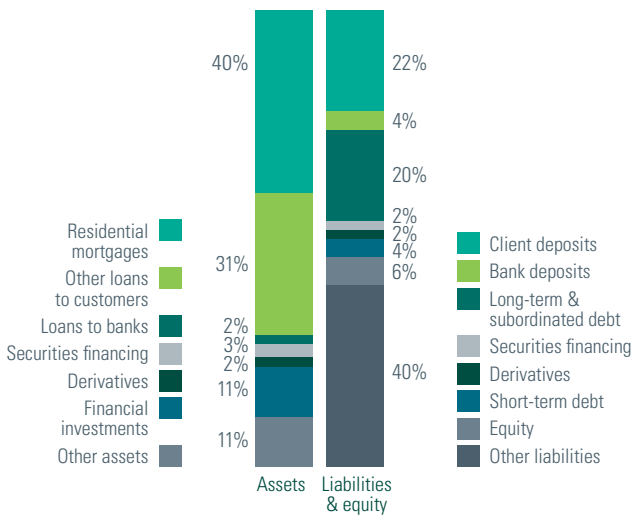


**ABN AMRO Group N.V.**

# **Overview total assets 2018**

This document provides an overview of ABN AMRO's balance sheet composition and loan portfolio in 2018, as part of the bank's commitment to provide further transparency of our lending activities.

### Balance sheet composition at 31 December 2018



The balance sheet composition reflects the bank's moderate risk profile. Some characteristics that limit risk in the balance sheet are:

- ▶ Loan portfolio matched by deposits, long-term debt and equity;
- ▶ Strong focus on collateralised lending;
- ▶ Limited market risk and trading portfolios;
- ▶ Moderate risk delivering attractive results and high capital returns of at least 10%;
- ▶ Strong capital positions reflected in a CET1 ratio of at least 13.5% and a leverage ratio of at least 4%;
- ▶ Strategic focus on limiting LtD ratio by diversifying the funding structure and maintaining LtD at < 125%;
- ▶ Sufficient liquidity buffers to survive 6 months of severe stress.

## Industry concentration

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

Industry concentration is presented both in terms of the original obligor and in terms of the resultant obligor. The original obligor is the counterparty with whom

ABN AMRO has the original contractual relationship, and who is often referred to as the borrower. The resultant obligor is the counterparty on whom ABN AMRO has the ultimate credit risk, and who is often referred to as the guarantor. The industry view based on the original obligor and the industry view based on the resultant obligor differ in the case, for example, of the real estate, healthcare and public administration sectors. Government-guaranteed exposures are included in the original obligor view under the applicable industry. In the resultant obligor view, however, these exposures are included in public administration as they concern government-related exposures.

## Industry concentration by EAD<sup>1</sup>

31 December 2018

| (in millions. Exposure at Default)                            | Exposure at Default<br>(original obligor) | Percentage<br>of total | Exposure at Default<br>(resultant obligor) | Percentage<br>of total |
|---|---|------------------------|--|------------------------|
| <b>Industry sector</b>  |   |                        |  |                        |
| Banks   | 14.629                                    | 3.7%                   | 14.290                                     | 3.6%                   |
| Financial services <sup>1</sup>                               | 20.660                                    | 5.2%                   | 20.730                                     | 5.2%                   |
| Industrial goods and services                                 | 26.514                                    | 6.6%                   | 26.114                                     | 6.5%                   |
| Real estate   | 15.900                                    | 4.0%                   | 14.272                                     | 3.6%                   |
| Oil and gas   | 15.711                                    | 3.9%                   | 14.759                                     | 3.7%                   |
| Food and beverage   | 18.436                                    | 4.6%                   | 18.221                                     | 4.6%                   |
| Retail  | 6.682                                     | 1.7%                   | 6.657                                      | 1.7%                   |
| Basic resources   | 5.179                                     | 1.3%                   | 5.087                                      | 1.3%                   |
| Healthcare  | 4.863                                     | 1.2%                   | 4.814                                      | 1.2%                   |
| Construction and materials                                    | 4.545                                     | 1.1%                   | 4.418                                      | 1.1%                   |
| Other <sup>2</sup>  | 20.224                                    | 5.1%                   | 22.302                                     | 5.6%                   |
| <b>Subtotal Industry Classification Benchmark</b>             | <b>153.344</b>                            | <b>38.3%</b>           | <b>151.665</b>                             | <b>37.9%</b>           |
| Private individuals (non-Industry Classification Benchmark)   | 175.785                                   | 43.9%                  | 175.786                                    | 43.9%                  |
| Public administration (non-Industry Classification Benchmark) | 71.107                                    | 17.8%                  | 72.786                                     | 18.2%                  |
| <b>Subtotal non-Industry Classification Benchmark</b>         | <b>246.893</b>                            | <b>61.7%</b>           | <b>248.572</b>                             | <b>62.1%</b>           |
| <b>Exposure at Default<sup>3</sup></b>                        | <b>400.237</b>                            | <b>100.0%</b>          | <b>400.237</b>                             | <b>100.0%</b>          |

<sup>1</sup> Financial services include asset managers, credit card companies and providers of personal financial services and securities and brokers.

<sup>2</sup> Other includes travel and leisure, utilities, personal and household goods, media, technology, automobile and parts, chemicals, telecommunication and insurance, in addition to unclassified.

<sup>3</sup> Exposure at Default does not include EAD calculated for equities not held for trading and other non-credit obligations.

## Industry concentration by EAD<sup>1</sup>

| (in millions. Exposure at Default)                            | 31 December 2017                          |                        |  |                        |
|---|---|------------------------|--|------------------------|
|   | Exposure at Default<br>(original obligor) | Percentage<br>of total | Exposure at Default<br>(resultant obligor) | Percentage<br>of total |
| <b>Industry sector</b>  |   |                        |  |                        |
| Banks   | 19,577                                    | 5.0%                   | 18,123                                     | 4.6%                   |
| Financial services <sup>1</sup>                               | 17,454                                    | 4.5%                   | 16,073                                     | 4.1%                   |
| Industrial goods and services                                 | 24,978                                    | 6.4%                   | 24,826                                     | 6.4%                   |
| Real estate   | 14,989                                    | 3.8%                   | 13,215                                     | 3.4%                   |
| Oil and gas   | 15,264                                    | 3.9%                   | 15,166                                     | 3.9%                   |
| Food and beverage   | 17,283                                    | 4.4%                   | 17,191                                     | 4.4%                   |
| Retail  | 6,568                                     | 1.7%                   | 6,533                                      | 1.7%                   |
| Basic resources   | 4,792                                     | 1.2%                   | 4,789                                      | 1.2%                   |
| Healthcare  | 4,879                                     | 1.3%                   | 4,800                                      | 1.2%                   |
| Construction and materials                                    | 4,413                                     | 1.1%                   | 4,363                                      | 1.1%                   |
| Other <sup>2</sup>  | 18,798                                    | 4.8%                   | 20,597                                     | 5.3%                   |
| <b>Subtotal Industry Classification Benchmark</b>             | <b>148,996</b>                            | <b>38.2%</b>           | <b>145,676</b>                             | <b>37.3%</b>           |
| Private individuals (non-Industry Classification Benchmark)   | 178,903                                   | 45.9%                  | 178,903                                    | 45.9%                  |
| Public administration (non-Industry Classification Benchmark) | 62,277                                    | 16.0%                  | 65,597                                     | 16.8%                  |
| <b>Subtotal non-Industry Classification Benchmark</b>         | <b>241,181</b>                            | <b>61.8%</b>           | <b>244,501</b>                             | <b>62.7%</b>           |
| <b>Exposure at Default<sup>3</sup></b>                        | <b>390,177</b>                            | <b>100.0%</b>          | <b>390,177</b>                             | <b>100.0%</b>          |

<sup>1</sup> Financial services include asset managers, credit card companies and providers of personal financial services and securities and brokers.

<sup>2</sup> Other includes travel and leisure, utilities, personal and household goods, media, technology, automobile and parts, chemicals, telecommunication and insurance, in addition to unclassified.

<sup>3</sup> Exposure at Default does not include EAD calculated for equities not held for trading and other non-credit obligations.

The credit risk exposures in EaD is primarily related to private individuals (non-Industry Classification Benchmark), which is mainly related to residential mortgage loans and, to a lesser extent, consumer loans. Private individuals decreased modestly to EUR 175.8 billion at 31 December 2018 (31 December 2017: EUR 178.9 billion) in the

resultant obligor view. The increase in EaD is mainly explained by an increase in Public Administration (Non-ICB) due to higher volumes with central banks within Group Functions. Positions with banks decreased while the positions with Financial services increased.

## Detailed overview ABN AMRO's industry concentration

ABN AMRO disclosed the Industry Concentration of its corporate lending portfolio by EAD (Exposure at Default) based on the Industry Classification Benchmark (ICB) in the 2018 Annual Report. The overview presented below

provides a more detailed overview of the ABN AMRO EAD portfolio, based on the bank's internal industry classifications. Please refer to [page XX - XX](#) of the 2018 Annual Report for further details.

| Industry description                                      | Industry Classification Benchmark (ICB) Industry | 31 December 2018              |                                |
|---|--|-------------------------------|--------------------------------|
|   |  | Original obligor <sup>1</sup> | Resultant obligor <sup>2</sup> |
|   |  | EAD <sup>3</sup>              | EAD <sup>3</sup>               |
| Activities of Head Office                                 | Utilities  | 237                           | 237                            |
| Arable farming  | Food & Beverage                                  | 1,794                         | 1,791                          |
| Asset Managers  | Financial Services                               | 1,605                         | 1,635                          |
| Auctions for agriculture and fish products                | Food & Beverage                                  | 58                            | 58                             |
| Automotive Service  | Retail   | 145                           | 144                            |
| Biotechnology Drugs                                       | Health Care                                      | 11                            | 10                             |
| Buying and Selling of own real estate                     | Real Estate                                      | 2,683                         | 2,683                          |
| Central Administration & Public Services                  | Public Administration (Non-ICB)                  | 31,135                        | 32,599                         |
| Central Bank  | Public Administration (Non-ICB)                  | 36,490                        | 36,348                         |
| Charities & Endowments                                    | Financial Services                               | 0                             | 0                              |
| Commercial Banks  | Banks  | 14,629                        | 14,290                         |
| Commercial Finance  | Financial Services                               | 823                           | 860                            |
| Commercial Sports & Facilities                            | Travel & Leisure                                 | 291                           | 288                            |
| Construction of residential and non-residential buildings | Construction & Materials                         | 915                           | 894                            |
| Consumer Finance  | Financial Services                               | 607                           | 605                            |
| Contract Research   | Industrial Goods & Services                      | 0                             | 0                              |
| Cultural Activities                                       | Travel & Leisure                                 | 216                           | 206                            |
| Dealers Commercial Vehicles                               | Industrial Goods & Services                      | 91                            | 90                             |
| Delivery Services   | Industrial Goods & Services                      | 59                            | 59                             |
| Educational Services                                      | Public Administration (Non-ICB)                  | 204                           | 202                            |
| Employment Services & Management Training                 | Industrial Goods & Services                      | 1,058                         | 1,054                          |
| Exchanges & Clearing                                      | Financial Services                               | 2,888                         | 2,888                          |
| Export Credit Agency/Insurance                            | Public Administration (Non-ICB)                  | 15                            | 373                            |
| Financial Administration                                  | Industrial Goods & Services                      | 71                            | 71                             |
| Financial Holdings  | Utilities  | 107                           | 107                            |
| Fishery   | Food & Beverage                                  | 432                           | 432                            |
| Fixed line Telecom  | Telecommunications                               | 569                           | 553                            |
| Floriculture  | Food & Beverage                                  | 316                           | 314                            |
| Forestry  | Basic Resources                                  | 6                             | 6                              |
| Freight Transport Inland Water                            | Industrial Goods & Services                      | 663                           | 654                            |
| Freight Transport Rail                                    | Industrial Goods & Services                      | 91                            | 91                             |
| Freight Transport Road                                    | Industrial Goods & Services                      | 1,434                         | 1,432                          |
| Freight Transport Sea                                     | Industrial Goods & Services                      | 9,087                         | 8,780                          |
| Fuel Pipelines  | Oil & Gas  | 313                           | 313                            |
| Gambling & Casino Facilities                              | Travel & Leisure                                 | 130                           | 130                            |
| Gas Distribution  | Utilities  | 89                            | 89                             |
| General Health Services                                   | Health Care                                      | 2,128                         | 2,121                          |
| Growing of primary food products/Fruit & Vegetables       | Food & Beverage                                  | 1,517                         | 1,502                          |
| Heavy Construction  | Construction & Materials                         | 707                           | 644                            |
| Hedge Funds   | Financial Services                               | 385                           | 385                            |
| Home Construction   | Personal & Household Goods                       | 0                             | 0                              |
| Hotels & Resorts  | Travel & Leisure                                 | 1,054                         | 1,038                          |
| Housing Associations and Corporations                     | Real Estate                                      | 2,471                         | 856                            |
| Independent Fuel Stations                                 | Retail   | 51                            | 50                             |
| Insurance Brokers   | Insurance  | 179                           | 179                            |
| Insurance Composite                                       | Insurance  | 306                           | 334                            |
| Integrated Oil & Gas                                      | Oil & Gas  | 2                             | 2                              |
| Integrated Power  | Utilities  | 111                           | 111                            |
| International & Supranational Organizations               | Public Administration (Non-ICB)                  | 2,238                         | 2,238                          |
| Internet Services   | Technology                                       | 346                           | 345                            |
| Investment Bank   | Financial Services                               | 7                             | 7                              |
| IT Services   | Technology                                       | 872                           | 865                            |
| Leasing Aircraft  | Industrial Goods & Services                      | 336                           | 336                            |
| Leasing Commercial Vehicles                               | Industrial Goods & Services                      | 1,464                         | 1,464                          |
| Leasing Machinery & Metal Products                        | Industrial Goods & Services                      | 475                           | 474                            |
| Leasing Motor Vehicles                                    | Automobiles & Parts                              | 915                           | 915                            |
| Leasing Technology Goods                                  | Technology                                       | 3                             | 3                              |
| Legal & Accounting Activities                             | Industrial Goods & Services                      | 717                           | 714                            |
| Leveraged Funds - Non Hedge Funds                         | Financial Services                               | -                             | -                              |
| Life Insurance  | Insurance  | 286                           | 335                            |
| Management Consultancy                                    | Industrial Goods & Services                      | 465                           | 462                            |

<sup>1</sup> Original obligor refers to the counterparty with whom ABN AMRO originally has the contractual relationship, often referred to as the borrower.

<sup>2</sup> The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor.

<sup>3</sup> In EUR millions, Exposure at Default.

31 December 2018

| Industry description                                   | Industry Classification Benchmark (ICB) Industry | Original obligor <sup>1</sup> | Resultant obligor <sup>2</sup> |
|--|--|-------------------------------|--------------------------------|
|  |  | EAD <sup>3</sup>              | EAD <sup>3</sup>               |
| Management of Real Estate on a fee or contract basis   | Real Estate                                      | 1,235                         | 1,231                          |
| Manufacturing & Wholesale Aircraft                     | Industrial Goods & Services                      | 11                            | 10                             |
| Manufacturing & Wholesale Diamonds                     | Basic Resources                                  | 1                             | 1                              |
| Manufacturing & Wholesale Medical & Surgical Equipment | Health Care                                      | 157                           | 155                            |
| Manufacturing & Wholesale Medical Supplies             | Health Care                                      | 2                             | 2                              |
| Manufacturing & Wholesale Packaging Materials          | Industrial Goods & Services                      | 1,538                         | 1,534                          |
| Manufacturing Accessories                              | Personal & Household Goods                       | 125                           | 125                            |
| Manufacturing Apparel & Sportswear                     | Personal & Household Goods                       | 60                            | 60                             |
| Manufacturing Appliance Components                     | Industrial Goods & Services                      | 185                           | 185                            |
| Manufacturing Automotive Components                    | Automobiles & Parts                              | 66                            | 66                             |
| Manufacturing Basic Chemicals                          | Chemicals  | 552                           | 551                            |
| Manufacturing Beer                                     | Food & Beverage                                  | 123                           | 123                            |
| Manufacturing Commercial Vehicles                      | Industrial Goods & Services                      | 123                           | 123                            |
| Manufacturing Computer Hardware                        | Technology                                       | 5                             | 5                              |
| Manufacturing Consumer Electronics                     | Personal & Household Goods                       | 70                            | 70                             |
| Manufacturing Defense Equipment                        | Industrial Goods & Services                      | 1                             | 1                              |
| Manufacturing Domestic Appliances                      | Personal & Household Goods                       | 27                            | 27                             |
| Manufacturing Drugs                                    | Health Care                                      | 127                           | 126                            |
| Manufacturing Electrical Machinery                     | Industrial Goods & Services                      | 208                           | 207                            |
| Manufacturing Electronic Equipment                     | Industrial Goods & Services                      | 18                            | 18                             |
| Manufacturing Footwear                                 | Personal & Household Goods                       | 1                             | 1                              |
| Manufacturing Furniture                                | Personal & Household Goods                       | 139                           | 139                            |
| Manufacturing General Machinery                        | Industrial Goods & Services                      | 605                           | 601                            |
| Manufacturing Industrial Gasses                        | Chemicals  | 29                            | 29                             |
| Manufacturing Leather                                  | Personal & Household Goods                       | 4                             | 3                              |
| Manufacturing Lifting & Handling Equipment             | Industrial Goods & Services                      | 42                            | 41                             |
| Manufacturing Measuring & Control Machinery            | Industrial Goods & Services                      | 135                           | 130                            |
| Manufacturing Meat                                     | Food & Beverage                                  | 507                           | 505                            |
| Manufacturing Metal Products                           | Industrial Goods & Services                      | 285                           | 285                            |
| Manufacturing Motor Vehicles                           | Automobiles & Parts                              | 111                           | 111                            |
| Manufacturing Nondurable Household Products            | Personal & Household Goods                       | 132                           | 132                            |
| Manufacturing Non-Metallic Mineral Products            | Construction & Materials                         | 277                           | 257                            |
| Manufacturing Office Equipment                         | Technology                                       | 5                             | 5                              |
| Manufacturing Optical Instruments                      | Industrial Goods & Services                      | 2                             | 2                              |
| Manufacturing Other Building Materials                 | Construction & Materials                         | 448                           | 435                            |
| Manufacturing Other Durable Household Products         | Personal & Household Goods                       | 309                           | 308                            |
| Manufacturing Other Food Products                      | Food & Beverage                                  | 1,458                         | 1,456                          |
| Manufacturing Other Furnishings                        | Personal & Household Goods                       | 246                           | 246                            |
| Manufacturing Other Non-Ferrous Metals                 | Basic Resources                                  | 528                           | 527                            |
| Manufacturing Other Recreational Products              | Personal & Household Goods                       | 135                           | 135                            |
| Manufacturing Other Transportation Equipment           | Industrial Goods & Services                      | 67                            | 67                             |
| Manufacturing Personal Care                            | Personal & Household Goods                       | 31                            | 31                             |
| Manufacturing Photographic Equipment                   | Personal & Household Goods                       | 8                             | 8                              |
| Manufacturing Plastic Products                         | Industrial Goods & Services                      | 198                           | 200                            |
| Manufacturing Pulp & Paper                             | Basic Resources                                  | 176                           | 140                            |
| Manufacturing Rubber Products                          | Industrial Goods & Services                      | 27                            | 26                             |
| Manufacturing Ships                                    | Industrial Goods & Services                      | 1,316                         | 1,316                          |
| Manufacturing Soft Drinks                              | Food & Beverage                                  | 444                           | 444                            |
| Manufacturing Special Industrial Machinery             | Industrial Goods & Services                      | 393                           | 388                            |
| Manufacturing Specialty Chemicals                      | Chemicals  | 588                           | 547                            |
| Manufacturing Steel                                    | Basic Resources                                  | 576                           | 576                            |
| Manufacturing Sugar                                    | Food & Beverage                                  | 341                           | 336                            |
| Manufacturing Telecom Equipment                        | Technology                                       | 1                             | 1                              |
| Manufacturing Textiles                                 | Personal & Household Goods                       | 186                           | 185                            |
| Manufacturing Tires                                    | Automobiles & Parts                              | 25                            | 25                             |
| Manufacturing Tobacco                                  | Personal & Household Goods                       | 0                             | 0                              |
| Manufacturing Toys & Games                             | Personal & Household Goods                       | 18                            | 18                             |
| Manufacturing Wine & Spirits                           | Food & Beverage                                  | 143                           | 131                            |
| Manufacturing Wood Products                            | Construction & Materials                         | 201                           | 200                            |
| Marketing Communications                               | Media  | 180                           | 178                            |
| Medical Practices                                      | Health Care                                      | 1,099                         | 1,099                          |
| Metal Working  | Industrial Goods & Services                      | 319                           | 317                            |
| Mining & Manufacturing Gold                            | Basic Resources                                  | 1                             | 1                              |
| Mining & Manufacturing Other Basic Materials           | Basic Resources                                  | 408                           | 408                            |
| Mining & Manufacturing Other Precious Metals           | Basic Resources                                  | 42                            | 42                             |
| Mining Bauxite & Manufacturing Aluminum                | Basic Resources                                  | 311                           | 311                            |
| Mining Diamonds  | Basic Resources                                  | -                             | -                              |
| Missing AGIC CODE                                      | Unclassified                                     | 4,268                         | 4,332                          |
| Mobile Telecom   | Telecommunications                               | 160                           | 158                            |
| Mortgage Finance                                       | Financial Services                               | 1,366                         | 1,366                          |
| Motion Picture Production & Distribution               | Media  | 351                           | 348                            |
| Multilateral Finance Institutions                      | Public Administration (Non-ICB)                  | 18                            | 18                             |
| Multi-utilities  | Utilities  | 0                             | 0                              |

<sup>1</sup> Original obligor refers to the counterparty with whom ABN AMRO originally has the contractual relationship, often referred to as the borrower.

<sup>2</sup> The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor.

<sup>3</sup> In EUR millions, Exposure at Default.

| Industry description                                 | Industry Classification Benchmark (ICB) Industry | 31 December 2018              |                                |
|--|--|-------------------------------|--------------------------------|
|  |  | Original obligor <sup>1</sup> | Resultant obligor <sup>2</sup> |
|  |  | EAD <sup>3</sup>              | EAD <sup>3</sup>               |
| Non Integrated Oil & Gas                             | Oil & Gas  | 4,564                         | 4,478                          |
| Non Life Insurance                                   | Insurance  | 542                           | 2,454                          |
| Nursing & Personal Care Services                     | Health Care                                      | 949                           | 912                            |
| Oil & Gas Services                                   | Oil & Gas  | 4,907                         | 4,376                          |
| Other agriculture                                    | Food & Beverage                                  | 112                           | 112                            |
| Other Commercial Services                            | Industrial Goods & Services                      | 1,179                         | 1,176                          |
| Other Funds  | Financial Services                               | 106                           | 106                            |
| Passenger Transport Air                              | Travel & Leisure                                 | 85                            | 85                             |
| Passenger Transport Rail, Road & Water               | Travel & Leisure                                 | 208                           | 207                            |
| Pension Funds  | Financial Services                               | 574                           | 574                            |
| Personal Services                                    | Retail   | 266                           | 266                            |
| Power Distribution & Transportation                  | Utilities  | 630                           | 630                            |
| Power Generation                                     | Utilities  | 1,152                         | 1,137                          |
| Printing   | Media  | 212                           | 211                            |
| Private Equity Investment & Venture Capital          | Financial Services                               | 1,347                         | 1,348                          |
| Private Individuals                                  | Private Individuals                              | 175,785                       | 175,786                        |
| Processing Nuclear Fuel                              | Oil & Gas  | 0                             | 0                              |
| Processing of live animal feed and commodity trading | Food & Beverage                                  | 2,770                         | 2,754                          |
| Publishers Computer Software                         | Technology                                       | 110                           | 109                            |
| Publishing   | Media  | 355                           | 354                            |
| Publishing Sound Recordings                          | Media  | 5                             | 5                              |
| Radio, TV and Cable                                  | Media  | 157                           | 156                            |
| Raising of calves/live cattle                        | Food & Beverage                                  | 170                           | 169                            |
| Raising of dairy cattle/Dairy                        | Food & Beverage                                  | 2,965                         | 2,962                          |
| Raising of poultry/Eggs                              | Food & Beverage                                  | 217                           | 214                            |
| Raising of swine/lean hogs                           | Food & Beverage                                  | 897                           | 869                            |
| Real Estate Agencies                                 | Real Estate                                      | 416                           | 415                            |
| Real Estate Developments (Project Development)       | Real Estate                                      | 1,813                         | 1,819                          |
| Real Estate Investment Entities                      | Real Estate                                      | 4,816                         | 4,805                          |
| Recreational Services                                | Travel & Leisure                                 | 481                           | 475                            |
| Regional Administration & Public Services            | Public Administration (Non-ICB)                  | 1,008                         | 1,008                          |
| Reinsurance  | Insurance  | 1                             | 202                            |
| Renting of non-residential buildings                 | Real Estate                                      | 2,048                         | 2,043                          |
| Renting of other residential buildings               | Real Estate                                      | 419                           | 419                            |
| Renting of Personal & Household Goods                | Retail   | 74                            | 73                             |
| Renting Recreational Products                        | Personal & Household Goods                       | 7                             | 7                              |
| Research & Engineering                               | Industrial Goods & Services                      | 45                            | 44                             |
| Restaurants & Bars                                   | Travel & Leisure                                 | 431                           | 427                            |
| Retail Accessories                                   | Retail   | 177                           | 177                            |
| Retail Apparel, Footwear & Sports Goods              | Retail   | 378                           | 375                            |
| Retail Broadline                                     | Retail   | 93                            | 92                             |
| Retail Car Parts & Accessories                       | Retail   | 8                             | 8                              |
| Retail Consumer Appliances                           | Retail   | 97                            | 97                             |
| Retail Drugs   | Health Care                                      | 211                           | 209                            |
| Retail Food  | Retail   | 1,444                         | 1,435                          |
| Retail Home Decoration                               | Retail   | 359                           | 356                            |
| Retail Motor Vehicles                                | Retail   | 735                           | 733                            |
| Retail Other Household Goods                         | Retail   | 392                           | 389                            |
| Securities Brokers & Dealers                         | Financial Services                               | 5,546                         | 5,545                          |
| Specialty Finance                                    | Financial Services                               | 1,933                         | 1,996                          |
| Sub-Contractors                                      | Construction & Materials                         | 1,293                         | 1,285                          |
| Support activities for agriculture                   | Food & Beverage                                  | 38                            | 38                             |
| Transport Services Air                               | Industrial Goods & Services                      | 161                           | 160                            |
| Transport Services Land                              | Industrial Goods & Services                      | 1,911                         | 1,906                          |
| Transport Services Water                             | Industrial Goods & Services                      | 696                           | 663                            |
| Travel & Tourism Related Services                    | Travel & Leisure                                 | 285                           | 285                            |
| Un-Leveraged Funds                                   | Financial Services                               | 3,472                         | 3,415                          |
| Waste & Disposal Services                            | Utilities  | 544                           | 543                            |
| Water Collection, Treatment & Distribution           | Utilities  | 336                           | 336                            |
| Wholesale Accessories                                | Retail   | 485                           | 502                            |
| Wholesale Aluminum                                   | Basic Resources                                  | -                             | -                              |
| Wholesale Apparel, Footwear & Sports Goods           | Retail   | 487                           | 482                            |
| Wholesale Broadline                                  | Retail   | 364                           | 359                            |
| Wholesale Building Materials                         | Construction & Materials                         | 705                           | 703                            |
| Wholesale Car Parts & Accessories                    | Retail   | 173                           | 173                            |
| Wholesale Chemicals                                  | Chemicals  | 807                           | 769                            |
| Wholesale Commercial Vehicles                        | Industrial Goods & Services                      | 467                           | 466                            |
| Wholesale Consumer Appliances                        | Retail   | 95                            | 94                             |
| Wholesale Drugs                                      | Health Care                                      | 180                           | 180                            |
| Wholesale Food                                       | Food & Beverage                                  | 4,109                         | 3,988                          |
| Wholesale Fuels                                      | Oil & Gas  | 5,925                         | 5,589                          |
| Wholesale Hides, Skins & Leather                     | Personal & Household Goods                       | 28                            | 28                             |
| Wholesale Home Decoration                            | Retail   | 182                           | 179                            |

<sup>1</sup> Original obligor refers to the counterparty with whom ABN AMRO originally has the contractual relationship, often referred to as the borrower.

<sup>2</sup> The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor.

<sup>3</sup> In EUR millions, Exposure at Default.

| Industry description                 | Industry Classification Benchmark (ICB) Industry | 31 December 2018              |                                |
|--------------------------------------|--|-------------------------------|--------------------------------|
|                                      |  | Original obligor <sup>1</sup> | Resultant obligor <sup>2</sup> |
|                                      |  | EAD <sup>3</sup>              | EAD <sup>3</sup>               |
| Wholesale Machinery & Metal Products | Industrial Goods & Services                      | 548                           | 544                            |
| Wholesale Motor Vehicles             | Retail   | 97                            | 97                             |
| Wholesale of live cattle             | Food & Beverage                                  | 24                            | 24                             |
| Wholesale Other Basic Materials      | Basic Resources                                  | 793                           | 793                            |
| Wholesale Other Household Goods      | Retail   | 579                           | 576                            |
| Wholesale Other Non-Ferrous Metals   | Basic Resources                                  | 2,098                         | 2,042                          |
| Wholesale Raw Lumber, Pulp & Paper   | Basic Resources                                  | 5                             | 5                              |
| Wholesale Rubber & Plastic Products  | Industrial Goods & Services                      | 23                            | 23                             |
| Wholesale Steel                      | Basic Resources                                  | 234                           | 234                            |
| Wholesale Technology Goods           | Technology                                       | 308                           | 305                            |
| <b>Grand Total</b>                   |  | <b>400,237</b>                | <b>400,237</b>                 |

<sup>1</sup> Original obligor refers to the counterparty with whom ABN AMRO originally has the contractual relationship, often referred to as the borrower.

<sup>2</sup> The resultant obligor is the counterparty to which ABN AMRO has the ultimate credit risk, often referred to as the guarantor.

<sup>3</sup> In EUR millions, Exposure at Default.