 to <0.15 | 552 | 0.10% | 46 | 68.00% | 3.76 | 455 | 82.46% |
| 58 | | 0.15 to <0.25 | 238 | 0.20% | 43 | 47.70% | 1.15 | 93 | 38.93% |
| 59 | | 0.25 to <0.50 | 433 | 0.30% | 125 | 46.80% | 2.01 | 291 | 67.11% |
| 60 | | 0.50 to <0.75 | 152 | 0.60% | 74 | 46.50% | 2.02 | 128 | 83.94% |
| 61 | | 0.75 to <2.50 | 129 | 1.40% | 155 | 50.60% | 2.54 | 164 | 127.56% |
| 62 | | 0.75 to <1.75 | 115 | 1.30% | 115 | 51.90% | 2.58 | 149 | 130.36% |
| 63 | | 1.75 to <2.50 | 14 | 1.80% | 40 | 40.10% | 2.24 | 15 | 104.93% |
| 64 | | 2.50 to <10.00 | 289 | 3.20% | 57 | 45.40% | 4.29 | 492 | 169.95% |
| 65 | | 2.50 to <5.00 | 241 | 2.80% | 41 | 45.00% | 4.76 | 412 | 170.56% |
| 66 | | 5.00 to <10.00 | 48 | 5.20% | 16 | 47.20% | 1.92 | 80 | 166.90% |
| 67 | | 10.00 to <100.00 | 70 | 23.40% | 184 | 48.40% | 1.81 | 193 | 276.46% |
| 68 | | 10.00 to <20.00 | 5 | 10.40% | 9 | 59.90% | 1.01 | 13 | 260.94% |
| 69 | | 20.00 to <30.00 | 65 | 24.40% | 175 | 47.60% | 1.88 | 180 | 277.63% |
| 70 | | 30.00 to <100.00 | | 0.00% | | 0.00% | | | |
| 71 | | 100.00 (Default) | 33 | 100.00% | 29 | 29.80% | 2.30 | 126 | 387.38% |
| 72 | Subtotal | 4,467 | 1.40% | 877 | 51.40% | 2.32 | 2,533 | 56.72% | |
| 73 | Institutions | 0.00 to <0.15 | 2,658 | 0.10% | 74 | 45.40% | 0.36 | 377 | 14.20% |
| 74 | | 0.00 to <0.10 | 2,110 | 0.10% | 54 | 45.00% | 0.38 | 253 | 12.01% |
| 75 | | 0.10 to <0.15 | 547 | 0.10% | 20 | 47.10% | 0.27 | 124 | 22.66% |
| 76 | | 0.15 to <0.25 | 97 | 0.20% | 12 | 45.80% | 0.45 | 33 | 33.98% |
| 77 | | 0.25 to <0.50 | 399 | 0.30% | 16 | 46.00% | 0.49 | 194 | 48.60% |
| 78 | | 0.50 to <0.75 | | 0.70% | 1 | 45.00% | | | 71.43% |
| 79 | | 0.75 to <2.50 | 19 | 2.00% | 2 | 45.00% | 0.20 | 22 | 117.42% |
| 80 | | 0.75 to <1.75 | | 1.20% | 1 | 45.00% | | | 66.67% |
| 81 | | 1.75 to <2.50 | 19 | 2.00% | 1 | 45.00% | 0.20 | 22 | 117.51% |
| 82 | | 2.50 to <10.00 | | 0.00% | | 0.00% | | | |
| 83 | | 2.50 to <5.00 | | 0.00% | | 0.00% | | | |
| 84 | | 5.00 to <10.00 | | 0.00% | | 0.00% | | | |
| 85 | | 10.00 to <100.00 | 20 | 24.00% | 4 | 45.00% | 0.82 | 55 | 273.81% |
| 86 | | 10.00 to <20.00 | | 0.00% | | 0.00% | | | |
| 87 | | 20.00 to <30.00 | 20 | 24.00% | 4 | 45.00% | 0.82 | 55 | 273.81% |
| 88 | | 30.00 to <100.00 | | 0.00% | | 0.00% | | | |
| 89 | | 100.00 (Default) | | 0.00% | | 0.00% | | | |
| 90 | Subtotal | 3,192 | 0.30% | 109 | 45.50% | 0.38 | 681 | 21.33% | |
| 91 | Total | 8,991 | | 1,909 | | | 3,904 | | |

31 December 2020

| Exposure class | PD scale | Exposure value | Exposure-weighted average PD | Numbers of obligors | Exposure-weighted average LGD | Exposure-weighted average maturity | RWEA | RWEA density | |
|----------------|-------------------------------------|------------------|------------------------------|---------------------|-------------------------------|------------------------------------|---------------|--------------|---------|
| | | (in millions) | (in %) | (in units) | (in %) | (in years) | (in millions) | (in %) | |
| | | | | | | | | | |
| 1 | Central government or central banks | 0.00 to <0.15 | 220 | 0.01% | 15 | 8.15% | 2.23 | 1 | 0.68% |
| 2 | | 0.15 to <0.25 | | | | | | | |
| 3 | | 0.50 to <0.75 | | 0.66% | 1 | 16.30% | 5.00 | | 46.07% |
| 4 | | 0.75 to <2.50 | | | | | | | |
| 5 | | 2.50 to <10.00 | | | | | | | |
| 6 | | 10.00 to <100.00 | | | | | | | |
| 7 | | 100.00 (Default) | | | | | | | |
| 8 | Subtotal | | 221 | | 16 | | | 2 | |
| 9 | Corporates | 0.00 to <0.15 | 1,923 | 0.05% | 251 | 31.92% | 2.34 | 402 | 20.88% |
| 10 | | 0.15 to <0.25 | 220 | 0.18% | 57 | 46.46% | 1.39 | 89 | 40.60% |
| 11 | | 0.25 to <0.50 | 499 | 0.33% | 166 | 30.68% | 3.18 | 225 | 45.06% |
| 12 | | 0.50 to <0.75 | 294 | 0.67% | 281 | 25.90% | 2.95 | 146 | 49.80% |
| 13 | | 0.75 to <2.50 | 443 | 1.55% | 576 | 29.61% | 3.45 | 374 | 84.29% |
| 14 | | 2.50 to <10.00 | 134 | 3.97% | 209 | 23.26% | 2.27 | 93 | 69.14% |
| 15 | | 10.00 to <100.00 | 49 | 23.04% | 392 | 33.94% | 1.86 | 91 | 185.84% |
| 16 | | 100.00 (Default) | 39 | 100.00% | 105 | 28.43% | 2.44 | 145 | 369.59% |
| 17 | Subtotal | | 3,601 | | 2,037 | | | 1,564 | |
| 18 | Institutions | 0.00 to <0.15 | 2,682 | 0.06% | 102 | 37.46% | 0.63 | 332 | 12.38% |
| 19 | | 0.15 to <0.25 | 133 | 0.18% | 18 | 41.67% | 1.30 | 54 | 40.47% |
| 20 | | 0.25 to <0.50 | 274 | 0.28% | 15 | 40.08% | 0.90 | 126 | 46.04% |
| 21 | | 0.50 to <0.75 | | 0.66% | 1 | 42.30% | 0.07 | | 66.07% |
| 22 | | 0.75 to <2.50 | 33 | 1.11% | 3 | 37.80% | 0.20 | 26 | 78.20% |
| 23 | | 10.00 to <100.00 | 12 | 24.00% | 6 | 29.77% | 0.93 | 22 | 185.03% |
| 24 | Subtotal | | 3,134 | | 145 | | | 560 | |
| 25 | Total | | 6,956 | | 2,198 | | | 2,125 | |

EU CCR5 – Composition of collateral for CCR exposures

30 June 2021

| (in millions) | Collateral type | Collateral used in derivative transactions | | | | Collateral used in SFTs | | | |
|---------------|--------------------------|--|--------------|---------------------------------|--------------|-----------------------------------|---------------|---------------------------------|---------------|
| | | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | | Fair value of posted collateral | |
| | | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated |
| 1 | Cash – domestic currency | 5,510 | 3,095 | | 5,921 | 310 | 17,647 | | 19,576 |
| 2 | Cash – other currencies | 1,698 | 263 | | 355 | 1,159 | 17,901 | | 23,609 |
| 3 | Domestic sovereign debt | | | | 203 | | 3,924 | | 4,127 |
| 4 | Other sovereign debt | | 90 | | 622 | | 28,443 | | 26,898 |
| 5 | Government agency debt | | | | | | 519 | | 524 |
| 6 | Corporate bonds | | | | 30 | | 1,100 | | 1,030 |
| 7 | Equity securities | 30,628 | | | | 18,082 | 13,169 | | 6,279 |
| 8 | Other collateral | | | | | | 5,598 | | 5,555 |
| 9 | Total | 37,836 | 3,448 | | 7,132 | 19,550 | 88,302 | | 87,597 |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures are not available due to first-time reporting.



EU CCR6 - Credit derivatives exposures

The table shows the bank's credit derivative hedges, broken down by sold and bought. Focusing on the first half of 2021, the bank's credit derivatives hedges were mainly in index trackers.

| (in millions) | 30 June 2021 | | 31 December 2020 | |
|--------------------|----------------------------------|-----------------|-------------------|-----------------|
| | Protection bought | Protection sold | Protection bought | Protection sold |
| Notionals | | | | |
| 1 | Single-name credit default swaps | 7 | 7 | |
| 2 | Index credit default swaps | 175 | 155 | 40 |
| 3 | Total return swaps | | | |
| 4 | Credit options | | | |
| 5 | Other credit derivatives | | | |
| 6 | Total notionals | 182 | 162 | 40 |
| Fair values | | | | |
| 7 | Positive fair value (asset) | -8 | -6 | |
| 8 | Negative fair value (liability) | | | 1 |

EU CCR8 – Exposures to CCPs

The table shows exposures to several CCPs, primarily due to the ABN AMRO's clearing business. In the first half of 2021, the total exposure to CCPs decreased and a shift from OTC derivatives to SFTs was observed. The total segregated initial margin increased due to higher margin requirements, while year-on-year the position remained stable.

| (in millions) | 30 June 2021 | | 31 December 2020 | |
|---------------|---|------------|------------------|------------|
| | Exposure value | RWEA | Exposure value | RWEA |
| 1 | Exposures to QCCPs (total)¹ | 516 | | 509 |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions) | 1,749 | 3,484 | 70 |
| 3 | - of which (i) OTC derivatives | 269 | 2,381 | 48 |
| 4 | - of which (ii) Exchange-traded derivatives | | | |
| 5 | - of which (iii) SFTs | 1,480 | 1,103 | 22 |
| 6 | - of which (iv) Netting sets where cross-product netting has been approved | | | |
| 7 | Segregated initial margin | 3,843 | 3,604 | |
| 8 | Non-segregated initial margin | 3,220 | 1,956 | 39 |
| 9 | Prefunded default fund contributions | 1,064 | 1,112 | 439 |
| 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.



Exposures to securitisation positions

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

Investor securitisations

ABN AMRO provides, as part of its client lending activities in CIB and Commercial Banking, securitisation lending solutions. 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

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

EU SEC1 - Securitisation exposures in the banking book

30 June 2021

| (in millions) | Bank acts as originator | | | | Subtotal |
|---------------|-----------------------------------|---------------|---------------|--|---------------|
| | Traditional | | Synthetic | | |
| | STS | Non-STS | | | |
| | Of which: SRT | Of which: SRT | Of which: SRT | | |
| 1 | Total exposures | | 13,533 | | 13,533 |
| 2 | Retail (total) | | 13,533 | | 13,533 |
| 3 | - of which residential mortgage | | 13,533 | | 13,533 |
| 4 | - of which credit card | | | | |
| 5 | - of which other retail exposures | | | | |
| 6 | - of which re-securitisation | | | | |
| 7 | Wholesale (total) | | | | |
| 8 | - of which loans to corporates | | | | |
| 9 | - of which commercial mortgages | | | | |
| 10 | - of which lease and receivables | | | | |
| 11 | - of which other wholesale | | | | |
| 12 | - of which re-securitisation | | | | |



30 June 2021

| (in millions) | Bank acts as sponsor | | | Bank acts as investor | | | | |
|---------------|-----------------------------------|---------|-----------|-----------------------|-------------|------------|-----------|------------|
| | Traditional | | Synthetic | Subtotal | Traditional | | Synthetic | Subtotal |
| | STS | Non-STS | | | STS | Non-STS | | |
| | | | | | | | | |
| 1 | Total exposures | | | | | 600 | 21 | 621 |
| 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) | | | | | 600 | 21 | 621 |
| 8 | - of which loans to corporates | | | | | | | |
| 9 | - of which commercial mortgages | | | | | | | |
| 10 | - of which lease and receivables | | | | | 600 | 21 | 621 |
| 11 | - of which other wholesale | | | | | | | |
| 12 | - of which re-securitisation | | | | | | | |

31 December 2020

| (in millions) | Bank acts as originator | | | Synthetic | Subtotal |
|---------------|-----------------------------------|---------------|---------------|---------------|---------------|
| | Traditional | | Non-STS | | |
| | STS | Of which: SRT | | Of which: SRT | Of which: SRT |
| | | | | | |
| 1 | Total exposures | | 13,533 | | 13,533 |
| 2 | Retail (total) | | 13,533 | | 13,533 |
| 3 | - of which residential mortgage | | 13,533 | | 13,533 |
| 4 | - of which credit card | | | | |
| 5 | - of which other retail exposures | | | | |
| 6 | - of which re-securitisation | | | | |
| 7 | Wholesale (total) | | | | |
| 8 | - of which loans to corporates | | | | |
| 9 | - of which commercial mortgages | | | | |
| 10 | - of which lease and receivables | | | | |
| 11 | - of which other wholesale | | | | |
| 12 | - of which re-securitisation | | | | |



31 December 2020

| (in millions) | Bank acts as sponsor | | | Bank acts as investor | | |
|---------------|-----------------------------------|-----------|----------|-----------------------|------------|------------|
| | Traditional | Synthetic | Subtotal | Traditional | Synthetic | Subtotal |
| | STS | Non-STS | | STS | Non-STS | |
| 1 | Total exposures | | | 407 | 357 | 764 |
| 2 | Retail (total) | | | | 350 | 350 |
| 3 | - of which residential mortgage | | | | 350 | 350 |
| 4 | - of which credit card | | | | | |
| 5 | - of which other retail exposures | | | | | |
| 6 | - of which re-securitisation | | | | | |
| 7 | Wholesale (total) | | | 407 | 7 | 414 |
| 8 | - of which loans to corporates | | | | | |
| 9 | - of which commercial mortgages | | | | | |
| 10 | - of which lease and receivables | | | 407 | 7 | 414 |
| 11 | - of which other wholesale | | | | | |
| 12 | - of which re-securitisation | | | | | |

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

30 June 2021

| (in millions) | Exposure values (by RW bands/deductions) | | | | | Exposure values (by regulatory approach) | | | |
|---------------|--|----------------|-----------------|--------------------|----------------------|--|--------------------------|------------|----------------------|
| | ≤20% RW | >20% to 50% RW | >50% to 100% RW | >100% to <1250% RW | 1250% RW/ deductions | SEC-IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW/ deductions |
| 1 | Total exposures | | | | | | 33 | 588 | |
| 2 | Traditional securitisation | | | | | 601 | 33 | 588 | |
| 3 | Securitisation | | | | | 601 | 33 | 588 | |
| 4 | Of which: retail underlying | | | | | | | | |
| 5 | - of which STS | | | | | | | | |
| 6 | Of which: wholesale | | | | | 601 | 33 | 588 | |
| 7 | - of which STS | | | | | 600 | 32 | 568 | |
| 8 | Re-securitisation | | | | | | | | |
| 9 | Synthetic securitisation | | | | | | | | |
| 10 | Securitisation | | | | | | | | |
| 11 | Of which: retail underlying | | | | | | | | |
| 12 | Of which: wholesale | | | | | | | | |
| 13 | Re-securitisation | | | | | | | | |



30 June 2021

| (in millions) | RWEA (by regulatory approach) | | | | Capital charge after cap | | | |
|---------------------------------------|-------------------------------|--------------------------|-----------|-------------------------|--------------------------|--------------------------|----------|-------------------------|
| | SEC-IRBA | SEC-ERBA (including IAA) | | 1250% RW/ deductions | SEC-IRBA | SEC-ERBA (including IAA) | | 1250% RW/ deductions |
| | | SEC-SA | | | | SEC-SA | | |
| 1 Total exposures | | 5 | 65 | | | | 5 | |
| 2 Traditional securitisation | | 5 | 65 | | | | 5 | |
| 3 Securitisation | | 5 | 65 | | | | 5 | |
| 4 <i>Of which: retail underlying</i> | | | | | | | | |
| 5 <i>- of which STS</i> | | | | | | | | |
| 6 <i>Of which: wholesale</i> | | 5 | 65 | | | | 5 | |
| 7 <i>- of which STS</i> | | 5 | 59 | | | | 5 | |
| 8 Re-securitisation | | | | | | | | |
| 9 Synthetic securitisation | | | | | | | | |
| 10 Securitisation | | | | | | | | |
| 11 <i>Of which: retail underlying</i> | | | | | | | | |
| 12 <i>Of which: wholesale</i> | | | | | | | | |
| 13 Re-securitisation | | | | | | | | |

31 December 2020

| (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) | | 1250% RW/ deductions |
| | | | | | | | SEC-SA | | |
| 1 Total exposures | 757 | 7 | | | | | 67 | 697 | |
| 2 Traditional securitisation | 757 | 7 | | | | | 67 | 697 | |
| 3 Securitisation | 757 | 7 | | | | | 67 | 697 | |
| 4 <i>Of which: retail underlying</i> | 350 | | | | | | | 350 | |
| 5 <i>- of which STS</i> | | | | | | | | | |
| 6 <i>Of which: wholesale</i> | 407 | 7 | | | | | 67 | 347 | |
| 7 <i>- of which STS</i> | 407 | | | | | | 65 | 342 | |
| 8 Re-securitisation | | | | | | | | | |
| 9 Synthetic securitisation | | | | | | | | | |
| 10 Securitisation | | | | | | | | | |
| 11 <i>Of which: retail underlying</i> | | | | | | | | | |
| 12 <i>Of which: wholesale</i> | | | | | | | | | |
| 13 Re-securitisation | | | | | | | | | |

31 December 2020

| (in millions) | RWEA (by regulatory approach) | | | | Capital charge after cap | | | |
|---------------------------------------|-------------------------------|--------------------------|-----------|-------------------------|--------------------------|--------------------------|--|-------------------------|
| | SEC-IRBA | SEC-ERBA (including IAA) | | 1250% RW/ deductions | SEC-IRBA | SEC-ERBA (including IAA) | | 1250% RW/ deductions |
| | | SEC-SA | | | | SEC-SA | | |
| 1 Total exposures | | 10 | 91 | | 1 | 5 | | |
| 2 Traditional securitisation | | 10 | 91 | | 1 | 5 | | |
| 3 Securitisation | | 10 | 91 | | 1 | 5 | | |
| 4 <i>Of which: retail underlying</i> | | | 53 | | | 2 | | |
| 5 <i>- of which STS</i> | | | | | | | | |
| 6 <i>Of which: wholesale</i> | | 10 | 38 | | 1 | 3 | | |
| 7 <i>- of which STS</i> | | 9 | 36 | | 1 | 3 | | |
| 8 Re-securitisation | | | | | | | | |
| 9 Synthetic securitisation | | | | | | | | |
| 10 Securitisation | | | | | | | | |
| 11 <i>Of which: retail underlying</i> | | | | | | | | |
| 12 <i>Of which: wholesale</i> | | | | | | | | |
| 13 Re-securitisation | | | | | | | | |



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

30 June 2021

| | | Exposures securitised by the Bank - Bank acts as originator or as sponsor | |
|---------------|-----------------------------------|---|---|
| | | Total outstanding nominal amount | Total amount of specific credit risk adjustments made during the period |
| (in millions) | | | Of which: Exposures in default |
| 1 | Total exposures | 13,533 | 107 |
| 2 | Retail (total) | 13,533 | 107 |
| 3 | - of which residential mortgage | 13,533 | 107 |
| 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 2020

| | | Exposures securitised by the Bank - Bank acts as originator or as sponsor | |
|---------------|-----------------------------------|---|---|
| | | Total outstanding nominal amount | Total amount of specific credit risk adjustments made during the period |
| (in millions) | | | Of which: Exposures in default |
| 1 | Total exposures | 13,533 | 119 |
| 2 | Retail (total) | 13,533 | 119 |
| 3 | - of which residential mortgage | 13,533 | 119 |
| 4 | - of which credit card | | |
| 5 | - of which other retail exposures | | |
| 6 | - of which re-securitisation | | |
| 7 | Wholesale (total) | | |
| 8 | - of which loans to corporates | | |
| 9 | - of which commercial mortgages | | |
| 10 | - of which lease and receivables | | |
| 11 | - of which other wholesale | | |
| 12 | - of which re-securitisation | | |



Market risk

EU MR1 – Market risk under the Standardised Approach

| (in millions) | 30 June 2021 | | 31 December 2020 | |
|--------------------------|---|----------|------------------|----------|
| | RWEAs | | RWEAs | |
| Outright products | | | | |
| 1 | Interest rate risk (general and specific) | 6 | | 8 |
| 2 | Equity risk (general and specific) | | | |
| 3 | Foreign exchange risk | | | |
| 4 | Commodity risk | | | |
| Options | | | | |
| 5 | Simplified approach | | | |
| 6 | Delta-plus method | | | |
| 7 | Scenario approach | | | |
| 8 | Securitisation (specific risk) | | | |
| 9 | Total | 6 | | 8 |

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

| (in millions) | 30 June 2021 | | 31 December 2020 | | |
|---------------|--|------------------------|------------------|------------------------|------------|
| | RWAs | Own funds requirements | RWAs | Own funds requirements | |
| 1 | VaR | 300 | 24 | 253 | 20 |
| a | Previous day's VaR | | 6 | | 4 |
| b | Multiplication factor (mc) x average of previous 60 working days (VaRavg) | | 24 | | 20 |
| 2 | SVaR | 856 | 68 | 481 | 38 |
| a | Latest available SVaR | | 18 | | 16 |
| b | Multiplication factor (mc) x average of previous 60 working days (sVaRavg) | | 68 | | 38 |
| 3 | IRC | 765 | 61 | 593 | 47 |
| a | Most recent IRC measure | | 56 | | 42 |
| b | 12 weeks average IRC measure | | 61 | | 47 |
| 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 | 1,921 | 154 | 1,327 | 106 |



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

| (in millions) | | | | | | 30 June 2021 | 31 March 2021 ¹ | | 31 December 2020 ¹ | | | | | | | |
|---------------|---|------|-----|----------------------------|-------|--------------|------------------------------|------------|-------------------------------|------------|------------------------------|------------|--------------|------------|--------------|------------|
| | VaR | SVaR | IRC | Comprehensive risk measure | Other | Total RWAs | Total own funds requirements | Total RWAs | Total own funds requirements | Total RWAs | Total own funds requirements | | | | | |
| 1 | RWAs at previous quarter end | | | | | 352 | 827 | 866 | | | 2,046 | 164 | 1,327 | 106 | 1,810 | 145 |
| 1a | Regulatory adjustment | | | | | -248 | -569 | -29 | | | -845 | -68 | -552 | -44 | -658 | -53 |
| 1b | RWAs at the previous quarter-end (end of the day) | | | | | 105 | 258 | 838 | | | 1,200 | 96 | 775 | 62 | 1,152 | 92 |
| 2 | Movement in risk levels | | | | | | -29 | -139 | | | -169 | -14 | 438 | 35 | -330 | -26 |
| 3 | Model updates/changes | | | | | -29 | | 6 | | | -24 | -2 | -12 | -1 | -47 | -4 |
| 4 | Methodology and policy | | | | | | | | | | | | | | | |
| 5 | Acquisitions and disposals | | | | | | | | | | | | | | | |
| 6 | Foreign exchange movements | | | | | | | | | | | | | | | |
| 7 | Other | | | | | | | | | | | | | | | |
| 8a | RWAs at the end of the disclosure period (end of the day) | | | | | 75 | 229 | 704 | | | 1,008 | 81 | 1,200 | 96 | 775 | 62 |
| 8b | Regulatory adjustment | | | | | 225 | 627 | 61 | | | 913 | 73 | 845 | 68 | 552 | 44 |
| 8 | RWAs at the end of the disclosure period | | | | | 300 | 856 | 765 | | | 1,921 | 154 | 2,046 | 164 | 1,327 | 106 |

¹ Following the implementation of the new ITS regulation effective from Q2 2021 reporting, comparative figures have been adjusted.

Market risk RWA decreased to EUR 1.9 billion (31 March 2021: EUR 2.0 billion) as the table demonstrates.

This decrease was a result of:

- ▶ Position changes causing RWA to grow by EUR 29 million for Stressed VaR and to decrease by EUR 107 million for Incremental Risk Charge (IRC).
- ▶ Model changes: Firstly, volatile scenarios for March and April 2020 fell out of the 300-day VaR window, resulting in a EUR 52 million RWA decrease for VaR. Secondly, as of 1 June 2021 the IRC add-on changed from 21% to 24%, resulting in a EUR 6 million RWA increase for IRC.

Due to changes in the regulatory requirements, line items 2 to 7 explain the difference between 1b and 8a as of Q2 2021. Up to Q1 2021, line items 2 to 7 explained the difference between 1 and 8.



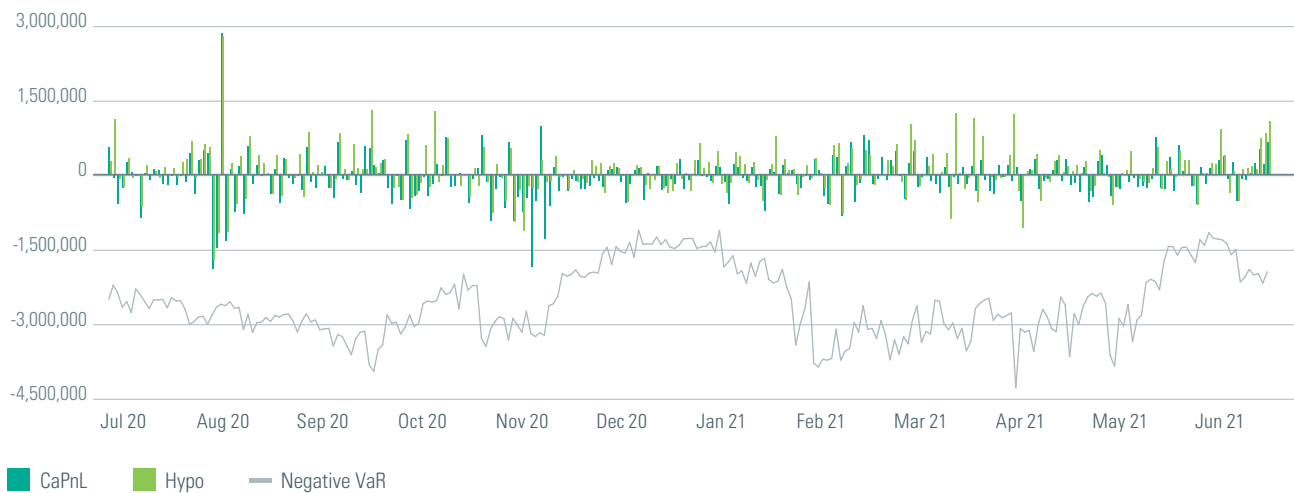
EU MR3 – IMA values for trading portfolios

| (in millions) | | 30 June 2021 | 31 December 2020 |
|---------------|---------------|---|---|
| | | VaR (10 day 99%) | VaR (10 day 99%) |
| 1 | Maximum value | 13 | 11 |
| 2 | Average value | 7 | 7 |
| 3 | Minimum value | 4 | 3 |
| 4 | Period end | 6 | 4 |
| | | SVaR (10 day 99%) | SVaR (10 day 99%) |
| 5 | Maximum value | 24 | 16 |
| 6 | Average value | 20 | 13 |
| 7 | Minimum value | 16 | 10 |
| 8 | Period end | 22 | 16 |
| | | IRC (99.9%) | IRC (99.9%) |
| 9 | Maximum value | 60 | 50 |
| 10 | Average value | 50 | 38 |
| 11 | Minimum value | 43 | 27 |
| 12 | Period end | 43 | 34 |
| | | Comprehensive risk capital charge (99.9%) | Comprehensive risk capital charge (99.9%) |
| 13 | Maximum value | | |
| 14 | Average value | | |
| 15 | Minimum value | | |
| 16 | Period end | | |

EU MR4 – Comparison of VaR estimates with gains/losses

Comparison of VaR estimates with gains/losses

(in EUR)



Analysis of outliers

The total number of overshootings in the time series of the 250 most recent business days remains zero. This implies that the quantitative add-on to the capital multiplier is zero. Taking into account the qualitative add-on of 0.25 based on outstanding TRIM/IMI obligations, the resulting capital multiplier for VaR is 3.25.



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 2021 | 31 December 2020 | 30 June 2021 | 31 December 2020 |
| Supervisory shock scenarios | | | | |
| 1 Parallel up | -1,976 | -2,190 | 324 | 326 |
| 2 Parallel down | 1 | 40 | -198 | -10 |
| 3 Steepener | -125 | -339 | | |
| 4 Flattener | -414 | -75 | | |
| 5 Short rates up | -458 | -275 | | |
| 6 Short rates down | 110 | 46 | | |

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.

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