

Pillar 3 Report

Third quarter 2020

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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 EBA Guidelines on disclosure requirements under Part Eight of Regulation (EU) No 575/2013. The Pillar 3 Report for Q3 2020 includes the required quarterly disclosures and should be read in conjunction with the ABN AMRO Bank N.V. Pillar 3 2019 Report, which provides more comprehensive information about risk, funding and capital management. The templates included in this quarterly Pillar 3 Report have been prepared in accordance with the abovementioned regulations and guidelines.

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 neither required to be, nor have been audited or reviewed by our external auditor.

Pillar 3 disclosure templates

The following template is not applicable to ABN AMRO and has therefore not been included in this report:

- ▶ Template 30 of EBA Guidelines "EU CCR7 – RWA flow statements of CCR exposures under the IMM" does not apply to ABN AMRO, as we do not use the IMM methodology for measuring the EAD for counterparty credit risk exposures. Instead, we use the CEM method (CRR 274) to calculate the EAD for derivatives and the FCCM method for securities financing transactions (CRR 220/222).

New regulation to be implemented

In June 2020, EBA published the final draft of 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 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 will 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.

Most of the new disclosure requirements will be taking effect from June 2021. ABN AMRO is currently assessing the impact of ITS disclosure on its Pillar 3 Report.

Own funds (based on phased-in)

(in millions)	30 September 2020	30 June 2020
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1 Capital instruments and the related share premium accounts	13,910	13,910
- of which shares	13,910	13,910
2 Retained earnings	6,230	6,271
3 Accumulated other comprehensive income (and other reserves)	-1,838	-1,825
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)		
5a Independently reviewed interim profits net of any foreseeable charge or dividend	-99	-400
6 Common Equity Tier 1 (CET1) capital before regulatory adjustments	18,203	17,957
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7 Additional value adjustments (-)	-52	-39
8 Intangible assets (net of related tax liability) (-)	-127	-132
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (-)	-28	-91
11 Fair value reserves related to gains or losses on cash flow hedges	1,930	1,917
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	24	26
15 Defined-benefit pension fund assets (-)		
16 Direct and indirect holding by an institution of own CET1 instruments (-)		-10
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) (-)		
20a Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
20b - of which qualifying holdings outside the financial sector (-)		
20c - of which securitisation positions (-)		
20d - of which free deliveries (-)		
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related eligible tax liabilities) (-)		
22 Amount exceeding the 15% threshold (-)		
23 - of which direct and indirect holding 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		
25a Losses for the current financial year (-)		
25b Foreseeable tax charges relating to CET1 items (-)		
26 Additional deductions of CET1 Capital due to Article 3 CRR	-273	-273
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (-)		
28 Total regulatory adjustments to Common Equity Tier 1 (CET1)	1,474	1,398
29 Common Equity Tier 1 (CET1) capital	19,677	19,355

(in millions)

30 September 2020

30 June 2020

	30 September 2020	30 June 2020
Additional Tier 1 (AT1) capital: instruments		
30 Capital instruments and the related share premium accounts	1,987	2,981
31 - of which classified as equity	1,987	2,981
32 - of which classified as liabilities		
33 Amount of qualifying items referred to in Art. 484 (4) and the related share premium accounts 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	2,981
Additional Tier 1 (AT1) capital: regulatory adjustments		
37 Direct and indirect holding by an institution of own AT1 instruments (-)	-5	-5
38 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)		
39 Direct, indirect and synthetic holdings by the institution 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 (amount above 10% threshold and net of eligible short positions) (-)		
42 Qualifying T2 deductions that exceed the T2 capital of the institution (-)		
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital	-5	-5
44 Additional Tier 1 (AT1) capital	1,982	2,976
45 Tier 1 capital (T1 = CET1 + AT1)	21,659	22,330
Tier 2 (T2) capital: instruments and provisions		
46 Capital instruments and the related share premium accounts	5,277	5,546
47 Amount of qualifying items referred to in Art. 484 (5) and the related share premium accounts 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	193	102
51 Tier 2 (T2) capital before regulatory adjustments	5,470	5,648
Tier 2 (T2) capital: regulatory adjustments		
52 Direct and indirect holding by an institution of own T2 instruments and subordinated loans (-)	-30	-30
53 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 and indirect 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 and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)(-)		
57 Total regulatory adjustments to Tier 2 (T2) capital	-30	-30
58 Tier 2 (T2) capital	5,440	5,618
59 Total capital (TC = T1 + T2)	27,100	27,948
60 Total risk weighted assets	114,123	112,057

(in millions)		30 September 2020	30 June 2020
61	Common Equity Tier 1 (as a % of total risk exposure amount)	17.2%	17.3%
62	Tier 1 (as a % of total risk exposure amount)	19.0%	19.9%
63	Total capital (as a % of total risk exposure amount)	23.7%	24.9%
64	Institution specific buffer requirement (CET1 requirement in accordance with Article 92 (1) (a) plus capital conservation and counter-cyclical buffer requirements, plus systemic risk buffer, plus systemically important institution buffer expressed as a percentage of risk exposure amount) ¹⁾	8.5%	8.5%
65	- of which capital conservation buffer requirement	2.5%	2.5%
66	- of which counter-cyclical buffer requirement	0.01%	0.01%
67	- of which systemic buffer requirement	1.5%	1.5%
67a	- of which G-SII or O-SII buffer		
68	Common Equity Tier 1 available to meet buffers (as a % of risk exposure amount) ²⁾	11.5%	11.6%
Amounts below the thresholds for deduction			
72	Direct and indirect holdings of the capital 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)	157	167
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	548	531
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	691	716
Applicable caps on the inclusion of provisions in Tier 2			
77	Cap on inclusion of credit risk adjustments in T2 under Standardised Approach	120	124
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	193	102
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	390	405
Capital instruments subject to phase-out arrangements (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		
82	Current cap on AT1 instruments subject to phase-out arrangements		
83	Amount excluded from AT1 due to cap		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap		

1. Following the definition of the EBA disclosure template, Pillar 2 CET1 requirement of 1.75% is excluded

2. CET1 amount required to meet the Pillar 2 CET1 requirement of 1.75% is not considered available to meet the Combined Buffer Requirements

Common Equity Tier 1 (CET1) capital increased in Q3 2020, as net profit in the third quarter reduced the year-to-date loss. Total RWA increased to EUR 114.1 billion at 30 September 2020 (30 June 2020: EUR 112.1 billion). At 30 September 2020, the CET1, Tier1 and total capital ratios were 17.2%, 19.0% and 23.7% respectively (30 June 2020: 17.3%, 19.9% and 24.9% respectively). The final dividend for 2019 has been reserved as dividend and has not been included in the CET1 capital (inclusion in CET1 capital would result in a pro-forma CET1 ratio of 17.8%). All capital ratios were in line with the bank's risk appetite and were comfortably above regulatory requirements.

In response to Covid-19, the ECB and the Dutch central bank (DNB) announced a number of capital relief measures in March 2020 to support banks in serving the economy and addressing operational challenges. The ECB brought forward changes in CRDV, allowing banks to use Additional Tier 1 and Tier 2 to satisfy parts of the Pillar 2 requirements. DNB lowered the systemic risk buffer for ABN AMRO from 3% to 1.5% and the Other Systemically Important Institutions (OSII) buffer from 2% to 1.5%. As a result, the maximum distributable amount (MDA) trigger level has been temporarily reduced to 9.6% (excluding AT1 shortfall). In the future, DNB is expected to gradually increase the counter-cyclical capital buffer from 0% to 2% of Dutch risk-weighted exposures as the economy improves.

Leverage ratio

Summary reconciliation of accounting assets and leverage ratio exposures

(in millions)	30 September 2020	30 June 2020
1 Total assets as per published financial statements	419,949	424,733
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	300	309
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure according to Article 429(11) of Regulation (EU) NO. 575/2013		
4 Adjustments for derivative financial instruments	59,672	57,687
5 Adjustments for securities financing transactions	3,520	3,970
6 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	33,352	33,435
7 Other adjustments	-56,449	-2,710
8 Leverage ratio exposure amount	460,344	517,424

Leverage ratio common disclosure

(in millions)	30 September 2020	30 June 2020
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	392,187	397,276
2 Asset amounts deducted in determining Tier 1 capital	-381	-437
3 Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	391,806	396,839
Derivative exposures		
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	4,710	5,286
5 Add-on amount for PFE associated with all derivatives transactions (mark-to-market method)	101,918	98,933
EU5a Exposure determined under Original Exposure Method		
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-3,467	-3,905
8 (Exempted CCP leg of client-cleared trade exposures)	-46,387	-45,030
9 Adjusted effective notional amount of written credit derivatives		
10 Adjusted effective notional offsets and add-on deductions for written credit derivatives		
11 Total derivatives exposures (sum of lines 4 to 10)	56,775	55,284
SFT exposures		
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	29,204	29,398
13 Netted amounts of cash payables and cash receivables of gross SFT assets	-1,026	-1,503
14 Counterparty credit risk exposure for SFT assets	3,520	3,970
EU14a Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013		
15 Agent transaction exposures		
EU15a Exempted CCP leg of client-cleared SFT exposure		
16 Total securities financing transaction exposures (sum of lines 12 to 15a)	31,699	31,866
Other off-balance sheet exposures		
17 Off-balance sheet exposures at gross notional amount	112,455	116,246
18 Adjustments for conversion to credit equivalent amounts	-79,103	-82,811
19 Other off-balance sheet exposures (sum of lines 17 and 18)	33,352	33,435
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on- and off-balance sheet)		
EU19a Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on- and off-balance sheet)		
EU19b Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on- and off-balance sheet)	-53,287	
Capital and total exposure measure		
20 Tier 1 capital	21,659	22,330
21 Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU19a and EU19b)	460,344	517,424
Leverage ratio		
22 Leverage ratio	4.7%	4.3%
Choice on transitional arrangements and amount of derecognised fiduciary items		
23 Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
24 Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013		

Leverage ratio split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

(in millions)	30 September 2020	30 June 2020
EU1 Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures);	329,166	387,245
<i>EU2 Of which: trading book exposures</i>	<i>2,765</i>	<i>3,397</i>
<i>EU3 Of which: banking book exposures</i>	<i>326,401</i>	<i>383,848</i>
<i>EU4 - of which covered bonds</i>	<i>3,639</i>	<i>3,652</i>
<i>EU5 - of which exposures treated as sovereigns</i>	<i>49,409</i>	<i>100,699</i>
<i>EU6 - of which exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns</i>		<i>86</i>
<i>EU7 - of which institutions</i>	<i>12,222</i>	<i>12,968</i>
<i>EU8 - of which secured by mortgages of immovable properties</i>	<i>167,314</i>	<i>167,455</i>
<i>EU9 - of which retail exposures</i>	<i>7,456</i>	<i>7,714</i>
<i>EU10 - of which corporate</i>	<i>70,353</i>	<i>75,312</i>
<i>EU11 - of which exposures in default</i>	<i>8,876</i>	<i>8,536</i>
<i>EU12 - of which other exposures (e.g. equity, securitisations, and other non-credit obligation assets)</i>	<i>7,132</i>	<i>7,425</i>

The Capital Requirements Regulation (CRR) introduced a non-risk-based leverage ratio. Based on the current requirement (i.e. CEM methodology for derivative exposures), the leverage ratio increased to 4.7% (30 June 2020: 4.3%) mainly reflecting the temporary exemption of central bank reserves from the exposure measure. This exemption had a positive impact of 0.5 percentage points, which was partly offset by the call of an AT1 instrument on 22 September 2020.

The current leverage ratio requirements will be 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 to clearing guarantees on derivative exposures. ABN AMRO estimates that the cumulative effect of the CRR2 adjustments, including the application of SA-CCR, will lower the exposure measure by approximately EUR 57.3 billion. Excluding the exemption of central bank reserves, this would lead to an improvement of the fully-loaded leverage ratio by 0.5 percentage points. Based on the SA-CCR, the fully-loaded leverage ratio decreased to 4.7% at 30 September 2020 (30 June 2020: 4.8%) mainly reflecting the call of an AT1 instrument on 22 September 2020. Given that the temporary measure to exempt central bank reserves ends on 27 June 2021 and CRR2 will apply from 28 June 2021 onwards, these reserves are included in the leverage ratio based on SA-CCR. The CRR2 leverage ratio (including SA-CCR) would be 5.4% if central bank reserves were to continue being exempted from the exposure measure.

Going forward, ABN AMRO will monitor and report the leverage ratio based on currently applicable rules as well as CRR2, and we expect the leverage ratio to remain above the anticipated regulatory requirements.

EU OV1 - Overview of RWAs

(in millions)	30 September 2020		30 June 2020	
	RWAs	Minimum capital requirements	RWAs	Minimum capital requirements
1 Credit risk (excluding CCR)	87,789	7,023	87,255	6,980
2 - of which Standardised Approach	6,734	539	8,890	711
3 - of which foundation IRB (FIRB) approach				
4 - of which advanced IRB (AIRB) approach	78,751	6,300	75,985	6,079
5 - of which equity IRB under the simple risk-weighted approach or the IMA	2,304	184	2,380	190
6 Counterparty Credit Risk (CCR)	5,503	440	3,522	282
7 - of which mark to market	2,176	174	2,008	161
8 - of which original exposure				
9 - of which Standardised Approach	2,892	231	1,070	86
10 - of which internal model method (IMM)				
11 - of which risk exposure amount for contributions to the default fund of a CCP	263	21	252	20
12 - of which CVA	172	14	192	15
13 Settlement risk				
14 Securitisation exposures in the banking book (after the cap)	71	6	40	3
15 - of which IRB approach	71	6	40	3
16 - of which IRB supervisory formula approach (SFA)				
17 - of which internal assessment approach (IAA)				
18 - of which Standardised Approach				
19 Market risk	1,816	145	1,908	153
20 - of which Standardised Approach	6		7	1
21 - of which IMA	1,810	145	1,900	152
22 Large exposures				
23 Operational risk	17,352	1,388	17,680	1,414
24 - of which basic indicator approach	678	54	678	54
25 - of which Standardised Approach				
26 - of which advanced measurement approach	16,675	1,334	17,002	1,360
27 Amounts below the thresholds for deduction (subject to 250% risk weight)	1,592	127	1,652	132
28 Floor adjustment				
29 Total RWA	114,123	9,130	112,057	8,965

Total RWA increased to EUR 114.1 billion (30 June 2020: EUR 112.1 billion) reflecting an increase in credit risk RWA. This increase was driven by a self-imposed add-on of EUR 6.1 billion in anticipation of final TRIM letters and, to a lesser extent, by asset quality deterioration. The increase was partly offset by the wind-down of the CIB non-core portfolio and the implementation of the SME supporting factor (i.e. lower capital requirements for SME clients). Operational risk RWA decreased in line with the continued downward trend of operational losses, while market risk RWA remained fairly stable.

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

(in millions)	30 September 2020		30 June 2020	
	RWA amounts	Capital requirements	RWA amounts	Capital requirements
1 RWAs as at end previous reporting period	82,066	6,565	81,013	6,481
2 Asset size	-1,990	-159	-1,436	-115
3 Asset quality	1,319	106	-313	-25
4 Model updates	5,417	433	917	73
5 Methodology and policy	-1,097	-88	1,893	151
6 Acquisitions and disposals	-91	-7		
7 Foreign exchange movements	-474	-38		
8 Other	-256	-20	-7	-1
9 RWAs as at end reporting period	84,893	6,791	82,066	6,565

Total credit risk IRB RWA increased to EUR 84.9 billion (30 June 2020: EUR 82.1 billion). This increase was primarily driven by a self-imposed add-on of EUR 6.1 billion in anticipation of final TRIM letters, partly offset by other internal model reviews, which explains the increase in the category model updates. In addition, RWA increased due to asset quality deterioration. This was partly offset by the wind-down of the CIB non-core portfolio and the implementation of the SME supporting factor (i.e. lower capital requirements for SME clients), which are visible in the categories Asset size and Methodology and policy.

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

(in millions)	30 September 2020						30 June 2020		
	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements	Total RWAs	Total capital requirements
1 RWAs at previous quarter end	287	598	1,016			1,900	152	2,136	171
1a Regulatory adjustment	183	386	219			788	63	722	58
1b RWAs at the previous quarter end (end of the day)	104	212	797			1,112	89	1,414	113
2 Movement in risk levels	58	91	-239			-90	-7	-242	-19
3 Model update/changes								7	1
4 Methodology and policy									
5 Acquisitions and disposals									
6 Foreign exchange movements									
7 Other									
8a RWAs at the end of the reporting period (end of the day)	125	253	774			1,152	92	1,112	89
8b Regulatory adjustment	220	436	3			658	53	788	63
8 RWAs at the end of the reporting period	345	689	777			1,810	145	1,900	152

Market risk RWA decreased to EUR 1.8 billion (30 June 2020: EUR 1.9 billion), primarily due to the 60-day average incremental risk charge (IRC) decreasing from EUR 65 million to EUR 49 million (excluding the 26% add-on) as a result of position changes. The effect on RWA of the IRC decrease was partially offset by the 60-day average of the 1-day:

- ▶ VaR moving from EUR 2.4 million to EUR 2.9 million.
- ▶ SVaR moving from EUR 5.0 million to EUR 5.8 million.

The increase in VaR and SVaR are both attributable to position changes.

Capital instruments' main features

Common Equity Tier 1

1	Issuer	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NL0011540547
3	Governing law(s) of the instrument	Dutch Law
Regulatory treatment		
4	Transitional CRR rules	Common equity tier 1
5	Post-transitional CRR rules	Common equity tier 1
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares A
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 940
9	Nominal amount of instrument (as of most recent reporting date)	EUR 1
9a	Issue price	EUR 17.75; 20.40; 22.75; 23.50
9b	Redemption price	N/A
10	Accounting classification	Equity
11	Original date of issuance	07 July 1905
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Optional call date, contingent call dates, and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	N/A
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation	Junior to Additional Tier 1
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

1. N/A inserted if the question is not applicable

Additional Tier 1

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1693822634	XS2131567138
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 EU 575/2013 art 52	AT1 EU 575/2013 art 52
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 994	EUR 993
9	Nominal amount of instrument (in millions, as of most recent reporting date)	EUR 1,000	EUR 1,000
9a	Issue price	100%	100%
9b	Redemption price	100%	100%
10	Accounting classification	Equity	Equity
11	Original date of issuance	10 April 2017	15 June 2020
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	22 Sept 2027 (100% nominal amount), regulatory & tax call (prevailing principal amount)	22 Sept 2025 (100% nominal amount), regulatory & tax call (prevailing principal amount)
16	Subsequent call dates, if applicable	Callable on each interest payment date after first call date	Callable on each interest payment date after first call date
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.75% per year	4.375% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	7%/5.125% CET1	7%/5.125% CET1
32	If write-down, full or partial	Partial	Partial
33	If write-down, permanent or temporary	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	Subject to profit MDA and Max Write up Amount	Subject to profit MDA and Max Write up Amount
35	Position in subordination hierarchy in liquidation	Junior to Tier 2	Junior to Tier 2
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS0619548216	XS0619547838
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Ineligible
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 (grandfathered) EU 575/2013 art 63	Tier 2 (grandfathered) EU 575/2013 art 63
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 141	EUR 159
9	Nominal amount of instrument (in millions, as of most recent reporting date)	EUR 1,228	USD 595 (EUR 506)
9a	Issue price	99.603%	99.131%
9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27 April 2011	27 April 2011
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27 April 2021	27 April 2022
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates, and redemption amount	Tax call (100% nominal amount)	Tax call (100% nominal amount)
16	Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.375% per year	6.25% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2 (continued)

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	00080QAD79 (Cusip 144A) USN0028HAP03 (ISIN Reg S)	US00080QAF28 / XS1264600310
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Ineligible	Tier 2
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 (grandfathered) EU 575/2013 art 63	Tier 2 EU 575/2013 art 63
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 52	EUR 1,272
9	Nominal amount of instrument (in millions, as of most recent reporting date)	USD 113 (EUR 96)	USD 1,500 (EUR 1,277)
9a	Issue price	100%	99.732%
9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	30 June 2011	28 July 2015
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 May 2023	28 July 2025
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates, and redemption amount	Tax call (100% nominal amount)	Tax & regulatory call (100% nominal amount)
16	Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	7.75% per year	4.75% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2 (continued)

1	Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1341466487	US00084DAL47 / XS1392917784
3	Governing law(s) of the instrument	Dutch law	Dutch law
Regulatory treatment			
4	Transitional CRR rules	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2
6	Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 EU 575/2013 art 63	Tier 2 EU 575/2013 art 63
8	Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 280	EUR 848
9	Nominal amount of instrument (in millions, as of most recent reporting date)	SGD 450 (EUR 281)	USD 1,000 (EUR 851)
9a	Issue price	100%	99.827%
9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	01 April 2016	18 April 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	01 April 2026	18 April 2026
14	Issuer call subject to prior supervisory approval	Yes	no
15	Optional call date, contingent call dates, and redemption amount	01 April 2021 (100% nominal amount), tax & regulatory call (100% nominal amount)	Tax & regulatory call (100% nominal amount)
16	Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.75% per year	4.8% per year
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	N/A	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
35	Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

1. N/A inserted if the question is not applicable

Tier 2 (continued)

	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
1 Issuer	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.	ABN AMRO Bank N.V.
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	XS1346254573	XS1586330604	XS1385037558
3 Governing law(s) of the instrument	Dutch law	Dutch law	Dutch law
Regulatory treatment			
4 Transitional CRR rules	Tier 2	Tier 2	Tier 2
5 Post-transitional CRR rules	Tier 2	Tier 2	Tier 2
6 Eligible at solo/ (sub-)consolidated/ solo & (sub-) consolidated	Solo & consolidated	Solo & consolidated	Solo & consolidated
7 Instrument type (types to be specified by each jurisdiction)	Tier 2 EU 575/2013 art 63	Tier 2 EU 575/2013 art 63	Tier 2 EU 575/2013 art 63
8 Amount recognised in regulatory capital (in millions, as of most recent reporting date)	EUR 998	EUR 1,273	EUR 255
9 Nominal amount of instrument (in millions, as of most recent reporting date)	EUR 1,000	USD 1,500 (EUR 1,277)	USD 300 (EUR 255)
9a Issue price	99.383%	99.984%	100%
9b Redemption price	100%	100%	100%
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	18 January 2016	27 March 2017	08 April 2016
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	18 January 2028	27 March 2028	08 April 2031
14 Issuer call subject to prior supervisory approval	Yes	Yes	No
15 Optional call date, contingent call dates, and redemption amount	18 January 2023 (100% nominal amount), tax & regulatory call (100% nominal amount)	27 March 2023 (100% nominal amount), tax & regulatory call (100% nominal amount)	Tax & regulatory call (100% nominal amount)
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons / dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.875% per year	4.4% per year	5.6% per year
19 Existence of a dividend stopper	No	No	No
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No
22 Non-cumulative or cumulative	N/A	N/A	N/A
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down features	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation	Junior to senior unsecured	Junior to senior unsecured	Junior to senior unsecured
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

1. N/A inserted if the question is not applicable

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