
Press Release

ABN AMRO Announces HIPAA Compliant Solutions for the Healthcare Industry

Next Generation Treasury Management Solutions to Address Specific Needs of Healthcare Clients

Chicago, 17 February 2004 - ABN AMRO announces that it is providing HIPAA compliant solutions for the healthcare industry.

EDIFECs, a leading independent provider of compliance testing and certification for the Health Insurance Portability and Accountability Act (HIPAA) has certified ABN AMRO's healthcare payment and transaction solutions to be compliant with the HIPAA standard.

As a sign of its commitment to servicing the healthcare industry ABN AMRO invested significant effort in working with healthcare consulting leader, Cap Gemini Ernst & Young to ensure that its treasury management operations achieved compliance with the privacy requirements of HIPAA which went into effect April 14, 2003 and governs the use and disclosure of Protected Health Information.

ABN AMRO is responding to the regulatory needs of its healthcare customers by embedding HIPAA compliant privacy, security and transaction requirements across its healthcare services portfolio. Over the next several months, ABN AMRO will be introducing a new generation of Treasury Management Services specifically engineered to reduce payment and remittance processing costs for healthcare organizations.

Cindy Murray, Executive Vice-President stated, "The cost of administering healthcare today is estimated to be over \$200 billion annually. ABN AMRO's suite of healthcare services will address this problem by reducing the healthcare payment "paper chase" into a digital processing environment."

For more information about ABN AMRO's healthcare market vision, contact Nav Ranajee, Vice-President of Healthcare Strategy at (312) 904-0935 or nav.ranajee@abnamro.com.

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ABN AMRO

Netherlands-based ABN AMRO is a leading international bank with total assets of more than USD 600bn. It has over 3,000 branches in more than 60 countries and territories, and has a staff of over 100,000 full-time equivalents worldwide. ABN AMRO is listed on the Euronext, London and New York stock exchanges. ABN AMRO operates through three Strategic Business Units, each responsible for managing a distinct client segment. Wholesale Clients provides integrated corporate and investment banking services to corporate, institutional and public sector clients worldwide. Consumer & Commercial Clients focuses on retail and SME clients in three home markets - the Netherlands, the US Midwest and Brazil and in a number of selected growth markets. Private Clients & Asset Management provides private banking services to wealthy clients and investment products to financial intermediaries and institutional clients.

ABN AMRO's Wholesale Clients Strategic Business Unit provides integrated corporate and investment banking solutions to over 10,000 corporate, institutional and public sector clients in over 50 countries. Its client-led approach is sector based and structured around four product groups: Financial Markets, which includes fixed income, syndicated loans, treasury, structured and project finance and risk management; Working Capital, which offers liquidity management, global payments and receivables and trade finance; Corporate Finance & Equities, providing corporate advisory as well as equity capital markets expertise and secondary market services; and

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