ABN·AMRO

IR / Press Release

Amsterdam, 8 december 2011

ABN AMRO voldoet aan EBA Core Tier 1-vereisten in EBA-kapitaalexercitie

ABN AMRO bevestigt de vandaag gedane aankondigingen van de European Banking Authority (EBA) en De Nederlandsche Bank (DNB) over de kapitaalexercitie. De exercitie levert voor ABN AMRO het volgende resultaat op.

De kapitaalexercitie, zoals door EBA voorgesteld en op 26 oktober 2011 door de Europese Raad goedgekeurd, vereist dat banken de kapitaalpositie versterken door een tijdelijke buffer op te bouwen voor de positie in staatsleningen op basis van de huidige marktprijzen. Daarnaast moeten banken een zodanige buffer aanleggen dat de Core Tier 1-vermogensratio volgens de EBA-definitie eind juni 2012 ten minste 9% is. Het eventuele tekort aan kapitaal wordt vastgesteld op basis van de financiële cijfers per ultimo september 2011. Het bedrag van de buffer voor posities in staatsleningen wordt niet herzien.

In totaal hebben 71 Europese banken, waaronder ABN AMRO, deelgenomen aan de kapitaalexercitie. Het doel van die exercitie was om een buitengewone, tijdelijke kapitaalbuffer in te stellen als reactie op de zorgen in de markt over het overheidsschuldenrisico en overig kredietrisico, gerelateerd aan de moeilijke marktomstandigheden. De buffer is nadrukkelijk niet bedoeld om eventuele verliezen op staatsobligaties te dekken, maar om de markt vertrouwen te geven dat banken eventuele schokken kunnen opvangen en tegelijkertijd voldoende kapitaal kunnen aanhouden.

Op basis van de kapitaalexercitie concludeert de EBA dat ABN AMRO aan de EBA Core Tier 1-vereiste van 9% voldoet. Dit na weglaten van de prudentiële filters op staatsleningen in de voor verkoop beschikbare activa portefeuille en prudente waardering op basis van de huidige marktprijzen van alle staatsschulden in de tot einde looptijd aangehouden activa portefeuille en de Kredieten en vorderingen portefeuille. ABN AMRO voldoet met een Core Tier 1-ratio van 10,6% aan de minimumvereisten van de EBA.[1]

De EBA had eerder de te hanteren methodiek al bekendgemaakt om consistentie zeker te stellen bij alle banken in het Europese bankenstelsel die bij de kapitaalexercitie betrokken waren.

Nadere informatie over de uitkomsten vindt u in de bijlage (Engels).

Zie de EBA-website voor meer details over de achtergrond, aannames en gehanteerde methodiek: http://eba.europa.eu/News--Communications/Year/2011/The-EBA-details-the-EU-measures-to-restore-confide.aspx

De tekst in dit persbericht is een vertaling van het Engelse persbericht over de EBA capital exercise, gepubliceerd op 8 december 2011. Bij verschillen is de Engelse versie leidend.

Neem voor meer informatie contact op met

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[1] De Core Tier 1 ratio volgens de definitie van ABN AMRO bedroeg ultimo september 2011: 10,9% (trading update Q3)

Please note that the information in this press release does not comprise financial statements or a trading update. The outcome of the capital exercise as set out herein should in no way be construed as a forecast of any type, including as to profits or dividend distributions.

The results of the capital exercise should not be considered as representative of the current situation or possible present or future capital needs. A capital exercise does not provide forecasts of expected outcomes.

This press release should be read in conjunction with the audited financial statements as part of the ABN AMRO Group N.V.'s 2010 Annual Report and Pillar 3 Disclosure 2010 and ABN AMRO Group N.V.'s Trading Update dated 18 November 2011. All amounts in this press release are unaudited.

Cautionary statement on forward-looking statements

Other information in this press release may constitute “forward-looking statements” within the meaning of the safe harbour provisions of the United States Private Securities Litigation Reform Act of 1995. This includes, without limitation, such statements that include the words ‘expect’, ‘estimate’, ‘project’, ‘anticipate’, ‘should’, ‘intend’, ‘plan’, ‘probability’, ‘risk’, ‘Value-at-Risk (“VaR”)’, ‘target’, ‘goal’, ‘objective’, ‘will’, ‘endeavour’, ‘outlook’, 'optimistic', 'prospects' and similar expressions or variations on such expressions.

In particular, these forward-looking statements relate, but are not limited, to ABN AMRO Group's potential exposures to various types of market risk, such as counterparty risk, interest rate risk, foreign exchange rate risk and commodity and equity price risk. Such statements are subject to risks and uncertainties. These forward-looking statements are not historical facts and represent only ABN AMRO Group's beliefs regarding future events, many of which, by their nature, are inherently uncertain and beyond our control.

Other factors that could cause actual results to differ materially from those anticipated by the forward-looking statements contained in this document include, but are not limited to:

- the extent and nature of future developments and continued volatility in the credit markets and their impact on the financial industry in general and ABN AMRO Group in particular;
- the effect on ABN AMRO Group 's capital of write-downs in respect of credit exposures;
- risks related to ABN AMRO Group's merger, separation and integration process;
- general economic conditions in the Netherlands and in other countries in which ABN AMRO Bank has significant business activities or investments, including the impact of recessionary economic conditions on ABN AMRO Group 's revenues, liquidity and balance sheet;
- actions taken by governments and their agencies to support individual banks and the banking system;
- monetary and interest rate policies of the European Central Bank and G-20 central banks;
- inflation or deflation;
- unanticipated turbulence in interest rates, foreign currency exchange rates, commodity prices and equity prices;
- potential losses associated with an increase in the level of substandard loans or non-performance by counterparties to other types of financial instruments;
- changes in Dutch and foreign laws, regulations and taxes;
- changes in competition and pricing environments;
- inability to hedge certain risks economically;
- adequacy of loss reserves;
- technological changes;
- changes in consumer spending, investment and saving habits; and
- the success of ABN AMRO Group in managing the risks involved in the foregoing.

The forward-looking statements made in this press release are only applicable as at the date of publication of this document. ABN AMRO Group does not intend to publicly update or revise these forward-looking statements to reflect events or circumstances after the date of this report, and ABN AMRO Group does not assume any responsibility to do so. The reader should, however, take into account any further disclosures of a forward-looking nature that ABN AMRO Group may make in ABN AMRO Group's reports.

Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank: NL049 **ABN AMRO BANK NV**

Capital position CRD3 rules	**September 2011** Million EUR	% RWA	**References to COREP reporting**
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	**12,815**		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	12,701		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-159		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets [1]	**120**		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	**-463**		COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-311		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	**-66**		COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-115		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	**12,352**	**10.59%**	
Of which: ordinary shares subscribed by government	940		Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	**0**		
E) Core Tier 1 including existing government support measures (C+D)	**12,352**	**10.59%**	Common equity + Existing government support measures included in T1 other than ordinary shares
Shortfall to 9% before application sovereign capital buffer	**0**	**0.00%**	9%RWA-Core Tier 1 including existing government support measures; if >0.
F) Hybrid instruments not subscribed by government	**2,743**		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	**15,095**	**12.94%**	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA as of end September 2011 including add-on for CRD3 [2]	**116,641**		
Of which: RWA add-on for CRD III as of end September 2011 [2]	**942**		
Sovereign Capital buffer			
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	**127**		Please report the prudential filter as a positive number if the AFS revaluation reserve for sovereign assets is negative. Please report the prudetnial filter as a negative number if the AFS revaluation reserve is positive. If the bank does not apply a prudential filter on AFS sovereign assets, please fill in zero.
H) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios (3).	**-144**		Difference between the book value and the fair value at the reference date. Please provide a positive number if the book value is larger than the fair value of sovereign assets. Please provide a negative number if the book value is smaller than the fair value of the sovereign assets.
Sovereign capital buffer for exposures in EEA (G+H)	**0**	**0.00%**	Sum of Prudential filter and valuation. If negative it is set to 0
Overall Shortfall after including sovereign capital buffer	**0**	**0.00%**	9%RWA-(Core Tier 1 including existing government support measures-Sovereign capital buffer for exposures in EEA); if >0.

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.
(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.
(3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 September 2011, mln EUR

Name of the bank: NL049 ABN AMRO BANK NV

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) [1]	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading [2]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1] Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	**Memo Item** Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) [4]
3M	Austria	0	0	0	0	0	0	0	0	0				
1Y		2	0	2	0	0	2	0	0	0				
2Y		0	0	0	0	0	-70	0	0	0				
3Y		54	0	-16	54	0	0	0	0	0				
5Y		1	0	-5	0	0	-5	0	0	0				
10Y		299	0	245	195	0	50	0	0	0				
15Y		801	0	789	774	0	15	0	0	0				
Tot		1,157	0	1,015	1,023	0	-8	0	0	0	0	11	200	-211
3M	Belgium	88	29	11	56	0	-45	0	0	0				
1Y		241	0	117	0	0	117	0	0	0				
2Y		113	0	81	0	0	81	0	0	0				
3Y		86	0	39	0	0	39	0	0	0				
5Y		111	0	9	0	0	9	0	0	0				
10Y		160	0	4	0	0	4	0	0	0				
15Y		232	0	157	91	103	-37	0	0	0				
Tot		1,031	29	418	147	103	168	0	0	0	0	14	2	-16
3M	Bulgaria	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Cyprus	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Czech Republic	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Denmark	1	1	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		1	1	0	0	0	0	0	0	0	0	0	0	0
3M	Estonia	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0

Note: The trading update over the first nine months of 2011 (published on 18 November 2011) includes a separate table with information regarding both debt issued by central and local governments as well as debt guaranteed by central governments as per 30 September 2011.

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	**Memo Item** Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
3M	Finland	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	-1	0	0	-1	0	0	0				
3Y		3	0	3	0	0	3	0	0	0				
5Y		0	0	-11	0	0	-11	0	0	0				
10Y		245	0	224	197	0	28	0	0	0				
15Y		1	0	1	0	0	1	0	0	0				
Tot		249	0	216	197	0	20	0	0	0	0	-2	17	-14
3M	France	827	3	801	767	0	34	0	0	0				
1Y		14	0	14	0	0	14	0	0	0				
2Y		208	0	130	102	0	28	0	0	0				
3Y		4	0	-139	0	0	-139	0	0	0				
5Y		1,438	0	1,321	1,208	0	133	0	0	0				
10Y		53	0	-72	0	0	-72	0	0	0				
15Y		40	0	8	0	0	8	0	0	0				
Tot		2,584	3	2,063	2,077	0	6	0	0	0	0	-64	170	-106
3M	Germany	114	28	-26	16	0	-42	0	0	0				
1Y		117	0	-55	36	0	-91	0	0	0				
2Y		951	0	869	632	0	237	0	0	0				
3Y		88	0	41	0	0	41	0	0	0				
5Y		1,880	0	291	254	0	37	0	0	1,501				
10Y		403	0	200	140	0	59	0	0	0				
15Y		1,131	0	886	873	0	13	0	0	0				
Tot		4,684	28	2,206	1,951	0	254	0	0	1,501	0	-78	268	-190
3M	Greece (5)	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Hungary	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Iceland	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Ireland	134	5	129	129	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		134	5	129	129	0	0	0	0	0	0	-2	-1	4
3M	Italy	1	1	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	-1	0	0	-1	0	0	0				
3Y		1	0	1	0	0	1	0	0	0				
5Y		1	0	1	0	0	1	0	0	0				
10Y		1	0	0	0	0	0	0	0	0				
15Y		304	0	304	304	0	0	0	0	0				
Tot		308	1	305	304	0	1	0	0	0	0	132	-46	-86

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading(2)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	**Memo Item** Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
3M	Latvia	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Liechtenstein	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Lithuania	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Luxembourg	27	0	27	27	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		27	0	27	27	0	0	0	0	0	0	0	0	0
3M	Malta	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Netherlands	5,771	5,576	3,361	0	0	189	-1	0	0				
1Y		300	18	68	40	0	10	-10	0	0				
2Y		458	70	169	101	0	-2	-2	0	0				
3Y		1,070	14	929	502	0	413	-9	0	0				
5Y		1,325	100	681	773	0	-192	53	0	0				
10Y		2,649	222	2,151	1,658	0	270	-42	0	0				
15Y		973	220	817	643	0	-47	-451	0	0				
Tot		12,545	6,219	8,175	3,717	0	641	-462	0	0	0	-12	356	-344
3M	Norway	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Poland	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		244	0	244	244	0	0	0	0	0				
Tot		244	0	244	244	0	0	0	0	0	0	109	-32	-77

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) [1]	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading [2]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]: Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet): Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	**Memo Item**: Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) [4]
3M	Portugal	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Romania	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Slovakia	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Slovenia	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Spain	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		83	0	83	0	83	0	0	0	0				
Tot		83	0	83	0	83	0	0	0	0	0	0	0	0
3M	Sweden	0	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		0	0	0	0	0	0	0	0	0				
15Y		0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	United Kingdom	7	0	0	0	0	0	0	0	0				
1Y		0	0	0	0	0	0	0	0	0				
2Y		0	0	0	0	0	0	0	0	0				
3Y		0	0	0	0	0	0	0	0	0				
5Y		0	0	0	0	0	0	0	0	0				
10Y		131	0	131	131	0	0	0	0	0				
15Y		919	0	919	919	0	0	0	0	0				
Tot		1,057	0	1,050	1,050	0	0	0	0	0	0	21	178	-199
	TOTAL EEA 30	**24,106**	**6,286**	15,932	10,866	186	1,082	-462	0	1,501	0	127	1,112	-1,239

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.

(5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Composition of RWA as of 30 September 2011

Name of the bank: NL049 **ABN AMRO BANK NV**

(in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA [1]	**115,698**	**116,641**
RWA for credit risk	**99,703**	**99,703**
RWA Securitisation and re-securitisations	5,008	5,008
RWA Other credit risk	94,695	**94,695**
RWA for market risk	**2,753**	**3,695**
RWA operational risk	13,243	13,243
Transitional floors [2]	-	-
RWA Other	-	-

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach: option 2

CDS and other contract Sovereign exposures (central, regional and local governments) in EEA towards other counterparties, as of 30 September 2011, mln EUR

Name of the bank: NL049 **ABN AMRO BANK NV**

Country (2)	Credit default swaps (CDS) and other contracts (1)	
	Bank is protection seller	Bank is protection buyer
	Notional amount outstanding (3)	Notional amounts outstanding (3)
Austria	-	-
Belgium	-	-
Bulgaria	-	-
Cyprus	-	-
Czech Republic	-	-
Denmark	-	-
Estonia	-	-
Finland	-	-
France	-	-
Germany	-	-
Greece	-	-
Hungary	-	-
Iceland	-	-
Ireland	-	-
Italy	-	-
Latvia	-	-
Liechtenstein	-	-
Lithuania	-	-
Luxembourg	-	-
Malta	-	-
Netherlands	-	-
Norway	-	-
Poland	-	-
Portugal	-	-
Romania	-	-
Slovakia	-	-
Slovenia	-	-
Spain	-	-
Sweden	-	-
United Kingdom	-	-

(1) It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

(2) The country identifies the reference entity single name of the CDS and other contracts.

(3) Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.