

2023 EU-wide Stress Test

Bank Name	ABN AMRO Bank N.V.
LEI Code	BFXS5XCH7N0Y05NIXW11
Country Code	NL



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	5,366	5,958	6,834	7,135	4,870	5,325	5,312
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	139	354	354	354	49	107	107
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-165	-375	-562	-565	-1,773	-1,137	-1,051
Profit or (-) loss for the year	1,867	1,778	2,367	2,350	-1,461	-30	-185
Coverage ratio: non-performing exposure (%)	25.95%	24.03%	22.40%	21.52%	30.62%	29.61%	28.95%
Common Equity Tier 1 capital	19,507	20,424	21,116	21,554	16,884	16,326	15,420
Total Risk exposure amount (all transitional adjustments included)	128,594	132,777	136,506	138,956	137,208	145,002	149,263
Common Equity Tier 1 ratio, %	15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%
Fully loaded Common Equity Tier 1 ratio, %	15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%
Tier 1 capital	21,489	22,406	23,098	23,536	18,866	18,308	17,402
Total leverage ratio exposures	413,525	413,525	413,525	413,525	413,525	413,525	413,525
Leverage ratio, %	5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%
Fully loaded leverage ratio, %	5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.04%						

IFRS 9 transitional arrangements?	No



2023 EU-wide Stress Test: Credit risk IRB ABN AMRO Bank N.V.

								AMRO Bank								
									Actual							
									31/12/2022*							
				re values				ure amounts					Stock of	Stock of	Stock of	
		A-1	RB	F-	IRB	A	IRB	F-	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	Central banks	0	0	0	0	0	0	0	(0 0	0	0			0	
	Central governments Institutions	1,178	0	6,806	0	336	0	1,511		0 2,360	61	0			1	
	Corporates Corporates - Of Which: Specialised Lending	81,599 10,834	3,303 200		181 180	41,428	3,654 191	8,420 4,401		0 79,701 0 13,793	14,587 2,536	3,572 420	23	23		28.22% 31.80%
	Corporates - Of Which: SME	25,445 159,068	1,341	793	1	10,046 15,446	1,063 1,445	299		0 22,125 0 148,259	4,046 10,741	1,367	14	12	0 26 8 15	19.09% 10.07%
	Retail - Secured on real estate property Patril - Secured on real estate property - Of Which: SME	153,900	1,457 1,274	0	0	14,180	1,252	0		0 143,684	10,148 488	1,342		6	7 8	6.15%
ABN AMRO Bank N.V.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3,221 150,679 1,303	1,207	0	0	13,635	1,220	0	· ·	0 2,733 0 140,951 0 1,303	9,660	1,275	2	1 5	6 7	16.98% 5.59% 35.82%
	Retail - Other Retail - Of Which: SME	3,864 2,416	159	0	0	1,168	154	0	Ġ	0 3,271 0 1,907	593 509	159 119	2	2	1 6	39.21% 28.01%
		1,448	40	ő	0	496	68	0	Ò	0 1,364	84	40		·	3 2	72.72%
	Equity Securitisation Other non-credit obligation assets	824				3.091	0			211						
	Other non-credit obligation assets IRB TOTAL	1,970 244,638	4,760	22,805	181	1,468 61,769	5,098	9,931	C	1,970 232,500	25,389	5,096	31	32	1,16	22.79%
									Actual 31/12/2022*							
		A-1		re values F-	100		Risk exposi	ure amounts	IRB				Stock of	Stock of	Stock of	
		A-1	KB	F-	INB	A	INB	F-	IKB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR. %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	стрологе	ехрозоге	стрологе	exposure	exposure	exposure	exposure
	Central banks Central overnments	0	0	0	0	0	0	0		0 0	0	0			0	
	Institutions	578	0	573	0	242	0	0 86		0 620	39	0			1	
	Corporates - Of Which: Specialised Lending	56,363 5.964	2,539 11	3,999 1.651		27,851 1.683		2,081 1.198		0 49,437 0 6.949	9,850 612	2,642 67	20		8 1	25.63% 25.09%
	Corporates - Of Which: SME Retail	21.458 158,464	1.236 1,446	0	0	8.316 15,355	1,431	4 0		0 17.882 0 147,709	3.523 10,688	1.262 1,514	6	8	8 15	18.71% 10.02%
NETHERI ANDC	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	153,347 3,213	1,266	0	0	14,104 543	1,244	0		0 143,175 0 2,726	10,104 487	1,334			7 8.	6.14% 16.94%
NETHERLANDS		150,134 1,303	1,200		0	13,561	1,212	0		0 140,449 0 1,303	9,617	1,267	1	5	6 7	5.58% 35.82%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	3,814 2,415	156 119		0	1,153 672	149 86	0	Ċ	0 3,230	584 509	156 119		2	1 6	39.16%
	Retail - Other Retail - Of Which: non-SME	1,399	37		0	481		0	(0 1,324	75	37		- '	3 2	28.02% 74.74%
	Equity Securitisation	678	0			2,149	0			199	0	0			0	
	Other non-credit obligation assets IRB TOTAL	1,970 218.052	3,985	4,572	56	1,468 47,066	4.059	2.166		1,970 199,934	20,576	4,156	27:	27	5 829	19.94%
									Actual 31/12/2022*							
				re values	ine.			ure amounts	31/12/2022*	-			Stock of	Stock of	Stock of	
		A-1	RB	F-			IRB	F-	31/12/2022* IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR. %	A-I Non-defaulted			IRB Defaulted	A Non-defaulted			31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		RB	F-			IRB	F-	31/12/2022* IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	Non-defaulted 0 0 4	RB	Non-defaulted 0 0 1,429		Non-defaulted 0 0	IRB	Non-defaulted 0 0 238	31/12/2022* IRB Defaulted	0 0 0 0 0 59	0 0 4	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	-
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialized Lending	Non-defaulted 0 0 4 4,745 204	RB	Non-defaulted 0 0 1,429 1,530 62	Defaulted 0 0 0 1 1 0 0	Non-defaulted 0 0 6 3,043	Defaulted 0 0 0 87	Non-defaulted 0 0 0 238 632	31/12/2022* IRB Defaulted	0 0 0 0 0 59 0 5,312 0 249	0 0 4 945	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - 42.07%
	Central banks Central operaments Institutions Corporates Corporate	Non-defaulted) 0 0 4 4,745	RB	Non-defauked 0 0 1,429 1,530	Defaulted 0 0 0 0 0 1 1 0 0 1 1	Non-defaulted 0 0	Defaulted 0 0 0 87	Non-defaulted 0 0 238	31/12/2022* IRB Defaulted	0 0 0 0 0 59 0 5,312	0 0 4	Stage 3 exposure 0 0 0 91 0 477	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - 42.07% - 34.67% 18.55%
FRANCE	Control Sealed Control operaments Section of Comments Section of Comments Compared of Which Section of Comments Compared of Which Section of Comments Comments of Which Section of Comments Comments of Comments of Comments of Comments Comments of Comments of Comments Comment	Non-defaulted 0 0 4 4,745 204 2,349	RB	F- Non-defaulted 0 0 1,429 1,530 62 724	Defaulted 0 0 0 0 0 1 1 0 0 1 1	Non-defaulted 0 0 6 3,043	Defaulted 0 0 0 87	Non-defaulted 0 0 0 238 632	31/12/2022* IRB Defaulted	0 0 0 0 0 0 0 59 0 5,312 0 249 0 2,758	0 0 4 945	Stage 3 exposure 0 0 0 0 0 91 1 1 1 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	- - - 42.07% - 34.67% 18.55% 8.30%
FRANCE	Central Service Central governments Frathations Corporates Corporates - Of Michi. Socialised Leiding Corporates - Of Michi. Sect. Retail Retail - Second on real estate property Retail - Second on real estate property Retail - Second on real estate property	Non-defaulted 0 0 4 4,745 204 2,349	RB	F- Non-defaulted 0 0 1,429 1,530 62 724	Defaulted 0 0 0 0 0 1 1 0 0 1 1	Non-defaulted 0 0 6 3,043	Defaulted 0 0 0 87	Non-defaulted 0 0 0 238 632	31/12/2022* IRB Defaulted	0 0 0 0 0 0 0 59 0 5,312 0 249 0 2,758	0 0 4 945	Stage 3 exposure 0 0 0 0 91 1 1 1	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- - - 42.07% - 34.67% 18.55%
FRANCE	Central Service Central governments Frathations Corporates Corporates - Of Michi. Socialised Leiding Corporates - Of Michi. Sect. Retail Retail - Second on real estate property Retail - Second on real estate property Retail - Second on real estate property	Non-defaulted 0 0 4 4,745 204 2,349 49 42 4	RB	F- Non-defaulted 0 0 1,429 1,530 62 724 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 1 1 0 0 1 1	Non-defaulted 0 0 6 3,043	Defaulted 0 0 0 87	Non-defaulted 0 0 0 238 632	31/12/2022* IRB Defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 945	Stage 3 exposure 0 0 0 0 91 1 1 1 0 0 0 1 1 0 0 0 0 0 0	Stock of provisions for Stape I exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 stage 3 exposure	- - - 42.07% - 34.67% 18.55% 8.30%
FRANCE	Central Service Central governments Institutions Cerporates Cerporates - Of Which: Secondard Lending Cerporates - Of Which: Secondard Lending Cerporates - Of Which: Secondard Lending Retail - Secondard on real exists property Retail - Secondard on real exists property Retail - Secondard on real exists property - Of Which: SME Retail - Secondard on real exists property - Of Which: SME Retail - Central - Secondard on real exists property - Of Which: SME Retail - Central - Secondard on real exists property - Of Which: SME Retail - Central - Secondard - Of Which: SME Retail - Central - Other Retail - Of Which: SME	Non-defaulted 0 0 4 4,745 204 2,349 49 42 4	RB	F- Non-defaulted 0 0 1,429 1,530 62 724	Defaulted 0 0 0 0 0 1 1 0 0 1 1	Non-defauted 0 0 6 3,043 59 1,204 9 7 1 6 0 0 0 2 2	Defaulted 0 0 0 87	Non-defaulted 0 0 0 238 632	31/12/2022* IRB Defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 945	Stage 3 exposure 0 0 0 0 91 1 1 1 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 10 1 1 3 3 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1	- 42.07% - 34.67% - 34.67% 18.55% 8.30% - 8.30%
FRANCE	Control lavalet Control along comments Entireliate Composition of Which: Secretained Lending Retail - Secretained on an electric property Retail - Secretained on real entireliate property of Which: Secretained Retail - Control and electric property of Which: Secretained Retail - Control Retail - CO Which: Sec. Retail -	Non-defaulted 0 0 4 4,745 204 2,349 49 42 4	RB	F- Non-defaulted 0 0 1,429 1,530 62 724 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 1 1 0 0 1 1	Non-defaulted 0 0 6 3,043	Defaulted 0 0 0 87	Non-defaulted 0 0 0 238 632	31/12/2022* IRB Defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 945	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2	- 42.07% - 34.67% - 34.67% - 8.30% - 8.30% - 47.98%
FRANCE	Central Service Central governments Institutions Cerporates Cerporates - Of Which: Secondard Lending Cerporates - Of Which: Secondard Lending Cerporates - Of Which: Secondard Lending Retail - Secondard on real exists property Retail - Secondard on real exists property Retail - Secondard on real exists property - Of Which: SME Retail - Secondard on real exists property - Of Which: SME Retail - Central - Secondard on real exists property - Of Which: SME Retail - Central - Secondard on real exists property - Of Which: SME Retail - Central - Secondard - Of Which: SME Retail - Central - Other Retail - Of Which: SME	Non-defaulted 0 0 4 4,745 204 2,349 49 42 4	RB	F- Non-defaulted 0 0 1,429 1,530 62 724 0 0 0 0 0 0 0	Defaulted 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defauted 0 0 6 3,043 59 1,204 9 7 1 6 0 0 0 2 2	Defaulted 0 0 0 87 0 24 1 1 1 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 238 632	31/12/2022* IRB Defaulted (((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 945	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 1 1 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1	- 42.07% - 34.67% - 34.67% - 8.30% - 8.30% - 47.98%
FRANCE	Control lavalet Control along comments Entireliate Composition of Which: Secretained Lending Retail - Secretained on an electric property Retail - Secretained on real entireliate property of Which: Secretained Retail - Control and electric property of Which: Secretained Retail - Control Retail - CO Which: Sec. Retail -	Non-defaulted 0 0 4 4 4,745 204 204 42 42 42 6 6 0 0 6 0 0 0 0	RB	Non-defaulted 0 0 1,429 1,530 62 724 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 6 3,043 59 1,204 9 7 1 6 0 0 2 2 5755	Defaulted 0 0 0 87 0 24 1 1 1 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 238 632 37 275 0 0 0 0 0 0 0 0 0 0	31/12/2022* IRB Defashed () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 945 15 16 314 1 1 3 3 0 0 1 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stoge 2 exposure	Stock of provisions for Stock of provisions for Stock of Composition fo	42.07% 34.67% 18.55% 8.30%
FRANCE	Control lavalet Control along comments Entireliate Composition of Which: Secretained Lending Retail - Secretained on an electric property Retail - Secretained on real entireliate property of Which: Secretained Retail - Control and electric property of Which: Secretained Retail - Control Retail - CO Which: Sec. Retail -	Non-defaulted 0 0 4 4 4,745 204 204 42 42 42 6 6 0 0 6 0 0 0 0	RB	Non-defaulted 0 0 1,429 1,530 62 724 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 6 3,043 59 1,204 9 7 1 6 0 0 2 2 5755	Defaulted 0 0 0 87 0 24 1 1 1 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 238 632 37 275 0 0 0 0 0 0 0 0 0 0	31/12/2022* IRB Defaulted (((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 945 15 16 314 1 1 3 3 0 0 1 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for provisions f	42.07% 34.67% 18.55% 8.30% 47.98%
FRANCE	Control lavalet Control along comments Entireliate Composition of Which: Secretained Lending Retail - Secretained on an electric property Retail - Secretained on real entireliate property of Which: Secretained Retail - Control and electric property of Which: Secretained Retail - Control Retail - CO Which: Sec. Retail -	Non-defaulted 0 0 4 4,745 2,349 4,245 6 0 0 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defaulted 0 0 0 0 1.029 1.029 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defoulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defaulted Official Control Contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 945 15 16 314 1 1 3 3 0 0 1 1 0 0 0 0 0 0 0	0 0 0 0 9 9 9 1 1 1 1 1 1 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 34.67% 3.34.67% 8.30% 8.30% 47.99% 47.99%
FRANCE	Control lavalet Control along comments Entireliate Composition of Which: Secretained Lending Retail - Secretained on an electric property Retail - Secretained on real entireliate property of Which: Secretained Retail - Control and electric property of Which: Secretained Retail - Control Retail - CO Which: Sec. Retail -	Non-defaulted 0 0 4 4 4,745 204 204 42 42 42 6 6 0 0 6 0 0 0 0	Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defauted 0 0 1,429 1,530 2,520 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defoulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Output Out	F- Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022* Defailted Defailted () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 945 156 156 157 158 158 158 158 158 158 158 158 158 158	0 0 0 0 9 9 9 1 1 1 1 1 1 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 34.67% 3.34.67% 8.30% 8.30% 47.99% 47.99%
FRANCE	Control lavalet Control lavorements Entitutions Comprised - Of Which: Specialized Lending Retail - Specialized - Of the Comprised - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of the Retail - Of Which: Specialized Lending Retail - Of	Non-defaulted 0 0 4 4,745 2,349 4,245 6 0 0 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defaulted 0 0 0 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.529 0 1.52	Defoulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	31/12/2022* Defaulted Official Control Contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 945 15 16 314 1 1 3 3 0 0 1 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 34.67% 18.55% 8.30%
FRANCE	Central Service Central converments Section of Converments Section of Converments Corporate - Of Which: Sectional Lending Corporate - Of Which: Sectional Converments Corporate - Of Which: Sectional Converments Retail - Section of Converments Retail - Sectional Converments Retail - Conv	Non-defaulted 0 0 4 4 4,255 2014 4 9 6 6 6 0 6 4 4,280	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Octaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 945 156 156 157 158 158 158 158 158 158 158 158 158 158	0 0 0 0 9 9 9 1 1 1 1 1 1 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 34.67% 18.53% 8.30% 47.98% 47.98%
FRANCE	Control severaments Composition of Which Specialized Lending Research Secured on real cashs property Of Which control of the Research Composition Composition of the Research Composition of the Research Composition Composition of the Research Composition Composition Composition of the Research Composition Com	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F- Non-defaulted 0 1.430 1.530 1.530 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Octaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9 9 9 1 1 1 1 1 1 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 42.07% 42.07% 18.59% 18.59% 18.59% 47.99% 47.99% 41.73% Coverage Ratio
FRANCE	Control basels Control operaments Comparison	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defa	F Neon-defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defa	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9 9 9 1 1 1 1 1 1 0 0 0 0 0 0 0	provisions for Stage 1 exposure 6 Stage 1 Stage 1 Stage 1 exposure 6 Front Stage 1 exposure 6	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 34.67% 18.59% 18.59% 18.30% 47.98% 47.98% 43.71% Coverage Ratio Stage 3 exposure
FRANCE	Control banks Control governments Sociations Comparison	Non-detaulated	Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defaulted	Non-defaulted A Non-defaulted A Non-defaulted A Non-defaulted C C C C C C C C C C C C C C C C C C C	Defaulted Defa	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	Staps 1 copations Staps 2 Staps 3 Staps 4 Staps 3 Staps 4 S	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 99 99 99 99 99 99 99 99 99 99 99 99	provisions for Stage 1 exposure 6 Stage 1 Stage 1 Stage 1 exposure 6 Front Stage 1 exposure 6	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	2 42.07% 34.67% 18.59% 18.59% 18.30% 47.99% 47.99% 43.71% Coverage Ratio Steps 3 Steps 3 Steps 3 Steps 4 19.71%
	Control Sealed Control convertments Composition - Of Which Specialized Lending Recall - Specialized Lending Specialized Lending Recall - Specialized Lending Specialized Lending Recall - Office Recall Composition -	Non-defaulted	Defaulted Defa	F Neon-defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defa	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 99 99 99 99 99 99 99 99 99 99 99 99	provisions for Stage 1 exposure 6 Stage 1 Stage 1 Stage 1 exposure 6 Front Stage 1 exposure 6	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 42.07% 18.50% 18.50% 18.50% 47.98% 47.98% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73%
	Control banks Control allowerments Enthrolmes Comprovers - Of Which: Specialized Lending Retail - Specialized control control control property - Of Which: Specialized Lending Retail - Specialized - Of Which: Specialized Lending Retail - One Medial - Of Which: Specialized Lending Retail - One Medial - Of Which: Specialized Lending Comprovers - Of Which: Specialized Lending Other non-credit obligation assets IRS TOTAL Control banks Control allowers Comprovers - Of Which: Specialized Lending Retail - Second on real settle property	Non-detaulated	Defaulted Defa	Non-defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defa	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	Staps 1 copations Staps 2 Staps 3 Staps 4 Staps 3 Staps 4 S	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 99 99 99 99 99 99 99 99 99 99 99 99	provisions for Stage 1 exposure 6 Stage 1 Stage 1 Stage 1 exposure 6 Front Stage 1 exposure 6	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	43,07% A 07%
FRANCE UNITED KINGDOM	Control banks Control allowerments Enthrolmes Comprovers - Of Which: Specialized Lending Retail - Specialized control control control property - Of Which: Specialized Lending Retail - Specialized - Of Which: Specialized Lending Retail - One Medial - Of Which: Specialized Lending Retail - One Medial - Of Which: Specialized Lending Comprovers - Of Which: Specialized Lending Other non-credit obligation assets IRS TOTAL Control banks Control allowers Comprovers - Of Which: Specialized Lending Retail - Second on real settle property	Ner- defaulted	Defaulted Defa	Non-defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defa	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	\$1.00 miles \$1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 99 99 99 99 99 99 99 99 99 99 99 99	provisions for Stage 1 exposure 6 Stage 1 Stage 1 Stage 1 exposure 6 Front Stage 1 exposure 6	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 42.07% 18.50% 18.50% 18.50% 47.98% 47.98% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73% 41.73%
	Control Sevela Comprehen Of Which Specialized Lending Corporates Of Which Specialized Lending Recall Secured on real entire preparty Of Which condition Recall Could First Specialized Lending Interview Of Which Condition Recall Could First Specialized Lending Recall Could First Specialized Lending Recall Country Recall Country Specialized Lending Recall Country Recall Country Specialized Lending Recall Country Recall Country Specialized Lending Recall Country Specialized Lending Country Specialized Lending Country Specialized Lending Country Specialized Lending Corporates Of Which Specialized Lending Corporates Of Which Specialized Lending Example Country Specialized Lending Recall Country Specialized C	Ner- defaulted	Defaulted Defa	Non-defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defa	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	\$1.00 miles \$1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 99 99 99 99 99 99 99 99 99 99 99 99	provisions for Stage 1 exposure 6 Stage 1 Stage 1 Stage 1 exposure 6 Front Stage 1 exposure 6	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	43,07% A 07%
	Central services Central governments Entireliance Composition of Which: Secretained Lending Restal - Secretained on real estable property Restal - Secretained on real estable property of Which: SME Restal - Central restal - Secretained on real estable property of Which: SME Restal - Central Resta	Ner- defaulted	Defaulted Defa	Non-defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defa	Non-defaulted	31/12/2022* RB Defaulted C C Actual 31/12/2022* RB	\$1.00 miles \$1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 99 99 99 99 99 99 99 99 99 99 99 99	provisions for Stage 1 exposure 6 Stage 1 Stage 1 Stage 1 exposure 6 Front Stage 1 exposure 6	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	43.07% 34.47% 3.10% 3.10% 3.10% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.7.90% 4.
	Central basels Central governments Entitivities Comprehen - Of Which: Specialized Lending Retail - Specialized control on the death property - Of Which: Specialized Lending Retail - Specialized control on the death property - Of Which: Specialized Lending Retail - One India - One Retail - Of Which: Specialized Lending Retail - One India - Of Which: Specialized Lending Retail - One India - Of Which: Specialized Lending Comprehen - Of Which: Specia	Ner- defaulted	Defaulted Defa	Non-defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted	31/12/2022* Definited (Stape 1 (exposure to 1,000 pt	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 99 99 99 99 99 99 99 99 99 99 99 99	provided for exposure statements of exposure stateme	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42.07% 42

2023 EU-wide Stress Test: Credit risk IRB

						ABN	AMRO Bank	N.V.							
								Actual							
								31/12/2022*							
		Exposu	re values			Risk expos	ure amounts								
	Ar.	IRB	FI	RB	A-	IRB	E	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
(IIII EUK, N)				^	^				^	^				_	
	0	0	0	0	0		0	0	0	0	0		0	0	
	7	0	643	0	16	0	199	0	63	0	0	0	0	0	-
	3,477	15	803	0	1.714	53	558	0	3.797	395	15	5	3	5	35,34%
	20	0	727	0	3	0	514	0	655	80	0	1	1	0	-
	563	3	0	0	105	7	0	0	560	2	3	1	0	1	29.80%
	71	1	0	0	14	2	0	0	63	8	1	0	0	0	58.15%
,	63	0	0	0	11	0	0	0	57	6	0	0	0	0	0.00%
property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
property - Of Which: non-SME	63	0	0		11		0		57	- 6	0	0	0	0	0.00%
	0	0	0		0		0		0		0	0	0	0	
	8	1	0	0	3	2	0	0	6	2	1	0	0	0	58.23%
: SME	0	0	0		0	0	0	0	0	0	0	0	0	0	-
: non-SME	8	1	0		3	2	0	0	6	2	1	0	0	0	58.23%
	40				76										

	Í								Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	IRB	F-	IRB	A-	IRB	F-1	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0		0	0	ſ	j -
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0) -
	Institutions	0	0	99	0	0	0	19	0	40	0		0	0) -
	Corporates	2,910	71	233	0	1,519	132	151	0	2,883	244	71	. 3	3	18	8 25.84%
	Corporates - Of Which: Specialised Lending	39	0	156	0	7	0	135	0	183	11		0	0) -
	Corporates - Of Which: SME	163	25	0	0	90	44	0	0	151	12	25	0	1		6 24.88% 0 16.97%
	Retail	116	2	0	0	24	2	0	0	100	15	- 2		0		16.97%
	Retail - Secured on real estate property	102	1	0	0	20	1	0	0	92	11		0	0		0 5.70% 0 52.74%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	2	0		0	0	C	
DELGIUM	Retail - Secured on real estate property - Of Which: non-SME	100	1	0	0	19	1	0	0	89	11		0	0		0 1.39%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0) -
	Retail - Other Retail	13	1	0	0	4		0	0	9	4		0	0		0 24.55%
	Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	0	0	0	0		0	0		0 27.56% 0 22.20%
	Retail - Other Retail - Of Which: non-SME	13	1	0	0	3		0	0	9	4		. 0	0		3 22.20%
	Equity	3	0			12	0			0	0		0	0) -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0			0) -
	IRB TOTAL	3,029	73	332	0	1,555	134	170	0	3,023	259	73	3	3	15	9 25.58%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F	IRB	A-	IRB	F-I	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0		0	0		j -
	Central governments	0	0	0	0	0	0	0	0	0	0		0	0		j -
	Institutions	0	0	81	0	1	0	19	0	50	0		0	0		j -
	Corporates	1.221	0	2.127	0	747	0	1.032	0	3.027	309		3	3		j -
	Corporates - Of Which: Specialised Lending	195	0	429	0	88	0	348	0	495	121		1	1) -
	Corporates - Of Which: SME	64	0	50	0	20	0	14	0	83	31		1	1		3 -
	Retail	5	0	0	0	1	0	0	0	5	0		0	0		J -
	Retail - Secured on real estate property	5	0	0	0	0	0	0	0	5	0		0	0		a -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0		a -
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	0	0	0	0	5	0		0	0		a -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0		a -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0	0		a -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0		a -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0	0		a -
	Equity	0	0			1	0			0	0		0	0		a -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0		0	0		j -
	IRB TOTAL	1,227	0	2,207	0	749	0	1,051	0	3,081	310		3	3		J-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB ABN AMRO Bank N.V.

					31/12/2023							Baseline Scenario	•						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		0	0 0	exposure 0 0	exposure 0	exposure 0	exposure	0	0	0	exposure 0	exposure	exposure 0	exposure	0	0		exposure	exposure 0	exposure	exposure -
	Institutions Corporates Corporates - Of Which: Specialised Lending	2,34 71,85 12,40	98 21,24 07 3,75	3 589	0 0 5 2 3 159 9 35	0 0 313 58	1,287 1,74	35.97% 27.30% 29.62%	2,327 65,548 11,816	26,351 4,151	5,961 783	153 153	429	0 4 1,551 224	35.27% 26.02% 28.69%	2,310 61,825 10,954	90 28,724 4,805	2 7,31 5 99	0 0 14 1 3	0 0 2 0 4 534 5 103	7 7 1,840 282	34.40% 25.17% 28.49%
	Corporates - Of Which: SME Retail Patrill - Secured on real artists property	19,21 144,93 140,93 2,32	14 6,49 36 13,19 34 12,13	7 2,390 9 2,101	2 55 2 42 1 15 0 5	89 87 42	346 221 108	18.87% 9.25% 5.16%	17,705 145,403 141,573	7,475 11,752 10,641	2,358 3,370 2,960 156	52 36 1 14	116 105 52	439 296 137	18.62% 8.79% 4.64% 19.95%	16,759 146,454 142,721	7,867 9,769 8,667	7 3,78	3 4 2 3 5 1	9 142 5 105 4 54 6 24	536 365 166	18.40% 8.49% 4.39% 20.37% 3.44% 40.33%
ABN AMRO Bank N.V.	Retail - Secured on real easter property - Of Which: SME Retail - Secured on real easter property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	138,61 1,17 2,82 1.57	12 11,28 76 12 25 93	1 1,993 4 28 5 26	3 10 8 0 3 26	30 2 43	88 11 102	19.10% 4.40% 38.02% 38.88% 29.30%	2,143 139,430 1,183 2,647 1,430	113 998	2,804 31 379	9 1 21	34 1 51	106 12 147	3.78% 39.36% 38.75% 29.73%	2,031 140,691 1,189 2,543 1,350	1,046 7,622 104 997 874	3,57 4 3 7 48	4 2	9 31 1 1 1 49	123 14 185	3.44% 40.33% 38.39% 29.75%
	Retail - Other Retail - Of Which; non-SME Equity Securitisation	1,25 18	53 15 83 2	5 80	0 18 2 0	13 0	49	60.70% 32.30%	1,216 160	141 48	130	14	17	73 1	55.97% 32.46%	1,194 141	123 64	3 17	2 1	9 30 4 14 0 0	93	23.75% 54.06% 2 32.55%
	Other non-credit obligation assets IRB TOTAL	1,97 221,33	70 32 34,54	2 7,111	0 0 1 203	400	1,510	21.24%	1,970 215,407	38,232				1,853	19.82%	1,970 212,700	38,648	11,63	0 8 18:	0 0 2 640	2,214	19.02%
					31/12/2023 Stock of	Stock of	Stock of					Baseline Scenario 31/12/2024 Stock of	Stock of	Stock of					31/12/2025 Stock of	Stock of	Stock of	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central operatments Institutions Corporates Corporates - Of Which: Specialised Lending	61 44,00 6,17			0 0 0 0 1 1 9 109 3 17	0 0 0 236	0 0 1 1 888	- - 42.87% 25.83% 23.63%	0 0 614 38,067 5,839	19,561	0 0 4 4,300 242	0 0 1 1 101 18	302	0 0 2 1,077 59	42.87% 25.04% 24.18%	0 611 35,292 5,374	0 0 42 21,399 1,915	5,23 5 33	0 6 8 9 8 1	0 0 0 0 1 0 3 395 7 40	0 0 2 1,283	42.87% 2 42.87% 3 24.50% 4 24.96%
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	15,14 144,39 140,43	44 5,84 92 13,14 31 12,09	2 1,683 3 2,376 3 2,08	2 46 6 42 8 15	75 87 42	308 219 108	18.32% 9.21% 5.15%	13,810 144,861 141,072	6,695 11,699 10,597	2,163 3,350 2,944	36 14	100 104 52		17.97% 8.77% 4.63%	12,942 145,909 142,217	7,052 9,724 8,631	2 2,67 4 4,27 1 3,76	4 4 7 3 5 1	2 119 5 105 4 54	473 362 165	24.50% 24.96% 17.69% 8.47% 4.38%
NETHERLANDS	Retal - Secured on real estate property - Of Which: SME Retal - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	2,31 138,11 1,17 2,78	15 11,23 76 12	8 1,990 4 28	8 5 0 10 8 0 9 26	13 29 1 2 43	21 87 11 101	19.07% 4.39% 38.02% 38.83%	2,137 138,934 1,183 2,606	9,612 113	2,788 31 375	5 9 1 21	15 33 1	31 105 12 145	19.93% 3.78% 39.36% 38.71%	2,025 140,192 1,189 2,503	1,043 7,587 104 989	1 3	1 4 4 9 2	5 24 9 30 1 1 1 49	43 122 14 184	20.35% 3.44% 40.33% 38.36%
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	1,57 1,21	72 78 13 14		2 8 7 18 2 0	30 13 0	53 47 1	29.31% 61.31% 33.52%	1,430 1,177 149	856 133	248 127 3	7 14 0	34 17	74 71 1	29.74% 56.26% 33.58%	1,349 1,154 131	874 115 63		1 8 1	6 36 4 13 0 0	92 91 2	38.36% 29.76% 54.26% 33.62%
	Securitisation Other non-credit obligation assets IRS TOTAL	1,97 191,15		0 (0 5,818	0 0 B 152	0 323	1,108	19.05%	1,970 185,662	0 31,347	7,657	138	406	0 1,374	17.94%	1,970 183,913	31,227	9,52	0 6 13	0 0	1,650	17.32%
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central basiss Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure
	Central banks Central operaments Institutions Corporates Corporate	Stage 1 exposure	exposure 0 0 77 1,21 23 3	Stage 3 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 15	Stock of provisions for Stage 3 exposure 0 0 0 53 1 24	exposure	Stage 1 exposure 0 0 59 4.891 212 2,529	0 0 4 1,228	Stage 3 exposure 0 0 1 229 5 100	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 68 1 32	29.47% 24.01% 31.83%	Stage 1 exposure 0 0 5 5 8 4,772 195 2,478	Stage 2 exposure 0 0 4 1,227 62 515	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	exposure 1 - 36.17% 27.57% 25.12% 31.35%
FRANCE	Control basis Central governments Institutions Corporates Corporates of Which Specialised Lending Corporates of Which Specialised Lending Exporates of Which SPE Retail Retail - Secured on and setate property Retail - Secured on and setate property SPECIAL SPECIA	exposure 5 4,97 22	exposure 0 0 77 1,21 23 3	Stage 3 exposure 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 15 1 1 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 53 1 1 244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 59 4,891 212	0 0 1,228 48 491 6 6	Stage 3 exposure 0 0 1 1 229 5 100 2 2 0 0	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 68 1 32 0 0 0	- 37.71% 29.47% 24.01% 31.83% 14.79% 7.61% 22.16%	0 0 58 4,772 195	0	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	exposure
FRANCE	Central serverments Tentholiose Composition of Which Secretaries Lending Corporates of Which Secretaries Lending Corporates of Which Secretaries Lending Corporates of Which Self Retail Retail Secret do not an eliminate property Retail Secret do not an eliminate property Retail Secret do not an eliminate property of Which Self Retail Secret do not an eliminate property of Which Self Retail Secret do not an eliminate property of Which Self Retail Secret do not all eliminate property of Which Self Retail Country Retail Secretaries Retail Country Retail Secretaries Retail Secretaries Retail Country Retail Secretaries Retail Secret	exposure 5 4,97 22	exposure 0 0 77 1,21 23 3	Stage 3 exposure 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 155 11 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 53 33 1 1 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	39.70% 33.11% 22.66% 32.71% 16.24% 7.95% 22.47% 7.02%	0 0 0 59 4,891 212 2,529 42	0 0 1 4 1,228 48 491 6 5 1 1 3 3	Stage 3 exposure 0 0 1 1 229 5 100 2 2 2 0 0 0 0 1	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 688 118 322 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29.47% 29.47% 24.01% 31.83% 14.79% 7.51% 6.23%	0 0 58 4,772 195	0	Stape 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 33 2 exposure	exposure 36.17% 27.57% 25.12% 31.35% 13.92% 7.43% 5.75% 5.75% 47.44%
FRANCE	Central severements Control of coverements Composites Coverements Corposites Coverements Corposites Coverements Corposites Coverements Corposites Coverements Cove	exposure 5 4,97 22	exposure 0 0 77 1,21 23 3	Stage 3 exposure 0 0 (0 4 4 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 533	exposure 39.70% 33.11% 22.66% 32.71% 16.24% 7.95% 22.47% 7.02%	0 0 0 59 4.891 212 2,529 42 37 2	0 0 1 4 1,228 48 491 6 5 1 1 3 3	Stage 3 exposure 0 0 1 1 1 2229 5 1000 2 2 0 0 0 0 0 0 0	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for states of a exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29.47% 24.01% 31.83% 14.79% 7.61% 6.23%	0 0 58 4,772 195	0	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	25,25% 27,57% 27,57% 28,12% 31,35% 7,43% 21,05% 47,44% 47,55%
FRANCE	Central serverments Institutions Composites Of Which Secretard lending Corporates Of Which Secretard lending Retail Secretard lending desirable property Retail Secretard lending lendin	exposure 5 4,97 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	22.66% 32.71% 22.66% 32.71% 16.24% 7.95% 24.47% 47.90%	0 0 0 59 4.891 212 2,529 42 37 2	0 0 1 4 1,228 48 491 6 5 1 1 3 3	Stage 3 exposure 0 0 1 1 229 5 1000 2 2 0 0 0 0 0 0 2 232	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stork of provisions for Stage 3 exposure	29.47% 29.47% 29.47% 31.83% 14.79% 6.23% - 47.70% 32.29%	0 0 58 4,772 195	0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stage 3 exposure	exposure
FRANCE	Central severements Institutions Composite of Which Sensited Lending Corporate of Which Sensited Lending Corporate of Which Sensited Lending Corporate of Which Self- Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property of Which Self- Retail - Qualifying Renabling Retail - Qualifying Renabling Retail - Other Retail Retail - Other Retail - Of Which Self- Retail - Other Retail - Of Which Self- Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail - Of Which Self- Secure - Retail - Other Retail -	\$ 5 4,93 22 2,266 4 4 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 oxposure 1 o	0 0 0 15 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 39.70% 33.11% 22.66%, 32.71% 16.24%, 7.95%, 22.47%, 47.90%, 47.92%, 47.92%,	0 0 0 0 59 4,891 2212 2,529 42 23 33 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 4 1,228 48 491 6 5 1 1 3 3	Stage 3 exposure 0 0 1 1 229 5 1000 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2	31/12/2024 Stock of provisions for Stage 1 caposure capos	exposure	Compared	29,47% 29,47% 29,47% 29,01% 31,87% 14,77% 2,216% 6,27% 47,70% 32,27% 47,70% 29,36%	0 0 58 4,772 1955 2,478 43 37 2 2 35 5 0 0 5	0	Stage 3 exposure	Stock of provisions for Stock of provisions for Stock of exposure of the stock of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 36.17% 27.57% 25.12% 25.12% 13.92% 13.92% 21.00% 5.75% 47.44% 31.65% 47.44% 31.65%
FRANCE	Control powersmannis Comproster Of Which Spoosheed Landing Corporates Of Which Spoosheed Landing Corporates Of Which Spoosheed Landing Corporates Of Which Spoosheed Landing Read Society of and states preparing Read Society of and states preparing Read Society of and states preparing Read Control Control Control Control Control Control Read Control Control Read Control Control Read Control Rea	\$ 5 4,93 22 2,266 4 4 3 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1 exposure 2 e	Stock of provisions for exposure of exposu	Stack of special state	exposure 39.70% 33.11% 22.66% 32.71% 16.24% 7.95% 22.47% 7.02%	0 0 0 0 59 4,891 2212 2,529 42 23 33 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 4 1,228 48 491 6 5 1 1 3 3	Stage 3 exposure 0 0 0 0 0 2222 222 222 222 222 222 22	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for control of the control of t	Rock of Page 1 and Page 2 and Page 2 and Page 3 and Pag	23.71% 23.71% 23.47% 24.07% 31.87% 7.61% 6.23% 47.79% 47.78%	0 0 58 4,772 1955 2,478 43 37 2 2 35 5 0 0 5	0	Stage 3 auposure	Stock of provisions for provisions for Stage I exposure	Stack of provisions of provisions for propriess of provisions for	Stock of protection of the pro	25,25% 27,57% 27,57% 28,12% 31,35% 7,43% 21,05% 47,44% 47,55%
FRANCE	Central planets Central covernments Institutions Composition of Which Sponsissed Lending Corporates of Which Sponsissed Lending Corporates of Which Sponsissed Lending Corporates of Shareh Sponsissed Lending Retail - Sourced on seal statistic property. Retail - Sourced on seal statistic property. Retail - Sourced on seal statistic property. Of Which 1945. Retail - Sourced on seal statistic property. Of Which 1945. Retail - Country on an establish property. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Which 1945. Retail - Country on a statistic property. Of Wh	1	exposure 0 0 0 99 1 1,21 32 32 32 32 32 32 32 32 32 32 32 32 32	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions of provisions of provisions of supposers of the provision of the provis	exposure 0 0 0 0 0 155 15 16 16 16 16 16 16 16 16 16 16 16 16 16	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 39.70% 33.11% 22.66%, 32.71% 16.24%, 7.95%, 22.47%, 47.90%, 47.92%, 47.92%,	exposure 0 0 0 9 9 4,99999 1212 1212 2 43 4 52 5 55 0 0 0 4,99999 5 5 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	exposure 0 0 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 1 1 1 22929 3 5 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/12/2024 Stock of provisions for Stope 1 capenar ca	exposure C C C C C C C C C C C C C C C C C C	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 37.71% - 24.47% - 24.47% - 3.1.53% - 1.1.53% - 1.2.5% - 2.2.10% - 6.2.3% - 47.78% 47.78% 29.36% - Coverage Ratio - Stage 3	0 0 0 58 58 58 58 58 58 58 58 58 58 58 58 58	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 30 30 Stage 3	Stock of provisions for Stock of provisions for Stock of exposure of the stock of provisions for Stock of Stock of provisions for Sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure 36.17% 25.27% 25.25% 31.35% 31.35% 31.35% 31.35% 32.40% 22.40% 47.50% 22.40% Coverage Ratio-Stage 3 exposure
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1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,00
	Central banks Comprehe Of Which Specialized Landing Corporates Of Which Specialized Landing Corporates Of Which Specialized Landing Corporates Of Which Specialized Landing Read Specialized Control of Specialized Landing Read Specialized Control of Specialized Landing Read Specialized Control of Specialized Landing Read Control of Specialized Landing Comprehe Control of Specialized Landing Read Read Control of Specialized Landing	\$ 1 4/22 22 22 22 23 24 4 4 4 4 4 4 4 4 4 4 4	Stage 2 Stag	Stage 3 exposure Stage 3 exposure	Stock of provisions of provisions of provisions of supposers of the provision of the provis	exposure 0 0 0 0 0 155 15 16 16 16 16 16 16 16 16 16 16 16 16 16	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23.75% 23.75% 23.11% 23.11% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23.27% 23	Composition Composition	Companies	0 0 1 1 229 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/12/2024 Stock of provisions for Stope 1 capenar ca	exposure C C C C C C C C C C C C C C C C C C	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### ##################################	0 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 12 12 30 30 30 5tage 3 exposure	Stock of provisions for Stock of provisions for Stock of exposure of the stock of provisions for Stock of Stock of provisions for Sto	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,00

2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario	,								/	
					31/12/2023							31/12/2024							31/12/2025			
	(min ELF, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks	0	0	0) (-	0	0	0	0		0		0	0		0	ſ	1	ð -
	Central governments	0	0	0) (0		0	0	0	0		0		0	0		0		1	3 -
	Institutions	63		0) (33.91%	62	1	0	0		0	33.97%	62	1		0		1	0
	Corporates	3.478	668	60	7	7 3	13	21.73%	3.425	672	111	7	12	22	19.90%	3.300	742	165	7	10	4 3'	12
	Corporates - Of Which: Specialised Lending	594	134	7	2	2 2		26.70%	566	155	15	5 2	4	4	28.29%	523	188	23	2		4	7
	Corporates - Of Which: SME	540	20	6			2	29.54%	517	39	9	9 1		3	29.52%	505	47	13	1			4
	Retail	63	7	2) (0	22.89%	62		3	0		1	18.00%	63	6		0		4 7	1
	Retail - Secured on real estate property	56	6	1) (0	2.77%	55	6	2	2 0		0	2.74%	56	5		0		J	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0		0) (22.51%	0	0	0	0		0	22.07%	0	0		0		1	0
GLICIPANT	Retail - Secured on real estate property - Of Which: non-SME	56	6	1) (0	2.77%	55	6	2	2 0		0	2.73%	56	5		0		J	J
	Retail - Qualifying Revolving	0		0) (-	0	0	0	0		0	-	0	0		0		1	a -
	Retail - Other Retail		1	1) (0	57.41%	7	1	1	0		0	56.73%		1		0		4	0
	Retail - Other Retail - Of Which: SME	0	0	0) (0	-	0	0	0	0		0		0	0		0		J	J -
	Retail - Other Retail - Of Which: non-SME		1	1) (57.41%	7	1	1	1 0		0	56.73%	7	1		0		1	0
	Equity	4	0	0) (0	14.42%	4	0		0		0	14.42%	3	1		0		4	0
	Securitisation																				1	4
	Other non-credit obligation assets	0	0	0) (0	-	0	0	0	0		0		0			0		4	٠ -
	IRB TOTAL	3,607	676	63	7	1 7	14	21.78%	3,552	680	114	1 7	12	23	19.87%	3,428	750	168	7	14	37	2 1

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0			0	-	0	0	0	0	0	0			0		0	0	0	i -
	Central governments	0		0			0		0	0	0	0		0			0		0			, -
	Institutions	40	0	0			0	34.50%	40	0	0	0	0	0	34.50%				0	0		34.50%
	Corporates	2,644	454	100	4	4	23	22.78%	2,630	433	134	4	7	28	20.84%		467	172	- 4	8	34	19.57%
	Corporates - Of Which: Specialised Lending	165	27	2			0	25.75%	157	34	4	1	1	1	27.29%	b 145	44		0	1	2	28.57%
	Corporates - Of Which: SME	145	17	26			7	25.15%	139	21	28	0	0	7	25.37%	b 135	23	29	0	1		7 25.55%
	Retail	101	13	3			0	14.58%	100	13	5	0		1	12.89%	0 101	11		0			11.87%
	Retail - Secured on real estate property	91	10	2			0	5.01%	90	10	3	0	0	0	4.62%		8		0	0		4.44%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	2	0	0			0	36.99%	1		0	0	0	0	32.45%		1		0	0		30.22%
DELGION	Retail - Secured on real estate property - Of Which: non-SME	90	10	2			0	2.26%	89	9	3	0		0	2.48%	b 90	8		0			2.55%
	Retail - Oualifying Revolving	0	0	0			0		0	0	0	0	0	0	-		0		0	0		4
	Retail - Other Retail	10	3	1			0	27.12%	10	3	2	0		0	28.58%	b 10	3		0			29.38%
	Retail - Other Retail - Of Which: SME	0	0	1			0	27.77%	0	0	1	0	0	0	27.95%	6	0		0	0		28.00%
	Retail - Other Retail - Of Which: non-SME	10	3	1			0	26.70%	9	3	1	0	0	0	28.94%	b 10	3		0	0		30.14%
	Equity	0	- 0	0			0		0	0	0	0	- 0	0	-		0		0	0		4
	Securitisation																					4
	Other non-credit obligation assets	0	- 0	0			0		0	0	0	0	- 0	0			0		0	0		4
	IRB TOTAL	2,785	468	103	4	1 4	23	22.51%	2,770	447	139	4	7	29	20.57%	2.700	479	178	4	8	34	19.33%

												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0	-	0 1	-	0	0		0 () (-	Ü				0 (0 -
	Central governments	0	0	0	0		0 1	-	0	0	-	0 0		1	-					0 0		0 -
	Institutions	49	0	0	0		0 1	44.99%	49	0	-	0 0		1	44.99%	49				0 0		0 44.99%
	Corporates	2,781	533	22	4		6 .	19.85%	2,751			8		9 10	20.21%	2,648	601	8		4 1	1 1	6 20.47% 6 27.87%
	Corporates - Of Which: Specialised Lending	447	162	6	1		3	25.15%	427	174	14	4			26.64%	397	190	2	2	1 !	5	6 27.87%
	Corporates - Of Which: SME	82	30		0		1 1	29.66%	82	30		2 (29.44%	83	21		3	0 :	1	1 29.28%
	Retail	5	0		0		0 1	2.63%	5	0		0 0) (2.60%		- 1)	0 0		0 2.61%
	Retail - Secured on real estate property	5	0		0		0 1	2.56%	5	0		0 0) (2.48%		- 1)	0 0		0 2.44%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0			0		0		0	0		0 0) (1)	0 0		0 -
LOXENDOUNG	Retail - Secured on real estate property - Of Which: non-SME	5	0		0		0	2.56%	5	0		0 0) (2.48%		- 1)	0 0		0 2.44%
	Retail - Qualifying Revolving	0	0	0	0		0	-	0	0	-	0 () () -)		0		0 -
	Retail - Other Retail	0	0	0	0		0 1	45.83%	0	0	-	0 0		1	45.19%					0 0		0 44.39%
	Retail - Other Retail - Of Which: SME	0	0	0	0		0 1	-	0	0	-	0 0		1	-					0 0		0 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0 1	45.83%	0	0	-	0 0		1	45.19%					0 0		0 44.39%
	Equity	0	0		0		0 0	0 -	0	0		0 0		1) -				9	0 1		0 -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	-	0 0		0	0	-	0 0))		0		0 -
	IRB TOTAL	2,836	534	22	4		5	19.85%	2,805	537	48	3	9	10	20.22%	2,702	609	80	,	11	1	5 20.47%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB ABN AMRO Bank N.V.

NETICELANDE March						31/12/2023							Adverse Scenario							31/12/2025			
HTT-FELACS 1			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
MAINTEGRALE VALUE ***PRINCIPLE COLUMN*** ***PRINCIPL		(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
MATERIALS		Institutions	2,33	0 0 0 0 6 75	0 0	0 0	0 0	0 0 4	39.92%	0 0 2,301	0 0 92	0 0 27	0 0 5	0 0	0 0 10	38.66%	0 0 2,271	100	0 0 6 4	0	0 0	0 0	38.36%
MITTERNOS		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	18,60	0 6,834		43 213	81	1,593 208 529	25.11%	16,699	7,615	878	38	97	2,235 274 888	30.47% 31.19% 27.54%	15,613	7,68	1 4,24	4 26 5 3 4 15	3 62 4 9: 0 16	334	28.97%
## Market and store deciding 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ARN AMBO Book N.V	Patall - Secured on real estate property	141,50	4 11,470 1 904	2,201	127	7 172	572 415 38	18.87% 28.33%	140,134	11,525	3,515 236	139	180	648	18.43% 35.45%	140,288	9,80	4 5,08	2 11	7 12	2 1,241 5 922 0 133	21.48% 18.13% 38.81%
Marie	ADIN APIRO DALIK IV.V.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	139,25	3 10,565 0 128	2,068	102 0 52	2 151 5 59	378 12 145	40.61%	1,161	10,501 131	3,280 36 501	115 1 36	155 2 56	565 16 234	43.35%	1,195	9:	8 4,73 1 4	9 9 1 3 3	7 9: 1 :	7 788 2 18 4 301	16.64% 44.30% 46.12%
NCTIONAL STATE OF THE PARTY OF		Retail - Other Retail - Of Which: non-SME	1,52	1 804 3 160	95	23 28 1	3 42 3 17	82 63 1	39.06% 66.01%	1,346 1,211	858 107	331 170 6	18 18 1	41 15 1	133 100 2	40.30% 59.07%	1,267 1,167	83: 10:	3 43 4 21 2 1	5 1 7 1	5 40 7 1:	178 1 123	56.69%
California Part P		Securitisation Other non-credit obligation assets IRB TOTAL	1,97 218,54	0 0 6 36,720	7,720	550	683	0 2,170	28.11%	1,970 211,886	39,680	11,420	0	0 770	0 3,145	27.54%	1,970 208,141	39,702	0 15,14	0 41	0 (3 805	0 0 6 4,099	27.07%
RETHERLANS Part Pa													Adverse Scenario										
NETHERLANDS March						Stock of	Stock of	Stock of	Carrana Balla				Stock of	Stock of	Stock of	Carrana Barla				Stock of	Stock of	Stock of	Common Balla
NETHERADS		() == ==	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
NETICIANO 1.10		Central banks Central governments		0 0	0 0	0	0 0	0			0	0	0	0	0		0	1	0	0	0 1	0 0	
METHERANOS **** Communication as profiles and the profil		Corporates Corporates - Of Which: Specialised Lending	40,19 6,15	4 17,902 4 1,315	159	18	3 28	41	30.12% 25.55%	36,332 5,729	1,635	264	2 252 18	32		30.78% 25.59%	5,128	2,13	4 36	6 1	6 4	95	31.34% 25.99%
NETHERANCS 1.00 Section 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00		Retail - Secured on real estate property	144,88 141,00	7 12,507 2 11,423	2,517	178	234	483 566 412	22.50% 18.85%	143,315	12,569 11,476	4,027		238		22.12% 18.44%	143,381 139,793	10,78	7 5,74 4 5,05	3 14	8 14 9 18 7 12		21.47%
## Mary Color Each (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (1974) (197	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	2,24 138,75	5 902 7 10,521	132	25 101 0	5 21 1 150	37 375 12	28.30% 18.24%	2,023 137,618	1,021	235 3,261 36	24 115 1	25 154 2	83 561 16	35.44% 17.21%	1,914 137,879	1,02	3 34 1 4,71 1 4		0 29 7 9	9 133 5 784 2 18	38.82% 16.64%
FRANCE Section France F		Retail - Other Retail Retail - Other Retail - Of Which: SME	2,71 1,52	5 955 0 804		51 23	58 42	142 82	47.39% 39.06%	2,513 1,345	858		36 18	56 41	231 133	46.63% 40.30%	2,393 1,266	83:		6 3 5 1	2 5 5 4	1 298 3 178	46.09% 40.85%
FRANCE March March		Equity Securitisation	16	7 29	3	1	0	1	41.40%	141	53	6	10	13	2	41.55%	121	71	0	9	1	1 4	41.66%
## TANKE Control families C					6,355	471	582	1,723	27.11%	1,9/0		9,519	429	635	2,583	27.14%		32,110	12,77	360	669	3,438	26.92%
FRANCE Control blancks Co						31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
FRANCE Control Service Co			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
FRANCE Comparison Comparis			exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
FRANCE Compress of WithStreet Control (and/o) 732 72 73 73 74 73 74 73 74 73 74 74		Central governments Institutions	5	0 0 0 0	0 0	0	0 0	0		0 0 58	0 0 4	0 0	0	0	0		0 0 58		0	0	0 0	0 0	40.01%
FRANCE Mail Societies property 37 4 2 0 0 0 26,60% 27 5 2 0 0 1 22,75% 27 4 3 0 0 0 1 22,75% 27 4 3 0 0 0 1 22,75% 27 4 3 0 0 0 1 22,75% 27 4 3 0 0 0 1 22,75% 27 4 3 0 0 0 1 22,75% 27 4 3 0 0 0 0 1 22,75% 27 4 3 0 0 0 0 1 22,75% 27 2 1 1 0 0 0 0 0 1 22,75% 27 1 1 0 0 0 0 0 1 22,75% 27 1 1 0 0 0 0 0 0 1 22,75% 27 1 1 0 0 0 0 0 1 22,75% 27 2 1 0 0 0 0 0 0 1 22,75% 27 2 0 0 0 0 0 0 0 1 22,75% 27 2 0 0 0 0 0 0 0 0 0		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	23	3 29	3	20 1 16	16 1 1 5 9	58 1 29	23.69% 31.93%	215	43	295 6 165	12 1 8	21 1 10	86 2 51	24.69% 30.62%	192	6	4 1	4 1 0	1 2	1 107 1 2 3 63	25.51% 30.47%
## Appeintment of the property of Which no notifical property	FDANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMF	4	3 6 7 4 2 1	2	0	0 0	1 0	26.68%			3 2 0	0	0	1 1	23.74%	42 37 2		4	3	0 0	1 1	22.01%
Read - Other Parish	FRANCE	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3	5 3	1 1	0	0 0	0	26.26%	35 0	3 0	2	0	0	0	22.36%	35 0		3	2	0 0	0 0	19.98%
Secretarion Secretario Se		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0	0	0	0 0	0	45.40%	0	0	0	0	0	0	46.11%	0 5		0	0	0 0	0 0	46.40%
Stage 1 Stage 2 Stage 3 Stage 2 Stage 3 Stage 2 Stage 3 Stag		Securitisation Other non-credit obligation assets		0 0	0	0	0 0	0		0	0	0		0	0	-	0		0	0	0		-
Supplement Sup		IRB TOTAL	5,113	7 1,165	180	20	17	59	32.70%	4,905	1,259	299	13	21	88	29.36%	4,763	1,310	0 38	9] 1	2 25	109	27.89%
Supple S				1																			
(min ELA, N)			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Corporates 5.691 955 125 13 14 61 39.295 5.283 1.997 421 10 20 81 19.2795 5.061 1.233 507 10 25 98 19.2795 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1		Central banks		0 0	0	exposure	exposure 0	exposure 0		0	0	0	exposure 0	exposure 0	exposure 0	-	0		0	exposure 0	exposure	exposure 0	
Corporates - Of Which: SME 339 78 45 3 2 5 11.6% 309 88 65 13 4 10 15.57% 209 59 72 1 3 12 15.67% 201 60 5 5 4 0 0 1 1.527% 201 60 5 5 4 0 0 1 1.527%		Corporates			325	0 0	0 0	0 0 63			0 0 1,097	0 0 421	0 0 10	0 0 20	0 0 81	- - 19.22%		1,23	0 0 3 50	0 0 7 1	0 1	0 0	- 19.23%
		Corporates - Of Which: SME Retail	33 6	9 78 6 8	56 42 2	3 0	6 3 2	5 1	11.45% 23.95%	309 67	88 6	75 61 3	4 13 0	8 4 0	12 10 1	15.59% 21.45%	289 68	91	9 8 7 5	2	1 1	18 3 12 0 1	16.94% 19.37%
UNITED KINGDOM Real-Secured or mel destate property - Offinition-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	UNITED KINGDOM	Retail - Secured on real estate property - Of Which; non-SME	6	2 7 0 0 2 7	2 2	0	0 0	0	-	63 0 63	6 0 6	3 0 3	0	0	0	-	64 0 64		5	3	0 0	0 1	16.28% - 16.28%
Retail - Condition Retails Of White Condition		Retail - Oualifying Revolving		0 0 4 1 0 0	0	0	0 0	0	81.03%	0 4 0	0	0	0	0	0	72.93%	0 4 0		0	0	0 0	0 0	70.64%
Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Equity Securitisation		4 1	0	0	0 0	0	81.03%	0	0	0	0	0	0	72.93%	0		0	0	0 0	0 0	70.64%
Other more confit delighten assets 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Other non-credit obligation assets	5.55	7 993	327	13	1 15	63	19.26%	5,350	1,103	0 424	0 10	20	0 82	19.24%	5,129	1,238	51	1 10	0 2	98	19.23%

2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELF, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks	0	0	0) (-	0	0	0	0		0		0	0	0	0	0		0 -
	Central governments	0	0	0) (0		0	0	0	0		0		0	0	0	0	0		0 -
	Institutions	62		0) (38.98%	62	1	0	0		0	39.05%	62	1	0	0	0		0
	Corporates	3.555	588	64		9 8	14	22.15%	3.412	672	123	8	13	25	20.69%	3.265	761	181	7	14	3	36
	Corporates - Of Which: Specialised Lending	617	111	8	2	2	2	27.92%	576	142	17	7 2		5	29.11%	515	194	26	2	4		8
	Corporates - Of Which: SME	536	22	8		3 (2	29.42%	509	39	18	3 1		. 5	29.17%	494	48	24	1	1		7
	Retail	63	7	2) (1	31.58%	62	7	4	0		1	26.51%	62	6	5	0	0		1
	Retail - Secured on real estate property	56	6	1) (9.33%	SS	6	2	2 0		0	9.75%	55	5	3	0	0		0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0		0) (34.77%	0	0	0	0		0	45.01%	0	0	0	0	0		0
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	56	6	1) (0	9.32%	55	6	2	2 0		0	9.71%	55	5	3	0	0		0
	Retail - Qualifying Revolving	0		0) (-	0	0	0	0		0	-	0	0	0	0	0		0 -
	Retail - Other Retail	6	1	1) (1	64.35%			1	0		1	60.48%		1	1	0			1
	Retail - Other Retail - Of Which: SME	0	0	0) (0	-	0	0	0	0		0		0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: non-SME	6		1) (1	64.35%	7	0	1	1 0		1	60.48%	7	1	1	0	0		1
	Equity	4	0	0) (0	19.42%	3	1	0	0		0	19.42%	3	1	0	0	0		0
	Securitisation																					4
	Other non-credit obligation assets	0	0	0) (0	-	0		0	0		0		0			0			ð -
	IRB TOTAL	3,684	596	66	9	il s	15	22,52%	3,539	680	127	. 8	12	27	20,90%	3,392	768	187	7	14	31	8 2

		Stage 1 Stage 2 Stage 3 Stock of Stock																				
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	exposure		Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure		provisions for p Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks	0	0	0			0	-	0	0	0	0	0	0		0	0		0	0		i -
	Central governments	0		0			0		0	0	0	0	0	0		0	0		0			
	Institutions	40	0	0			0	39.68%	40	0	0	0	0	0	39.68%	39	1		0	0		39.68%
	Corporates	2,705	391	101	5	4	23	22.86%	2,626	433	139	4	7	29	21.03%	2,546	472	180	4	8	36	5 19.77%
	Corporates - Of Which: Specialised Lending	172	21	2			1	26.93%	160	31	4	1	1	1	28.08%	142	46		1	1		29.02%
	Corporates - Of Which: SME	144	17	27	1		7	25.31%	136	21	32	0	1	8	25.73%	131	23	34	0	1		25.97%
	Retail	100	14	4			1	25.59%	98	13	6	0	0	2	24.22%	98	- 11		0			21.99%
	Retail - Secured on real estate property	90	- 11	2			0	11.21%	88	12	4	0	0	0	11.61%	88	10		0			11.77%
BELGIUM	Retail - Secured on real estate property - Of Which: SME	2	0	0		(0	47.58%	1	1	0	0	0	0	41.46%	1	1		0	0	(39.41%
DELGION	Retail - Secured on real estate property - Of Which: non-SME	89	10	2			0	7.71%	86	11	3	0	0	0	8.99%	87	9		0			9.64%
	Retail - Qualifying Revolving	0	0	0			0		0	0	0	0	0	0	-	0	0		0	0		JI -
	Retail - Other Retail	10	3	2			1	39.47%	11	1	3	0	0	1	40.96%	10	2		0			41.14%
	Retail - Other Retail - Of Which: SME	0	0	1			0	38.37%	0	0	1	0	0	0	38.99%	0	0		0	0		39.39%
	Retail - Other Retail - Of Which: non-SME	9	3	2			1	39.92%	10	1	2	. 0	0	1	41.55%	10	1		0	0		41.65%
	Equity	0	0	0			0		0	0		0	0	0	-	0	0		0			
	Securitisation																					4
	Other non-credit obligation assets	0		0			0		0	0	0	0	0	0		0	0		0			
	IRB TOTAL	2.845	405	106	5	1 4	24	22,97%	2,764	446	146	5	7	31	21.19%	2.684	484	188	4	8	37	19.89%

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0) () -	0	0		0 0			-	Ü				0 (0 -
	Central governments	0	0	0	0) (-	0	0		0 0			-					0 0		0 -
	Institutions	49	0	0	0) (51.75%	49			0 0			51.75%	45				0 0		0 51.75%
	Corporates	2,839	472	25	5		7	20.58%	2,735		51	8 5	10	13	20.95%	2,607	634	9:	5	5 12	2 2	0 20.95% 7 28.24%
	Corporates - Of Which: Specialised Lending	467	141	7	2		3 3	26.22%	436	163	16	6 2			27.34%	392	199	2:	5	1 .	1	7 28.24%
	Corporates - Of Which: SME	82	30	2	0		1 (29.40%	80	29		4 0			28.93%	81	2		5	0 :	1	2 28.99%
	Retail	5	0		0) (9.87%	5	0		0		1	10.49%		- 1)	0 0		0 10.68%
	Retail - Secured on real estate property	5	0		0) (9.46%	5	0		0		1	9.82%		- 1)	0 0		0 10.17%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0			0) () -	0	0		0		1			1)	0 0		0 -
LONEITDOONG	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0) (9.46%	5	0		0 0			9.82%)		0		0 10.17%
	Retail - Qualifying Revolving	0	0	0	0) (-	0	0		0 0			-					0 0		0 -
	Retail - Other Retail	0	0	0	0) (52.59%	0	0		0 0			47.06%					0 0		0 46.30%
	Retail - Other Retail - Of Which: SME	0	0	0	0) (-	0	0		0 0			-					0 0		0 -
	Retail - Other Retail - Of Which: non-SME	0	0		0) (52.59%	0	0		0 0			47.06%				9	0 1		0 46.30%
	Equity	0	0		0) () -	0	0		0 0) -				9	0 1		0 -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	_) (-	0	0	_	0 0)		0		0 -
	IRB TOTAL	2,894	473	25	5		5	20.63%	2,788	545	58	5	10	12	21.01%	2,660	636	91	5 !	5 12	2 2	0 21.03%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA ABN AMRO Bank N.V.

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	60.925	0	0	0	60.912	7	0	2	0	0	0.00
	Central governments	26.691	1	515	1	1.117	180	2	3	5	1	40.33
	Regional governments or local authorities	2.960	0	17	0	22	0	0	0	0	0	0.00
	Public sector entities	2.076	0	58	0	872	133		- 1	5	0	0.00
	Multilateral Development Banks	1.186	0	0	0	0	0			0	0	0.00
	International Organisations	4.613	0	0	0	0	0			0	0	0.00
	Institutions	7.619	0	864	0	259	3			0	0	0.00
	Corporates	6.793	49	5.854	68	4.454	220	246	12	4	143	
	of which: SME	853	8	674	12	733	127	- 11	5	3	4	31.03
	Retail	3,090	64	2,272	81	2,758	412	198		70		
ABN AMRO Bank N.V.	of which: SME	256		146	38	69	233	59		46	30	
	Secured by mortgages on immovable property	434	9	152	8	412	22	10	0	0	1	10.20
	of which: SME	48	0	17	0	46	2		0	0	0	0.009
	Items associated with particularly high risk	0	0	0	0	0	0		0	0	0	0.00
	Covered bonds	72	0	0	0	0	0		0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0.009
	Equity	0	0	0	0	0	0			0	0	0.009
	Securitisation											
	Other exposures	55	0	39	0	55	0	0	0	0	0	0.009
	Standardised Intal	116.514	123	9,771	158	70.862	977	456	28	85	279	61.249

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	59.228		0	0	59.222	0		1			0.00%
	Central governments	3.451		248		832	105		1	4	0	0.00%
	Regional governments or local authorities	22		0	0	22	0		0	0	0	0.00%
	Public sector entities	599				558	42		0	1		0.00%
	Multilateral Development Banks	0			0	0	0		0	0	0	0.00%
	International Organisations	0			0	0	0		0	0	0	0.00%
	Institutions	2,083		486	0	190	3		0	0	0	0.00%
	Corporates	2.842	18	2,007	26	2.696	- 44	85	10	2	14	15,91%
	of which: SME	376		297	0	340	41	3	5	2	3	90.06%
A1888 1881 AA184	Retail	3,023	61	2,221	78	2,694	409	195		70	133	
NETHERLANDS	of which: SME	256	25	146	38	69	233	59	1	46	30	51.00%
	Secured by mortgages on immovable property	417	9	147	8	397	20	10	0	0		10.20%
	of which: SME	39		14	0	38	1		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds					0			0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0		0	0	0	0.00%
	Equity	0			0	0			0			0.00%
	Securitisation											
	Other exposures	15		10	0	15	0		0	0	0	0.00%
	Standardised Total	71,679	88	5,119	111	66,627	622	290	22	77	148	51.00%

							Actual					
							31/12/2022					
		Exposure	: values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	70		0	0	70	0	0	0	0	0	0.00%
	Central governments	3,111		68	0	134	63	0	1	1	0	0.00%
	Regional governments or local authorities	74		15	0	0	0	0	0	0	0	0.00%
	Public sector entities	472			0	45	0	0	0	0	0	0.00%
	Multilateral Development Banks	222			0	0	0	0	0	0	0	0.00%
	International Organisations	0			0	0	0	0	0	0	0	0.00%
	Institutions	117		3	0	2	0	0	0	0	0	0.00%
	Corporates	798	4	718		654	146	5	1	1		12.84%
	of which: SME	387	- 4	307	6	310	79	- 4	1	1	1	12.38%
ED 1110E	Retail			1	0	1	0	0	0	0	0	51.02%
FRANCE	of which: SME	0			0	0	0	0	0	0	0	72.97%
	Secured by mortoages on immovable property	7		2	0	5	2		0	0	0	0.00%
	of which: SME	6		2	0	5			0	0	0	0.00%
	Items associated with particularly high risk	0			0	0	0		0	0	0	0.00%
	Covered bonds	0			0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0	0	0	0	0	0.00%
	Equity	0			0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0			0	0	0	0	0	0	0	0.00%
	Standardised Total	4,874	4	807	6	911	211	5	3	2	1	13.49%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	103		0	0	103	0		0		0	0.00%
	Central governments	246		17	0	61			0		0	0.00%
	Regional governments or local authorities	0		0	0	0			0		0	0.00%
	Public sector entities	22		0	0	22			0		0	0.00%
	Multilateral Development Banks	41		0	0	0			0		0	0.00%
	International Organisations	0		0	0	0			0		0	0.00%
	Institutions	953		19	0	0			0		0	0.00%
	Corporates	673		673	0	328			0		0	0.00%
	of which: SME	0		0	0	0			0		0	0.00%
LINETED LONGO	Retail	1		1	0	1			0		0	40.87%
UNITED KINGDOM	of which: SME	0		0	0	0			0		0	16.87%
	Secured by mortgages on immovable property	0		0	0	0			0		0	0.00%
	of which: SME	0		0	0	0			0		0	0.00%
	Items associated with particularly high risk	0		0	0	0			0		0	0.00%
	Covered bonds	0		0	0	0			0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0		0	0.00%
	Collective investments undertakings (CIU)	0		0	0		0		0		0	0.00%
	Equity	0		0	0		0		0			0.00%
	Securitisation											
	Other exposures	0		0	0		0		0		0	0.00%
	Standardised Total	2.039		710		515						40.87%



2023 EU-wide Stress Test: Credit risk STA

					ABN	AMRO Bank						
							Actual					
							31/12/202					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min BUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	1.451			0	1.452	0		- 1	0	0	0.00%
	Central governments	4.093		50	0	22	0			0	0	0.00%
	Regional governments or local authorities	1.075		0	0	0	0		0	0	0	0.00%
	Public sector entities	391		4	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	2.537		56	0	1	0	0	0	0	0	0.00%
	Corporates	424	16	404	22	325	13	19	0	0	2	13.08%
	of which: SME	88	4	69	6	82	7	4	0	0	0	4.86%
	Retail	56		42	2	55	0	- 1	0	0	0	8,29%
GERMANY	of which: SME	0			0	0			0	0	0	43,74%
	Secured by mortgages on immovable property	0			0	0			0	0	0	0.00%
	of which: SME	0			0	0			0	0	0	0.00%
	Items associated with particularly high risk	0			0	0						0.00%
	Covered bonds	0			0	0				0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0	0	0	0	0	0.00%
	Equity	0			0	0		0	0	0	0	0.00%
	Securitisation											
	Other exposures	38		26	0	38	0		0	0		0.00%
	Standardised Total	10,064	17	582	24	1,893	13	20	1	0	3	12.77%

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk exposu	are amounts				Stock of	Stock of	Stock of	
	(min BJR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	38		0	0	38	0	0	0	0	0	0.00%
	Central governments	2,200		1	0	0	- 4		0	0		0.00%
	Regional governments or local authorities	390		0	0	0	0		0	0		0.00%
	Public sector entities	56		0	0	47	9		0	0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0		0.00%
	International Organisations	0		0	0	0	0		0	0		0.00%
	Institutions	20		10	0	0	0		0	0		0.00%
	Corporates	353	11	353	14	334	17	44		1	33	74.81%
	of which: SME	0		0	0	0	0		0	0		0.00%
DEL 071114	Retail	- 4		3	0	3	1		0	0		29.83%
BELGIUM	of which: SME	0		0	0	0	0		0	0		69.34%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0		0.00%
	of which: SME	0		0	0	0	0		0	0		0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0		0.00%
	Covered bonds	0		0	0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0		0.00%
	Equity	0		0	0	0	0		0		0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00%
	Standardised Total	3,060	11	367	15	423	30	44	1	1	33	74.38%

							Actual					
							31/12/202					
		Exposure	: values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	308		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	851				0			0			0.00%
	International Organisations					0			0			0.00%
	Institutions					0			0			0.00%
	Corporates	7		7		- 6			0			0.00%
	of which: SME					0			0			0.00%
	Retail	0		0	0	0	0		0	0	0	22.77%
LUXEMBOURG	of which: SME	0		0		0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0				0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0				0	0		0	0	0	0.00%
	Equity	0			0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0	0	0.00%
	Standardised Total	1,165	0	7	0	7	0	0	0	0	0	22.77%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA ABN AMRO Bank N.V.

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	57.693 1,134			2	34	2	40.00% 39.97%	55,403 1,144	5.423 143	94	2	57	7 37	40,00% 39,90%	53,752 1,150	6.927 133	7 24		73	96 7	5 40.009 7 39.879
	Resional governments or local authorities Public sector entities Multilatoral Development Banks	22	2 1	0	0	0	0	40.00%	21 857	1	0	0		0 0	40.00%	21 852	147			0	0 2	40.009
	Multilateral Development Banks International Organisations		0 0	0	0 0	0	0	38.20% 0.00% 0.03%	0	0	0	0		0 0	38,28% 0,00% 0,03%	0					0	2 38.34% 0 0.00% 0 0.03%
	Institutions	258 4.038		0	0 8	0 8	0	16.86% 56.80%	258 3.721	4 855	0 344	0 7		0 0	14.79% 52.07%	257 3.463	1.063	30.		0 0	0	14.03%
	of which SME	679 2,684	9 169	24	2	3 28	8		634 2,616	201 392	36 360	2	3	3 11	30 22%	598 2,571			12	2	14	
ABN AMRO Bank N.V.	Retail of which: SHE Secured by mortgages on immovable property	73	3 216	73 13	0	10	34	60.27% 47.01% 9.46%	76 396	201 32	85 16	0	- 7	7 38	56.23% 44.51% 9.30%	79 389	187	9.		5	41	53.99% 42.93% 2 9.22%
	of which: SME Items associated with particularly high risk	47	2 6	1 0	0	0	0	18.83% 0.00% 0.00%	36 0	10	2	0		0 0	18.33% 0.00%	32 0	12	1		0	1 0	1 18.24% 0 0.00% 0 0.00%
			0 0	0	0 0	0	0	0.00%	0	0	0	0		0 0	0.00%	0	- 0			0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakines (CIU) Equity		0 0	0	0 0	0	0	0.00% 0.00% 0.00%	0	0	0	0	0	0 0	0.00%	0	(1		0 0	0	0.009
	Securitisation Other exposures	55	5 0	0	0	0	0	0.00% 57.01%	SS	0	0	0	(0 0	0.00% 51.43%	55	(1			0	0.009
	Standardised Total	67,150	0 4,542	603	33	75	344	57.01%	64,471	6,993	830	28	93	3 427	51.43%	62,511	8,679	1,105	27	101	529	47.86%
					31/12/2023							Baseline Scenario 31/12/2024	•						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %) Central banks	56.092	2 3.126	4	2	33	2	40.00%	53.864	5.268	91	2	expandre 55		40.00%	52,258	6.731	23	exposure	71	93	40.000
	Central overnments Regional governments or local authorities	837	7 96		0	2 0	1 0	40.00% 40.00%	840 21	90 1	7 0	0	- 7	2 3	40.00% 40.00%	842 21	85			1 0	4 0	40.009
	Public sector entities Multilateral Development Banks	55	1 47 0 0	1 0	0 0	1 0	1 0	40,00%	546 0	51 0	3	0	1	1 1	40.00% 0.00%	542 0	53			1 0	2 0	
	International Organisations Institutions	190	0 0	0	0 0	0	0	0.00%	0 190	0 3	0	0		0 0	0.00% 42.89%	0 190	3	1		0	0	0.009 0.009 0.42.899
	Corporates of which: SME	2,374	9 75	111	5	5	29 4	42.89% 25.86% 38.02%	2.139 265	549 101	136 19	4		7 36 1 5	26,33% 29,13%	1.949 238	713 120	16.		5	44 7	
NETHERLANDS	Retail of which: SME	2,619	3 216	277 72	2 22	28 10	168	60.58% 47.05%	2,551 75	389 201	357 85	19 0	22	2 201 7 38	56.43% 44.53%	2,506 79	367 187	7 42	18	17	230 41	25.46% 54.14% 42.95%
	Secured by mortoaces on immovable property of which: SME	390 34	0 25 4 4	13	0 0	0	1 0	9.33% 16.46%	382 29	30 9	16 2	0	0	0 1	9.06% 16.72%	375 24	33 11	1		0 0	2 0	8.89%
	Items associated with particularly high risk Covered bonds		0 0	0	0 0	0	0	0.00%	0	0	0	0		0 0	0.00%	0		1		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0	0	0 0	0	0	0.00%	0	0	0	0	(0 0	0.00%	0				0	0	0.00%
	Equity Securitisation		0 0	0	0	0	•	0.00%	0	0	0	0		0 0	0.00%	0		1			0	
	Other exposures Standardised Total	63,090	5 0 0 4,038	410	29	70	201	0.00% 49.11%	15 60,549	6,381	609	0 25	87	0 0 7 279	0.00% 45.76%	15 58,698	7,987	853	24	96	0 374	0.00%
												Baseline Scenario										
					31/12/2023							31/12/2024	,						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central briefs (min EUL %)	66	6 4	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.00%	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.00%	Stage 1 exposure		Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.00%
	Central banks Central covernments Recional covernments or local authorities		6 4	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.00%				31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 0.00%			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.00%
	Contral banks	66	6 4	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 1 0 0	40.096 40.096 0.096 40.096	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 0.00% 40.00%			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 2 0 0	0 40.00% 2 40.00% 0 0.00%
	Central Seaks Central Cover orments Recional convernments or local authorities Recional convernment or local authorities Recibility of contral covernment or local authorities Recibility of contral covernment Bunks Recibi	66	6 4 6 49 0 0 3 1 0 0 0 0 2 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 1 0 0 0 0 2	Stock of provisions for Stage 3 exposure 0 1 0 0 0 0 4	40,00% 40,00% 0,00% 40,00% 0,00% 0,00% 2,40%	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 0.00% 40.00% 0.00% 0.00%			Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 2 0 0 0 0 8	0 40.009 2 40.009 0 0.009 0 40.009 1 0.009
	Central banks Contral converments for land sufferible Relational converments for land sufferible Public sector centrals Molitational Development Banks Including and Venichtons Venicht State Composite Of proposite of sufficience of sufficience	66 148 (43	6 4 6 49 0 0 3 1 0 0 0 0 2 0	Stage 3 exposure 0 2 0 0 0 0 15	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 1 0 0 0 0 4 3	40,00% 40,00% 0,00% 40,00% 0,00% 0,00% 2,40%	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 0.00% 40.00% 0.00% 0.00% 2.40% 23.67% 31.80%	62 159 0 42 0 0		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 stage	Stock of provisions for Stage 3 exposure 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.009 2 40.009 0 0.009 0 40.009 1 0.009
FRANCE	Control Books Control conversaments Control conversaments Public senter melities Districtional Conversament banks Districtional Conversament District	66 148 (43	6 4 6 49 0 0 3 1 0 0 0 0 2 0	Stage 3 exposure 0 2 0 0 0 0 0 15 8	Stock of	Stock of provisions for Stage 2 exposure O 1 0 0 0 2 2 1 1 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40,00% 40,00% 0,00% 40,00% 0,00% 0,00% 2,40%	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.00% 40.00% 0.00% 0.00% 0.00% 0.00% 2.40% 31.80% 50.59%	62 159 0 42 0 0		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage	0 40.009 2 40.009 0 0.009 0 40.009 1 0.009
FRANCE	Central basis Contral conversionate Contral conversionate Public sector entities Conversionate Conversiona	66 148 (43	6 4 6 49 0 0 3 1 0 0 0 0 2 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure O 1 0 0 0 2 1 1 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.00% 40.00% 0.00% 40.00% 0.00% 0.00% 2.40% 25.27% 32.25% 50.81% 72.97% 18.44% 30.60%	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.09% 40.00% 0.00% 0.00% 0.00% 0.00% 2.40% 23.67% 31.89% 50.59% 20.44% 30.61% 0.00%	62 159 0 42 0 0		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 1 1 0 0 0 0 1 1 1 1 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 40.009 2 40.009 3 0.009 5 0.009 5 0.009 6 2.3019 8 23.019 5 31.579 6 72.979 7 21.899 1 31.678
FRANCE	Contral Books Contral conversaments Contral conversaments Delicated Conversame	66 148 (43	6 4 6 49 0 0 3 1 0 0 0 0 2 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 11 0 0 0 0 0 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0	40.09% 40.09% 0.09% 0.09% 0.09% 2.49% 25.27% 58.81% 72.97% 18.44% 30.69% 0.09%	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	40.00% 40.00% 40.00% 40.00% 0.00% 0.00% 2.40% 23.57% 50.59% 50.59% 20.44% 30.61% 0.00%	62 159 0 42 0 0		Stage 3 exposure	Stock of provisions for Stage 1 tage 1 exposure	Stock of provisions for Stage 2 exposure 0 1 1 0 0 0 0 1 1 1 1 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 40.00° 2 40.00° 3 40.00° 4 40.00° 5 40.00° 6 2.00° 6 2.20° 7 22.0° 8 32.5° 9 32.0° 9 30.5° 9 30.5° 9 0.00° 9 0.00°
FRANCE	Control banks Control conversaments Control conversaments Control conversaments Control Contro	66 148 (43	6 4 6 49 0 0 3 1 0 0 0 0 2 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40.09% 40.09% 0.09% 0.09% 0.09% 2.49% 25.27% 58.81% 72.97% 18.44% 30.69% 0.09%	64			31/12/2024 Stock of	Stock of provisions for Stage 2 exposure (Stock of provisions for Stage 3 exposure	40.00% 40.00% 40.00% 40.00% 0.00% 0.00% 2.40% 23.57% 50.59% 50.59% 20.44% 30.61% 0.00%	62 159 0 42 0 0		Stage 3 exposure	Stock of provisions for Stage 1 tage 1 exposure	0 1 1 1 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 40.00° 2 40.00° 3 40.00° 4 40.00° 5 40.00° 6 2.00° 6 2.20° 7 22.0° 8 32.5° 9 32.0° 9 30.5° 9 30.5° 9 0.00° 9 0.00°
FRANCE	Control books Control oversements Control oversements Control oversements Control oversements Control	661 264 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6 4 4 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 15 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of Stock of Provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0% 40,0%	54 154 0 0 0 0 0 2 2 600 292 1 1 0 0 0 0 0 0 0 2 2 600 2 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 39 0 0 2 0 0 0 0 0 180 0 0 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of	Stock of provisions to Zinge 2 depoint of the Control of the Contr	Stack of	40.00% 40.00% 40.00% 40.00% 0.00% 0.00% 2.240% 31.60% 72.97% 20.44% 30.51% 0.00% 0.00% 0.00%	62 159 0 42 0 0 0 2 578 284 1 1 0 0 5 4 4 0 0	8 8 33 33 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1 tage 1 exposure	0 1 1 1 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0	Stock of provisions for stops 3 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40.00° 0 40.00° 0 40.00° 0 40.00° 0 000° 1 2.40° 2 31.57° 2 31.57° 2 11.97° 1 21.97° 2 10.00° 0 0.00° 0 0.00° 0 0.00°
FRANCE	Control Books Control dovoromentals Control dovoromentals Public sector metition Public sector sector Public sector sector Public sector Pu	66 148 (43	6 4 4 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 15 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 1 exposure of the Control of the Con	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40,00% 40,00% 40,00% 40,00% 0,00% 0,00% 2,40% 32,25% 58,81% 72,97% 18,44% 30,60% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00% 0,00%	64			31/12/2024 Stock of	Stock of provisions for provisions for stage 2 exposure	Stock of	40.00% 40.00% 40.00% 40.00% 40.00% 0.00% 2.40% 31.80% 50.59% 72.97% 20.44% 30.61% 0.00% 0.00%	62 159 0 42 0 0	8 8 33 33 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1 tage 1 exposure	0 1 1 1 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure of the provision of the stage 3 exposure of the stage 3 expos	1 40.09% 2 40.00% 1 40.00% 1 40.00% 2 40.00% 2 23.11% 3 15.7% 3 50.33% 3 72.93% 3 36.57% 0 0.00% 0 0.00%
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FRANCE	Control Books Control dovoromentals Control dovoromentals Public sector metition Public sector sector Public sector sector Public sector Pu	66 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6 4 4 6 49 2 9 9 9 9 9 1 221	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for growings for the provisions for growings for g	provision for Stage 3	provisions for Stage 3 expressive 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	46.09% 40.09% 0.09% 0.09% 0.09% 0.09% 2.49% 22.29% 23.25% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 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2023 EU-wide Stress Test: Credit risk STA

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 Sta	k of St ons for provi ge 2 St sure ex	tage 2	erage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta _l expo
	Central banks	1,375	77		0		1 (40.00%	1,321	129		2 0	1	1	40.00%	1,281	165	6	0	2	- 2	2
	Central governments	22	0		0		0 0	40.00%	22	0		0	0	0	40.00%	22	0	0	0	0		0
	Regional governments or local authorities	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0
	Public sector entities	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0
	Multilateral Development Banks	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0
	International Organisations	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0
	Institutions	1	0		0		0 0	0.03%	1	0		0	0	0	0.03%	1	0	0	0	0		0
	Corporates	307	28	2.	3 0			32.26%	292	39	26	6 0	0	8	30.26%	280	47	30	0	0	9	9
	of which: SME	79	9		5 0			30.14%	77	10		5 0	0	2	30.38%	74	12	6	0	0		2
	Retail	55	0				0	18.85%	55	0		1 0	0	0	19,40%	55	0	1	0	0		0
GERMANY	of which: SME		0	-			0	43.51%	0	0		0	0	0	43,29%	0	0	0		0		0
	Secured by mortgages on immovable property		0	-			0	3,50%	0	0		0	0	0	3,38%	0	0	0		0		0
	of which: SME	0	0		0		0	0.00%	0	0		0	0	0	0.00%	0	0	0		0		0
	Items associated with particularly high risk	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0
	Covered bonds	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0
	Claims on institutions and corporates with a ST credit assessment	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0
	Collective investments undertakings (CIU)	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0
	Equity	0	0		0		0 0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0
	Securitisation																					
	Other exposures	38	0		0		0	0.00%	38	0		0	0	0	0.00%	38	0	0	0			0
	Standardised Total	1.797	105	24			1 5	31.56%	1.728	168	3(1	2	9	30,50%	1.676	213	37	1	2	- 11	

												Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	36	2	0	0	0	0	40.00%	35	3		0	0		40.00%	34	4		0	0	0	40.00%
	Central governments	1	3	0	0	0	0	41.50%		2		0 0	0		40.86%		1		0	0	0	40.66%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Public sector entities	48	8	0	0	0	0	40.00%	48	7	,	1 (0		40.00%	49	7		0	0	0	40.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Corporates	317	31	48	0	0	33	70.00%	303	41	5:	1 (0	34	66.01%	292	49	55		0	34	62.61% 27.92% 32.16%
	of which: SME	0	0	0	0	0	0	26.44%		0		0 0	0		26.86%		0		0	0	0	27.92%
	Retail	3	1	0	0	0	0	30.58%		1		0 0	0		31.38%	3	1		0	0	0	32.16%
BELGIUM	of which: SME	0	0	0	0	0	0	68.22%		0		0 0	0		67.13%		0		0	0	0	66.19%
	Secured by mortgages on immovable property	0	0	0	0	0	0	3.50%		0		0 0	0		3.80%		0		0	0	0	3.87%
	of which: SME	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	- 0	0	0	0	0	0.00%				0 0	0		0.00%					0	- 0	0.00%
	Equity	0	- 0	0	0	0	0	0.00%				0 0	0		0.00%					0	- 0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%		0	0	0 0	0		0.00%				0	0	0	0.00%
	Standardised Total	405	44	48	0	0	34	69.37%	391	54	57) 0		34	65.27%	379	62	- 56	0	0	35	61.82%

	i											Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2	itock of visions for itage 3 xposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0		0	0.00%		0		0	0		0.00%	0	0		0	0	0	0.00%
	Central governments	0		0			0	0.00%		0		0 0	0		0.00%	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0			0	0.00%		0		0 0	0		0.00%	0	0		0	0	0	0.00%
	Public sector entities	0		0			0	0.00%		0		0 0	0		0.00%	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0				0.00%	_			0	0		0.00%	0					0	0.00%
	International Organisations	0		0				0.00%	_			0	0		0.00%	0					0	0.00%
	Institutions	0		0				0.00%	_			0	0		0.00%	0					0	0.00%
	Corporates	- 6		0				15,70%	-			0	0		15,70%	5	1				0	15.71%
	of which: SME	0		0				31,40% 37,69%	_			0	0		31,44%	0					0	31.47% 34.05% 29.53%
	Retail	0		0	0		0	37.69%		0		0	0		35.44%	0	0		0	0	0	34.05%
LUXEMBOURG	of which: SME	0		0	0		0	29.53%		0		0	0		29.53%	0	0		0	0	0	29.53%
	Secured by mortgages on immovable property	0		0	0		0	0.00%		0		0	0		0.00%	0	0		0	0	0	0.00%
	of which: SME	0		0	0			0.00%		0		0	0		0.00%	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0			0	0.00%		0		0 0	0		0.00%	0	0		0	0	0	0.00%
	Covered bonds	0		0			0	0.00%		0		0 0	0		0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment			0) (0.00%					0		0.00%					0	0	0.00%
	Collective investments undertakings (CIU)			0) (0.00%					0		0.00%					0	0	0.00%
	Equity			0) (0.00%					0		0.00%					0	0	0.00%
	Securitisation																					
	Other exposures	0		0			0	0.00%				0 0	0 0		0.00%	0	0		0	0	0	0.00%
	Standardised Total	6		0				16.29%		1		0	0		16.10%	6	1		0	0	0	16.06%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA ABN AMRO Bank N.V.

											ABIN	AMRO Bani	K N.V.									
												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	57,693		5	2	34	2	40,00%	55,402	5,423	94	2	57	38	40,00%	53,751			2	73	96	40.00%
	Central governments	1,133		7	0	3	3	39.99%	1,144	143	12	0	3	5	39.92%	1,150	133	17		2	7	39.88%
	Regional governments or local authorities	22		0	0		0	40.00%	21	1		0	0	0	40.00%	21	1	0		0	0	40.00%
	Public sector entities	864	139	2	0	2	1	38,23%	857	144	- 4		2		38,31%	852	147	6		1	2	38.36%
	Multilateral Development Banks		0	0	0			0.00%	0			0	0		0.00%		0	0			0	0.00%
	International Organisations		0	0	0			0.03%	0			0	0		0.03%		0	0			0	0.03%
	Institutions	258	3	0	0			11,99%	257	- 4	1		0		9.85%	256		1		0	0	9.86%
	Corporates	3.952	642	327	19	17	189	57,89%	3.548	956	417	15	19	216	51,70%	3,238	1.183	500	12	15	240	48.09%
	of which: SME	660	179	32	4	6	12	38.87%	598	219	54	3	5	19	34.88%	551			3	4	25	33.33%
	Retail	2,662	413	293	39	51	195	66.57%	2,555	413	401	35	42	253	63.18%	2,464	402		31	32	308	61.32%
ABN AMRO Bank N.V.	of which: SME	70	216	75	1	18	36	48.86%	68	203	91	1	13	43	47.41%	65	190	106	1	9	49	46.48%
	Secured by mortgages on immovable property	402	28	14	1	1	2	16.30%	390	35	19	1	1	4	19.07%	381	39	24	1	1	5	20.73%
	of which: SME	41	6	1	1	0	0	35.69%	35	11	3	0	1	1	36.66%	30	14	4	- 0	1	2	37.53%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	- 0	0	0	- 0		0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	- 0	0	0	- 0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	- 0	0	0	- 0		0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	- 0	0	0	- 0		0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	- 0	0	0	- 0		0	0.00%
	Securitisation																					
	Other exposures	55	0	0	0	0	0	0.00%	55	0		0	0	0	0.00%	55	0	0		0	0	0.00%
	Standardised Total	67,041	4,605	648	60	107	393	60.53%	64,229	7,118	948	53	124	517	54.50%	62,169	8,835	1,291	46	125	659	51.04%
	·									Ť												
												Adverse Scenario	•									

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	56.091	3,126	9		2 33		40.00%	53.863	5.268	91	2	55	36	40,00%	52,258	6.731	233	2	71	93	- 41
	Central governments	837	96	3		2		40,00%	840	90	7	0	2	3	40.00%	842	85	9	0	1	4	40
	Regional governments or local authorities	22	1		0	0		40.00%	21	1	0	0	0	0	40.00%	21	1	0	0	0	0	40.
	Public sector entities	551	47		0	1		40,00%	546	51	3	0) 1	- 1	40,00%	542	53	5	0	1	2	40.1
	Multilateral Development Banks	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.1
	International Organisations	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.
	Institutions	190	3		0	0		49.32%	190	3	0	0	0	0	49.32%	190	3	0	0	0	0	49.
	Corporates	2.335	367	123	- 11	10	40	33,86%	2.057	602	165	8	12	57	34,31%	1.841	777	207	7	11	72	34.
	of which: SME	288	81	15	2	2 3		36.72%	244	112	29	2	2 3	9	30.13%	212	131	41	1	2	11	27.5
	Retail	2,598	410	290	39	51	194	66.86%	2,491		397	35	42	252	63.37%	2,400		499	31	32	307	61.
NETHERLANDS	of which: SME	70	216	74		18	38	48.90%	68	202	91	1	1 13	43	47.44%	65	190	106	1	9	49	46.
	Secured by mortgages on immovable property	388	26	13		1 1		16.04%	376	33	18	1	1 1	3	18.63%	367	36	23	1	1	5	20.2
	of which: SME	33	5			0		33.64%	28	9	2	0	1	1	35.27%	23	12	4	0	1	1	36.
	Items associated with particularly high risk	0	0		0	0		0.00%		0	0		0	0	0.00%	0	0	0	0	0		0.1
	Covered bonds					0		0.00%			0		0		0.00%	0				0		0.1
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%		0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)		0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Equity		0		0	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0	0.0
	Securitisation																					
	Other exposures	15	0		0	0		0.00%	15	0	0	0	0	0	0.00%	15	0	0	0	0	0	0.0
	Standardised Intal	63.027	4.076	436	52	98	241	55.39%	60,400	6.457	682	46	115	352	51.66%	58,476	8.086	976	40	117	482	49.37

	i											Adverse Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	66	6 4				0	40.00%	64	6		0 (0	0	40.00%	62	8			0		0 40.009
	Central governments	146	6 49			1	1	40.00%	154	39	3	3 (1	1	40.00%	159	32			1	7	2 40.009
	Regional governments or local authorities		0 0			0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0			0		0.009
	Public sector entities	43	3 1			0	0	40.00%	42	2		0 0	0	0	40.00%	42	3			0		0 40.00%
	Multilateral Development Banks		0 0			0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0			0		0.00%
	International Organisations		0 0			0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0			0		0.009
	Institutions		2 (0	0	2.76%	2	0	0	0 0	0	0	2.76%	2	0			0		0 2.769
	Corporates	608	8 179	2.		5	7	31.45%	566	197	41	1 3	4	12	29.86%	535	212	58	2	3	17	7 29.349
	of which: SME	294	4 88	1		3	5	41.05%	278	96	19	9 1	2	8	40.18%	267	101	25	1	2	10	39.859
	Retail		1 (0	0	60.85%		0		0	0	0	60.59%	1	0			0		0 60.369
FRANCE	of which: SME		0 0			0	0	72.97%	0	0	0	0 0	0	0	72.89%	0	0			0		0 72.899
	Secured by mortgages on immovable property		5 2			0	0	32.04%	5	2		0 0	0	0	34.61%	5	2			0		36.009
	of which: SME		5 1			0	0	45.40%	4			0 0	0	0	45.43%	4	2			0		0 45.469
	Items associated with particularly high risk		0 0			0		0.00%	0	0		0 0	0	0	0.00%	0	0			0		0.009
	Covered bonds		0 0			0		0.00%	0	0		0 0	0	0	0.00%	0	0			0		0.009
	Claims on institutions and corporates with a ST credit assessment		0 0			0		0.00%	0	0		0 0	0	0	0.00%	0	0			0		0.009
	Collective investments undertakings (CIU)		0 0			0		0.00%	- 0	0		0 0	0	0	0.00%	- 0	0			0		0.009
	Equity		0 0			0		0.00%	- 0	0		0 0	0	0	0.00%	- 0	0			0		0.009
	Securitisation																					
	Other exposures		0 0	-				0.00%	- 0			0 0	0	0	0.00%	0	0			- 0		0.009

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	97	5		0			40.00%	93	9			0	0	40,00%	90	12	1	0			40.00%
	Central governments	59	2	0	0			40.00%	58	3		0	0	0	40.00%	57	4	1	0			40.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00%
	Public sector entities	22	1	0	0	0	0	40.00%	21	1		0	0	0	40.00%	21	1	0	0	0		40.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	295	25	8	2	1	2	19.37%	264	45	19	1	- 1	4	19.49%	240	59	29	1	1	6	19.57%
	of which: SME	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Retail	1	0	0	0			69.92%		0		0	0	0	69.86%	1	0	0	0			69.80%
UNITED KINGDOM	of which: SME	0	0	0	0			16.87%	0	0		0	0	0	16.86%	0	0	0	0			16.86%
	Secured by mortgages on immovable property	0	0	0	0			19.09%	0	0		0	0	0	18.91%	0	0	0	0			18.79%
	of which: SME	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Covered bonds	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Collective investments undertakinos (CIU)	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Equity	0			0			0.00%				0	0	0	0.00%		0		0			0.00%
	Securitisation																					
	Other exposures	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00% 21,34%
	Standardised Total	473	32	9	2	1	2	22.43%	436	58	21	,	1	4	21.47%	408	76	31	1	1	7	21.34%

2023 EU-wide Stress Test: Credit risk STA

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cc
	Central banks	1,375	77	7 (0 1	:		40.00%	1,321	129	2	0	1	1	40.00%	1,281	165	- 6		2		2
	Central governments	22		0	0			40.00%	22	0		0	0	0	40.00%	22	0		0	0		0
	Regional governments or local authorities			0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	Public sector entities			0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	Multilateral Development Banks			0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	International Organisations			0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	Institutions			0	0			0.03%	1	0		0	0	0	0.03%	1	0		0	0		0
	Corporates	300	31	1 21	6		10	40.05%	278	46	34	1	1	12	36.39%	263	55	40	1	1	1	.4
	of which: SME	78	9		5		2	40.29%	74	12	7		0	3	40.04%	71	13			0		3
	Retail	55)	1			23.17%	55	1					24.11%	55	0					0
GERMANY	of which: SME			1	0			43,69%		0					43,62%	0	0					0
	Secured by mortgages on immovable property			1	0			21,38%		0					21,31%	0	0					0
	of which: SME			1	0			0.00%		0					0.00%	0	0					0
	Items associated with particularly high risk			1	0			0.00%		0					0.00%	0	0					0
	Covered bonds			1	0			0.00%				0		0	0.00%		0					0
	Claims on institutions and corporates with a ST credit assessment			1	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	Collective investments undertakings (CIU)			1	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	Equity			1	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0		0
	Securitisation																					4
	Other exposures	36			0			0.00%	38	0		0		0	0.00%	38	0					0
	Standardised Total	1,790	109	1 27	71 :	.1 1	11	39.24%	1.714	175	37	1 1	2	13	36.16%	1.659	221	47	1 1	2	1 1/	á

	i											Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	36	2	0	0	0	0	40.00%	35	3		0	0	0	40.00%	34			0	0		0 40.00%
	Central governments	1	3	0	0		0	42.60%		2		0	0	0	41.50%				0			0 41.14%
	Regional governments or local authorities	0	0	0	0		0	0.00%		0		0	0	0	0.00%				0			0.00%
	Public sector entities	48	8	0	0		0	40.00%	48	7		. 0	0	0	40.00%	49			0			0 40.00%
	Multilateral Development Banks	0	0	0	0		0	0.00%		0		0	0	0	0.00%				0			0.00%
	International Organisations	0	0	0	0		0	0.00%		0		0	0	0	0.00%				0			0.00%
	Institutions	0	0	0	0		0	0.00%		0		0	0	0	0.00%				0			0.00%
	Corporates	310	35	51	1		34	67.26%	287	50	58	1	0	35	60.84%	271	61	6	1		3	7 56.92% 0 37.81% 0 42.02%
	of which: SME	0	0	0	0		0	34.25%		0		0	0	0	37.86%				0			37.81%
	Retail	3	1	0	0		0	39.27%				0	0	0	40.80%	3			0			J 42.02%
BELGIUM	of which: SME	0	0	0	0		0	68.48%		0		0	0	0	67.40%				0			0 66.70%
	Secured by mortgages on immovable property	0	0	0	0	0	0	13.67%		0		0	0	0	14.19%				0	0		0 15.16%
	of which: SME	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0		0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0		0.00%
	Covered bonds	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0		0.00%
	Equity	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%				0	0		0.00%
	Standardised Total	398	48	51	1	1	34	66.78%	374	64	60	1	1	36	60,36%	358	73	66	1	1	3	7 56.46%

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0		0	0.00%		0		0	0	0	0.00%		0	0		0		0.00%
	Central governments		0	0	0		0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Regional governments or local authorities		0	0	0		0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Public sector entities	0	0	0	0		0	0.00%		0		0	0	0	0.00%		0	0		0		0.00%
	Multilateral Development Banks	0	0	0	0		0	0.00%	Ī	0		0	0	0	0.00%		0	0		0		0.00%
	International Organisations		0	0			0	0.00%				0	0		0.00%			0		0		0.00%
	Institutions		0	0			0	0.00%				0	0		0.00%			0		0		0.00%
	Corporates	6	0	0			0	21,76%				0	0		21,80%		1	0		0		0 21.83%
	of which: SME		0	0			0	39,72%				0	0		39.83%			0		0		0 39.91% 0 46.26%
	Retail	0	0	0	0		0	50.64%		0		0	0	0	47.58%		0	0		0		J 46.26%
LUXEMBOURG	of which: SME	0	0	0	0		0	41.89%		0		0	0	0	41.89%		0	0		0		0 41.89%
	Secured by mortgages on immovable property	0	0	0	0		0	0.00%		0		0 0	0		0.00%		0	0		0		0.00%
	of which: SME	0	0	0	0		0	0.00%		0		0 0	0		0.00%		0	0		0		0.00%
	Items associated with particularly high risk	0	0	0	0		0	0.00%		0		0 0	0		0.00%		0	0		0		0.00%
	Covered bonds	0	0	0	0		0	0.00%		0		0 0	0		0.00%		0	0		0		0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0			0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Collective investments undertakings (CIU)		0	0			0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Equity		0	0			0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0		0	0.00%		0		0 0	0	0	0.00%		0	0		0		0.00%
	Standardised Total	6	1	0			0	22.19%		1	0	0	0		22.11%	5	1	0		0	0	0 22.12%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB ABN AMRO Bank N.V.

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	57		61	0	30	0	24	7	- 4	2	0			42%
	Computate - Of Whirly Sparialized Landing	0	0	0	0	0	0	0	0	0	0	0	0		j - I
	Corporates - Of Which: SME	36	0	30	0	19	0	15	3	2		0	0		56,88%
	Retail	7		2		3	0	3							22.14%
ABN AMRO Bank	Retail - Secured on real estate property		0	0		1	0	0			0	0	0		13.31%
	Retail - Secured on real estate property - Of Which: SME	1	٥	0		- 1		0							13.31%
N.V.	Retail - Secured on real estate property - Of Which: non-			. 0		0					0		0		1 -
	Retail - Qualifying Revolving	0	0	0		0	0	0			0	0	0		i -
	Retail - Other Retail	6	0	2		3	0	3			0	0	0		23.93%
	Retail - Other Retail - Of Which: SME	- 6				3		3			0		0		23.93%
	Retail - Other Retail - Of Which: non-SME	0		0		0	0	0					1 0		d-
	Coulty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	65		62		33		27	7	- 5	- 2				2 38.35%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)		F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	9	0	15	0	0	0	7	7	2	2	0	0	1	36%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	7	0	2	0	3	0	3	0	-	0	0	0		22%
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
METHEREAMOS	Retail - Secured on real estate property - Of Which: non-			0		0		0	0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	48	0	46		30		16		2	0	0	0	- 1	50%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0		0				0	0	0	0		-
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIGUTEE	Retail - Secured on real estate property - Of Which: non-	0	0	0		0				0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	4	0	46		30		16		2	0		0	1	50%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0		0						0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
CIVITED ICINODON		0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														Į l
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Constitution														
	Other non-credit obligation assets														
	IRS TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-

EBA RANCORE

							AMRO Bank	N.V.							
	İ							Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk exposi	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB		A-188		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central hanks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0			0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0			0	0	0	0	0	-
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMANT	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0			0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eosity														
	Securitisation														
	Other non-credit oblination assets														
	IRS TOTAL			0	0	0	0			0		0	0	0	-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)		F-IRB	A-DEB	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central assernments														
	Institutions														1
	Corporates	0		0	0	0	0	0				0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														Į l
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
BELGIUM	Retail - Secured on real estate property - Of Which: SME														
DEEGION	Retail - Secured on real estate property - Of Which: non-				0						0	. 0			
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														
	Ensity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	•		-				•							1-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expor	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0		0	0	0		0			0	0		1 -
	Corposites - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail	0	0		0	0	0		0			0	0		1 -
	Retail - Secured on real estate property														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
LOXEI-IDOUNG	Retail - Secured on real estate property - Of Which: non-	0	0		0	0	0		0			0	0		1 -
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

														ABN	AMRO Bank I	l.V.														
															Public guarantees - 8															
			Stage 1	Stag	2	/12/2023 Stage 3	Desired.	fresh of	David of			Stage 1		Stage 2	31/12/2		David of	flooring of	Parent and			Stage 1		Stage 2		2/2025 Stage 3	Plant of	Provided	Paralle and	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposu exposure whi	e, of Stage 3 h exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of ovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exp	ge Ratio - age 3
	(min BUR, %) Central banks	6)	amount	amor	nt	amount	exposure	exposure	exposure	exposite		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	
	Central covernments Institutions																													
	Corporates Corporates - Of Whith: Specialised Lendon Corporates - Of Whith: SMF	,	29 1	24	7	5 2	2 0	٥	2	39%	29	1	23	3 6	- 5	2	0	0	2	36%	29	1	22	- 6	- 6		2 0	٥	2	35%
ADM AMDO D	Retail . Served on real estate property		3 0	3	0	1 0		0		27%	3	6		0	- 1		0	0	0	27%	3		3		- 1		0 0	0	٥	26%
ABN AMRO Ban N.V.	Retail - Secured on real estate procesty - Of Which: SME Retail - Secured on real estate procesty - Of Which: non-																													
	Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
	Rutal - Other Rutal - Of Which: non-SME Equity																													
	Securitisation Other non-credit oblication assets									35.87%										34.00%										
	INS IOTAL		32] 1	Д,		0 1	21 01	U U		35.87%	32	-		۰,			- 01			34.00%	32					'	41 0			32.59%
						/12/2023									Public guarantees - 8											2/2025				
			Stage 1	Stag	2		Stock of	Stock of	Stock of	Courses Budia		Stage 1		Stage 2			Stock of	Stock of	Stock of	Carres and Budge .		Stage 1		Stage 2		Stane 3	Stock of	Stock of	Stock of	en Batin .
	(min EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposu exposure white guarant	e, of Stage 3 h exposure teed	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of evisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age 3 sosure
	Central banks Central panks	6)	amount	amo	nt	amount	exposure	exposure	ехрание			amount		amount		amount	exposure	exposite	exposure			amount		amount		amount	exposure	esposare	Exposure	
	Institutions Corporates			7	7	, ,				35%		-	-		2	2		0		90%		,		6	,		2 0		,	34%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																													
	Retail - Secured on real estate property		3 0	3		1 0		0	۰	27%	3		-			٥		0	۰	27%	3	۰	3		1		0 0		•	26%
NETHERLANDS	Rotal - Security on the estate property - Or which; non-		0 0	0	0	0 0		0	0 -			0				0	0	0									0 0	0	0 -	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																													
	Rutal - Other Rutal - Of Which: non-SME Equity																													
	Securitation Other non-credit oblication assets 188 TOTAL													+																
			4 1	10	7	3 2	2 0	0	1	31%	4	1	10	. 6	3	2	0	0	1	31%	4	1	2	6	4		2 0		1	30%
	IRB TOTAL		4 1	10	7	3 2	2 0	0	1	31%	4	1	10	6	3	2	0	0	1	31%	4	1	9	6	4		2 0		1	30%
	IRS 107AL		4 1	10	7	3 2	2 0	o l	1	31%	4	1	10	6	3 Public guarantees - 8 31/12/2		0	٥	1	31%	4	1	,	6	31/1	2/2025	2 0	0	1	30%
	188 YOYAL	Stage 1	Stage 1 exposure, of	Stage 2 exposu	2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stegs 1	Stage 1 exposure, of	10 Stage 2	State 2	31/12/2	24 Stage 3	Stock of ovisions for	Stock of provisions for	Stock of provisions for	31% Coverage Ratio	Stage 1	Stage 1 exposure, of	9 Stage 2	Stage 2 exposure, of	1	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	30% ge Ratio
	\$ 10.3 to 24.5% (min \$150, \$1	Stage 1 exposure		Stage 2 exposure with guaran	2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/2	24 Stage 3	Stock of ovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	31% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		ge Ratio - age 3 losure
	Control banks (min EUR, N	Stage 1 exposure	Stege 1 exposure, of which guaranteed amount	Stage 2 exposure same	2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of who guaranteed amount	Stage 2 exposure	State 2	31/12/2	24 Stage 3	Stock of ovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	31% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which government amount	1	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Slock of provisions for Stage 3 exposure	30% ge Ratio - age 3 cours
	Contract bonds Contract accommends Contract accommends Contract accommends	Stage 1 exposure	Stage 1 exposure, of which guarantoed executions	Stage 2 exposure guarante	2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/2	24 Stage 3	Stock of ovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	51% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	9 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	30% ge Ratio - age 3 sosure
	Central Annies Central Annies Central Annies Central Centra	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure same	2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/2	24 Stage 3	Stock of evisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age 3 cosure
FRANCE	Control lawse Control community Control Contro	2	Stage I exposure, of which guaranteed amount	Stage 2 exposure units guarantee 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2	Stage 3	Stock of provisions for Dage 1 exposure	Stock of provisions for Stope 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/2	24 Stage 3	Stock of evisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	1	Stage 3	Stock of provisions for Stock of exposure	Stock of provisions for Stage 2 exposure	Stock of Coverage 3 exposure exp	age 3 cosure
FRANCE	Control States Control Communities Control Communities	2	Stage I exposure, of which guaranteed amount	\$100 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$2.00 \$	2	Stage 3	Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/12/2	24 Stage 3	Stock of ovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	9 52age 2 exposure 16	Stage 2 exposure, of which guaranteed amount	1	Stage 3	Stock of provisions for Stock of provisions for Stock of provisions for Stock of 0 0 0 0	Stock of provisions for Stope 2 exposure	Stock of provisions for Supp 3 exposure	age 3 cosure
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FRANCE	Control States Control Communities Control Communities	2	Steps 3 exposure, of which guaranteed amount.	Stage 2 explored september 27 control of the contro	2	Stage 3	Stock of provisions for Deggs 1 expansive expansive of the provisions for Deggs 1 expansive of the provisions for Deggs 2 or Deggs 3 or Deggs 3 or Deggs 4	Deck of provision for Sage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Shaye 1 exposure	Saga 1 exposers of which guaranteed amount	Stege 2 exposure	State 2	31/12/2	24 Stage 3	Stock of swisions for Stage 1 exposure	Stock of provident for Stock of expenses	Stock of provision of Stock of provision of Stock of Stoc		Stage 1 exposure 23	Stage I expours, of which gueranted amount	9 Stage 2 expansions 16	Stage 2 exposure, of which guaranteed emount 0	1	Stage 3	Stock of provisions for Steep 1 explosure	Stock of provisions for Steps 2 exposure	Stock of provisions for Source of Stock	age 3 cosure
FRANCE	Control States Control Communities Control Communities	2	Steps 1 especies, of which guaranteed amount amount of the control	20 Sange 2 September 2 Septemb	2	Stage 3	Stock of provisions for Stops 1 expenses	Stock of provisions for Stops 2 supplies of the supplies of th	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steps 1 species of species of spe	50age 2 explosure 55 of 6 o	State 2	31/12/2	24 Stage 3	Stock of consistent for Stage 1 exposure 0	Stock of provisions for Stops 2 exposure a	Stock of provisions for Stock of acytomic for stock of exposure in the stock of exposure in the stock of the		Stage 1 exposure	Steps 1 execute of guaranteed guaranteed amount	9 Stage 2 exposure 16 0 0 0	Stega 2 exposure, of which guaranteed emount	1	Stage 3	Stock of provisions for Stope 1 explanate of the stope 1 explanate of the stope 1	Stock of provisions for Stops 2 expression of 0	Stock of the Cover of the Stock	age 3 cosure
FRANCE	Control States Control Communities Control Communities	2	Stepe 1 Stepe	20 Single 2	2	Stage 3	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stops 2 supposers	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Steps 1 exposure	Steps 1 exclusive of exclusive of guaranteed amount	Stage 2 exposure	Stage 2 exposure, of guaranteed amount.	31/12/2	Stage 3 Stage	Stock of covisions for Stage 1 exposure	Stock of provisions for Stops 2 exposure 0	Stock of provisions for Steps 3 exposure		Stage 1 exposure	Steps 1 existing of systems of systems guiranteed amount	9 Stage 2 exposure 16 0 0 0	Stega 2 exposure, of which guaranteed emount of the control of the	1	Stage 3	Stock of provisions for Stock of provisions for Stock of exposure Stock of a stock of Stock of the stock of t	Stock of provisions for Steps 2 exposure	Stock of provisions for Supervisions for	age 3 sosure
FRANCE	Control States Control Communities Control Communities	2	exposure, of which guaranteed encount 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Single 2	2 v. of Staye 3 h h exposure of the control of the	Stope 3 september of which gur an artesid stroight 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Bagg 1 exposure	provisions for Stage 2 stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio - Stage 3 exposure	Steps 1 exposure 21 0 0 0 0 2 25	exposure, of which guaranteed amount of the sendornt of the se	Stage 2 exposure	Stage 2 expensed of expensed o	31/12/2 Stage 3 exposure 3 0 0 0 3 Public guarantees = \$ 31/12/2	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th		Steps 1 exposure 22 0 0	exposure, of which which guessian and amount of amount of amount of the control o	9 Stage 2 exposure 156 0 0 0 166 166 166 166 166 166 166 166	exposure, of which guaranteed emount	Stage 3 exposure exposure 4	Steps 3 exposers, of which guaranteed amount	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	age 3 sosure
FRANCE	Control States Control Communities Control Communities	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposure, of which which should should be should should should should be sho	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio-Stage 3 exposure 42% 42% 42% 42% 42% 42% 42% 42% 42% 42%	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposes, of which which guaranteed amount of a common	16 0 0 0 116 116 116 116 116 116 116 116	Stage 2 expending of expending pure stage of expending	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th	30%	25 0	exposers, of yourselved account 0 0 0 0 0 0 0 0 0	16 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	expours, of which guaranteed which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount (1)	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	35% 35% 35%
FRANCE	Control States Control Communities Control Communities	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which guaranteed encount 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio - Stage 3 exposure	0 0	exposure, of which guaranteed amount of the sendornt of the se	16 G	Stage 2 expensed of expensed o	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th		0 0	exposure, of which which guessian and amount of amount of amount of the control o	0 0	exposure, of which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount	provisions for Steps 1 exposure 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	provides for Supplement of Sup	age 3 cosure
FRANCE	Consort hander Consort hander Consort of the Consort hander of the Consort hander Consort of the Consort of the Consort hander of the Consort of the Cons	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposure, of which which should should be should should should should be sho	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio-Stage 3 exposure 42% 42% 42% 42% 42% 42% 42% 42% 42% 42%	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposes, of which which guaranteed amount of a common	16 0 0 0 116 116 116 116 116 116 116 116	Stage 2 expending of expending pure stage of expending	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th	30%	25 0	exposers, of yourselved account 0 0 0 0 0 0 0 0 0	16 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	expours, of which guaranteed which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount (1)	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	35% 35% 35%
FRANCE	Control hands Control hands Control hands Control Cont	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposure, of which which should should be should should should should be sho	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio-Stage 3 exposure 42% 42% 42% 42% 42% 42% 42% 42% 42% 42%	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposes, of which which guaranteed amount of a common	16 0 0 0 116 116 116 116 116 116 116 116	Stage 2 expending of expending pure stage of expending	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th	30%	25 0	exposers, of yourselved account 0 0 0 0 0 0 0 0 0	16 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	expours, of which guaranteed which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount (1)	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	35% 35% 35%
FRANCE	Control States Control States Control	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposure, of which which should should be should should should should be sho	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio-Stage 3 exposure 42% 42% 42% 42% 42% 42% 42% 42% 42% 42%	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposes, of which which guaranteed amount of a common	16 0 0 0 116 116 116 116 116 116 116 116	Stage 2 expending of expending pure stage of expending	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th	30%	25 0	exposers, of yourselved account 0 0 0 0 0 0 0 0 0	16 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	expours, of which guaranteed which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount (1)	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	35% 35% 35%
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	Control States Contro	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposure, of which which should should be should should should should be sho	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio-Stage 3 exposure 42% 42% 42% 42% 42% 42% 42% 42% 42% 42%	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposes, of which which guaranteed amount of a common	16 0 0 0 116 116 116 116 116 116 116 116	Stage 2 expending of expending pure stage of expending	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th	30%	25 0	exposers, of yourselved account 0 0 0 0 0 0 0 0 0	16 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	expours, of which guaranteed which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount (1)	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	35% 35% 35%
	Control States Control States Control	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposure, of which which should should be should should should should be sho	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio-Stage 3 exposure 42% 42% 42% 42% 42% 42% 42% 42% 42% 42%	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposes, of which which guaranteed amount of a common	16 0 0 0 116 116 116 116 116 116 116 116	Stage 2 expending of expending pure stage of expending	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th	30%	25 0	exposers, of yourselved account 0 0 0 0 0 0 0 0 0	16 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	expours, of which guaranteed which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount (1)	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	35% 35% 35%
	Control States Control States Control States Control Control States Control Control States Control Control States Enter Control Control States Mark 1 States of the Control States Mark 2 States of the Control States Control States Control States Mark 2 States of the Control States Mark 2 States of the Control States Mark 3 States of the Control States Mark 4 States of the Control States Mark 4 States of the Control States Mark 5 States	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposure, of which which should should be should should should should be sho	Single 2	2 v, of Steps 3 september of the septemb	Stope 3 september of which gur an artised at motion 1 common 1 com	provisions for Bagg 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio-Stage 3 exposure 42% 42% 42% 42% 42% 42% 42% 42% 42% 42%	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposes, of which which guaranteed amount of a common	16 0 0 0 116 116 116 116 116 116 116 116	Stage 2 expending of expending pure stage of expending	31/22/ Steps 3 exposure 3 0 0 1 1 1 1 1 1 1 1 1 1 1	224 Stopp 3 St	ovisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	To the state of th	30%	25 0	exposers, of yourselved account 0 0 0 0 0 0 0 0 0	16 0 0 0 0 16 16 16 16 16 16 16 16 16 16 16 16 16	expours, of which guaranteed which guaranteed emount	Stage 3 exploses of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposers, of which guaranteed amount (1)	provisions for Steps 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0	provides for Supplement of Sup	35% 35% 35%

ED/A AUTHORITY												202	23 EU-	wide S		AMRO Bank	N.V.		ID-19 I	RB											
						91/11	:/2023									Public guarantees 31/12		rio								91/1	2/2025				
			Stage 1		Stage 2	2.,	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
	(min BJR. %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed arrount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments																														
	Institutions Corporates - Of White- Specialized Leading		0	0	0	0	٥	0	0	0		0	0				0	0	0	0		0	٥	0	0	0	0	0			
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0		0	0	٥		0	0	0	0	0		0	0	0	0	0	0	0		0	
GERMANY	Retail - Secured on real estate property Rutal - Secured on real estate property - Of Which: SME																														
	Retail - Oualitying Revolving Retail - Oualitying Revolving Retail - Other Retail		0															0	0					0	0	0					
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														
	Equity Securitiaation Other non-credit obligation assets																														
	IRB TOTAL			0	۰	0			0	0		٥	0	٥			0			0			۰	۰	0	0		0		۰	
																Public guarantees		rio													
			Stage 1		Stage 2	31/12	1/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	1/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BJR, %) Control banks		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Control occurrence to Institutions Corporates	,																		_									_		
	Corporates - Of Which: Soscialised Lending Corporates - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: SME - Secured on real estate property - Of Which: SME	-	0		0	٥	•	۰		0		0	٥	۰	•	۰		0	٥	۰		۰	٥	٥	٥	٥				۰	
BELGIUM	Rutal - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		٥	0	0	0	۰	٥	0	0			0	٥		٥	0	٥		0		٥	۰			٥	0	0	- 0	۰	
	Butail - Other Butail Rutail - Other Rutail - Of Which: SME Rutail - Other Rutail - Of Which: non-SME																														
	Facility Securitisation																														
	Other non-credit obligation assets IRB TOTAL							0	0	0				0		0	0								0	0		0		0	
																Public guarantees	- Baseline Scenari	rio													
						31/12	/2023									31/11	/2024									31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min BUR, %) Central banks		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central governments Institutions Corporates																														
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME		Ů				·									·		Ů	·				,				Ü				
	Retail Retail - Secured on real estate property		0	6	0	6	۰	0	0	0		0	6	0		0	0	0	6	0		0	0	0	0	0	0	6		0	
LUXEMBOURG	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: non-		0	0	0	0	٥	0	Ó	0		0	0	0		0	Ó	0	0	0			0	0	0	0		0		0	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets IBS TOTAL								0								0								0						
_	TRE TOTAL																				r										

MMW															ABN	AMRO Bank	N.V.														
																Public guarantees -															
			Stage 1		Stage 2	31/12/							Stage 1		Stage 2	31/12/							Stage 1		Stage 2		2/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	verage Ratio - Stage 3 exposure
	(min BUR, %) Control banks	s)	amount		amount		amount	exposure	exposure	exposure	exposite		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure
	Central covernments Institutions										38%													in the second							240
	Controlles - Of White Socialiset Lautine Controlles - Of White Std		9 0	В		-	2	٩	0	2		28	1	2	•	•	- 2	0	٥	2	35%	28		21		8		3		3	34%
ABN AMRO Bank	Retail - Secured on real estate property		3 0	3	0	1	۰	۰	٥	۰	37%	3		-	۰	_	۰	٥	۰	۰	37%	3	۰	3		2		0		-	37%
N.V.	Kense - Secured on real exists eroomer Ratel - Secured on real exists eroomer - Of Which: SME Ratel - Secured on real exists eroomer - Of Which: ren- Ratel - Ozal Phins Revolving Ratel - Ozal Phins Ratel																														
	Rutal - Other Rutal - Of Which: SME																														
	Rotal - Other Rotal - Of Which: non-SME Equity Convertination																														
	Other non-credit obligation assets IRB TOTAL	3	12 0	27	7	6	2	0	0	2	35.73%	31	1	26	6	8	2	0	1	3	33.64%	31	1	24	6	9		3	1	3	32.61%
																Public guarantees -	Arburrae Scenario														
						31/12/										31/12/	2024									31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	rerage Ratio - Stage 3 exposure
	(min BUR, %)	exposure b)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Skape 1 exposure	Stope 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 e exposure	exposure
	Central barita Central covernments Institutions																														
	Corporates Corporates - Of Which: Socialised Lending		0 0	7	2	2	2	٥	0	- 1	35%	1	- 1	-	- 6	2	2	٥	٥	1	35%	1	-	- 6	6	3		3		1	34%
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		3 0	3	0	1	٥		0		37%	3			٥	- 1	0	0	0	0	37%	3		3	0	2		0		1	37%
NETHERLANDS	Ratel - Secured on real estate property - Of Which: SME Ratel - Secured on real estate property - Of Which: pro-		0 0	0	0	6	٥	0	0	0 -		6	6		۰		0	0	0	0		٥	0	0	0	0		0			
	Retail - Qualifying Revolving																														
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME Family																														
	Securitisation Other non-credit obligation assets																														
·	IRB TOTAL		3 0	10	7	3	2	0	0	1	32%	3	1			4	2	0	۰	1	32%	4	1	,				31			24.01
	IRS TOTAL		3 0	10	7	31/12/	2 /2023	0	0	1	32%	3	1		6	Public guarantees		0	0	1	32%	4	1	9	6	31/1	2/2025	3	,, ,	1	44.7
	IRS TOTAL	Sam 1	Stage 1 exposure, of	10 Stane 2	Stage 2 exposure, of		Stage 3	Stock of provisions for	Stock of provisions for	Stock of growings for	Coverage Ratio -	Same 1	Stage 1 exposure, of	State 2	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of newspapers for	Stock of growings for	32% Coverage Ratio -	Stene 1	Stage 1 exposure, of	Sans 2	Stage 2 exposure, of		Stage 3	Stock of armining for	Stock of provisions for	Stock of novisions for	verage Ratio -
	SEB TOTAL (min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure			Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12/	2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	20% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		rerage Ratio - Stage 3 exposure
	Central banks Central covernments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Steps 2	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	20% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rerage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Stepe 2 exposure	Stock of provisions for Stage 3 exposure	33% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rerage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Contral as Covernments Contral as Contra	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	33% Coverage Ratio - Stage 3 exposure 35%	Stage 1 exposure	Stage 1 saposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Steel exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rerage Ratio - Stage 3 exposure
FRANCE	Central service Central coverments Entitleties Correctes	2	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Stape 2 exposure	Stock of provisions for Stage 3 exposure	33% Coverage Ratio - Stage 3 exposure - 35%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	9 52age 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio- Stage 3 exposure
FRANCE	Control levels Control incomments Control incomment	2	Stage 1 exposure, of which guaranteed amount 50 0 0 0	Stope 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranted amount 0	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 exposure	Single Sexposure	Stage 1 exposure	Stage 1 exposure, of which gurenteed amount.	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Converge 22gp 3 exposure 2	verage Ratio - Stage 3 exposure
FRANCE	Centrel investments	2	Stage 1 exposure, of which guaranteed sensors 1 25 0 0 0 0	\$tage 2 exposure	Stage 2 exposure, of which guarantied amount of		Stage 3	20ck of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of exposure, of granulated amount 0	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provision of provision of stage 3 exposure	32% Coverage Ratio-Stage 3 exposure 35%	Stage 1 exposure	Skage I exposure, of which say of which say of the same say of the same same say of the same say of the same same say of the same same say of the same say of the same same say of the same say of the same same say of the sa	9	Stage 2 exposure, of guaranteed annount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Convergence 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stage 3 exposure
FRANCE	Control banks Control	2	Steps 1 exposure, of which guranteed emount 50 0 0 0	\$10 2 \$10.50 2 exposure	Diage 2 exposure, of which guaranteed amount		Stage 3	Discissifications for provisions of provisions of stage 1 suppose	Stock of provisions for Stage 2 exposure	State of products for Cases 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stege 1 exposure, of operating of amount or of the operating of amount or of the operating of the operatin	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Steps 2 exposure	Stock of provisions for Stage 3 exposure	22% Coverage Ratio - Stage 3 exposure - 35%	Starge 1 exposure	Stage 1 exposure, of exposure, of guaranteed amount	9 52age 2 exposure 16 0 0	Steps 2 exposure, of guaranteed amount.		Stage 3	Stock of previsions for previsions for previsions for previsions for previsions for previsions of previsions of previsions for	Stock of provisions for Stage 2 exposure	Stock of Covering to Providing	rerage Ratio - Stage 3 expeaure
FRANCE	Control banks Control	2	Steps 1 exposure, of which which security and security of the	10 10 10 10 10 10 10 10 10 10 10 10 10 1	Stage 2 separate, of which guaranteed amount 0		Stage 3	Oncode of provinces for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Decid of provinces for Carlos Step 3	Coverage Ratio - Stage 3 exposure	3 Stage 1 exposure 27 0 0	Sage 1 exposure, of which which strokers of the strokers of th	Stage 2 exposure	Stage 2	31/12/	2024 Stage 3	Stock of	Stock of provisions for Stop 2 Stop 2 Stop 2 Stop 2 O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	32% Coverage Ratio - Stage 3 exponers - SS% - SS	Steps 1 stylentes	Sage I exposits of which are not a second of the second of	58age 2 exposure	Stage 2 exposure, of which which pursuited sentenced		Stage 3	Stock of provisions for provisions for States at exposure	Stock of previous for Stage 2 exposure	Stock of Covering to the provisions for provisions for expension at the provision of the pr	serge Ratio- Suppl Sarpours
FRANCE	Control banks Control	2	Steps 1 of expendit of expe	10 Steps 2 supposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 Steps 2 Steps 2 Steps (if a separation of a separation	Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed arrount	Stock of Stock of provisions for Stock of provisions for Stock 1 exposure 0	Stack of provisions for Stack of provisions for Stage 2 exposure	Stock of provision for C Stops 1 Stops 1 Stops 1 Stops 1 Stops 1 Stops 2 Stops	Coverage Ratio - Stage 3 exposure	Stagu 1 exposure	Sage 1 exposer, of which a smooth a smooth a smooth 0 0	Stage 2 exposure	Stage 2 exposure, of guaranteed amount	31/12/ Stage 3 exposure 4 4 0 0 4 4 Public guarantees	Steps 3 Steps	Stock of provisions for Stape 1 exposure	Stock of provisions for Stop 2 a syposize of the stop 2 a syposize of 1 a syposize of	Special of prostation for Steps 10 Steps 10 Steps 10 Steps 10 O O O O O O O O O O O O O O O O O O	32% Coverage Ratio - Stage 3 exposure - 35%	Stage 1 exposure	Stage 1 expourt, of which a strought	9 Stage 2 Stage 2 exposure	Stage 2 exposure, of which a mount of a moun	Stage 3 exposure	Stap 3 exposure, which guaranted a amount	Stock of provisions for Stock of provisions for Stage of	Stock of provisions for Stage 2 exposure	Stock of promisions for Stage 2 exposure 2	Steps 3 Steps 3 Steps 3 33%
FRANCE	Control banks Control	2	exposure, of which guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amou	0 0	exposure, of which and promised amount amount of the control of th	Stope 3 expoture 3 3 3 0 0 0 0 3 3 1/12/	Seps 3 exposers, of which guaranteed amount of the control of the	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which guaranteed sensions of the control of the contro	6	Sarge 2 exposure, of control of the	31/32/ 32age 3 expound 4 4 0 0 0 4 4 4 1 2 4 4 4 4 4 4 4 4 4 4 4 4 4	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	Stage 3 exposure 35%	0	espours, of which which gue noticed annound a	0 0 0	expours, of which gazantsed emoint	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stap 3 exposers, which guaranteed amount	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	Stage 3 expeaure 1375 1375
FRANCE	Control section (Control Section (Contro	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which which smooth	17 0 0 0 27	exposure, of which and promised amount amount of the control of th	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 exposers, of which guaranteed amount of the control of the	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1	Coverage Ratio - Stage 3 exposure	Steps 1 exposure 27 27 28 29 20 20 20 20 20 20 20 20 20 20 20 20 20	expours, of which guaranteed which guaranteed amount	Stage 2 exposure 51 51 51 51 51 51 51 51 51 5	Stage 2 expended of second	31/32/c Stope 3 expansive A C D Public guarantees 31/32/c Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	20% Coverage Bation Regel 3 exposure 30% Coverage Bation Regel 3 exposure	0	exposure, of which you which you will be a second of the s	50age 2 exposure 15 0 15 25 50age 2 exposure	expount, of which guaranteed emount.	50age 3 exposure 0 0	Steps 3 exposers, which guaranteed amount	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	verage Ratio- Stage 3 exposure 3393 3393 3393 2393 2393 2494 2594 2694 2694 2694 2694 2694 2694 2694 26
FRANCE	Control banks Control	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amount is a constitution of the guaranteed amount in the guaranteed amou	17 0 0 0 27	exposers, of which which parameter and another and another an	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 exposers, of which guaranteed amount of the control of the	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the	provisions for Sage 2 exposure	provisions for Stage 3 exposure 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which which which which of the control	6	Steps 2 expens, of outch, garanteed amount	31/32/1 Stope 3 expansive A D Public guarantees 31/32/ Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions of stage and st	Stage 3 exposure 35%	0	eapours, of which which a strough of the strong of t	0 0 0	exposers, of which guaranteed sensored of the control of the contr	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed amount amount 2/2/2025 Steps 3 exposure, of which	provisions for seasons are seasons as a seasons a seasons a seasons a seasons a seasons a seasons as a seasons a seasons as a season as	provisions for Stage 2 exposure	provisions for Days 3 expectors 2 gs 3 expectors 2 control of the	Stage 3 expeaure 1375 1375
FRANCE	Control seasons (Control Seasons Control Seaso	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which which smooth	17 0 0 0 27	exposers, of which which parameter and another and another an	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 exposers, of which guaranteed amount of the control of the	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which which which which of the control	6	Steps 2 expens, of outch, garanteed amount	31/32/1 Stope 3 expansive A D Public guarantees 31/32/ Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	Stage 3 exposure 35%	0	eapours, of which which a strough of the strong of t	0 0 0	exposers, of which guaranteed sensored of the control of the contr	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed amount amount 2/2/2025 Steps 3 exposure, of which	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	Stage 3 expeaure 1375 1375
FRANCE	Commission of Co	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	exposure, of which which smooth	17 0 0 0 27	exposers, of which which parameter and another and another another and another	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 exposers, of which guaranteed amount of the control of the	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the steps 1 of the steps 1 of the step 1 of the steps 1 of the step 1 of	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which which which which which of the second of	6	Steps 2 expens, of outch, garanteed amount	31/32/1 Stope 3 expansive A D Public guarantees 31/32/ Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	Stage 3 exposure 35%	0	eapours, of which which a strough of the strong of t	0 0 0	exposers, of which guaranteed sensored of the control of the contr	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed amount amount 2/2/2025 Steps 3 exposure, of which	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	Stage 3 expeaure 1375 1375
	Control seasons Control seasons control seasons Control seasons control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control	2 Sapp 1 supposerts	exposure, of which which smooth	17 0 0 0 27	exposers, of which which parameter and another and another another and another	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 exposers, of which guaranteed amount of the control of the	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the steps 1 of the steps 1 of the step 1 of the steps 1 of the step 1 of	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which which which which which of the second of	6	Steps 2 expens, of outch, garanteed amount	31/32/1 Stope 3 expansive A D Public guarantees 31/32/ Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	Stage 3 exposure 35%	0	eapours, of which which a strough of the strong of t	0 0 0	exposers, of which guaranteed sensored of the control of the contr	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed amount amount 2/2/2025 Steps 3 exposure, of which	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	Stage 3 expeaure 1375 1375
FRANCE UNITED KINGDO	Control seasons Control seasons control seasons Control seasons control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control seasons Control	2 Sapp 1 supposerts	exposure, of which which smooth	17 0 0 0 27	exposers, of which which parameter and another and another another and another	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 espours, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the steps 1 of the steps 1 of the step 1 of the steps 1 of the step 1 of	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which which which which which of the second of	6	Steps 2 expens, of outch, garanteed amount	31/32/1 Stope 3 expansive A D Public guarantees 31/32/ Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	Stage 3 exposure 35%	0	eapours, of which which a strough of the strong of t	0 0 0	exposers, of which guaranteed sensored of the control of the contr	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed amount amount 2/2/2025 Steps 3 exposure, of which	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	23%
	Control seasons Control and Co	2 Sapp 1 supposerts	exposure, of which which smooth	17 0 0 0 27	exposers, of which which parameter and another and another another and another	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 espours, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the steps 1 of the steps 1 of the step 1 of the steps 1 of the step 1 of	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which which which which which of the second of	6	Steps 2 expens, of outch, garanteed amount	31/32/1 Stope 3 expansive A D Public guarantees 31/32/ Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	Stage 3 exposure 35%	0	eapours, of which which a strough of the strong of t	0 0 0	exposers, of which guaranteed sensored of the control of the contr	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed amount amount 2/2/2025 Steps 3 exposure, of which	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	23%
	Commission	2 Sapp 1 supposerts	exposure, of which which smooth	17 0 0 0 27	exposers, of which which parameter and another and another another and another	Stage 3 explosure 3 0 0 0 0 0 0 0 0 0	Seps 3 espours, of which guranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 1 exposure of the steps 1 exposure of the steps 1 of the step 1 of the steps 1 of the steps 1 of the step 1 of the steps 1 of the step 1 of	provisions for Sage 2 exposure 0	provisions for stage 3 exposure 1 1 1	Coverage Ratio - Stage 3 exposure 41%	0 0	exposer, of which which which which which of the second of	6	Steps 2 expens, of outch, garanteed amount	31/32/1 Stope 3 expansive A D Public guarantees 31/32/ Stope 3	Steps 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 asygonure	Stage 3 exposure 35%	0	eapours, of which which a strough of the strong of t	0 0 0	exposers, of which guaranteed sensored of the control of the contr	\$200 3 exposure = 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 exposure, of which guaranteed amount amount 2/2/2025 Steps 3 exposure, of which	provisions for Stage II exposure	provisions for Stage 2 exposure	provisions for Days 3 supported by the provision of the p	23%

EBA ALTHOUT												20.	23 EU-1	wide S	ABN	AMRO Bank	N.V.		ID-19 I	KB											
						31/1	:/2023									Public guarantees	- Adverse Scenar 2/2024	nio .								\$1/1	2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	overane Batio .
	(min EUR, %)	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control banks Control covernments Entitleins																														
	Institutions Corporates Corporates - Of Which: Socialised Landing		0	0	0	0	٥	٥	0	0		0	0	٥	0	0	0	0	0	0		0	٥		0		0	0	0	0	
	Corconatus - Of Which: SME Retail		0	0	0	0	٥	0	0	0		6	0	0	0	0	0	0	0	0		0	٥		0		0	0	0	0	
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-								0			0								0											
	Retail - Qualifying Revolving Retail - Other Retail																														
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME Equity																														
	Securitisation Other non-received obtaination assets IRB TOTAL																														
	IRE TOTAL) 0				۰		0			۰		۰						۰	1*		۰	1 '	0	,			- 0	0)	
	•					31/12	:/2023									Public guarantees 31/12	- Adverse Scenar 2/2024	nio .								31/1	2/2025		\vdash		
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	loverage Ratio - Stage 3
	(min BUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central powerments Institution																														
	Corporates Corporates - Of Which: Specialised Lending	_					٥	٥	0	٥		0	٥	٥	۰	٥		٥		0		۰	٥		0	-		٥		٥	
	Corcontes - Of Which: SME Retail - Secured on real estate property			0	0		۰		0	0		0	0						0	0			۰		0			0		0	
BELGIUM	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: ron-					6			0	0		6					0		0			٥			0		6				
	Retail - Oualifying Revolving Betail - Other Retail Retail - Other Retail - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME Familie																														
	Securitisation Other non-credit obligation assets IRB TOTAL								0	0										•											
	TRO TOTAL							-	-					-						_											
	·					31/12	/2023									Public guarantees 31/12	- Adverse Scenar 2/2024	ilo								31/1	2/2025		\vdash		
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	loverage Ratio - Stage 3
	(min BUR, %) Central banks	exposure	guaranteed amount	ехрозите	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Institutions																												=		
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0			0	0		0	0		0	0	0	0	0	0	-	0			0		0	0		0	
	Corposites - Of Which: SME Retail Retail - Secured on real estate property		0	0	0	0			0	0		0		0	0	0	0	0	0	0		٥			0		0		0	0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0	0	0	0			0	0		0	0				0	0	0	0		0			0		0	0	0	0	
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Retal - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets																														
	IRB TOTAL																				1-									- 0	

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA ABN AMRO Bank N.V.

							Public guara	oteen - Actual					
							31/12	1/2022					
					Stage 1		Stage 2 exposure, of which		Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coversos Patio
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	which	Stage 3 exposure	which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %)									ехровите	exposure	exposure	европие
	Central governments Regional governments or local authorities												
	Public sector entitles Multilateral Devolutionment Senies												
	Multilateral Development Banks International Organisations												
	Institutions Coroccatus	136		67	67	71	n			1	1	•	
ABN AMRO Bank	Afabbe Off Retail		0		0	0	0			0	0		
N.V.	of which: SAE Secured by mortowers on immovable connects	0	0		0	0	0			0	0		
	of which non-SMC Stems associated with particularly blob risk		0			0	0			0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total	136		67	67	71	71			1	1		
							Public guara	ntees - Actual					
							31/1						
					Stage 1		Stage 2 exposure, of which		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	which	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector enthies												
	Multilateral Development Banks												
	International Organisations Institutions												
	Institutions Corporates	43											
	Corporates of which Ode	43	0	11	11 0	32	32 0		0	0	0		
	Retail												
NETHERLANDS	of which: SAE					-							
	Secured by mortgages on immovable property of which non-SME		0		0	0	0			0	0		
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures	43											
	Standardised Total	43		- 11	11	32	32						
								ntees - Actual					
							31/13	1/2022					
					Firm 1		Flores 3						
		Personne values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Beninsed accurances or local authorities Spoil and central authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Beninsed accurances or local authorities Spoil and central authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	quaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Beninsed accurances or local authorities Spoil and central authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central States Central Sourcements Enriched Fourcements to local mobilities Public under methods Huthlateral Development Earths Letterational Generations Letterational Constitutions	Exposure values 93 0 0	Risk exposure amounts 0 0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	quaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure 11 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Control basis and a second of the second of	Exposure values 93 0 0 0 0	Risk exposure amounts 0 0 0 0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	quaranteed	Stage 3 exposure	Stage 3 exposure, of exposure, of exposure, of exposure, of exposure of exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
FRANCE	Control bears Control on surrounces Control on surrounces Falcis extra method Relic select method Control on surrounces Control on	Exposure values 93 0 0 0	Risk exposure amousts 0 0 0 0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	quaranteed	Stage 3 exposure 0 0 0 0	Stage 3 exposure, of exposure, of exposure, of exposure, of exposure of exposu	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
FRANCE	Control bears Control on surrounces Control on surrounces Falcis extra method Relic select method Control on surrounces Control on	\$23 0 0 0 0	Risk expasure amounts 0 0 0 0 0 0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	quaranteed	Stage 3 exposurs	Stage 3 seposure, of which guaranteed	Stock of provisions for Stage 1 exposures 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 supposure control of the supposure cont	Coverage Ratio - Stage 3 exposure
FRANCE	Control basis and a second of the second of	\$23 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0	Stage 1 exposure 55 0 0 0	exposure, of which	Stage 2 exposure	quaranteed	Stage 3 exposurs	Stage 3 seposure, of which guaranteed	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for page 22 as possure a	Stock of provisions for Stage 3 supersure supersure control of the supe	Coverage Ratio - Stage 3 septeme
FRANCE	Control bears Control on surrounces Control on surrounces Falcis extra method Relic select method Control on surrounces Control on	92 92 93 90 90 90	0 0 0 0	355 0 0 0 0	esposere, of which guaranteed	Stage 2 exposure 29 0 0 0 0 29	39 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	11 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	© 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-
FRANCE	Control bears Control on surrounces Control on surrounces Falcis extra method Relic select method Control on surrounces Control on	93	0 0 0 0	355 0 0 0 0	esposere, of which guaranteed	39 0 0 0 0	39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9	exposure, of which guaranteed	11 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	© 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-
FRANCE	Control bears Control on surrounces Control on surrounces Falcis extra method Relic select method Control on surrounces Control on	93	0 0 0 0	355 0 0 0 0	esposere, of which guaranteed	39 0 0 0 0	39 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	11 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	© 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-
FRANCE	Control bears Control on surrounces Control on surrounces Falcis extra method Relic select method Control on surrounces Control on	93	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposers, of which guaranteed which guar	39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FRANCE	Order better state of the state	93	0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which save and save a	39 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FRANCE	Control bears Control on surrounces Control on surrounces Falcis extra method Relic select method Control on surrounces Control on	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	355 0 0 0 0	esposers, of which guaranteed which guar	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	39 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of province Committee Commi	11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-
FRANCE	Oracle Market And State of Annies and Annies	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which save and save a	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FRANCE	Control Annual Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which save and save a	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FRANCE	Control March Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which save and save a	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FRANCE	Oracle Medical Control	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which save and save a	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control Annual Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
FRANCE UNITED KINGOOM	Control Assistance A control Assistance A control Assistance Co	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control which are a second or	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where the contract of the contrac	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control Annual Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where, of control of the control of th	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control March Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where, of control of the control of th	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control Annual Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where, of control of the control of th	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control Annual Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where, of control of the control of th	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Control Annual Contro	53 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of which which parameters of the control o	39 39 39 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponent, of where, of control of the control of th	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	apeaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

EBA ENCOSAN ENCOS

EBA BANKING		202	23 EU-\	wide S		est: Cr AMRO Bank	edit ris	k COV	ID-19	STA			
					ADI	74 IIIO DUIII	Public guaras						
							31/12	/2022					
	(min ELR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments												
	Public sector entities Multilateral Development Banks										-		
	International Organisations												
	Institutions Corporates	0								0			
	of which: SME Retail			0	0	0	0	0	0		0		
GERMANY	Makely SE		0				0			0			
	Secured by mortosoes on immovable property of which: non-SME			0		0	0			0	0		
	Sterns associated with nerticularly high risk		_			·	·						
	Covered bonds Claims on institutions and connectes with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Fourty Securitization												
	Other exposures												
	Standardised Total		0										ŀ
							Public guaras	ntees - Actual					
							31/12	/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central governments												
	Resional covernments or local authorities Public sector entities												
	Public sector entities Multilateral Development Banks										-		
	International Organisations												
	Enablituations Cornorates												
	of which: SME Retail			0	0.0	0	0	0	0				
BELGIUM	of which: SVE			0		0	0		0	0	0		
	Secured by mortosoes on immovable property of which now CAP			0		0	0	0				0	
	Sterns associated with particularly high risk		Ü	•	,		Ů				·		
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity Securitization												
	Other exposures							0					
	Standardised Total												ŀ
							Public guaras	ntees - Actual					
							31/12	/2022					
					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
		Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	(min ELR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central governments												
	Regional governments or local authorities												
	Public sector entities Multilateral Development Sanks												
	International Organisations Institutions												
	Corporates			0	0	0		0	0	0			
	of which: SPE Retail			0		0	0	9	0				
LUXEMBOURG	of which SIP		0	0		0	0			0			
	Secured by mortoaces on immovable property of which non-SVE		0			0	0		0 0				
	Stems associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIII)												
	Equity Securitisation												
	Other exposures												

2023 EU-wide Stress Test: Credit risk COVID-19 STA ABN AMRO Bank N.V.

																AMRO Bank															
						31/1	/2023									Public guarantees 31/12	- Baseline Scenari 1/2024	to								31/12	1/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coversos Retie		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverson Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Rable
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 extosure	Stage 1 exposure	which quaranteed	Stage 2 exposure	which quaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Central banks							exposure	exposite	eapone								exposure	exposite	exposure .								exposure	exposite	exposure	
	Cantral covernents Exclosing overnents or local authorities Public codes will be																														
	Public Sector entities Multipleral Development Banks International Operations																														
	Institutions Corporates	80		34	34	2	2		1	1	40.00%	93	93	42	42	4	-		1	2	39,99%	100	300	33	33	5			1	2	39,98%
ABN AMRO Bank	of which that Rates						۰	0	0				۰				0	۰		۰		0	۰								
N.V.	of which: SHE Exercised by machinesis on immovable removing								0	0		0								٥		0			0			0	- 0		
	of which non-SVE Items associated with particularly bigh risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment Calling to a second																														
	Conscious investments unpertakings (CIU) Equity Serve Meation																														
	Other excourses Standardised Total	80		34	34	2	2		1	1	40.03%	93	93	42	42	4	-		1	2	40,05%	100	300	33	33	5			1	2	40,07%
•																Public guarantees	- Baseline Scenari	to													
						31/1	1/2023									31/12	1/2024									31/1	1/2025				
		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	State 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stace 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stace 1	Stage 1 exposure, of	Stape 2	Stage 2 exposure, of which guaranteed	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates of whole Gat	15	19	23	23	- 1	- 1		0	۰	40,00%		24	18		- 2	- 2			- 1	39,98%	27	27	14	14	2	- 2		-	-	39,96%
NETHERLANDS	Retail of which SME							0	0	0			0							0		0			0					0	
NETHERLANDS	of which: SHE Secured by mortgages on immovable property																														
	of which non-ONE			-																											
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation Other exposures																														
	Standardised Total	15	19	23	23	1					40.07%	24	24	15	15	2	2				40.12%	27	27	14	14	2	2				40,17%
			•			,			•	•						Public guarantees	- Baseline Scenari	to	,	•	•										
						31/1	/2023									31/12	1/2024									31/1	1/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central governments																														
	Public sector entities Multilateral Development Banks																														
	International Organisations Institutions																														
	Corporates of which: 245	6	63	30	30	1	1	0	1	0	40.00%	60	69	24	24	2	2	۰	1	1	40.00%	72	72	20	20	3	3	0	0	1	40.00%
FRANCE	Retail of which 1989	•		۰					٥	٥			٥		۰	٥	۰	۰		٥		0			٥						
	Secured by mortospes on immovable property of which non-SME	·	-		·			•	٥	°			°	•	·	۰	^			°		۰			۰		°	·		-	
	Covered bonds Claims on institutions and comparates with a ST credit assessment																														
	Collective investments undertakings (CIU) Equity																														
	Securitisation Other exposures																														
	Standardised Total	63	1 63	30	30	1	- 1	0	1	0	40.00%	69	69	24	24	2	2		1	1	40.00%	72	72	20	20	3	3	0		- 1	40.00%
						31/1	1/2023								,	Public guarantees 31/12	- Baseline Scenari 1/2024	to								31/1	1/2025		-		
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Common Barlo		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	C		Stage 1		Stage 2 exposure, of which guaranteed		Stage 3	Stock of	Stock of	Stock of	Common State
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	which guaranteed	Stage 2 exposure	which quaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	(min EUR, %) Central banks		amount		amount		second	exposure	exposure	exposure			amount		amount		smoont	exposure	exposure	exposure			second		amound		**************************************	exposure	exposure	exposure	
	Cantral governments Regional governments or local authorities																														
	Multisteral Development Banks International Organizations																														
	Institutions Corporates			0		0	0	0	0	0		0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0		
LINITED VINCES	of which: SHE Retrif							0	0																0				-		
UNITED KINGDOM	of which: SME Secured by mortozoes on immovable property								0	0			٥							0							0				
	of which would? Thems associated with particularly high risk																														
	Claims of institutions and corporates with a ST credit assessment																														
	Equity Securitination																														
	Other exposures Standardised Total																														
																		. —													

дляжиту												20.	23 EU-\	viae 5	tress I	AMRO Bank	N.V.		10-19	SIA											
						31/1	2/2023					1			,	Public guarantees 31/12		io				1				31/1	2/2025				
	(min EU	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control banks Control concernments Revisional necessaries or for all authorities Revisional necessaries or for all subscribes																														
GERMANY	Corontes of which SME Make Make Granish one Granish one Granish one Granish one SME Make months are an immovable property Make Make Make ake Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make Make		0 0		0 0	0	0	0	0	0		6	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Covered bonds Failure on institutions and representes with a ST credit assessment Cilifette investments undertakings (CIU) Sacuritisation Other exposures Executive and the circumstance of the circumsta		0 0			0	0	0	0	g			0	4	0	0	0	0	0	0	-	0	g	0	0	0	0	0	0	0	
						31/1	2/2023									Public guarantees 31/13	1/2024	io								31/1	2/2025				
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2023 EU-wide Stress Test: Credit risk COVID-19 STA ABN AMRO Bank N.V.

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							31/1	2/2023					1				Public guarantees	- Adverse Scenari 1/2024	ь								31/1	2/2025				
	Central banks	(min EUR, %)	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	1,902						
Exposure values	SEC-ERBA	142						
	SEC-IAA	0						
	Total	2,043						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	235	255	283	317	258	307	378
REA	SEC-ERBA	19	21	24	28	23	30	38
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	253	276	308	345	281	337	416
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	87,310	91,493	95,221	97,671	92,696	100,268	104,439
Risk exposure amount for securitisations and re-securitisations	253	276	308	345	281	337	416
Risk exposure amount other credit risk	87,056	91,217	94,914	97,326	92,415	99,931	104,022
Risk exposure amount for market risk	2,279	2,279	2,279	2,279	2,789	2,933	2,814
Risk exposure amount for operational risk	15,967	15,967	15,967	15,967	18,165	18,245	18,454
Other risk exposure amounts	23,038	23,038	23,038	23,038	23,557	23,557	23,557
Total risk exposure amount	128,594	132,777	136,506	138,956	137,208	145,002	149,263
Total Risk exposure amount (transitional)	128,594	132,777	136,506	138,956	137,208	145,002	149,263
Total Risk exposure amount (fully loaded)	128,594	132,777	136,506	138,956	137,208	145,002	149,263



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
А	OWN FUNDS		26,938	27,971	28,740	29,242	24,571	24,369	23,366
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		19,507	20,424	21,116	21,554	16,884	16,326	15,420
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		12,896	12,896	12,896	12,896	12,896	12,896	12,896
A.1.1.1	of which: CET1 instruments subscribed by Government		7,616	7,616	7,616	7,616	7,616	7,616	7,616
A.1.2	Retained earnings		7,616	8,459	9,597	10,727	6,064	5,943	5,807
A.1.3	Accumulated other comprehensive income		-842	-842	-842	-842	-1,327	-1,327	-1,327
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-919	-919	-919	-919	-1,404	-1,404	-1,404
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		7	7	7	7	7	7	7
A.1.3.3	Other OCI contributions		70	70	70	70	70	70	70
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		884	884	884	884	829	829	829
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-53	-53	-53	-53	-108	-108	-108
A.1.7.2	Cash flow hedge reserve		946	946	946	946	946	946	946
A.1.7.3	Other adjustments		-9	-9	-9	-9	-9	-9	-9
A.1.8	(-) Intangible assets (including Goodwill)		-108	-108	-108	-108	-108	-108	-108
A.1.8.1	of which: Goodwill (-)		-78	-78	-78	-78	-78	-78	-78
A.1.8.2	of which: Software assets (-)		-18	-18	-18	-18	-18	-18	-18
A.1.8.3	of which: Other intangible assets (-)		-12	-12	-12	-12	-12	-12	-12
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-39	-39	-39	-39	-665	-678	-757
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-5	-5	-5	-5	-5	-5	-5
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-202	-485	-931	-1,623	-464	-888	-1,579
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-694	-338	-338	-338	-338	-338	-338
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,982	1,982	1,982	1,982	1,982	1,982	1,982
	A.2.1	Additional Tier 1 Capital instruments		1,982	1,982	1,982	1,982	1,982	1,982	1,982
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		21,489	22,406	23,098	23,536	18,866	18,308	17,402
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		5,449	5,565	5,642	5,706	5,706	6,061	5,963
	A.4.1	Tier 2 Capital instruments		5,445	5,445	5,445	5,445	5,445	5,445	5,445
	A.4.2	Other Tier 2 Capital components and deductions		3	120	197	261	261	615	518
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		128,594	132,777	136,506	138,956	137,208	145,002	149,263
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.71%	16.87%	16.92%	16.94%	13.75%	12.63%	11.66%
	C.3	Total Capital ratio		20.95%	21.07%	21.05%	21.04%	17.91%	16.81%	15.65%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		19,507	20,424	21,116	21,554	16,884	16,326	15,420
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		21,489	22,406	23,098	23,536	18,866	18,308	17,402
	D.3	TOTAL CAPITAL (fully loaded)		26,938	27,971	28,740	29,242	24,571	24,369	23,366



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.71%	16.87%	16.92%	16.94%	13.75%	12.63%	11.66%
	E.3	Total Capital ratio		20.95%	21.07%	21.05%	21.04%	17.91%	16.81%	15.65%
	H.1	Total leverage ratio exposures (transitional)		413,525	413,525	413525	413525	413525	413525	413525
	H.2	Total leverage ratio exposures (fully loaded)		413,525	413,525	413525	413525	413525	413525	413525
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%
	H.4	Leverage ratio (fully loaded)		5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.10%	0.95%	0.97%	0.97%	0.95%	0.97%	0.97%
Transitional combined	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.10%	4.95%	4.97%	4.97%	4.95%	4.97%	4.97%
	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
	R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
	R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.10%	14.95%	14.97%	14.97%	14.95%	14.97%	14.97%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.73%	10.57%	10.60%	10.60%	10.57%	10.60%	10.60%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		19,343						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		128,594						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.04%						



2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	5,366	5,958	6,834	7,135	4,870	5,325	5,312
Interest income	8,038	35,818	31,037	27,501	45,865	41,062	35,500
Interest expense	-2,672	-29,860	-24,204	-20,366	-40,973	-34,482	-28,523
Dividend income	8	8	8	8	4	4	4
Net fee and commission income	1,779	1,779	1,779	1,779	1,004	1,281	1,459
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	139	354	354	354	49	107	107
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-307		
Other operating income not listed above, net	376	142	142	142	-202	140	140
Total operating income, net	7,668	8,240	9,116	9,417	5,419	6,857	7,022
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-165	-375	-562	-565	-1,773	-1,137	-1,051
Other income and expenses not listed above, net	-5,128	-5,374	-5,221	-5,544	-5,734	-5,763	-6,234
Profit or (-) loss before tax from continuing operations	2,374	2,492	3,333	3,309	-2,087	-43	-264
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-507 0	-714	-966	-959	626	13	79
·	-	4.770	2.267	2.250	4 454	-30	405
Profit or (-) loss for the year	1,867	1,778	2,367	2,350	-1,461	-30	-185
Amount of dividends paid and minority interests after MDA-related adjustments	888	934	1,229	1,220	91	91	-49
Attributable to owners of the parent net of estimated dividends	979	844	1,138	1,130	-1,552	-121	-136
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	140
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		-					



2023 EU-wide Stress Test: Major capital measures and realised losses

(min	EUR)	
		In

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0