

2018 EU-wide Stress Test

Bank Name	ABN AMRO Group N.V.
LEI Code	724500DWE10NNL1AXZ52
Country Code	NL



2018 EU-wide Stress Test: Summary

ABN AMRO Group N.V.

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	6,515		6,444	6,085	5,679	5,876	5,490	4,957
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	285		214	214	214	50	159	159
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-26		-624	-439	-443	-1,943	-1,267	-1,154
Profit or (-) loss for the year	2,791		1,972	1,847	1,531	-277	386	-6
Coverage ratio: non-performing exposure (%)	32.21%	31.38%	28.79%	26.64%	25.41%	32.01%	30.97%	30.07%
Common Equity Tier 1 capital	18,793	18,641	19,740	20,631	21,352	18,232	18,484	18,371
Total Risk exposure amount (all transitional adjustments included)	106,157	106,285	106,335	106,951	108,387	112,151	118,126	123,701
Common Equity Tier 1 ratio, %	17.70%	17.54%	18.56%	19.29%	19.70%	16.26%	15.65%	14.85%
Fully loaded Common Equity Tier 1 ratio, %	17.65%	17.53%	18.56%	19.29%	19.70%	16.25%	15.65%	14.85%
Tier 1 capital	19,618	19,495	20,676	21,594	22,297	19,293	19,659	19,608
Total leverage ratio exposures	486,677	486,729	486,729	486,729	486,729	486,729	486,729	486,729
Leverage ratio, %	4.03%	4.01%	4.25%	4.44%	4.58%	3.96%	4.04%	4.03%
Fully loaded leverage ratio, %	4.04%	4.02%	4.25%	4.44%	4.58%	3.96%	4.04%	4.03%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			1,985	1,985	1,985	1,985	1,985	1,985
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



ABN AMRO Group N.V.

								Restated	i					
								31/12/20	17					
			Exposure	values			Risk expos	sure amounts						
		A-IR	в	F-I	RB	A-I	RB	F-IF	tΒ	Performing	Non performing	Stock of	Of which: from non performing	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure1	provisions	exposures	exposures ¹
	Central banks and central governments	65.057	0	0	0	1.314	0	0	0	65.057	0	4	0	81.9
	Institutions	14,940	2	0	0	2,633	8	0	0	14,940	2	6	0	0.0
	Corporates	110,986	4,959	0	0	41,181	5,831	0	0	110,871	5,073	1,661	1.464	
	Corporates - Of Which: Specialised Lending	26,895	1,448	0	0	8,465	1,545	0	0	26,895	1,448	201	147	
	Corporates - Of Which: SME	26,945	1,475	0	0	9,589	1,983	0	0	26,845	1,575	516	450	28.6
	Retail	176,504	1,501	0	0	19,820	2,089	0	0	176,430	1,575	482		
	Retail - Secured on real estate property	163,310	1,077	0	0	15,697	1,282	0	0	163,236	1,150	155	91	
	Retail - Secured on real estate property - Of Which: SME	3,567	148	0	0	744	126	0	0	3,567		30	13	9.
ABN AMRO Group N.V.	Retail - Secured on real estate property - Of Which: non-SME	159,743	928	0	0	14,952	1,157	0	0	159,669		125		7.3
	Retail - Qualifying Revolving	5,395	180	0	0	1,733		0	0	5,395		193		
	Retail - Other Retail	7,799	244	0	0	2,390	352	0	0	7,799		134		
	Retail - Other Retail - Of Which: SME	3,255	185	0	0	1,039	275	0	0	3,255		83		20.3
	Retail - Other Retail - Of Which: non-SME	4,544	59	0	0	1,351	76	0	0	4,544		51	25	42.9
	Equity					-				1,006	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									1,194	0	0	0	-
<u> </u>	IRB TOTAL	367,487	6,461	0	0	64,948	7,929	0	0	369,499	6,650	2,153	1,740	26.2

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	в	F-	IRB	A-IR		F-IF		Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	36,540	0	0	(282	0	0	0	36,540	0	2	0	-
	Institutions	3,602	2	0	(655	8	0	0	3,602	2	3	0	0.0%
	Corporates	61,298	2,847	0	(24,440	3,473	0	0	61,209	2,937	1,122	1,019	34.7%
	Corporates - Of Which: Specialised Lending	5,703	152	0	(2,364	314	0	0	5,703		18	11	7.5%
	Corporates - Of Which: SME	22,394	1,298	0	(8,207	1,633	0	0	22,315		438	380	27.6%
	Retail	175,686	1,477	0	(19,647	2,039	0	0	175,613	1,551	472	270	17.4%
	Retail - Secured on real estate property	162,749	1,064	0	(15,608	1,261	0	0	162,676	1,138	154	90	7.9%
	Retail - Secured on real estate property - Of Which: SME	3,557	148	0	(743	126	0	0	3,557	148	30	13	9.1%
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	159,192	916	0	(14,865	1,135	0	0	159,118	990	124	77	7.8%
	Retail - Qualifying Revolving	5,337	175	0	(1,704	439	0	0	5,337	175	188	104	59.4%
	Retail - Other Retail	7,600	238	0	(2,335	340	0	0	7,600	238	131	76	31.9%
	Retail - Other Retail - Of Which: SME	3,252	183	0	(1,038	272	0	0	3,252	183	83	52	28.5%
	Retail - Other Retail - Of Which: non-SME	4,348	55	0	(1,297	68	0	0	4,348	55	48	24	43.5%
	Equity									631	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									1,194	0	0	0	-
	IRB TOTAL	277,126	4,326	0	0	45,023	5,521	0	0	278,788	4,489	1,599	1,289	28.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	7					
			Exposure	e values			Risk expo	sure amounts						
		A-IF	₹B	F-	IRB	A-II	RB	F-IRI		Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)					28								
	Central banks and central governments	6,704		0	(50	0	0	0	6,704		0	0 0	-
	Institutions	1,403		0	(198	0	0	0	1,403		0	0 0	-
	Corporates	4,770		0	(1,695	171	0	0	4,770		55	46	46.4%
	Corporates - Of Which: Specialised Lending	295		0	(80	0	0	0	295		1	. 0	-
	Corporates - Of Which: SME	2,548	53	0	(857	59	0	0	2,548	53	31	. 26	49.0%
	Retail	63	3	0	(14	6	0	0	63	3	1	. 1	31.2%
	Retail - Secured on real estate property	37	1	0	0	7	1	0	0	37	1	0	0	0.6%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0 0	0	0	0	3	0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	33	1	0	0	7	1	0	0	33	1	0	0	0.6%
	Retail - Qualifying Revolving	2	0	0	0	1	1	0	0	2	0	0	0	70.6%
	Retail - Other Retail	24	2	0	(5	3	0	0	24	2	1	. 1	40.2%
	Retail - Other Retail - Of Which: SME	1	1	0	0	0 0	3	0	0	1	1	0	0	23.5%
	Retail - Other Retail - Of Which: non-SME	23	1	0	(5	1	0	0	23	1	1	. 1	50.7%
	Equity									30	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0 0	-
	IRB TOTAL	12,940	102	0	0	1,944	177	0	0	12,970	102	57	47	46.0%



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								Restated						
								31/12/20	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	в	F-1	RB	A-I	RB	F-IF		Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure1	provisions	non performing exposures	Non performing exposures ¹
		2,728				111		0		2.728	0		0	
	Central banks and central governments Institutions	2,053	0	0	0	277	0	0	0	2,728		0	0	-
	Corporates	2,053	299	0	0	1,893	189	0	0	2,053		100	0	30.69
	Corporates Corporates - Of Which: Specialised Lending	3,668	299	0	0	915	109	0	0	3,668		100		16.9%
	Corporates - Of Which: SME	3,000	102	0	0	16	0.	0	0	3,000) 	0	10.57
	Retail	45	0	0	0	10	0	0	0	45	0	0	0	36.6%
	Retail - Secured on real estate property	40	0	0	0	8	0	0	0	40	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	40	0	0	0	8	0	0	0	40	0	0	0	0.0%
officed otdees	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	2	0	0	0	68.7%
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	71.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	71.0%
	Equity									69	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	11,393	299	0	0	2,290	189	0	0	11,462	299	101	92	30.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20:	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	В	F-I	RB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	6,843		0	0	44	0	0	0	6,84		0	0	-
	Institutions	777		0	0	97	0	0	0	77.		1	0	(-
	Corporates	3,114		0	0	817		0	0	3,114		10	6	5 15.5%
	Corporates - Of Which: Specialised Lending	576		0	0	239	0	0	0	570		1	0	(-
	Corporates - Of Which: SME	436	12	0	0	62		0	0	43		4	3	25.4%
	Retail	101	3	0	0	27	6	0	0	10		2	1	28.1%
	Retail - Secured on real estate property	55	1	0	0	10	0	0	0	5	5 1	0	0	0.1%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0		1 0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	54	1	0	0	10	0	0	0	54	4 1	0	0	0.1%
	Retail - Qualifying Revolving	15	1	0	0	8	3	0	0	1	5 1	1	1	70.7%
	Retail - Other Retail	31	1	0	0	10	4	0	0	3	1 1	1	0	31.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	-	0 0	0	0	34.6%
	Retail - Other Retail - Of Which: non-SME	31	1	0	0	10	4	0	0	3	1 1	1	0	31.0%
	Equity									1	9 0	0	0	ı -
	Securitisation													
	Other non-credit obligation assets										0 0	0	0	-
	IRB TOTAL	10,835	44	0	0	985	64	0	0	10,853	3 44	12	7	16.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-IR	в	F-	IRB	A-I	RB	F-IF	ιB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	3,218		0	(21	0	0	0	3,218		0	0	-
	Institutions	521		0	(58	0	0	0	521		1	0	-
	Corporates	2,149		0	(666	55	0	0	2,134		56	49	43.7%
	Corporates - Of Which: Specialised Lending	218	0	0	(60	0	0	0	218		1	0	-
	Corporates - Of Which: SME	339	25	0	(85	33	0	0	325		10	9	23.3%
	Retail	199		0	() 47	21	0	0	199		3	2	18.5%
	Retail - Secured on real estate property	127	6	0	(25	16	0	0	127	6	1	0	4.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	(0 0	0	0	0	1	0	0	0	-
Belgium	Retail - Secured on real estate property - Of Which: non-SME	126	6	0	(25	16	0	0	126	6	1	0	4.7%
	Retail - Qualifying Revolving	16	1	0	() 9	4	0	0	16	1	1	1	66.3%
	Retail - Other Retail	55	2	0	(13	2	0	0	55	2	1	0	25.6%
	Retail - Other Retail - Of Which: SME	1	0	0	(0 0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	54	2	0	(12	2	0	0	54	2	1	0	25.6%
	Equity									4	0	0	0	-
	Securitisation													
	Other non-credit obligation assets					-				0	0	0	0	-
	IRB TOTAL	6,086	107	0		792	77	0	0	6,076	121	59	51	41.9%



ABN AMRO Group N.V.

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						1
		A-I	RB	F-1	IRB	A-IF	B	F-IR		Performing	Non performing	Stock of	Of which: from	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performin exposures ¹
	Central banks and central governments	192	0	0	(4	0	0	0	192	0	0	0	-
	Institutions	1,476		0	(361	0	0	0	1,476		0	0	
	Corporates	4,860		0	(1.593	472	0	0	4,853		42	33	13.6
	Corporates - Of Which: Specialised Lending	898		0	(367	39	0	0	898		8	5	10.8
	Corporates - Of Which: SME	478	28	0	(140	124	0	0	471	35	6	4	11.8
	Retail	73	1	0	(13	3	0	0	73	1	1	1	66.1
	Retail - Secured on real estate property	53	0	0	() 7	0	0	0	53	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0 0	0	0	0	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	53	0	0	() 7	0	0	0	53	0	0	0	-
	Retail - Qualifying Revolving	5	1	0	(2	3	0	0	5	1	1	1	66.19
	Retail - Other Retail	15	0	0	() 4	0	0	0	15	0	0	0	66.65
	Retail - Other Retail - Of Which: SME	0	0	0	(0 0	0	0	0	C	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	15	0	0	() 4	0	0	0	15	0	0	0	66.69
	Equity									33	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	6,601	238	0		1,972	475	0	0	6,627	245	44	34	13.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
			Exposure	values		<u> </u>	Risk expo	31/12/20: sure amounts	17					
		A-IF	B	F-I	RB	A-	IRB	F-IR	в	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	474	0	0	0	0	0	0	0	474		0	0	-
	Institutions	379	0	0	0	63	0	0	0	379	0	0	0	-
	Corporates	4,239	41	0	0	1,554	16	0	0	4,239	41	16	10	25.3%
	Corporates - Of Which: Specialised Lending	2,827	16	0	0	857	3	0	0	2,827	16	4	0	0.0%
	Corporates - Of Which: SME	45	0	0	0	15	0	0	0	45	0	0	0	-
	Retail	27	0	0	0	3	0	0	0	27	0	0	0	83.2%
	Retail - Secured on real estate property	24	0	0	0	2	0	0	0	24	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Singapore	Retail - Secured on real estate property - Of Which: non-SME	24	0	0	0	2	0	0	0	24	0	0	0	-
5,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	83.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	83.2%
	Equity									13	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	5,119	41	0	0	1,620	16	0	0	5,131	41	16	10	25.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		-						Restated 31/12/20						
			Exposur	e values		1	Risk expo	osure amounts	./					<u> </u>
		A-IR	в	F-	IRB	A-1	RB	F-IR	в	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	380	C	0 0		0	C	0 0	0	380	0 0	(0 0	-
	Institutions	338	(0 0	0	23	(0 0	0	338		(0 0	-
	Corporates	3,956	5	0	(1,365	3	0	0	3,956	5 5	5	7 3	53.5%
	Corporates - Of Which: Specialised Lending	2,000	(0 0	(711	(0 0	0	2,000	0 0	1	2 0	-
	Corporates - Of Which: SME	17	2	0	(3	1	. 0	0	17	2 2	1	1 1	54.9%
	Retail	35	(0 0	0	5	C	0 0	0	35	5 1	(0 0	13.2%
	Retail - Secured on real estate property	29	(0 0	0	4	0	0 0	0	29	0 0	(0 0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	(0 0	0	0	C	0 0	0	1	0	(0 0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	28	(0 0	0	4	0	0 0	0	28	3 0	(0 0	0.09
	Retail - Qualifying Revolving	2	(0 0	(1	(0 0	0	;	2 0	(0 0	73.99
	Retail - Other Retail	4	(0 0	(1	(0 0	0	6	0	(0 0	79.29
	Retail - Other Retail - Of Which: SME	0	(0 0	0	0	C	0 0	0	(0 0	(0 0	-
	Retail - Other Retail - Of Which: non-SME	4	(0 0	0	1	C	0 0	0	4	0	(0 0	79.2%
	Equity									(0 0	(0 0	-
	Securitisation													
	Other non-credit obligation assets									(0 0	(0 0	-
	IRB TOTAL	4,709	6	0	0	1,393	3	0	0	4,709	6	7	7 3	49.8%



ABN AMRO Group N.V.

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-IF	tΒ	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Rat
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non perform exposures
	(mln EUR, %)													
	Central banks and central governments	0	0	0		0 0	0	0	0		0 0	0	0) -
	Institutions	0	0	0		0 0	0	0	0		0 0	0	0) -
	Corporates	2,770		0		0 616	385	0	0	2,77		69	61	1 10
	Corporates - Of Which: Specialised Lending	2,690	365	0		557	385	0	0	2,69	0 365	57	50	1.
	Corporates - Of Which: SME	3	0	0		2 2	0	0	0		3 0	0	0)
	Retail	0	0	0		0 0	0	0	0		0 0	0	0) -
	Retail - Secured on real estate property	0	0	0		0 0	0	0	0		0 0	0	0) -
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0 0	0	0	0		0 0	0	0) -
Marshall Islands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0 0	0	0	0		0 0	0	0) -
	Retail - Qualifying Revolving	0	0	0		0 0	0	0	0		0 0	0	0) -
	Retail - Other Retail	0	0	0		0 0	0	0	0		0 0	0	0) -
	Retail - Other Retail - Of Which: SME	0	0	0		0 0	0	0	0		0 0	0	0) -
	Retail - Other Retail - Of Which: non-SME	0	0	0		0 0	0	0	0		0 0	0	0) -
	Equity									3	3 0	0	0) -
	Securitisation													
	Other non-credit obligation assets										0 0	0	0) -
	IRB TOTAL	2,770	382	0	(616	385	0	0	2.80	2 382	69	61	16.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IR	В	F-1	IRB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure1	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	1	0	0	0	3	0	0	0	1	0	0	0	-
	Institutions	547	0	0	0	32	0	0	0	547		0	0	-
	Corporates	1,882	138	0	0	438	276		0	1,882		11	7	5.2%
	Corporates - Of Which: Specialised Lending	1,329	136	0	0	335	266	0	0	1,329	136	11	7	5.3%
	Corporates - Of Which: SME	3	2	0	0	2	10	0	0	3	2	0	0	0.0%
	Retail	4	0	0	0	1	0	0	0	4	0	0	0	44.5%
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Norway	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	44.1%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	68.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	68.8%
	Equity									41	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	2,434	138	0	0	474	276	0	0	2,476	138	12	7	5.3%



ABN AMRO Group N.V.

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUK, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	65.026	30	26	13	42.5%	64,994	63	41	27	42.5%	64,961	96	6 55	4	42.6%
	Institutions	14,935	7	7	4	48.7%	14,929	14	10	7	48.5%	14,921	21	1 14	1	0 48.3%
	Corporates	109,339	6,606	2,149	1,787	27.1%	107,814	8,130	2,429	2,043	25.1%	106,307	9,637	7 2,706	2,30	4 23.9%
	Corporates - Of Which: Specialised Lending	26,440	1,903	390	296	15.6%	25,999			372	15.9%	25,565	2,778	B 522	44	
	Corporates - Of Which: SME	26,469	1,951	743	558	28.6%	26,052	2,368	886	677	28.6%	25,627	2,794	4 1,036	80	
	Retail	175,699	2,306	559	407	17.7%	175,026	2,979	675	521	17.5%	174,389	3,617	7 799	64	7 17.9%
	Retail - Secured on real estate property	162,686	1,700	185	138	8.1%	162,199	2,187	220	175	8.0%	161,747	2,639	9 272	22	
	Retail - Secured on real estate property - Of Which: SME	3,516	199	52	37	18.8%	3,455	260	67	49	19.0%	3,390	325	5 83	6	2 19.2%
ABN AMRO Group N.V.	Retail - Secured on real estate property - Of Which: non-SME	159,170	1,501	133	101	6.7%	158,744			125	6.5%	158,357	2,314	4 189	16	
	Retail - Qualifying Revolving	5,302	273	215	158	58.0%	5,206			209		5,105			26	
	Retail - Other Retail	7,710	333	159	111		7,622			137		7,536			16	2 31.9%
	Retail - Other Retail - Of Which: SME	3,197	243	83	63	25.9%	3,137			74	24.4%	3,079		2 107	8	5 23.4%
	Retail - Other Retail - Of Which: non-SME	4,513	90	76	47	52.8%	4,485	118	91	63	53.5%	4,457		5 102	7	7 52.9%
	Equity	997	9	2	1	12.3%	988	18	4	3	14.2%	979	27	7 5		4 14.7%
	Securitisation															
	Other non-credit obligation assets	1,194	0	0	0	-	1,194	0	0	0	-	1,194	(0 0		0 -
	IRB TOTAL	367,190	8,959	2,743	2,212	24.7%	364,945	11,204	3,158	2,600	23.2%	362,751	13,398	3,579	3,005	5 22.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ration Non performir exposures ¹
	Central banks and central governments	36,537	2	2		40.0%	36,533	-			40.0%	36,530	10	-		40
	Institutions	36,537	3	2	1	40.0%	36,533	/	4	3	40.0%	36,530	10		4	40
	Corporates	60,310	3.835	1.446	1.200		59,437	4.708	1,632	1.367	29.0%	58,593	5,553	1,821	1.538	45
	Corporates - Of Which: Specialised Lending	5,528		1,440	1,200	22.6%	5,366	4,708	1,052		29.0%	5,214				27
	Corporates - Of Which: SME	22,001	1.691	632	469	27.7%	21,643	2,049	763			21,272	2,419	898		28
	Retail	174,888	2,275	546	397	17.5%	174,222	2,942	660			173,589	3,574	783		17
	Retail - Secured on real estate property	162,129	1.684	183	137	8.1%	161,645	2,169	218	173	8.0%	161.195	2,618	270	223	8
	Retail - Secured on real estate property - Of Which: SME	3,507		52	37	18.8%	3,446	260	67	49	18.9%	3,381	325	83	62	1
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	158,622	1,486	131	100	6.7%	158,199	1,909	151	124	6.5%	157,814	2,294	187	161	
	Retail - Qualifying Revolving	5,246	266	210	154	57.9%	5,150	361	263	204	56.5%	5,051	461	312	254	5
	Retail - Other Retail	7,513	325	153	107	32.8%	7,427	411	179	132	32.1%	7,343	495	202	156	3
	Retail - Other Retail - Of Which: SME	3,194	242	82	63	25.9%	3,134	301	94	73	24.3%	3,076	360	107	84	2
	Retail - Other Retail - Of Which: non-SME	4,320	83	70	44	52.7%	4,293	110	85	59	53.4%	4,268	135	95	72	52
	Equity	626	6	1	1	11.4%	620	11	2	2	14.4%	615	16	3	2	15
	Securitisation															
	Other non-credit obligation assets	1,194	0	0	0	-	1,194	0	0	0	-	1,194	0	0	0	-
	IRB TOTAL	277,154	6,123	1,999	1,601	26.1%	275,604	7,674	2,303	1,884	24.5%	274,115	9,162	2,618	2,182	23

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	6,70		2	1	40.0%	6,699	5	3	2	40.0%	6,696	8	4		3 40.0%
	Institutions	1,40	2 0	1	0	47.3%	1,402	1	1	0	47.3%	1,401	2	1		1 47.3%
	Corporates	4,71	3 156	68	56	35.6%	4,654	215	79	65	30.3%	4,593	276	90	7	5 27.3%
	Corporates - Of Which: Specialised Lending	29	1 3	1	0	12.1%	288	7	2	1	13.3%	284	11	2		1 13.7%
	Corporates - Of Which: SME	2,52	L 80	40	32	39.9%	2,493	108	47	38	35.1%	2,464	137	54	4	4 32.2%
	Retail	6	3 3	2	1	37.8%	62	4	2	2	38.3%	62	4	2		2 38.6%
	Retail - Secured on real estate property	3	5 1	0	0	13.2%	36	1	C	0	15.6%	36	1	0		0 17.4%
	Retail - Secured on real estate property - Of Which: SME		3 0	0	0	28.3%	3	0	C	0	27.8%	3	0	0		0 27.4%
France	Retail - Secured on real estate property - Of Which: non-SME	3	3 1	0	0	13.0%	33	1	C	0	15.2%	33	1	0		0 16.9%
	Retail - Qualifying Revolving		2 0	0	0	65.3%	2	0	C	0	62.5%	2	0	0		0 60.7%
	Retail - Other Retail	2	1 2	1	1	46.8%	24	2	1	1	47.4%	24	3	1		1 47.4%
	Retail - Other Retail - Of Which: SME		1 1	0	0	30.0%	1	1	C	0	30.0%	1	1	0		0 30.8%
	Retail - Other Retail - Of Which: non-SME	2.	3 1	1	1	55.4%	22	2	1	1	55.0%	22	2	1		1 54.0%
	Equity	2	9 0	0	0	13.1%	29	1	C	0	13.1%	29	1	0		0 13.1%
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	C	0	-	0	0	0		J -
	IRB TOTAL	12,909	163	72	58	35.7%	12,846	226	85	70	30.7%	12,781	291	98	81	1 27.8%



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									Baseline Scena	irio						
				31/12/2018					31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures ¹
	Central banks and central governments	2,727	1	C	0	3.0%	2,727	2	0	0	3.0%	2,726	2	0	(3.
	Institutions	2,052	0	1	0	49.3%	2,052	1	1	0	49.2%	2,051	1	1		3.
	Corporates	6,510	357	105	97	27.2%	6,447	419	112	103	24.6%	6,380	486	119	110	22.
	Corporates - Of Which: Specialised Lending	3,628	222	38	34	15.3%	3,586	265	42	37	14.2%	3,541	309	45	4	13.
	Corporates - Of Which: SME	33	0	C	0	23.5%	33	1	0	0	23.1%	33	1	0	(22.
	Retail	45	1	C	0	23.0%	44	1	0	0	20.0%	44	1	0	(18.
	Retail - Secured on real estate property	40	1	C	0	6.9%	39	1	0	0	7.1%	39	1	0	(7.
	Retail - Secured on real estate property - Of Which: SME	0	0	C	0	-	0	0	0	0	-	0	0	0	(-
United States	Retail - Secured on real estate property - Of Which: non-SME	40	1	C	0	6.9%	39	1	0	0	7.1%	39	1	0	(7.
	Retail - Qualifying Revolving	2	0	C	0	65.5%	2	0	0	0	63.3%	2	0	0	(61.
	Retail - Other Retail	3	0	C	0	57.8%	3	0	0	0	55.4%	3	0	0	(52.
	Retail - Other Retail - Of Which: SME	0	0	C	0	27.7%	0	0	0	0	27.4%	0	0	0	(61.0 52.0 27.0 52.0 52.0
	Retail - Other Retail - Of Which: non-SME	3	0	C	0	58.1%	3	0	0	0	55.7%	3	0	0	(52.
	Equity	69	0	C	0	14.3%	68	1	0	0	14.5%	68	1	0	(14.6
	Securitisation															
	Other non-credit obligation assets	0	0	C	0	-	0	0	0	0	-	0	0	0	(-
	IRB TOTAL	11,402	359	105	98	27.2%	11,338	424	113	104	24.5%	11,269	493	120	111	22.5

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	6,842		C) (40.0%	6,842		1	0	40.0%	6,841	2	1	1	40.0%
	Institutions	776	1	1	(43.9%	775		1	1	43.9%	774		2	1	43.8%
	Corporates	3,080		16	5 11	14.6%	3,045		21	15	14.1%	3,009		27	21	14.1%
	Corporates - Of Which: Specialised Lending	571	5	1	1	12.2%	567		2	1	13.4%	563		2	2	13.8%
	Corporates - Of Which: SME	432		5	5 4	24.1%	428		6	5	23.3%	424	25	7	6	23.5%
	Retail	100	5	2	2	36.3%	99	0	3	2	36.0%	98	6	3	2	35.7%
	Retail - Secured on real estate property	54	2	C) (4.4%	54	2	0	0	4.6%	54	2	0	0	4.8%
	Retail - Secured on real estate property - Of Which: SME		0	C) (29.2%	1	0	0	0	28.5%	1	0	0	0	28.1%
Germany	Retail - Secured on real estate property - Of Which: non-SME	54	2	C) (4.2%	53	2	0	0	4.4%	53	2	0	0	4.5%
	Retail - Qualifying Revolving	15	1	1	1	L 62.1%	14	2	1	1	58.5%	14	2	1	1	56.5%
	Retail - Other Retail	3:	1	1	1	54.4%	30	2	1	1	54.0%	30	2	1	1	. 53.0%
	Retail - Other Retail - Of Which: SME	(0	0) (34.0%	0	0	0	0	33.5%	0	0	0	0	33.1%
	Retail - Other Retail - Of Which: non-SME	3:	1	1	1	54.8%	30	2	1	1	54.4%	30	2	1	1	53.4%
	Equity	18	0	C) (12.4%	18	0	0	0	13.5%	18	1	0	0	13.8%
	Securitisation															
	Other non-credit obligation assets	(0	C) (-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	10,817	80	20	13	16.3%	10,779	119	26	19	15.8%	10,739	158	33	25	15.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	3,217	2	1	1	40.0%	3,215	3	2	1	40.0%	3,214	5	3	2	40.0%
	Institutions	521	0	C) (49.7%	520	0	0	0	49.6%	520	1	1	(49.5%
	Corporates	2,103	144	59	53	37.0%	2,071	176	64	58	33.0%	2,039	208	69	63	30.2%
	Corporates - Of Which: Specialised Lending	215	3	1		12.1%	212	6	1	1	13.3%	209	8	1	1	13.7%
	Corporates - Of Which: SME	319	45	12	2 10	23.3%	314		14	12	24.3%	310	54	15	14	25.4%
	Retail	197	11	. 4	1 3	30.9%	195		5	4	31.1%	193		5	4	31.0%
	Retail - Secured on real estate property	126	7	1	1	14.4%	126	7	1	1	13.5%	125	8	1	1	12.9%
— · · ·	Retail - Secured on real estate property - Of Which: SME	1	0	0) (29.1%	1	0	0	0	28.4%	1	0	0	(28.0%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	125	7	1	1	14.4%	125		1	1	13.5%	124	8	1	1	12.8%
	Retail - Qualifying Revolving	16	2	1	1 1	60.4%	15	4	2	1	57.6%	15	3	2	2	56.1%
	Retail - Other Retail	54	2	2	2 1	53.1%	54	3	2	1	53.5%	53	3	2	2	52.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0 0	29.1%	1	0	0	0	28.5%	1	0	0	(28.1%
	Retail - Other Retail - Of Which: non-SME	54	2	2	1	53.3%	53	3	2	1	53.9%	52	3	2	4	53.3% 12.3%
	Equity	3	0		, (12.3%	3	0	0	0	12.3%	3	0	0		12.3%
	Securitisation	0	0				0	0	0	0		0	0	0		
	Other non-credit obligation assets IRB TOTAL	6,040	157	65	57	- 36.6%	6,005	192	71	63	- 33.0%	5,970	228	78	69	- 30.5%



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									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	192	. 0	0	0	40.0%	192	0	0	0	40.0%	192	0	0		40.09
	Institutions	1,476	i 0	0	0	39.4%	1,476	0	0	0	39.4%	1,476	0	C) (39.49
	Corporates	4,77	322	69	53	16.5%	4,700	397	80	65	16.4%	4,628	469	91	. 76	5 16.39
	Corporates - Of Which: Specialised Lending	889	56	11	10	17.2%	879	65	13	11	17.3%	870	74	14	13	17.3%
	Corporates - Of Which: SME	455	50	20	13	25.4%	443	62	22	16	25.8%	434	71	24	19	26.5%
	Retail	7	2	1	1	49.4%	72	2	1	1	44.6%	72	3	1	. 1	42.0%
	Retail - Secured on real estate property	53	0	0	0	5.9%	53	1	0	0	5.7%	53	1	C) (5.6%
	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	-	0	0	0	0	-	0	0	0) (-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	53	0	0	0	5.9%	53	1	0	0	5.7%	53	1	C) (5.6%
	Retail - Qualifying Revolving		1	1	1	63.4%	5	1	1	1	61.7%	5	1	1		60.5%
	Retail - Other Retail	15	i 0	0	0	57.7%	15	0	0	0	55.3%	14	0	C) (52.7%
	Retail - Other Retail - Of Which: SME	(0 0	0	0	28.7%	0	0	0	0	28.2%	0	0	C) (27.8%
	Retail - Other Retail - Of Which: non-SME	15	i 0	0	0	58.0%	14	0	0	0	55.7%	14	0	C) (53.0%
	Equity	32	1	0	0	14.3%	32	1	0	0	14.3%	31	2	C) (14.3%
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	0	0	C) (-
	IRB TOTAL	6,548	324	71	54	16.7%	6,472	400	82	66	16.5%	6,398	474	93	78	16.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	474	0	0	0 (30.0%	473	0	(0	30.0%	473	0	0	(D 30.0%
	Institutions	379	0	0		49.5%	379	0	(0	49.5%	379	0	0	(49.5%
	Corporates	4,191	88	26	18	20.5%	4,146	133	31	24	17.8%	4,103	177	36	29	9 16.5%
	Corporates - Of Which: Specialised Lending	2,802	41	9	5	11.8%	2,780	63	11	8	12.0%	2,759	84	13	10	0 12.0%
	Corporates - Of Which: SME	44	1	0		21.9%	44	1	(0	21.5%	43	2	1	(0 21.2%
	Retail	27	0	0		26.0%	27	0	(0	24.0%	27	0	0	(22.4%
	Retail - Secured on real estate property	24	0	0		5.6%	24	0	(0	5.2%	24	0	0	(0 4.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0		-	0	0	(0	-	(0	0	(j -
Singapore	Retail - Secured on real estate property - Of Which: non-SME	24	0	0		5.6%	24	0	(0	5.2%	24	0	0	(0 4.9%
	Retail - Qualifying Revolving	0	0	0	0	45.0%	0	0	0	0	49.0%	(0	0	0	0 50.8%
	Retail - Other Retail	3	0	0	0	58.4%	3	0	(0	55.5%	3	0	0	(0 52.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	28.3%	0	0	(0	27.9%	(0	0	(0 27.7%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	58.7%	3	0	(0	55.7%	3	0	0	(0 52.7%
	Equity	13	0	0	0	14.0%	12	0	(0	14.0%	12	0	0	(0 14.0%
	Securitisation			-												
	Other non-credit obligation assets	0	0	0	0	-	0	0	(0	-		0	0	(J -
	IRB TOTAL	5,083	89	26	18	20.6%	5,038	134	32	24	17.9%	4,994	178	37	30	16.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	380	0 0	0	C	30.0%	380	0	0	0	30.0%	380	0	0	0	30.0%
	Institutions	338	S (0	0	48.7%	338	0	0	0	48.7%	338	0	0	0	48.7%
	Corporates	3,916	6 45	15	8	17.2%	3,870	91	23	14	15.3%	3,820	141	30	21	14.6%
	Corporates - Of Which: Specialised Lending	1,981	. 19	6	2	12.0%	1,959	41	9	5	13.2%	1,935	65	12	9	13.6%
	Corporates - Of Which: SME	17	2	1	1	53.3%	16	3	1	1	51.6%	16	3	1	1	50.0%
	Retail	35	1	0	0	16.9%	35	1	0	0	18.5%	35	1	0	0	19.3%
	Retail - Secured on real estate property	29) 1	0	0	1.8%	29	1	0	0	2.5%	29	1	0	0	3.0% 27.4%
	Retail - Secured on real estate property - Of Which: SME	1		0	0	28.3%	1	0	0	0	27.7%	1	0	0	0	
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	1.6%	28	1	0	0	2.1%	28	1	0	0	2.4%
	Retail - Qualifying Revolving	1		0	0	61.7%	1	0	0	0	57.7%	1	0	0	0	55.7%
	Retail - Other Retail	4	, с	0	0	67.0%	4	0	0	0	61.8%	4	0	0	0	57.8%
	Retail - Other Retail - Of Which: SME	(0 0	0	0	28.6%	0	0	0	0	28.2%	0	0	0	0	27.9%
	Retail - Other Retail - Of Which: non-SME	4	i (0	0	67.2%	4	0	0	0	62.0%	4	0	0	0	57.9%
	Equity		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,669	46	15	8	17.2%	4,623	92	23	14	15.3%	4,572	143	30	21	14.7%



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									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures ¹
	Central banks and central governments	(0 0	C	a	-	0	0	0	0	-	() 0	c	(D -
	Institutions	(0 0	C	0	-	0	0	0	0	-	(0 0	C	(D -
	Corporates	2,720	432	84	74	17.1%	2,671	481	92	81	16.9%	2,621	530	97	89	9 16
	Corporates - Of Which: Specialised Lending	2,642	413	73	63	15.1%	2,594	462	80	70	15.2%	2,546	509	85	77	7 15.
	Corporates - Of Which: SME		0	0	0	29.3%	3	0	0	0	29.5%		0	0	(D 30.
	Retail	(0 0	C	0	27.3%	0	0	0	0	27.1%	(0 0	C	(26.
	Retail - Secured on real estate property	(0 0	C	0	-	0	0	0	0	-	(0 0	C	(D -
	Retail - Secured on real estate property - Of Which: SME	(0 0	C	0	-	0	0	0	0	-	(0 0	C	(D -
Marshall Islands	Retail - Secured on real estate property - Of Which: non-SME	(0 0	C	0	-	0	0	0	0	-	(0 0	C	(D -
	Retail - Qualifying Revolving	(0 0	0	0	-	0	0	0	0	-	(0 0	0	(D -
	Retail - Other Retail	(0 0	0	0	27.3%	0	0	0	0	27.1%	(0 0	0	(26.
	Retail - Other Retail - Of Which: SME	(0 0	0	0	27.3%	0	0	0	0	27.1%	(0 0	0	(26.
	Retail - Other Retail - Of Which: non-SME	(0 0	0	0	-	0	0	0	0	-	(0 0	0	(D -
	Equity	32	0	0	0	12.8%	32	1	0	0	12.8%	31	1	0	(12.8
	Securitisation															
	Other non-credit obligation assets		0 0	C	0	-	0	0	0	0	-	(0 0	0	(D -
	IRB TOTAL	2,752	432	84	74	17.1%	2,702	482	92	82	16.9%	2,653	531	97	89	16.8

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1	0	0	0	30.0%	1	0	0	0	30.0%	1	0	0	0	30.0%
	Institutions	547	0	0	(49.8%	547		0	0	49.8%	547	0	0	0	49.8%
	Corporates	1,855	165	40	33	20.2%	1,827		46	39	20.2%	1,796	224	51	45	20.1%
	Corporates - Of Which: Specialised Lending	1,305	160	39	33	20.3%	1,281	185	44	38	20.4%	1,255	210	48	43	20.4%
	Corporates - Of Which: SME	3	2	0	(27.2%	3	2	0	0	27.2%	3	2	0	0	27.2%
	Retail	4	0	0	0	47.5%	4	0	0	0	45.2%	4	0	0	0	42.7%
	Retail - Secured on real estate property	3	0	0	0	8.6%	3	0	0	0	7.8%	3	0	0	0	7.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0) -
Norway	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	8.6%	3	0	0	0	7.8%	3	0	0	0	7.4%
	Retail - Qualifying Revolving	0	0	0	0	50.1%	0	0	0	0	51.3%	0	0	0	a	52.0%
	Retail - Other Retail	1	0	0	(57.8%	1	0	0	0	55.4%	1	0	0	0	52.6%
	Retail - Other Retail - Of Which: SME	0	0	0	(27.3%	0	0	0	0	27.1%	0	0	0	0	27.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	(57.9%	1	0	0	0	55.5%	1	0	0	0	52.7%
	Equity	41	0	0	(14.6%	41	0	0	0	14.6%	40	1	0	0	14.6%
	Securitisation															
	Other non-credit obligation assets	0	0	0	(-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	2,449	165	40	33	20.3%	2,420	194	47	39	20.2%	2,389	225	52	45	20.1%



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								A	dverse Scenari	0						
				31/12/201	8				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	65,022	2 35	30	15	42.7%	64,982		49	32	42.6%	64,942		66	49	42.69
	Institutions	14,917	25	29	14	56.0%	14,890		45	29	56.0%	14,859		64	46	56.09
	Corporates	108,505	7,439	3,055	2,255	30.3%	105,800				29.1%	103,085		4,456	3,613	28.1
	Corporates - Of Which: Specialised Lending	26,309		524	363	17.8%	25,561				18.3%	24,713		854		18.8
	Corporates - Of Which: SME	26,231	2,189	1,093	750	34.3%	25,519				35.0%	24,878	3,542	1,602	1,261	35.69
	Retail	175,406			591	22.7%	174,209				25.5%	172,942		1,636	1,334	
	Retail - Secured on real estate property	162,504		377	249	13.2%	161,669				16.5%	160,775				18.49
	Retail - Secured on real estate property - Of Which: SME	3,479		86	54	23.0%	3,374				23.7%	3,278		135		24.19
ABN AMRO Group N.V.	Retail - Secured on real estate property - Of Which: non-SME	159,026	5 1,646	291	195	11.8%	158,295				15.5%	157,497		684	558	17.69
	Retail - Qualifying Revolving	5,230		289	219	63.2%	5,001					4,749		556	470	
	Retail - Other Retail	7,671	372	191	123	33.2%	7,539		231		32.5%	7,417		261	200	
	Retail - Other Retail - Of Which: SME	3,161	279	108	74	26.4%	3,063		129		25.3%	2,976		146	115	24.79
	Retail - Other Retail - Of Which: non-SME	4,510	93	83	50	53.4%	4,476		102	69	54.0%	4,441	162	115	86	53.09
	Equity	992	2 14	4	2	13.9%	976	30	8	5	16.1%	955	51	12	9	16.7%
	Securitisation															
	Other non-credit obligation assets	1,194	0	0	0	-	1,194		0	0	-	1,194	0	0	0	-
	IRB TOTAL	366,036	10,113	3,975	2,877	28.4%	362,051	14,098	5,159	3,981	28.2%	357,977	18,172	6,233	5,050	27.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	36,536	3	3	1	40.0%	36,532	7	5	3	40.0%	36,528		6	5	40.05
	Institutions	3,588	15	17	9	57.0%	3,573	30	26	17	57.0%	3,556		37	27	57.19
	Corporates	59,569	4,576	2,210		34.7%	57,770		2,757		33.1%	55,978		3,235		31.99
	Corporates - Of Which: Specialised Lending	5,444		194		25.6%	5,149	706	286		26.3%	4,795				26.6
	Corporates - Of Which: SME	21,795	1,897	947		34.0%	21,190		1,198		35.1%	20,633				35.89
	Retail	174,596	2,567	842		22.6%	173,407	3,756	1,239		25.4%	172,148				26.39
	Retail - Secured on real estate property	161,948	1,865	374	20	13.2%	161,117	2,697	588	444	16.5%	160,228				18.49
NU 11 1 1	Retail - Secured on real estate property - Of Which: SME	3,469		86	54	23.0%	3,365		113		23.6%	3,269				24.19
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	158,479	1,629	288			157,752	2,356	475		15.4%	156,959				
	Retail - Qualifying Revolving	5,173	338	283		63.3%	4,946			350	61.8%	4,695				56.99
	Retail - Other Retail	7,475	363	184		32.7%	7,345	494	223	158	32.1%	7,225				
	Retail - Other Retail - Of Which: SME	3,158	277	108	73	26.3%	3,060		128	95	25.2%	2,973			114	24.65
	Retail - Other Retail - Of Which: non-SME	4,317	86	77	46	53.3%	4,285	118	95	64	53.9%	4,252		107	80	53.09
	Equity	622	9	3	1	13.1%	611	20	5	3	16.1%	597	34	8	6	17.0%
	Securitisation															l
	Other non-credit obligation assets	1,194	0	0	0	-	1,194	0	0	0	-	1,194	0	0	0	l-
	IRB TOTAL	276,106	7,171	3.074	2,178	30.4%	273,088	10.190	4.032	3.089	30.3%	270.001	13,276	4,902	3.961	29.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	6,702		2	1	40.0%	6,699		3	2	40.0%	6,696		5	3	40.0%
	Institutions	1,401		3	1	54.4%	1,399		4	2	54.4%	1,397		5	3	54.4%
	Corporates	4,696		85	63	36.6%	4,611	259		82	31.9%	4,533		122	102	30.3%
	Corporates - Of Which: Specialised Lending	290		2	1	13.9%	285		3	2	15.2%	280		3	2	15.8%
	Corporates - Of Which: SME	2,507		53	37	39.6%	2,456	145	66	50	34.8%	2,414	187	78	64	34.3%
	Retail	63	4	2	1	41.0%	62	4	2	2	41.8%	61	5	2	2	42.4%
	Retail - Secured on real estate property	36	5 1	0	0	18.3%	36	2	0	0	23.1%	36	2	1	0	26.5%
	Retail - Secured on real estate property - Of Which: SME		8 0	0	0	36.0%	3	0	0	0	35.6%	3	0	0	0	35.2%
France	Retail - Secured on real estate property - Of Which: non-SME	33	1	0	0	17.8%	33	1	0	0	22.5%	32	2	1	0	25.9%
	Retail - Qualifying Revolving	2	2 0	0	0	66.0%	2	0	0	0	63.5%	2	0	0	0	61.8%
	Retail - Other Retail	24	2	1	1	50.0%	24	2	2	1	50.3%	23	3	2	1	50.3%
	Retail - Other Retail - Of Which: SME	1	1	0	0	38.4%	1	1	0	0	38.3%	1	1	0	0	40.0%
	Retail - Other Retail - Of Which: non-SME	23	1	1	1	55.8%	22	2	1	1	55.4%	22	2	1	1	54.2%
	Equity	29	0 0	0	0	15.1%	29	1	0	0	15.1%	28	2	0	0	15.1%
	Securitisation															
	Other non-credit obligation assets	(0 0	0	0	-	0	0	0	0	-	C	0	0	0	-
	IRB TOTAL	12,891	. 181	92	67	36.8%	12,799	273	114	89	32.4%	12,715	357	134	111	31.1%



ABN AMRO Group N.V.

								A	dverse Scenari	0						
				31/12/20)18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	2.727	1	0	0	3.0%	2,726	2	0	0	3.0%	2,725	3	0	0	3.09
	Institutions	2.052		2	1	56.6%	2.050		2	1	56.6%	2.049		3	2	56.69
	Corporates	6,504	362	111	101	27.9%	6,414	452	127	113	25.0%	6,316	5 550	139	125	22.79
	Corporates - Of Which: Specialised Lending	3,623	227	41	. 35	15.4%	3,556	294	50	41	14.0%	3,482	2 369	56	48	13.19
	Corporates - Of Which: SME	33	0	0	0 0	28.9%	33	1	0	0	28.0%	32	2 1	. 0	0	27.79
	Retail	44	1	0	0 0	24.8%	44	1	0	0	21.9%	43	3 2	1	0	20.5%
	Retail - Secured on real estate property	39	1	0	0 0	11.1%	39	1	0	0	12.1%	39	9 2	2 0	0	12.39
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0 0	-	0	0	0	0	-	0	0 0	0 0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	39	1	0	0 0	11.1%	39	1	0	0	12.1%	39	2	. 0	0	12.39
	Retail - Qualifying Revolving	2	0	0	0 0	65.9%	2	0	0	0	64.0%	2	2 0	0 0	0	62.5%
	Retail - Other Retail	3	0	0	0 0	57.9%	3	0	0	0	55.7%	3	3 0	0 0	0	52.89
	Retail - Other Retail - Of Which: SME	C	0	0	0 0	33.5%	0	0	0	0	32.6%	C	0 0	0 0	0	32.29
	Retail - Other Retail - Of Which: non-SME	3	0	0	0 0	58.2%	3	0	0	0	56.1%	3	3 0	0 0	0	53.19
	Equity	69	0	0	0 0	16.4%	68	1	0	0	16.7%	67	7 2	0	0	16.89
	Securitisation															
	Other non-credit obligation assets	C	0	0	0 0	-	0	0	0	0	-	0	0 0	0 0	0	-
	IRB TOTAL	11,396	366	114	102	27.9%	11,303	458	130	115	25.1%	11,201	561	. 144	128	22.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	lverse Scenari	0						
				31/12/20)18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non porforming	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	6,84			0 0	40.0%	6,842	1	1	0	40.0%	6,841		1	1	40.0%
	Institutions	77	3 2	2	1	50.5%	772	5	4	3	50.4%	768		6	4	50.4%
	Corporates	3,07		22	15	18.7%	3,032		33	24	19.9%	2,990		42	34	20.3%
	Corporates - Of Which: Specialised Lending	57	0 6	2	1	14.0%	563	13	3	2	15.3%	557		4	3	15.8%
	Corporates - Of Which: SME	43	0 15	7	5	25.1%	422	26	9	7	27.4%	416		12	10	29.6%
	Retail	10	0 5		2	37.9%	98	6	3	2	37.7%	97	7	3	3	37.1%
	Retail - Secured on real estate property	5	4 2	(0 0	8.2%	54	2	0	0	10.0%	53	3	0	C	11.2%
	Retail - Secured on real estate property - Of Which: SME		1 0	0 0	0 0	37.0%	1	0	0	0	36.7%	1	. 0	0	0	36.6%
Germany	Retail - Secured on real estate property - Of Which: non-SME	5	4 2		0 0	8.0%	53	2	0	0	9.6%	53	3	0	0	10.9%
	Retail - Qualifying Revolving	1	5 1	. 1	. 1	63.3%	14	2	1	1	60.1%	14	2	1	1	58.1%
	Retail - Other Retail	3	1 1	. 1	. 1	54.8%	30	2	1	1	54.5%	30	2	1	1	53.3%
	Retail - Other Retail - Of Which: SME		0 0	0 0	0 0	37.6%	0	0	0	0	37.3%	0	0	0	0	39.6%
	Retail - Other Retail - Of Which: non-SME	3	1 1	. 1	. 1	55.2%	30	2	1	1	54.8%	30	2	1	1	53.5%
	Equity	1	8 C	0 0	0 0	14.3%	18	1	0	0	15.4%	18	1	0	0	15.8%
	Securitisation															
	Other non-credit obligation assets		0 0	0	0 0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	10,81	0 87	28	18	20.6%	10,761	136	41	30	21.9%	10,713	184	53	41	22.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non porforming	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	3.21	7 7		1	40.0%	3,214	4	2	2	40.0%	3.212	6	3	2	40.0%
	Institutions	52			0	57.2%	518		2	2 1	57.0%	516		4	3	57.0%
	Corporates	2,09		71	59	39.3%	2,058		84	71	37.4%	2,021	226	96	83	36.6%
	Corporates - Of Which: Specialised Lending	21	4	1 1	0	13.9%	210	7	2	1	15.2%	206	11	2	2	15.7%
	Corporates - Of Which: SME	31	5 48	3 17	13	28.2%	307	57	20	17	29.8%	300	64	23	20	31.9%
	Retail	19		5	4	33.9%	194	13	6	5 5	35.0%	192	15	6	5	35.5%
	Retail - Secured on real estate property	12	5 7	7 2	1	19.1%	125	8	2	2 2	20.4%	124	9	2	2	21.6%
D 1 1	Retail - Secured on real estate property - Of Which: SME) (0	36.8%	1	0	0	0 0	36.7%	1	0	0	0	36.7%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	12	5 7	7 2	1	19.1%	124	8	2	2 2	20.3%	123	9	2	2	21.5%
	Retail - Qualifying Revolving	1	5 2	2 2	1	61.3%	15	2	2	1	59.0%	15	3	2	2	57.5%
	Retail - Other Retail	5	2	2 2	1	53.6%	54	3	2	2 2	54.0%	53	4	2	2	53.1%
	Retail - Other Retail - Of Which: SME) (0	36.7%	1	0	0	0 0	36.6%	1	0	0	0	36.7%
	Retail - Other Retail - Of Which: non-SME	5.	3 2	4	1	53.8% 14.1%	53	3	2	2	54.3%	52	4	2	2	53.4% 14.1%
	Equity Securitisation			· · · ·	0	14.1%	3	0		· · · · · ·	14.1%	3	0	0	0	14.1%
	Other non-credit obligation assets				0	_	0	0	0	0	-	0	0	0	0	_
	IRB TOTAL	6,03	163	78	63	39.0%	5,989	209	94	78	37.5%	5,945	252	109	93	37.0%



ABN AMRO Group N.V.

								Ac	lverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	192	C) (C	40.0%	192	0	0	0	40.0%	191	0	0	C	40.04
	Institutions	1,476	C) 1	0	45.3%	1,475	1	1	0	45.3%	1,475	1	1	0	45.39
	Corporates	4,761	336	5 91	66	19.6%	4,663	434	115	89	20.4%	4,575	522	140	109	20.99
	Corporates - Of Which: Specialised Lending	885	59	14	12	19.7%	870	74	18	15	19.7%	855	89	20	18	19.89
	Corporates - Of Which: SME	448	57	7 30	17	30.7%	425	81	35	25	31.4%	409	97	39	32	33.2
	Retail	73	2	2 1	1	48.9%	72	2	1	1	43.5%	71	3	1	1	40.19
	Retail - Secured on real estate property	53	C) (0	9.8%	53	1	0	0	10.1%	52	1	0	0	10.14
	Retail - Secured on real estate property - Of Which: SME	0	C) (0	-	0	0	0	0	-	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	53	C) (0	9.8%	53	1	0	0	10.1%	52	1	0	0	10.19
	Retail - Qualifying Revolving	5	1	1 1	1	63.8%	5	1	1	1	62.4%	5	1	1	1	61.39
	Retail - Other Retail	15	C) (0	57.8%	14	0	0	0	55.7%	14	1	0	0	52.99
	Retail - Other Retail - Of Which: SME	0	C) (0	35.8%	0	0	0	0	34.4%	0	0	0	0	34.09
	Retail - Other Retail - Of Which: non-SME	15	C	0 0	0	58.1%	14	0	0	0	56.0%	14	1	0	0	53.2%
	Equity	32	1	L C	0	16.5%	31	1	0	0	16.5%	31	2	1	0	16.5%
	Securitisation															
	Other non-credit obligation assets	0	C) (0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	6,533	339	93	67	19.8%	6,433	439	118	90	20.6%	6,344	528	143	111	21.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	o						
				31/12/20	18				31/12/2019)				31/12/20)20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non norforming	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	47	4 0	0	0	30.0%	473	0	0	0	30.0%	473	1		0	30.0%
	Institutions	37	9 0	0	0	57.0%	378	1	1	0	57.0%	378	1	1	1	57.0%
	Corporates	4,18	5 95	31	21	21.8%	4,126	154	41	29	19.1%	4,066	214	49	38	17.9%
	Corporates - Of Which: Specialised Lending	2,79	7 46	12	6	13.6%	2,764	79	18	11	13.8%	2,728	115	22	16	13.9%
	Corporates - Of Which: SME	4	4 1	1	0	27.9%	43	2	1	1	27.1%	42	3	1	1	26.7%
	Retail	2	7 0	0	0	26.5%	27	0	0	0	24.4%	27	· () (0	22.5%
	Retail - Secured on real estate property	2	4 0	0	0	9.7%	24	0	0	0	10.2%	24	0) (0	10.3%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0 0) (0	-
Singapore	Retail - Secured on real estate property - Of Which: non-SME	2	4 0	0	0	9.7%	24	0	0	0	10.2%	24	0) (0	10.3%
	Retail - Qualifying Revolving		0 0	0	0	48.8%	0	0	0	0	54.0%	0	0 0) (0	53.4%
	Retail - Other Retail		3 0	0	0	58.5%	3	0	0	0	55.9%	3) (0	52.9%
	Retail - Other Retail - Of Which: SME		0 0	0	0	35.8%	0	0	0	0	36.0%	0) (0	36.2%
	Retail - Other Retail - Of Which: non-SME		3 0	0	0	58.8%	3	0	0	0	56.1%	3) (0	53.0%
	Equity	1	3 0	0	0	16.1%	12	0	0	0	16.1%	12	1		0	16.1%
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	0) (0	-
	IRB TOTAL	5,07	7 95	32	21	21.9%	5,017	155	42	30	19.3%	4,956	216	50	39	18.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20)18				31/12/2019)				31/12/20)20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non nonforming	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	380	C	0	0 0	30.0%	380	0	0	C	30.0%	380	0	0	(30.0%
	Institutions	338	C	0	0 0	56.0%	338	0	0	C	56.0%	338		0	(56.0%
	Corporates	3,913	48	19	9	18.9%	3,854	107	31	18	17.1%	3,788	173	42	29	16.7%
	Corporates - Of Which: Specialised Lending	1,979	22	8	3	13.7%	1,946	54	15	8	14.9%	1,908	93	21	14	15.5%
	Corporates - Of Which: SME	16	2	1	1	53.0%	16	3	1	1	50.6%	16	3	2	1	48.7%
	Retail	35	1	0	0 0	18.3%	35	1	0	C	20.2%	34	1	0	(20.8%
	Retail - Secured on real estate property	29	1	0	0 0	3.8%	29	1	0	C	5.6%	29	1	0	(6.8%
	Retail - Secured on real estate property - Of Which: SME	1	C	(0 0	36.0%	1	0	0	C	36.3%	1	0	0	(36.6%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	28	1	(0 0	3.4%	28	1	0	0	4.8%	28	1	0	(5.8%
	Retail - Qualifying Revolving	1	C	(0 0	63.2%	1	0	0	0	59.6%	1	0	0	(57.6%
	Retail - Other Retail	4	C	(0 0	66.6%	4	0	0	0	61.4%	4	0	0	(57.2%
	Retail - Other Retail - Of Which: SME	C	C	0	0 0	32.5%	0	0	0	C	31.6%	0	0	0	(31.4%
	Retail - Other Retail - Of Which: non-SME	4	C	0	0 0	66.8%	4	0	0	C	61.6%	4	0	0	(57.3%
	Equity	C	C	0	0 0	-	0	0	0	C	-	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets	C	C	(0 0	-	0	0	0	C	-	0	0	0	() -
	IRB TOTAL	4,666	49	19	9	19.0%	4,607	108	32	19	17.2%	4,540	175	42	29	16.7%



ABN AMRO Group N.V.

								Ac	dverse Scenari	0						
				31/12/20)18				31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	0	() (0 0	-	0	0	0	0	-	0	0	0	C	-
	Institutions	0	() (0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	2,713	439	10:	. 84	19.3%	2,635	517	117	98	18.9%	2,550	602	128	113	18.7%
	Corporates - Of Which: Specialised Lending	2,635	420	89	73	17.4%	2,558	497	105	86	17.3%	2,474	581	116	101	17.4%
	Corporates - Of Which: SME	3	() (0 0	37.0%	3	0	0	0	35.4%	3	0	0	0	37.8%
	Retail	0	() (0 0	35.1%	0	0	0	0	34.4%	0	0	0	۵	33.9%
	Retail - Secured on real estate property	0	() (0 0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	() (0 0	-	0	0	0	0	-	0	0	0	0	-
Marshall Islands	Retail - Secured on real estate property - Of Which: non-SME	0	() (0 0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	() (0 0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	() (0 0	35.1%	0	0	0	0	34.4%	0	0	0	0	33.9%
	Retail - Other Retail - Of Which: SME	0	() (0 0	35.1%	0	0	0	0	34.4%	0	0	0	0	33.9%
	Retail - Other Retail - Of Which: non-SME	0	() (0 0	-	0	0	0	0	-	0	0	0	0	-
	Equity	32	() (0 0	14.8%	31	1	0	0	14.8%	31	2	0	0	14.8%
	Securitisation															
	Other non-credit obligation assets	0	() (0 0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	2,745	439	101	. 85	19.2%	2,666	518	117	98	18.9%	2,580	604	128	113	18.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	1	0	0	0	30.0%	1	0	0	0	30.0%	1	0	0	0	30.0%
	Institutions	547	0	0	0	57.2%	547		0	0	57.2%	546	1	1	0	57.2%
	Corporates	1,850	170	52	39	23.2%	1,795	225	68	51	22.8%	1,734	286	79	65	22.8%
	Corporates - Of Which: Specialised Lending	1,300	166	51	38	23.2%	1,250	216	66	50	23.0%	1,193	272	76	63	23.1%
	Corporates - Of Which: SME		2	0	0	31.5%	3	2	0	0	31.5%	3	2	0	0	31.5%
	Retail	4	0	0	0	54.1%	4	0	0	0	48.2%	4	0	0	0	43.3%
	Retail - Secured on real estate property		0	0	0	13.7%	3	0	0	0	14.2%	3	0	0	0	14.1%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	-	0	0	0	0	-	0	0	0	0) -
Norway	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	13.7%	3	0	0	0	14.2%	3	0	0	0	14.1%
	Retail - Qualifying Revolving	(0	0	0	58.7%	0	0	0	0	57.9%	0	0	0	0	57.3%
	Retail - Other Retail	1	0	0	0	57.9%	1	0	0	0	55.8%	1	0	0	0	52.8%
	Retail - Other Retail - Of Which: SME	(0	0	0	35.1%	0	0	0	0	35.7%	0	0	0	0	36.1%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	58.1%	1	0	0	0	55.9%	1	0	0	0	53.0%
	Equity	41	0	0	0	16.8%	40	1	0	0	16.8%	40	1	0	0	16.8%
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-	0	0	0	0	/ -
	IRB TOTAL	2,443	171	53	40	23.2%	2,388	226	69	52	22.9%	2,326	288	80	66	22.9%



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
-	(min EUR, %)									
	Central governments or central banks	153	0	0	0	154	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	640	0	0	0	640	0	0	0	0.0%
	International Organisations	4,165	0	0	0	4,165	0	0	0	0.0%
	Institutions	6,728	0	181	0	2,114	0	0	0	0.0%
	Corporates	2,452	13	2,365	12		503	503	490	97.4%
	of which: SME	1,141	8	1,054	11		9	11	1	15.0%
	Retail	1,141	27	852	38		62	42	35	57.0%
ABN AMRO Group N.V.	of which: SME	18	13	10	8	18	13	0	0	0.0%
ADIA APIRO Gloup N.V.	Secured by mortgages on immovable property	717	0	256	0	716	4	3	0	3.2%
	of which: SME	94	0	38	0	94	0	1	0	38.4%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	167	0	8	0	167	0	0	0	0.0%
	Equity			0	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			710	0	1,219	0	0	0	0.0%
	Standardised Total	17,380	40	4,372	50	12,836	569	549	525	92.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
						31/12/2017					
		Exposure	values	Risk exposu	re amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	30	0	0	C	31	0	1	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	C	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	8	0	2	0	13	0	0	0	0.0%	
	Corporates	749	1	729	2	789	2	9	1	32.8%	
	of which: SME	325	1	305	2	336	2	7	1	32.8%	
	Retail	1,072	26	800	37		61	42	35	57.2%	
Netherlands	of which: SME	18	13	10	8	18	13	0	0	0.0%	
nethenanas	Secured by mortgages on immovable property	632	0	227	0	630	4	2	0	3.2%	
	of which: SME	80	0	34	C	81	0	0	0	38.4%	
	Items associated with particularly high risk	0	0	0	C	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures				_	1,219	0	0	0	0.0%	
	Standardised Total	3,711	27	2,469	39	3,761	67	53	36	53.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	253	0	0	0	253	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	19	0	0	0	0	0	0	0	0.0%
	Corporates	577	3	545	4	600	3	4	0	14.0%
	of which: SME	380	3	347	4	384	3	2	0	2.4%
	Retail	1	0	0	0	1	0	0	0	0.0%
France	of which: SME	0	0	0	0	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	27		9	0	28	0	1	0	0.0%
	of which: SME	12	0	3	0	13	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	878	3	555	4	882	3	5	0	14.0%



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	ő	0	ů 0	0	0	0	0	0	0.0%
	Multilateral Development Banks	49	0	0	0	49	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,235	0	29	0	149	0	0	0	0.0%
	Corporates	110	0	110	0	110	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%
United States	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	167	0	8	0	167	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,561	0	148	0	475	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Non perfe exposu
	Central governments or central banks	122	0	0	0	122	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	1,324	0	27	0	1,352	0	0	0	
	Corporates	583	4	572	5	584	6	3	2	
	of which: SME	224	3	213	5	224	4	1	1	
	Retail	61	0	46	0	61	0	0	0	
Germany	of which: SME	0	0	0	0	0	0	0	0	
Germany	Secured by mortgages on immovable property	56	0	20	0	57	0	1	0	
	of which: SME	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
	Equity					0	0	0	0	
	Securitisation									
	Other exposures					0	0	0	0	
	Standardised Total	2,147	4	664	6	2,175	6	3	2	

						Restated				
						31/12/2017				
		Exposure	values	Risk expos	ure amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	1,592	0	0	0	1,592	0	0	0	0.0%
	Institutions	17	0	3	0	17	0	0	0	0.0%
	Corporates	16	0	16	0	16	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	3	0	0	0	46.0%
Belgium	of which: SME	0	0	0	0	0	0	0	0	0.0%
Deigium	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,628	0	21	0	1,628	0	0	0	46.0%



ABN AMRO Group N.V.

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	ire amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1		
	Central governments or central banks	0	0	0	(0	() (C	0.09		
	Regional governments or local authorities	0	0	0	(0	() (C	0.09		
	Public sector entities	0	0	0	(0	() (0	0.09		
	Multilateral Development Banks	17	0	0	0	17	() (0	0.09		
	International Organisations	0	0	0	0	0	() (0	0.09		
	Institutions	3,825	0	87	0	284	() (0	0.09		
	Corporates	287	1	264	1	288	1	1	0	6.49		
	of which: SME	211	0	188	(211	() 1	C	9.79		
	Retail	1	0	1	(1	() (0	35.09		
United Kingdom	of which: SME	0	0	0	(0	() (0	0.09		
Onited Kingdom	Secured by mortgages on immovable property	0	0	0	(0	() (0	0.09		
	of which: SME	0	0	0	(0	() (C	0.09		
	Items associated with particularly high risk	0	0	0	(0	() (0	0.09		
	Covered bonds	0	0	0	(0	() (0	0.09		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	() (0	0.09		
	Collective investments undertakings (CIU)	0	0	0	(0	() (0	0.0%		
	Equity					0	(0 0	0	0.09		
	Securitisation											
	Other exposures					0	() (0	0.09		
	Standardised Total	4,129	1	352	1	589	1	1	0	10.1%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
·	(min EUR, %)									
	Central governments or central banks	0	0	0		0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0		0	0	0	0	0.0%
	Public sector entities	0	0	0		0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0		0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Singapore	of which: SME	0	0	0	0	0	0	0	0	0.0%
Siliyapule	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0		0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	9	0	0	0	9	0	0	0	0.0%
	Corporates	35	0	35	0	35	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Switzerland	of which: SME	0	0	0	0	0	0	0	0	0.0%
Switzenanu	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	45	0	36	0	45	0	0	0	0.0%



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

			<u></u>			Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
Marshall Islands	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0	0	0.0%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%		
	Public sector entities	0	0	0	0	0	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	0	0	0	0	0	0	0	0	0.0%		
	Corporates	0	0	0	0	0	0	0	0	0.0%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Retail	0	0	0	0	0	0	0	0	0.0%		
Norway	of which: SME	0	0	0	0	0	0	0	0	0.0%		
NOTWAY	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity			-		0	0	0	0	0.0%		
	Securitisation			-								
	Other exposures		-	-		0	0	0	0	0.0%		
	Standardised Total	0	0	0	0	0	0	0	0	0.0%		



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

								Ba	aseline Scenario							
				31/12/2018	1				31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	154	0	0	0	40.0%	153	0	0	0	40.0%	153	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	636	3	3	1	44.6%	633		4	3	44.6%	631	9	5	4	44.5%
	International Organisations	4,140	25	23	11	45.0%	4,117		33	22	45.0%	4,094	71	42	32	45.0%
	Institutions	2,112	3	3	1	44.0%	2,108		5	3	44.0%	2,102	12	7	5	44.0%
	Corporates	2,481	536	508		92.8%	2,448		514		88.8%	2,416	601	520	512	85.3% 29.4%
	of which: SME	1,140	26	14	7	27.7%	1,123		19		28.9%	1,107	58	22	17	29.4%
	Retail	1,141	68	45	40	59.0%	1,133		48	43	57.0%	1,125	84	51	46	55.2%
ABN AMRO Group N.V.	of which: SME	18	13	3	3	19.2%	18		3	3	19.2%	17	14	3	3	19.2%
ADIA ANICO GIOUP N.V.	Secured by mortgages on immovable property	711	10	2	1	9.3%	705		3	1	9.5%	700	20	3	2	9.5%
	of which: SME	93	1	0	0	13.2%	93	2	0	0	11.1%	92	3	0	0	10.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	166	0	0	0	49.3%	166	0	0	0	49.3%	166	0	0	0	49.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															1
	Other exposures	1,219	0	0	0	0.0%	1,219		0	0	0.0%	1,219	0	0	0	0.0%
	Standardised Total	12,760	645	583	553	85.7%	12,684	721	607	577	80.0%	12,608	798	629	602	75.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/201	3				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	31	. 0	-	0	40.0%	31	0	0	0	40.0%	31	0	0	(40.0%
	Regional governments or local authorities	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	(0.0%
	Multilateral Development Banks	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	(0.0%
	International Organisations	0	0		0	30.0%	0	0	0	0	30.0%	0	0	0	(30.09
	Institutions	13		(0	49.6%	13	0	0	0	49.6%	13		0	(49.6%
	Corporates	781			2	20.9%	773	17	e	4	21.5%			7	5	5 21.8%
	of which: SME	332			2	29.9%	329		4	2	29.4%	326		5	3	3 29.2%
	Retail	1,073	67	4	40	59.2%	1,066	74	47	42	57.2%	1,058	82	50	45	5 55.4%
Netherlands	of which: SME	18			3	19.2%	18	14	3	3	19.2%	17		3		
Nethenanas	Secured by mortgages on immovable property	626			1	9.0%	621	13	2	1	9.0%	617		2	2	2 9.09
	of which: SME	80	1		0	13.2%	79	2	0	0	11.1%	78	3	0	(10.39
	Items associated with particularly high risk	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	(0.09
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,219			0	0.0%	1,219	0	0	0	0.0%	1,219		0	(0.09
	Standardised Total	3,743	86	51	43	49.6%	3,724	105	55	47	45.1%	3,704	124	59	52	42.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenarie	0						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	() ()	C	0	0.0%	0	0	(0 0	0.0%) (0		0.0%
	Regional governments or local authorities	(0 0	0	0	0.0%	0	0	0	0	0.0%) (0		0.0%
	Public sector entities	(0 0	C	0	0.0%	0	0	0	0	0.0%) (0		0.0%
	Multilateral Development Banks	253	3 0	0	0	30.0%	253	0	0) 0	30.0%	253	B C	0		0 30.0%
	International Organisations	(0 0	0	0	0.0%	0	0	0	0	0.0%) (0		0.0%
	Institutions	(0 0	0	0	0.0%	0	0	0	0	0.0%) (0		0.0%
	Corporates	590	13	6	3	25.0%	580		8	6	24.6%	570	32	10		8 24.4%
	of which: SME	379	9 8	4	2	28.3%	374	13	e	4	30.5%	369	18	7		6 31.5%
	Retail		0	0	0	39.6%	1	0	0) 0	46.2%	1	. 0	0		0 48.2%
France	of which: SME	(0 0	0	0	32.0%	0	0	0	0	32.1%) (0		0 32.1%
Trance	Secured by mortgages on immovable property	28	3 0	0	0	14.7%	27	1	0	0	14.7%	27	1 1	0		0 14.8%
	of which: SME	13	3 0	0	0	16.7%	13	0	0	0	16.7%	13	5 C	0		0 16.7%
	Items associated with particularly high risk	(0 0	C	0	0.0%	0	0	0	0 0	0.0%		0 0	0) 0.0%
	Covered bonds	(0 0	C	0	0.0%	0	0	0	0	0.0%		0 0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	(0 0	C	0	0.0%	0	0	0	0	0.0%		0 0	0		0.0%
	Collective investments undertakings (CIU)	(0 0	C	0	0.0%	0	0	0	0	0.0%) (0		0.0%
	Equity	() ()	C	0	0.0%	0	0	0	0 0	0.0%		0 0	0		0.0%
	Securitisation															
	Other exposures	(0 0	C	0	0.0%	0	0	0	0	0.0%) (0		0.09
	Standardised Total	871	14	7	3	24.7%	861	24	9	6	24.4%	851	34	10		8 24.29



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	49	0	C	0	30.0%	49	0	0	0	30.0%	49	0	0	C	30.0%
	International Organisations	0	0	0	0	30.0%	0	0	0	0	30.0%	0	0	0	C	30.0%
	Institutions	149		0	0	49.3%	149	0	0	0	49.3%	149	0	0	C	49.2%
	Corporates	109	1	0	0	14.3%	109	1	0	0	14.5%	108	2	0	C	14.6%
	of which: SME	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Retail	C	0	0	0	38.5%	0	0	0	0	44.1%	0	0	0	C	46.1%
United States	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
United States	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Covered bonds	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	166	0	0	0	49.3%	166	0	0	0	49.3%	166	0	0	C	49.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Standardised Total	474	1	0	0	18.5%	473	1	0	0	18.7%	472	2	1	0	18.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	12	2 0	() 0	40.0%		0	0	0	40.0%	122	0	0	0	40.0%
	Regional governments or local authorities) ((0 0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities) ((0 0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks) ((0 0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	(0 0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,34	9 3	2	2 1	43.9%		6	4	3	43.9%	1,340	11	7	5	0.0% 43.8% 22.5%
	Corporates	57			5 3	28.7%			6	4	24.6%	565		7	5	22.5%
	of which: SME	22	2 6	2	2 1	21.8%	220		3	2	22.1%	218		3	2	22.3%
	Retail	6) 1	1	0	41.8%	60	1	1	1	46.6%	59	2	1	1	22.3% 48.5% 0.0%
Cormonu	of which: SME		0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	5	5 1	(0 0	11.5%	56	1	0	0	12.0%	55	2	0	0	12.1%
	of which: SME) ((0 0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk) ((0 0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds) ((0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) ((0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures) ((0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	2,16	5 16	8	5	31.2%	2,155	27	11	8	29.7%	2,143	39	15	11	29.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/201	3				31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	(0	0.0%	0	0	(0 0	0.0%		0	() (0.0%
	Regional governments or local authorities	0	0	(0	0.0%	0	0	0	0	0.0%		0	() (0.0%
	Public sector entities	0	0	(0	0.0%	0	0	0	0 0	0.0%		0	(0 (. 0.0%
	Multilateral Development Banks	0	0	(0	0.0%	0	0		0 0	0.0%		0	(0 (0 0.0%
	International Organisations	1,591		(0	45.0%	1,591		1	. 0	45.0%			1	<u>ر</u> 1	. 45.0%
	Institutions	17		(0	49.7%	17			0 0	49.6%	17		(0 (49.5%
	Corporates	16	0	(0	12.7%	16	0		0 0	12.7%	15	1	(0 (0 12.7% 0 25.8%
	of which: SME	0	0	(0	25.8%	0	0	0	0 0	25.8%	(0	(0 0	25.8%
	Retail	3	0	(0	49.5%	3	0	0	0 0	49.6%		0	(0 0	49.7%
Belgium	of which: SME	0	0	(0	0.0%	0	0		0 0	0.0%		0	(0 (0.0%
Deigium	Secured by mortgages on immovable property	0	0	(0	0.0%	0	0		0 0	0.0%		0	(0 (. 0.0%
	of which: SME	0	0	(0	0.0%	0	0		0 0	0.0%		0	(0 (0.0%
	Items associated with particularly high risk	0	0	(0	0.0%	0	0		0 0	0.0%		0	(0 (0.0%
	Covered bonds	0	0	(0	0.0%	0	0	0	0 0	0.0%	(0	(0 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0		0 0	0.0%		0	(0 (0.0%
	Collective investments undertakings (CIU)	0	0	(0	0.0%	0	0		0 0	0.0%		0	(0 (. 0.0%
	Equity	0	0	(0	0.0%	0	0	0	0 0	0.0%		0	(0 0	0.0%
	Securitisation															4
	Other exposures	0	0	(0	0.0%	0	0		0 0	0.0%		0	() (0.0%
	Standardised Total	1,627	1	1	0	37.1%	1,626	1	1	1	35.9%	1,626	2	1	. 1	L 35.8%



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

								В	aseline Scenarie	כ						
				31/12/201	8				31/12/2019					31/12/2020	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0		0 0	0.0%	C	0	C	0 0	0.0%	C	0	0	(0.0
	Regional governments or local authorities	(0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	(0.09
	Public sector entities	(0) (0.0%	0	0	0) 0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks	15	0) (30.0%	17	0	0	0	30.0%	17	0	0	(30.09
	International Organisations	(0) (0.0%	0	0	0	0	0.0%	0	0	0	(0.04
	Institutions	284) (25.9%	284		0	0	32.3%	284	0	0	(34.6° 28.5°
	Corporates	281	. 8		5 2	2 27.9%	274		7	4	28.3%			9	e	28.5
	of which: SME	206	i 6	4	4 2	2 31.5%	200	12	e	i 4	31.6%	194	18	8	6	31.7
	Retail	1	. 0) (50.1%	1	0	(0 0	50.2%	1	0	0		50.4
United Kingdom	of which: SME	(0) (0.0%	0	0	0	0	0.0%	0	0	0	(0.0
United Kingdom	Secured by mortgages on immovable property	(0) (0.0%	0	0	0	0	0.0%	0	0	0	(0.0
	of which: SME	(0) (0.0%	0	0	0	0 0	0.0%	0	0	0	(0.0
	Items associated with particularly high risk	(0) (0.0%	0	0	0) 0	0.0%	0	0	0	0	0.0
	Covered bonds	(0) (0.0%	0	0	0	0	0.0%	0	0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	(0) (0.0%	0	0	0) 0	0.0%	0	0	0	0	0.04
	Equity	(0) (0.0%	0	0	0	0	0.0%	0	0	0	(0.04
	Securitisation															
	Other exposures	(0) (0.0%	0	0	0	0 0	0.0%	0	0	0	(0.04
	Standardised Total	582	8		5 2	2 28.2%	575	15	7	4	28.5%	568	22	9	6	28.79

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenarie	כ						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks		0 0	C	0 0	0.0%		0 0	() (0.0%	0	0	0	0	0.0% 0.0% 0.0% 0.0%
	Regional governments or local authorities		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	Public sector entities		0 0	C	0 0	0.0%		0 0	0) (0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	International Organisations		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	Institutions		0 0	C	0 0	0.0%	(0 0) (0.0%	0	0	0	0	0.0%
	Corporates		0 0	C	0 0	0.0%	(0 0) (0.0%	0	0	0	0	0 0.0% 0 0.0%
	of which: SME		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	Retail		0 0	0	0 0	0.0%	(0 0	0) (0.0%	0	0	0	. 0	0.0%
Singapore	of which: SME		0 0	C) 0	0.0%	(0 0	0) (0.0%	0	0	0	. 0	0.0%
Singapore	Secured by mortgages on immovable property		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	of which: SME		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	Covered bonds		0 0	C	0 0	0.0%		0 0	0) (0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0 0	0.0%		0 0) (0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 0	0	0 0	0.0%		0 0	0) (0.0%	0	0	0	0	0.0%
	Equity		0 0	0	0 0	0.0%	(0 0		0 0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0	0	0 0	0.0%		0 0	(0 0	0.0%	0	0	(0	0.0%
	Standardised Total		0 0	0	0 0	0.0%		0 0	0	0	0.0%	0	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								8	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	0	0	(0 0	0.0%	0) () 0	0	0.0%	0	0	(ί c	0.0%
	Regional governments or local authorities	0	0	(0 0	0.0%	0) () 0	0	0.0%	0	0	() (0.0%
	Public sector entities	0	0	(0 0	0.0%	0) (0 0	0	0.0%	0	0	(J (0.0%
	Multilateral Development Banks	0	0	(0 0	0.0%	0) (0 0	0	0.0%	0	0	(J (0.0%
	International Organisations	0	0	(0 0	0.0%	0) (0 0	0	0.0%	0	0) (0.0% 0.0% 0.0% 0.0%
	Institutions	9	0	(0 0	48.7%	9) (0 0	0	48.7%	9	0) (48.7%
	Corporates	35	0	(0 0	14.2%	35	1	0	0	14.2%	34	1	. () (0 14.2%
	of which: SME	0	0	() 0	0.0%	0) (0 0	0	0.0%	0	0	(0 L	J 0.0%
	Retail	0	0	() 0	20.6%	0) (0 0	0	36.8%	0	0	(0 L	42.2%
Switzerland	of which: SME	0	0	(0 0	0.0%	0) (0 0	0	0.0%	0	0		0 1	0 42.2% 0 0.0%
Switzenanu	Secured by mortgages on immovable property	0	0	(0 0	3.7%	0) (0 0	0	10.8%	0	0		0 1	13.2%
	of which: SME	0	0	(0 0	0.0%	0) () 0	0	0.0%		0	() (0.0%
	Items associated with particularly high risk	0	0	(0 0	0.0%	0) (0 0	0	0.0%		0) 0	. 0.0%
	Covered bonds	0	0	() 0	0.0%	0) (0 0	0	0.0%		0	() (0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0) (0 0	0	0.0%		0		0 L	0.0%
	Collective investments undertakings (CIU)	0	0	(0 0	0.0%	0) (0 0	0	0.0%		0	(0 0	.0.0%
	Equity	0	0	(0 0	0.0%	0) (0 0	0	0.0%	0	0	(0 0	0.0%
	Securitisation															
	Other exposures	0	0	(0 0	0.0%	0) (0 0	0	0.0%	0	0	(0	0 0.0%
	Standardised Total	44	0		0 0	14.2%	44	1	. 0	0	14.3%	44	1		1 0	14.4%



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

			(0 0.0up					Bi	aseline Scenario)						
				31/12/201	3				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks	-) (() (0.0%	0	0 0	0	0	0.0%	0	0	0	(0.0
	Regional governments or local authorities) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	Public sector entities) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
	Multilateral Development Banks) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	International Organisations) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
	Institutions) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
	Corporates) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
	of which: SME) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	Retail) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
Marshall Islands	of which: SME) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
Mai Shali ISlahus	Secured by mortgages on immovable property) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
	of which: SME		0 0	(0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.
	Items associated with particularly high risk) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	Covered bonds) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment) (0	0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	Collective investments undertakings (CIU)) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	Equity) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0		0.0
	Securitisation															
	Other exposures) ((0 0	0.0%	0	0 0	0	0	0.0%	0	0	0	1	0.
	Standardised Total	(0 0		0	0.0%	0	0	0	0	0.0%	0	0	0		0.0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/201					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0%
	Regional governments or local authorities	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0% 0.0% 0.0% 0.0%
	Multilateral Development Banks	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	C	0.0%
	Corporates	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	C	0.0%
	of which: SME	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0%
	Retail	(0	(0	39.4%	(0 0	0	0	45.1%	0	0	0	C	0 47.1% 0 0.0%
Norway	of which: SME	(0	(0	0.0%		0 0	0	0	0.0%		0	0	0	0.0%
NOIWay	Secured by mortgages on immovable property	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0%
	of which: SME	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	C	0.0% 0.0% 0.0% 0.0% 0.0%
	Covered bonds	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	(0	(0	0.0%		0 0	0	0	0.0%	0	0	0	C	0.0%
	Equity	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	(0	(0	0.0%	(0 0	0	0	0.0%	0	0	0	C	0.0%
	Standardised Total		0		0	39.4%	0	0	0	0	45.1%	0	0	0	0	47.1%



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

									Adverse Scena	ario						
				31/12/20:	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	153	0	0	0	40.0%	153	0	0	0	40.0%	153	0	0	C	40.09
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.04
	Multilateral Development Banks	632	8	8	4	50.8%	624	16	12	8	51.0%	615	24	17	12	
	International Organisations	4,106	60	62	31	51.7%	4,039	126	100	65	51.7%		196	138	102	
	Institutions	2,106	8	9	4	50.3%	2,095	19	15	10	50.5%	2,082	33	23	17	50.59
	Corporates	2,468	549	519	502		2,415	603		516	85.6%	2,359	659	545		80.59
	of which: SME	1,133	32	22	10	31.7%	1,107	59		19	33.1%	1,079	86	39	29	
	Retail	1,128	81	67	47	57.5%	1,096	113	86	61	53.7%	1,058	152	101	78	
ABN AMRO Group N.V.	of which: SME	17	14	3	3	21.8%	16	15	4	3	21.5%	14	17	4	4	21.5
ADN AMRO GIOUP N.V.	Secured by mortgages on immovable property	708	12	6	2	15.7%	697	23	7	4	15.9%	684	36	9	6	5 16.2°
	of which: SME	93	1	1	0	18.7%	91	3	1	1	17.5%	89	6	2	1	18.04
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.04
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Collective investments undertakings (CIU)	166	0	0	0	56.7%	166	0	0	0	56.6%	166	0	0	C	56.69
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Securitisation															
	Other exposures	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	1,219	0	0	C	0.0
	Standardised Total	12,687	718	670	590	82.1%	12,505	900	753	663	73.7%	12,305	1100	833	744	67.79

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	31	C	0	0	40.0%	31	0	0	0	40.0%	31	0	0	0	40.0
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	International Organisations	0	0	0	0	34.5%	0	0	0	0	34.5%	0	0	0	0	34.59
	Institutions	13	0	0	0	57.0%			0	0	57.0%	13		0	0	
	Corporates	776		g	3	22.6%	760		13	7	23.7%	740		17	12	24.19
	of which: SME	330		6	2	32.8%	323		8	4	32.8%	315		11	7	32.89
	Retail	1,061	79	65	46	57.8%	1,031		83	59	53.8%	994	146	97	74	51.19
Netherlands	of which: SME	17	14	3	3	21.8%	16		4	3	21.5%	14		4	4	21.59
nethenanas	Secured by mortgages on immovable property	624		4	2	14.8%	615		6	3	14.8%	603		7	5	15.29
	of which: SME	79	1	1	0	18.7%	77	3	1	1	17.5%	75	6	2	1	18.09
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	1,219		0	0	0.0%	1,219	0	0	0	0.0%	1,219		0	0	0.09
	Standardised Total	3,724	104	78	50	48.5%	3,669	159	101	69	43.2%	3,601	227	122	91	40.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scenario					
				31/12/20	18				31/12/2019				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions Performin exposure	Coverage Ratio - Non performing			Stock of from no performin exposure	Coverage Ratio - Non performing
	Central governments or central banks	0	0	() 0	0.0%	0	0	0	0 0.0%	0	0	0	0 0.0%
	Regional governments or local authorities	0	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0 0.0%
	Public sector entities	0	0	(0 0	0.0%	0	0	0	0 0.0%	0	0	0	0 0.0%
	Multilateral Development Banks	253	0	(0 0	34.5%	253	1	0	0 34.5%	253	1	0	0 34.5%
	International Organisations	0	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0 0.0%
	Institutions	0	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0 0.0%
	Corporates	586		9	9 5	27.1%	572		13	8 27.3%	559		15	2 27.6%
	of which: SME	377	10	6	5 3	31.9%	369	18	9	6 34.8%	363	24	11	9 36.2%
	Retail	1	0	(0 0	45.5%	1	0	0	0 52.3%	1	. 0	0	0 55.4%
France	of which: SME	0	0	(0 0	36.8%	0	0	0	0 36.9%	0	0	0	0 36.9%
TIANCE	Secured by mortgages on immovable property	27	1		1 0	25.0%	27	1	1	0 25.1%	26	2	1	0 25.1%
	of which: SME	13	0	(0 0	27.4%	13	0	0	0 27.4%	13	0	0	0 27.4%
	Items associated with particularly high risk	0	0	(0 0	0.0%	0	0	0	0 0.0%	0	0	0	0 0.0%
	Covered bonds	0	0	(0 0	0.0%	0	0	0	0 0.0%	0	0	0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0.0%	0	0	0	0.0%	0	0	0	0 0.0%
	Collective investments undertakings (CIU)	C	0	(0 0	0.0%	0	0	0	0 0.0%	0	0	0	0 0.0%
	Equity	C	0	(0 0	0.0%	0	0	0	0 0.0%	0	0	0	0 0.0%
	Securitisation													
	Other exposures	C	0	(0 0	0.0%	0	0	0	0 0.0%	0	0	0	0 0.0%
	Standardised Total	867	18	10	5	27.2%	852	33	14	9 27.4%	839	46	16	3 27.7%



2018 EU-wide Stress Test: Credit risk STA ABN AMRO Group N.V.

									Adverse Scen	ario					
				31/12/20:	18				31/12/201	19				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of from no provisions performi exposure	Non performing
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0 0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Multilateral Development Banks	49	0	0	0	34.5%	49	0	0	0	34.5%		0	0	0 34.5%
	International Organisations	0	0	0	0	34.5%	0	0	0	0	34.5%		0	0	0 34.5%
	Institutions	149	0	0	0	56.7%	149	0	0	0	56.6%	148	0	0	0 56.6%
	Corporates	109	1	0	0	16.4%	108	2	0	0	16.7%	107	3	1	0 16.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Retail	0	0	0	0	44.3%	0	0	0	0	50.5%	0	0	0	0 53.3%
United States	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
United States	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0.0%
	Collective investments undertakings (CIU)	166	0	0	0	56.7%	166	0	0	0	56.6%	166	0	0	0 56.6%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	C	0	0	0 0.0%
	Securitisation														
	Other exposures	0	0	C	0	0.0%	0	0	0	0	0.0%	C	0	0	0 0.0%
	Standardised Total	474	1	0	0	23.3%	473	2	1	0	23.2%	471	3	1	1 23.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	122	(0	0	40.0%	122	C	0	0	40.0%	122	C	0 0	0	40.0
	Regional governments or local authorities	0	(0	0	0.0%	0	C	0	0	0.0%	0		0 0	0	0.0
	Public sector entities	0	0	0	0	0.0%	0	C	0	0	0.0%	0	0	0 0	0	0.0
	Multilateral Development Banks	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	International Organisations	0	(0	0	0.0%		0	0	0	0.0%	0	0	0 0	0	0.0
	Institutions	1,344		9	4	50.5%	1,334		14	9	50.4%	1,321	31	1 21	16	50.4
	Corporates	576		6	4	29.5%	566	23	8	6	25.1%	557	32	2 9	8	23.3
	of which: SME	222	7	3	2	25.1%	218	11	4	3	25.6%	215	14	1 5	4	25.8
	Retail	60	1	1	1	46.4%	58	3	2	2	51.8%	56		5 3	3	55.1
Cormony	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
Germany	Secured by mortgages on immovable property	56	1	1	0	20.4%	54	2	1	0	21.2%	53	4	4 1	1	21.5
	of which: SME	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Items associated with particularly high risk	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Covered bonds	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Collective investments undertakings (CIU)	C	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Equity	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Securitisation															
	Other exposures	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Standardised Total	2,157	24	17	9	37.0%	2,134	47	26	17	36.5%	2,110	72	2 35	27	37.0

Standardised Tot ¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	1,590) 2	2	1	51.7%	1,586	6	5	3	51.7%		9	6	4	51.7% 57.0% 14.6% 29.6%
	Institutions	17	· 0	0	0	57.2%	17	0	0	0	57.0%		0	0	0	57.0%
	Corporates	16	5 O	0	0	14.6%	16	1	0	0	14.6%		1	0	0	14.6%
	of which: SME	0	0 0	0	0	29.6%	0	0	0	0	29.6%		0	0	0	29.6%
	Retail	3	S 0	0	0	54.6%	3	0	0	0	54.5%		0	0	0	55.7%
Belgium	of which: SME	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
Deigium	Secured by mortgages on immovable property	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	of which: SME	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0 0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	1,625	2	2	1	47.8%	1,621	7	5	3	48.6%	1,618	10	7	5	48.7%



									Adverse Scenario						
				31/12/20	18				31/12/2019				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of from n provisions perform exposu	ng Coverage Ratio - Non performing		Non performing exposure1	Stock of fr provisions pe	f which: rom non rforming cposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	C	0	(0	0.0%	0	0 0	0	0 0.0%		(0	0	0.09
	Regional governments or local authorities	0	0	(0	0.0%	0	0	0	0 0.0%		(0	0	0.09
	Public sector entities	0	0	(0	0.0%	0	0	0	0 0.0%		(0	0	0.09
	Multilateral Development Banks	17	0	(0	34.5%	17	· 0	0	0 34.5%		(0	0	34.59
	International Organisations	0	0	(0	0.0%	0	0	0	0 0.0%		(0	0	0.09
	Institutions	284		0	0	29.8%	284	0	0	0 37.8%	284		0	0	40.59
	Corporates	278		7	3	32.2%	268		. 11	7 32.7%			14	10	32.89
	of which: SME	204	8	7	3	36.3%	195	17	10	6 36.4%		26	13	9	36.5%
	Retail	1	0	(0	52.9%	1	. 0	0	0 53.1%		(0	0	56.49
United Kingdom	of which: SME	0	0	(0	0.0%	0	0	0	0 0.0%		(0	0	0.09
Onited Kingdom	Secured by mortgages on immovable property	0	0	(0	0.0%	0	0	0	0 0.0%		(0	0	0.09
	of which: SME	0	0	(0	0.0%	0	0	0	0 0.0%		(0	0	0.0
	Items associated with particularly high risk	0	0	(0	0.0%	0	0 0	0	0 0.0%		0	0	0	0.09
	Covered bonds	0	0	(0	0.0%	0	0 0	0	0 0.0%		0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0	0	0 0.0%		(0	0	0.09
	Collective investments undertakings (CIU)	0	0	(0	0.0%	0	0 0	0	0 0.09		0	0	0	0.09
	Equity	C	0	(0	0.0%	0	0 0	0	0 0.0%	(0	0	0	0.09
	Securitisation														
	Other exposures	C	0	(0	0.0%	0	0	0	0 0.0%		0	0	0	0.04
	Standardised Total	580	10	7	3	32.5%	569	21	12	7 32.9%	558	32	15	11	33.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Singapore	of which: SME		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Siliyapore	Secured by mortgages on immovable property		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 0) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total		0 0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	ario						
				31/12/20:	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	(0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	9	0	0	0	56.0%	9	0	0	0	56.0%	9	0	0	0	56.0%
	Corporates	35	0	0	0	16.3%	35	1	0	0	16.3%	34	2	0	0	16.3%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	(0	0	0	23.1%	0	0	0	0	41.7%	0	0	0	0	49.3%
Switzerland	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Switzenanu	Secured by mortgages on immovable property	(0	0	0	6.6%	0	0	0	0	18.6%	0	0	0	0	22.6%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	44	0	0	0	16.5%	44	1	0	0	16.7%	43	2	0	0	16.7%



									Adverse Scen	iario						
				31/12/20	18				31/12/201					31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing		Non performing exposure1		Of which: from non performing exposures	Coverage Rat Non perform exposures
	Central governments or central banks	(0	(0 0	0.0%	0	0	0	0	0.0%			0 () (
	Regional governments or local authorities	0	0	0) 0	0.0%	0	0	0	0	0.0%			0 0) (0 0
	Public sector entities	0	0	0) 0	0.0%	0	0	0	0	0.0%			0 0) (0 0
	Multilateral Development Banks	(0	0) 0	0.0%	0	0	0	0	0.0%			0 0		0 0
	International Organisations	(0	0) 0	0.0%	0	0	0	0	0.0%			0 0		0 0
	Institutions	0	0	0) 0	0.0%	0	0	0	0	0.0%			0 0		0 0.
	Corporates	0	0	0) 0	0.0%	0	0	0	0	0.0%	0		0 0		0.0.
	of which: SME	(0	0) 0	0.0%	0	0	0	0	0.0%			0 0		0 0
	Retail	(0	0) 0	0.0%	0	0	0	0	0.0%			0 0		0.
Marshall Islands	of which: SME	(0	(0 0	0.0%	0	0	0	0	0.0%	0		0 0		0.
Maishali Islahus	Secured by mortgages on immovable property	(0	(0 0	0.0%	0	0	0	0	0.0%			0 0		0.
	of which: SME	(0	() 0	0.0%	0	0	0	0	0.0%	0		0 0		0 0
	Items associated with particularly high risk	(0	() 0	0.0%	0	0	0	0	0.0%	0		0 0		0.
	Covered bonds	(0	(0 0	0.0%	0	0	0	0	0.0%	0		0 0		0.
	Claims on institutions and corporates with a ST credit assessment	(0	(0 0	0.0%	0	0	0	0	0.0%	0		0 0		0.
	Collective investments undertakings (CIU)	(0	() 0	0.0%	0	0	0	0	0.0%	0		0 () (0 0
	Equity	(0	() 0	0.0%	0	0	0	0	0.0%	0		0 0) (0 0
	Securitisation															
	Other exposures	(0	() 0	0.0%	0	0	0	0	0.0%	0		0 0) () (
	Standardised Total	0	0		0	0.0%	0	0	0	0	0.0%	0		0 0		0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	(0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	(0	45.4%	C	0	0	0	51.7%	0	0	0	0	54.7%
Norwou	of which: SME	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
Norway	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	45.4%	0	0	0	0	51.7%	0	0	0	0	54.7%



2018 EU-wide Stress Test: Securitisations

ABN AMRO Group N.V.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		4	4						
	Total		4	4						
	STA		0	0	0	0	0	0	0	0
REA	IRB		0	0	0	0	0	0	0	0
	Total		0	0	0	0	0	0	0	0
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amounts ABN AMRO Group N.V.

	Actual	Restated	E	Baseline scenario)	ļ	Adverse scenario)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	83,399	83,528	83,577	84,193	85,629	86,987	92,940	98,450
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
Risk exposure amount other credit risk	83,399	83,528	83,576	84,192	85,629	86,986	92,939	98,450
Risk exposure amount for market risk	3,132	3,132	3,132	3,132	3,132	3,922	3,945	4,010
Risk exposure amount for operational risk	19,626	19,626	19,626	19,626	19,626	21,043	21,043	21,043
Other risk exposure amounts	0	0	0	0	0	198	198	198
Total risk exposure amount	106,157	106,285	106,335	106,951	108,387	112,151	118,126	123,701

2018 EU-wide Stress Test: Capital

ABN AMRO Group N.V.

EBA EUROPEAN BANKING AUTHORITY

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	22,605	22,521	23,791	24,796	25,474	23,185	23,943	24,046
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,793	18,641	19,740	20,631	21,352	18,232	18,484	18,371
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,910	13,910	13,910	13,910	13,910	13,910	13,910	13,910
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	4,972	4,757	5,695	6,570	7,287	4,402	4,546	4,461
	A.1.3	Accumulated other comprehensive income	-331	-436	-436	-436	-436	-621	-621	-621
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-430	-469	-469	-469	-469	-654	-654	-654
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-21	-21	-21	-21	-21	-21	-21	-21
	A.1.3.3	Other OCI contributions	119	55	55	55	55	55	55	55
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	913	913	913	913	913	913	913	913
	A.1.8	(-) Intangible assets (including Goodwill)	-182	-182	-182	-182	-182	-182	-182	-182
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-18	-18	-18	-18	-18	-146	-18	-30
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-526	-317	-98	-62	-42	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	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	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	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	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	-48	-64	-80	-48	-64	-80
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-110						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	56	15	4	0	0	4	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	56	15	4	0	0	4	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	4	4	0	0	0	0	0	0
	A.1.22.4.2	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	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-97	-97						

2018 EU-wide Stress Test: Capital

ABN AMRO Group N.V.

EBA EUROPEAN BANKING AUTHORITY

Image: state				Actual	Restated		Baseline Scenario			Adverse Scenario	
Image: state			(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
Normal set in the set		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	825	853	936	963	945	1,061	1,175	1,237
Image: state		A.2.1	Additional Tier 1 Capital instruments	914	921	936	963	945	1,061	1,175	1,237
No. No. No. No. No. No. No. 10 Main Singuage Manage Man		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
Image: state of the s		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
Image: state		A.2.4	Additional Tier 1 transitional adjustments	-89	-68	0	0	0	0	0	0
image: state in the s		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
Image: state		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,618	19,495	20,676	21,594	22,297	19,293	19,659	19,608
Image: brack state of the state of		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,987	3,026	3,115	3,202	3,177	3,892	4,285	4,437
Image: big		A.4.1	Tier 2 Capital instruments	3,040	3,058	3,115	3,202	3,177	3,443	3,777	3,969
IA3 Orderschenzungenen Image		A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	449	508	468
iA <th></th> <th>A.4.3</th> <th>Tier 2 transitional adjustments</th> <td>-53</td> <td>-32</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>		A.4.3	Tier 2 transitional adjustments	-53	-32	0	0	0	0	0	0
Image: state s		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
InterpretationInterp		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
InitAddata data fragmentionInit		в	TOTAL RISK EXPOSURE AMOUNT	106,157	106,285	106,335	106,951	108,387	112,151	118,126	123,701
C1 Commencing that 1 Capital ratio 117.0% 117.0% 118.4% 118.3% <th>TOTAL RISK EXPOSURE AMOUNT</th> <th>B.1</th> <th>Of which: Transitional adjustments included</th> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
CMULLIALITIESCIntercleation		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
Transletion (min 1 min 1 m		C.1	Common Equity Tier 1 Capital ratio	17.70%	17.54%	18.56%	19.29%	19.70%	16.26%	15.65%	14.85%
C.1TeleGalarianConstructionCo	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	18.48%	18.34%	19.44%	20.19%	20.57%	17.20%	16.64%	15.85%
Image: Contract of the second seco		C.3	Total Capital ratio	21.29%	21.19%	22.37%	23.18%	23.50%	20.67%	20.27%	19.44%
Indication<		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,737	18,627	19,736	20,631	21,352	18,228	18,484	18,371
Image: Constraint of the second se	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	19,651	19,548	20,672	21,594	22,297	19,289	19,659	19,608
CARTILI LATION (%) Public location E.2 Ter 1 Capital ratio 115.55		D.3	TOTAL CAPITAL (fully loaded)	22,691	22,606	23,787	24,796	25,474	23,181	23,943	24,046
Fully loaded Full Fully loaded Fully l			Common Equity Tier 1 Capital ratio	17.65%	17.53%	18.56%	19.29%	19.70%	16.25%	15.65%	14.85%
i Total amount of induments with mandadory conversion kido ordening ylares upon a field die the 2020 i i i Total amount of induments with mandadory conversion kido ordening ylares upon a field die the 2020 i <th>CAPITAL RATIOS (%) Fully loaded</th> <th>E.2</th> <th>Tier 1 Capital ratio</th> <td>18.51%</td> <td>18.39%</td> <td>19.44%</td> <td>20.19%</td> <td>20.57%</td> <td>17.20%</td> <td>16.64%</td> <td>15.85%</td>	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	18.51%	18.39%	19.44%	20.19%	20.57%	17.20%	16.64%	15.85%
No. Control (c)			Total Capital ratio	21.37%	21.27%	22.37%	23.18%	23.50%	20.67%	20.27%	19.44%
Index Conditional Tar 1 and Tar 2 induced Subject and pull and the Condition (providen Subject and pull and the Cond		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
A1 Ordenki: edgede instruments since trigger is above CT1 capital status in the above scenario Memory above Memo		G				1,985	1,985	1,985	1,985	1,985	1,985
H2 Tatal severage ratio caposaurus (fully loaded) 466,71		G.1				0	0	0	0	0	0
H3 Leverge ratio (transitiona) 4.00 4.00 4.205 4.44 5.458 5.468<	Memorandum items	H.1	Total leverage ratio exposures (transitional)	486,677	486,729	486,729	486,729	486,729	486,729	486,729	486,729
Image: Constraint of the sense ratio (div) basic) Image: Constr		H.2	Total leverage ratio exposures (fully loaded)	486,666	486,718	486,718	486,718	486,718	486,718	486,718	486,718
P.1 Capital conservation bodyfer 1.25% 1.15% 1.86% 2.25% 1.86% 2.25% P.2 Countercyclical capital buffer 0.03%		H.3	Leverage ratio (transitional)	4.03%	4.01%	4.25%	4.44%	4.58%	3.96%	4.04%	4.03%
P.2 Countercyclical capital buffer 0.03% <th< td=""><th></th><th>H.4</th><th>Leverage ratio (fully loaded)</th><td>4.04%</td><td>4.02%</td><td>4.25%</td><td>4.44%</td><td>4.58%</td><td>3.96%</td><td>4.04%</td><td>4.03%</td></th<>		H.4	Leverage ratio (fully loaded)	4.04%	4.02%	4.25%	4.44%	4.58%	3.96%	4.04%	4.03%
P.3 0-511 buffer 1.00% 0.00%		P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
P.A. C-SII buffer 0.00%		P.2	Countercyclical capital buffer	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
requirements (%) P.5 Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV 1.00% 0.0		P.3	0-SII buffer	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
P.5 Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV 1.50% 1.50% 2.25% 3.00% 2.25% 3.00% 3.00%	Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	1.50%	1.50%	2.25%	3.00%	3.00%	2.25%	3.00%	3.00%
		P.5.1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
											5.53%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

ABN AMRO Group N.V.

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	
Net interest income	6,515	6,444	6,085	5,679	5,876	5,490	4,957	
Interest income	16,718	16,291	16,952	18,520	19,701	21,261	22,834	
Interest expense	-10,203	-9,847	-10,866	-12,841	-13,825	-15,771	-17,878	
Dividend income	98	98	98	98	49	49	49	
Net fee and commission income	1,747	1,747	1,747	1,747	1,512	1,465	1,448	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	285	214	214	214	50	159	159	
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					-375			
Other operating income not listed above, net	642	121	121	121	-20	121	121	
Total operating income, net	9,287	8,624	8,265	7,859	7,091	7,283	6,734	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-26	-624	-439	-443	-1,943	-1,267	-1,154	
Other income and expenses not listed above, net	-5,493	-5,201	-5,206	-5,247	-5,552	-5,474	-5,598	
Profit or (-) loss before tax from continuing operations	3,768	2,799	2,620	2,169	-404	542	-17	
Tax expenses or (-) income related to profit or loss from continuing operations	-976	-827	-773	-638	128	-156	12	
Profit or (-) loss after tax from discontinued operations	0							
Profit or (-) loss for the year	2,791	1,972	1,847	1,531	-277	386	-6	
Amount of dividends paid and minority interests after MDA-related adjustments	1,042	1,034	972	814	79	241	79	
Attributable to owners of the parent net of estimated dividends	1,749	938	875	717	-356	144	-85	
Memo row: Impact of one-off adjustments		213	213	213	213	213	213	
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No	



NKING
THORITY**2018 EU-wide Stress Test:**Major capital measures and realised losses

ABN AMRO Group N.V.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
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 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

ABN AMRO Group N.V.

		Actual							
	31/12/2017								
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial			
		Of which performing		n-performing	On performing exposures ²	On non-performing exposures ³	guarantees received on non- performing exposures		
		but past due >30 days and <=90 days		Of which: defaulted					
(min EUR)	20.020								
Debt securities (including at amortised cost and fair value) Central banks	39,839 422	0	0	0	0	0	0		
General governments	32,758								
Credit institutions	6,087								
Other financial corporations	548								
Non-financial corporations	23								
Loans and advances(including at amortised cost and fair value)	333,671	684	6,936	6,935	185	2,285	3,488		
Central banks	32,159	0	0	0	0	0	0		
General governments	1,657	0	0	0	2	0	0		
Credit institutions	12,338	0	1	0	5	1	0		
Other financial corporations	39,019	29	739	739	5	577	108		
Non-financial corporations	82,169	266	4,545	4,545	132	1,262	2,411		
Households	166,329	389	1,651	1,651	42	445	968		
DEBT INSTRUMENTS other than HFT	373,510	684	6,936	6,935	185	2,285	3,488		
OFF-BALANCE SHEET EXPOSURES	121,874		347	245	-6	0	83		

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

ABN AMRO Group N.V.

	Actual						
		31/12/2017					
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances (including at amortised cost and fair value)	7,390	3,714	944	942	2,772		
Central banks			0	0			
General governments			0	0			
Credit institutions			0	0			
Other financial corporations	183	132	7	7	125		
Non-financial corporations	5,557	2,950	806	806	2,144		
Households	1,650	633	131	129	504		
DEBT INSTRUMENTS other than HFT	7,390	3,714	944	942	2,772		
Loan commitments given	881	45			18		

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30