2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

ABN AMRO Bank N.V.

Row Num	(mln EUR, %)	1 Actual 31/12/2020	2 Baseline Scenario 31/12/2021	3 Baseline Scenario 31/12/2022	4 Baseline Scenario 31/12/2023	5 Adverse Scenario 31/12/2021	6 Adverse Scenario 31/12/2022	7 Adverse Scenario 31/12/2023
1	Net interest income	5,871	5,715	5,530	5,414	5,382	5,039	4,861
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	82	218	218	218	-93	89	89
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,161	-333	-369	-348	-2,289	-944	-712
4	**Profit or (-) loss for the year**	**-45**	**1,096**	**1,279**	**1,212**	**-1,536**	**-159**	**-33**
5	Coverage ratio: non-performing exposure (%)	30.34%	28.47%	26.37%	24.84%	30.03%	27.91%	26.62%
6	Common Equity Tier 1 capital	19,548	20,447	21,054	21,535	16,891	16,585	16,368
7	Total Risk exposure amount (all transitional adjustments included)	110,481	111,252	112,348	112,889	117,102	120,087	121,152
8	**Common Equity Tier 1 ratio, %**	**17.69%**	**18.38%**	**18.74%**	**19.08%**	**14.42%**	**13.81%**	**13.51%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**17.69%**	**18.38%**	**18.74%**	**19.08%**	**14.42%**	**13.81%**	**13.51%**
10	Tier 1 capital	21,530	22,430	23,036	23,517	18,873	18,567	18,350
11	Total leverage ratio exposures	430,478	430,478	430,478	430,478	430,478	430,478	430,478
12	**Leverage ratio, %**	**5.00%**	**5.21%**	**5.35%**	**5.46%**	**4.38%**	**4.31%**	**4.26%**
13	**Fully loaded leverage ratio, %**	**5.00%**	**5.21%**	**5.35%**	**5.46%**	**4.38%**	**4.31%**	**4.26%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	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]		0	0	0	0	0	0
16	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 2021-2023 period

17	**IFRS 9 transitional arrangements?**	No

18	**New definition of default?**	no

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	ABN AMRO Bank N.V.	**Central banks**	61,806	0	0	0	2	0	0	0	60,342	0	0	0	0	0	-
2		**Central governments**	37,085	9	0	0	923	107	0	0	2,042	494	9	0	2	1	9.08%
3		**Institutions**	10,783	0	0	0	1,905	0	0	0	3,905	149	0	1	1	0	-
4		**Corporates**	89,476	6,881	0	0	44,511	6,474	0	0	71,335	14,009	6,965	275	270	2,393	34.36%
5		Corporates - Of Which: Specialised Lending	18,451	1,339	0	0	6,329	664	0	0	15,989	1,897	1,329	100	40	430	32.35%
6		Corporates - Of Which: SME	23,599	1,949	0	0	9,632	1,848	0	0	19,217	4,276	1,941	20	104	384	19.78%
7		**Retail**	171,315	1,782	0	0	14,153	1,355	0	0	159,444	11,754	1,899	46	113	242	12.73%
8		**Retail - Secured on real estate property**	161,844	1,248	0	0	11,443	637	0	0	151,405	10,322	1,365	17	62	78	5.72%
9		Retail - Secured on real estate property - Of Which: SME	3,566	109	0	0	635	57	0	0	2,758	808	109	4	21	24	21.98%
10		Retail - Secured on real estate property - Of Which: non-SME	158,278	1,139	0	0	10,808	579	0	0	148,647	9,513	1,256	13	41	54	4.32%
11		**Retail - Qualifying Revolving**	3,540	221	0	0	832	408	0	0	3,224	317	221	17	17	66	29.86%
12		**Retail - Other Retail**	5,930	312	0	0	1,878	310	0	0	4,815	1,115	313	12	35	97	31.18%
13		Retail - Other Retail - Of Which: SME	3,242	234	0	0	1,050	161	0	0	2,296	946	234	7	30	71	30.52%
14		Retail - Other Retail - Of Which: non-SME	2,688	79	0	0	828	148	0	0	2,519	169	79	6	5	26	33.15%
15		**Equity**	898	0			3,397	0			188	52	0	0	0	0	-
16		**Securitisation**															
17		**Other non-credit obligation assets**	1,114	0			1,078	0			1,113	1	0	1	0	0	-
18		**IRB TOTAL**	**372,476**	**8,672**	**0**	**0**	**65,970**	**7,936**	**0**	**0**	**298,369**	**26,458**	**8,873**	**323**	**386**	**2,636**	**29.70%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	NETHERLANDS	**Central banks**	58,443	0	0	0	2	0	0	0	58,440	0	0	0	0	0	-
20		**Central governments**	6,530	0	0	0	268	0	0	0	1,652	278	0	0	2	0	-
21		**Institutions**	2,729	0	0	0	737	0	0	0	2,272	8	0	1	0	0	-
22		**Corporates**	52,128	4,278	0	0	32,014	3,758	0	0	40,908	9,440	4,376	148	202	1,267	28.95%
23		Corporates - Of Which: Specialised Lending	5,845	207	0	0	2,300	157	0	0	5,092	537	207	6	10	27	13.06%
24		Corporates - Of Which: SME	19,562	1,788	0	0	8,352	1,625	0	0	15,648	3,815	1,779	19	100	343	19.27%
25		**Retail**	170,662	1,756	0	0	14,043	1,297	0	0	158,854	11,692	1,872	45	112	237	12.66%
26		**Retail - Secured on real estate property**	161,319	1,236	0	0	11,380	617	0	0	150,924	10,278	1,352	17	61	77	5.71%
27		Retail - Secured on real estate property - Of Which: SME	3,557	108	0	0	634	57	0	0	2,751	806	108	4	21	24	21.98%
28		Retail - Secured on real estate property - Of Which: non-SME	157,762	1,127	0	0	10,746	560	0	0	148,174	9,472	1,243	13	41	53	4.30%
29		**Retail - Qualifying Revolving**	3,506	216	0	0	817	391	0	0	3,194	312	216	17	16	64	29.64%
30		**Retail - Other Retail**	5,837	305	0	0	1,846	289	0	0	4,735	1,102	305	12	34	96	31.48%
31		Retail - Other Retail - Of Which: SME	3,239	233	0	0	1,049	161	0	0	2,293	946	233	7	30	71	30.52%
32		Retail - Other Retail - Of Which: non-SME	2,598	71	0	0	797	128	0	0	2,442	156	71	5	5	25	34.62%
33		**Equity**	664	0			2,274	0			180	52	0	0	0	0	-
34		**Securitisation**															
35		**Other non-credit obligation assets**	1,114	0			1,078	0			1,113	1	0	1	0	0	-
36		**IRB TOTAL**	**292,269**	**6,034**	**0**	**0**	**50,416**	**5,055**	**0**	**0**	**263,419**	**21,470**	**6,248**	**195**	**316**	**1,504**	**24.07%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	FRANCE	**Central banks**	662	0	0	0	0	0	0	0	662	0	0	0	0	0	-
38		**Central governments**	4,151	0	0	0	54	0	0	0	105	76	0	0	0	0	-
39		**Institutions**	1,622	0	0	0	232	0	0	0	64	128	0	0	0	0	-
40		**Corporates**	5,093	159	0	0	2,041	132	0	0	4,053	954	159	7	11	48	30.07%
41		Corporates - Of Which: Specialised Lending	168	0	0	0	38	0	0	0	140	26	0	1	0	0	-
42		Corporates - Of Which: SME	2,743	107	0	0	903	57	0	0	2,406	338	107	0	1	32	30.00%
43		**Retail**	50	1	0	0	10	2	0	0	46	5	1	0	0	0	34.20%
44		**Retail - Secured on real estate property**	37	0	0	0	6	0	0	0	34	4	0	0	0	0	33.52%
45		Retail - Secured on real estate property - Of Which: SME	4	0	0	0	1	0	0	0	3	1	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	33	0	0	0	5	0	0	0	30	3	0	0	0	0	33.52%
47		**Retail - Qualifying Revolving**	2	0	0	0	1	1	0	0	1	0	0	0	0	0	66.30%
48		**Retail - Other Retail**	12	1	0	0	4	1	0	0	11	1	1	0	0	0	27.52%
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	12	1	0	0	3	1	0	0	11	1	1	0	0	0	27.52%
51		**Equity**	10	0			612	0			0	0	0	0	0	0	-
52		**Securitisation**															
53		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
54		**IRB TOTAL**	**11,588**	**160**	**0**	**0**	**2,950**	**134**	**0**	**0**	**4,930**	**1,162**	**160**	**7**	**12**	**48**	**30.09%**

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	UNITED KINGDOM	**Central banks**	381	0	0	0	0	0	0	0	381	0	0	0	0	0	-
56		**Central governments**	355	0	0	0	2	0	0	0	45	0	0	0	0	0	-
57		**Institutions**	959	0	0	0	210	0	0	0	141	0	0	0	0	0	-
58		**Corporates**	5,354	265	0	0	2,381	504	0	0	4,237	768	265	14	10	37	13.87%
59		Corporates - Of Which: Specialised Lending	1,237	13	0	0	523	2	0	0	1,139	59	13	4	0	0	0.00%
60		Corporates - Of Which: SME	288	18	0	0	79	31	0	0	275	13	18	0	1	3	14.71%
61		**Retail**	80	1	0	0	10	3	0	0	74	6	1	0	0	0	26.78%
62		**Retail - Secured on real estate property**	70	0	0	0	6	0	0	0	66	4	0	0	0	0	1.10%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	70	0	0	0	6	0	0	0	66	4	0	0	0	0	1.10%
65		**Retail - Qualifying Revolving**	3	1	0	0	1	2	0	0	2	0	1	0	0	0	33.58%
66		**Retail - Other Retail**	7	0	0	0	3	0	0	0	6	1	0	0	0	0	19.45%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.09%
68		Retail - Other Retail - Of Which: non-SME	7	0	0	0	3	0	0	0	6	1	0	0	0	0	26.40%
69		**Equity**	23	0			72	0			0	0	0	0	0	0	-
70		**Securitisation**															
71		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
72		**IRB TOTAL**	**7,151**	**266**	**0**	**0**	**2,675**	**507**	**0**	**0**	**4,878**	**774**	**266**	**14**	**10**	**37**	**13.92%**

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual 31/12/2020														
73	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		Central governments	6,501	0	0	0	1	0	0	0	37	0	0	0	0	0	-
75		Institutions	862	0	0	0	68	0	0	0	719	0	0	0	0	0	-
76		Corporates	5,876	584	0	0	1,826	372	0	0	4,393	607	572	41	15	166	29.08%
77		Corporates - Of Which: Specialised Lending	3,453	577	0	0	1,168	366	0	0	2,843	479	569	41	15	163	28.63%
78		Corporates - Of Which: SME	8	0	0	0	6	0	0	0	6	2	0	0	0	0	-
79		Retail	44	0	0	0	8	1	0	0	43	1	0	0	0	0	51.45%
80		Retail - Secured on real estate property	42	0	0	0	7	0	0	0	41	1	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	42	0	0	0	7	0	0	0	41	1	0	0	0	0	-
83		Retail - Qualifying Revolving	1	0	0	0	0	1	0	0	1	0	0	0	0	0	52.58%
84		Retail - Other Retail	1	0	0	0	1	0	0	0	1	0	0	0	0	0	44.06%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57.33%
86		Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	44.00%
87		Equity	41	0			120	0			3	0	0	0	0	0	-
88		Securitisation															
89		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
90		**IRB TOTAL**	**13,324**	**585**	**0**	**0**	**2,022**	**373**	**0**	**0**	**5,196**	**609**	**573**	**41**	**15**	**167**	**29.09%**

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual 31/12/2020														
91	GERMANY	Central banks	517	0	0	0	0	0	0	0	517	0	0	0	0	0	-
92		Central governments	7,448	0	0	0	17	0	0	0	7	0	0	0	0	0	-
93		Institutions	1,167	0	0	0	193	0	0	0	79	0	0	0	0	0	-
94		Corporates	3,393	28	0	0	959	119	0	0	3,187	157	28	5	1	6	23.23%
95		Corporates - Of Which: Specialised Lending	367	0	0	0	149	0	0	0	339	16	0	1	0	0	-
96		Corporates - Of Which: SME	485	6	0	0	70	28	0	0	463	22	6	0	0	0	4.00%
97		Retail	71	4	0	0	16	6	0	0	62	9	4	0	0	1	24.99%
98		Retail - Secured on real estate property	47	1	0	0	7	1	0	0	43	5	1	0	0	0	13.50%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	47	1	0	0	7	1	0	0	43	5	1	0	0	0	13.50%
101		Retail - Qualifying Revolving	9	1	0	0	4	3	0	0	8	1	1	0	0	0	30.29%
102		Retail - Other Retail	15	2	0	0	5	3	0	0	12	3	2	0	0	1	25.64%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49.04%
104		Retail - Other Retail - Of Which: non-SME	14	2	0	0	5	3	0	0	11	3	2	0	0	1	25.62%
105		Equity	46	0			87	0			4	0	0	0	0	0	-
106		Securitisation															
107		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
108		**IRB TOTAL**	**12,643**	**32**	**0**	**0**	**1,273**	**126**	**0**	**0**	**3,857**	**166**	**32**	**6**	**2**	**7**	**23.45%**

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual 31/12/2020														
109	BELGIUM	Central banks	264	0	0	0	0	0	0	0	264	0	0	0	0	0	-
110		Central governments	2,795	0	0	0	21	0	0	0	40	7	0	0	0	0	-
111		Institutions	83	0	0	0	12	0	0	0	35	0	0	0	0	0	-
112		Corporates	1,898	203	0	0	656	372	0	0	1,749	78	203	6	3	113	55.59%
113		Corporates - Of Which: Specialised Lending	92	0	0	0	19	0	0	0	79	0	0	0	0	0	-
114		Corporates - Of Which: SME	93	19	0	0	40	68	0	0	67	27	19	0	1	5	25.81%
115		Retail	135	9	0	0	27	21	0	0	120	15	10	0	0	2	14.92%
116		Retail - Secured on real estate property	99	6	0	0	15	11	0	0	88	10	7	0	0	0	4.91%
117		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	1	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	97	6	0	0	15	11	0	0	88	9	7	0	0	0	4.91%
119		Retail - Qualifying Revolving	10	1	0	0	5	4	0	0	8	2	1	0	0	1	44.83%
120		Retail - Other Retail	27	2	0	0	7	7	0	0	23	4	2	0	0	1	27.30%
121		Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	42.55%
122		Retail - Other Retail - Of Which: non-SME	25	2	0	0	7	6	0	0	22	4	2	0	0	1	26.89%
123		Equity	3	0			11	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		**IRB TOTAL**	**5,179**	**212**	**0**	**0**	**728**	**393**	**0**	**0**	**2,207**	**100**	**213**	**7**	**3**	**114**	**53.65%**

RowNum		(mln EUR, %)	Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual 31/12/2020														
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	233	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Institutions	98	0	0	0	11	0	0	0	45	0	0	0	0	0	-
130		Corporates	2,270	0	0	0	464	0	0	0	2,125	73	0	3	1	0	0.03%
131		Corporates - Of Which: Specialised Lending	406	0	0	0	156	0	0	0	390	0	0	2	0	0	-
132		Corporates - Of Which: SME	170	0	0	0	92	0	0	0	141	29	0	0	1	0	-
133		Retail	8	0	0	0	0	0	0	0	8	0	0	0	0	0	0.49%
134		Retail - Secured on real estate property	6	0	0	0	0	0	0	0	6	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	0	0	0	0	6	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
138		Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	44.10%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
140		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	61.52%
141		Equity	1	0			1	0			0	0	0	0	0	0	-
142		Securitisation															
143		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,609**	**0**	**0**	**0**	**477**	**0**	**0**	**0**	**2,178**	**73**	**0**	**3**	**1**	**0**	**0.48%**

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	Actual 31/12/2020 - Exposure values - A-IRB - Non-defaulted	Exposure values - A-IRB - Defaulted	Exposure values - F-IRB - Non-defaulted	Exposure values - F-IRB - Defaulted	Risk exposure amounts - A-IRB - Non-defaulted	Risk exposure amounts - A-IRB - Defaulted	Risk exposure amounts - F-IRB - Non-defaulted	Risk exposure amounts - F-IRB - Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
145	MARSHALL ISLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
147		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
148		Corporates	1,884	47	0	0	372	2	0	0	1,540	306	47	11	5	6	13.12%
149		Corporates - Of Which: Specialised Lending	1,808	47	0	0	328	2	0	0	1,481	306	47	11	5	6	13.12%
150		Corporates - Of Which: SME	5	0	0	0	1	0	0	0	5	0	0	0	0	0	-
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
159		Equity	34	0			75	0			0	0	0	0	0	0	-
160		Securitisation															
161		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**1,918**	**47**	**0**	**0**	**447**	**2**	**0**	**0**	**1,540**	**306**	**47**	**11**	**5**	**6**	**13.12%**

RowNum		(mln EUR, %)	Actual 31/12/2020 - Exposure values - A-IRB - Non-defaulted	Exposure values - A-IRB - Defaulted	Exposure values - F-IRB - Non-defaulted	Exposure values - F-IRB - Defaulted	Risk exposure amounts - A-IRB - Non-defaulted	Risk exposure amounts - A-IRB - Defaulted	Risk exposure amounts - F-IRB - Non-defaulted	Risk exposure amounts - F-IRB - Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks	51	0	0	0	0	0	0	0	51	0	0	0	0	0	-
164		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Institutions	512	0	0	0	45	0	0	0	64	0	0	0	0	0	-
166		Corporates	1,634	111	0	0	637	230	0	0	1,494	0	111	12	0	19	17.31%
167		Corporates - Of Which: Specialised Lending	637	0	0	0	284	0	0	0	634	0	0	9	0	0	-
168		Corporates - Of Which: SME	18	0	0	0	6	0	0	0	18	0	0	0	0	0	0.00%
169		Retail	47	1	0	0	4	2	0	0	44	3	1	0	0	0	9.59%
170		Retail - Secured on real estate property	45	0	0	0	3	2	0	0	43	2	0	0	0	0	0.00%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	45	0	0	0	3	2	0	0	43	2	0	0	0	0	0.00%
173		Retail - Qualifying Revolving	1	0	0	0	1	0	0	0	1	0	0	0	0	0	70.24%
174		Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	63.12%
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68.71%
176		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	35.17%
177		Equity	3	0			6	0			0	0	0	0	0	0	-
178		Securitisation															
179		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**2,248**	**112**	**0**	**0**	**692**	**232**	**0**	**0**	**1,653**	**3**	**112**	**12**	**0**	**19**	**17.28%**

RowNum		(mln EUR, %)	Actual 31/12/2020 - Exposure values - A-IRB - Non-defaulted	Exposure values - A-IRB - Defaulted	Exposure values - F-IRB - Non-defaulted	Exposure values - F-IRB - Defaulted	Risk exposure amounts - A-IRB - Non-defaulted	Risk exposure amounts - A-IRB - Defaulted	Risk exposure amounts - F-IRB - Non-defaulted	Risk exposure amounts - F-IRB - Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		Central governments	4	0	0	0	0	0	0	0	4	0	0	0	0	0	-
183		Institutions	747	0	0	0	38	0	0	0	7	0	0	0	0	0	-
184		Corporates	1,610	339	0	0	395	40	0	0	1,200	161	338	4	1	153	45.22%
185		Corporates - Of Which: Specialised Lending	977	302	0	0	260	31	0	0	812	161	301	4	1	145	47.94%
186		Corporates - Of Which: SME	4	0	0	0	3	0	0	0	0	0	0	0	0	0	-
187		Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	62.93%
188		Retail - Secured on real estate property	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	-
191		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68.03%
192		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31.06%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61.76%
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28.94%
195		Equity	6	0			12	0			0	0	0	0	0	0	-
196		Securitisation															
197		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
198		**IRB TOTAL**	**2,370**	**339**	**0**	**0**	**445**	**40**	**0**	**0**	**1,214**	**161**	**338**	**4**	**1**	**153**	**45.22%**

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	**Central banks**	57,835	2,502	6	0	0	0	0.00%	56,586	3,673	83	0	0	0	0.00%	55,930	4,218	194	0	0	0	0.00%
2		**Central governments**	2,101	415	29	0	12	9	32.11%	2,148	352	45	0	8	15	33.16%	2,205	281	59	0	8	21	34.76%
3		**Institutions**	3,904	132	17	0	5	3	15.33%	3,903	118	32	0	4	5	15.26%	3,900	106	47	0	2	7	15.23%
4		**Corporates**	64,313	19,968	8,027	102	204	2,579	32.12%	60,777	22,350	9,182	99	234	2,771	30.18%	59,292	22,634	10,383	96	255	2,969	28.60%
5		Corporates - Of Which: Specialised Lending	14,624	3,017	1,574	25	28	467	29.68%	13,699	3,703	1,812	24	32	503	27.73%	13,122	4,041	2,052	23	36	538	26.23%
6		Corporates - Of Which: SME	16,901	6,304	2,229	27	86	446	20.01%	15,862	7,004	2,568	26	99	509	19.81%	15,474	7,034	2,926	25	109	573	19.59%
7		**Retail**	159,283	11,112	2,702	72	126	405	15.00%	158,843	10,612	3,641	55	110	551	15.14%	157,922	10,737	4,438	52	98	670	15.10%
8		**Retail - Secured on real estate property**	151,931	9,240	1,921	31	30	122	6.36%	151,741	8,747	2,604	19	40	171	6.58%	150,953	8,951	3,189	19	34	211	6.60%
9		Retail - Secured on real estate property - Of Which: SME	3,036	427	212	11	10	40	18.85%	2,475	893	307	3	24	54	17.74%	2,531	758	386	3	19	67	17.23%
10		Retail - Secured on real estate property - Of Which: non-SME	148,895	8,813	1,709	20	20	82	4.81%	149,266	7,854	2,297	15	16	117	5.09%	148,422	8,193	2,802	15	15	144	5.14%
11		**Retail - Qualifying Revolving**	2,998	501	263	7	17	88	33.44%	2,971	485	306	6	13	110	36.02%	3,006	417	339	6	10	127	37.57%
12		**Retail - Other Retail**	4,354	1,371	517	34	79	195	37.73%	4,132	1,380	731	30	57	270	36.91%	3,963	1,369	910	27	54	332	36.51%
13		Retail - Other Retail - Of Which: SME	1,922	1,130	424	31	73	159	37.56%	1,710	1,143	623	28	51	227	36.52%	1,540	1,149	787	25	49	284	36.04%
14		Retail - Other Retail - Of Which: non-SME	2,433	241	93	3	6	36	38.53%	2,422	237	109	2	6	42	39.12%	2,424	220	123	2	5	49	39.51%
15		**Equity**	184	51	5	0	0	1	12.78%	180	50	9	0	0	1	12.78%	177	49	13	0	0	2	12.78%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-
18		**IRB TOTAL**	**288,734**	**34,181**	**10,785**	**174**	**347**	**2,996**	**27.78%**	**283,551**	**37,156**	**12,993**	**154**	**357**	**3,343**	**25.73%**	**280,539**	**38,026**	**15,134**	**149**	**364**	**3,669**	**24.24%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	NETHERLANDS	**Central banks**	56,012	2,423	5	0	0	0	0.00%	54,803	3,557	80	0	0	0	0.00%	54,168	4,085	187	0	0	0	0.00%
20		**Central governments**	1,697	221	11	0	8	4	40.00%	1,733	177	20	0	6	8	40.00%	1,761	141	27	0	3	11	40.00%
21		**Institutions**	2,269	10	1	0	0	0	11.21%	2,266	11	3	0	0	0	11.21%	2,264	12	4	0	0	0	11.21%
22		**Corporates**	36,082	13,643	5,000	52	145	1,376	27.53%	33,263	15,751	5,710	49	171	1,493	26.14%	32,475	15,791	6,458	48	187	1,615	25.01%
23		Corporates - Of Which: Specialised Lending	4,656	903	277	7	8	38	13.61%	4,366	1,124	347	7	9	48	13.88%	4,192	1,227	418	7	11	59	14.07%
24		Corporates - Of Which: SME	13,317	5,904	2,021	17	74	389	19.25%	12,292	6,632	2,318	16	88	437	18.85%	11,920	6,687	2,635	16	99	487	18.48%
25		**Retail**	158,703	11,044	2,671	71	125	400	14.96%	158,260	10,552	3,606	54	110	545	15.11%	157,340	10,679	4,399	52	98	663	15.07%
26		**Retail - Secured on real estate property**	151,455	9,194	1,906	31	30	121	6.35%	151,262	8,706	2,586	19	40	170	6.58%	150,478	8,909	3,168	19	34	209	6.60%
27		Retail - Secured on real estate property - Of Which: SME	3,028	426	211	11	10	40	18.85%	2,467	892	307	3	24	54	17.73%	2,523	757	385	3	19	66	17.23%
28		Retail - Secured on real estate property - Of Which: non-SME	148,427	8,768	1,694	20	20	81	4.79%	148,795	7,814	2,280	15	16	116	5.08%	147,955	8,152	2,783	15	15	143	5.13%
29		**Retail - Qualifying Revolving**	2,972	493	257	6	17	85	33.26%	2,944	479	299	6	12	107	35.87%	2,979	412	331	6	10	124	37.44%
30		**Retail - Other Retail**	4,277	1,357	508	34	78	193	38.00%	4,053	1,368	721	30	57	268	37.09%	3,883	1,359	900	27	54	330	36.66%
31		Retail - Other Retail - Of Which: SME	1,919	1,130	424	31	73	159	37.57%	1,708	1,142	622	28	51	227	36.53%	1,537	1,148	787	25	49	284	36.05%
32		Retail - Other Retail - Of Which: non-SME	2,357	227	84	3	5	34	40.18%	2,345	225	99	2	6	40	40.64%	2,346	210	113	2	5	46	40.94%
33		**Equity**	178	50	4	0	0	1	12.80%	175	48	9	0	0	1	12.80%	172	47	13	0	0	2	12.79%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-
36		**IRB TOTAL**	**256,053**	**27,392**	**7,692**	**124**	**279**	**1,781**	**23.15%**	**251,614**	**30,097**	**9,426**	**104**	**286**	**2,047**	**21.71%**	**249,294**	**30,756**	**11,087**	**100**	**289**	**2,291**	**20.66%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	FRANCE	**Central banks**	634	27	0	0	0	0	0.00%	620	40	1	0	0	0	0.00%	613	46	3	0	0	0	0.00%
38		**Central governments**	118	60	3	0	2	1	40.00%	128	48	5	0	1	2	40.00%	136	38	7	0	1	3	40.00%
39		**Institutions**	75	105	13	0	5	2	17.22%	83	86	23	0	3	4	17.22%	89	70	32	0	2	6	17.22%
40		**Corporates**	3,967	977	222	10	12	63	28.49%	3,995	886	286	10	12	79	27.60%	3,971	847	349	10	12	94	27.04%
41		Corporates - Of Which: Specialised Lending	131	34	2	0	0	0	14.08%	125	38	3	0	0	0	14.04%	122	40	5	0	0	1	14.06%
42		Corporates - Of Which: SME	2,471	246	133	7	6	41	31.02%	2,464	227	159	7	6	51	31.74%	2,452	212	186	7	6	60	32.26%
43		**Retail**	44	7	1	0	0	0	31.42%	44	6	2	0	0	0	28.28%	43	6	2	0	0	1	26.46%
44		**Retail - Secured on real estate property**	32	5	0	0	0	0	18.87%	32	4	1	0	0	0	14.99%	32	4	1	0	0	0	13.37%
45		Retail - Secured on real estate property - Of Which: SME	4	0	0	0	0	0	15.43%	3	0	0	0	0	0	15.38%	3	0	0	0	0	0	15.35%
46		Retail - Secured on real estate property - Of Which: non-SME	29	4	0	0	0	0	19.97%	29	4	0	0	0	0	14.86%	29	4	1	0	0	0	12.75%
47		**Retail - Qualifying Revolving**	1	0	0	0	0	0	63.86%	1	0	0	0	0	0	62.25%	1	0	0	0	0	0	61.38%
48		**Retail - Other Retail**	10	2	1	0	0	0	30.22%	10	2	1	0	0	0	30.16%	10	2	1	0	0	0	30.10%
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	21.86%	0	0	0	0	0	0	19.76%	0	0	0	0	0	0	18.89%
50		Retail - Other Retail - Of Which: non-SME	10	2	1	0	0	0	30.23%	10	2	1	0	0	0	30.18%	10	2	1	0	0	0	30.14%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**4,837**	**1,176**	**240**	**10**	**19**	**67**	**28.01%**	**4,869**	**1,066**	**317**	**10**	**17**	**85**	**26.94%**	**4,852**	**1,007**	**393**	**10**	**15**	**103**	**26.28%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	**Central banks**	365	16	0	0	0	0	0.00%	357	23	1	0	0	0	0.00%	353	27	2	0	0	0	0.00%
56		**Central governments**	45	0	0	0	0	0	40.00%	45	0	0	0	0	0	40.00%	45	0	0	0	0	0	40.00%
57		**Institutions**	140	1	0	0	0	0	34.30%	139	1	0	0	0	0	34.30%	138	2	1	0	0	0	34.30%
58		**Corporates**	3,854	1,072	345	8	11	50	14.48%	3,769	1,078	423	7	11	63	14.78%	3,681	1,090	500	7	11	75	14.94%
59		Corporates - Of Which: Specialised Lending	1,042	142	26	2	1	2	7.56%	973	197	41	2	2	4	9.88%	930	225	55	1	2	6	11.04%
60		Corporates - Of Which: SME	238	43	24	1	2	5	21.46%	230	46	30	1	2	7	24.74%	227	44	35	1	2	9	26.63%
61		**Retail**	70	9	1	0	0	0	25.46%	71	8	2	0	0	0	23.62%	70	9	2	0	0	0	22.40%
62		**Retail - Secured on real estate property**	63	7	0	0	0	0	6.61%	63	7	1	0	0	0	7.99%	62	7	1	0	0	0	8.23%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	63	7	0	0	0	0	6.61%	63	7	1	0	0	0	7.99%	62	7	1	0	0	0	8.23%
65		**Retail - Qualifying Revolving**	2	1	1	0	0	0	35.31%	2	1	1	0	0	0	36.64%	2	0	1	0	0	0	37.47%
66		**Retail - Other Retail**	5	2	0	0	0	0	24.29%	5	1	0	0	0	0	25.93%	6	1	0	0	0	0	26.98%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	3.22%	0	0	0	0	0	0	3.87%	0	0	0	0	0	0	4.33%
68		Retail - Other Retail - Of Which: non-SME	5	2	0	0	0	0	31.13%	5	1	0	0	0	0	31.34%	6	1	0	0	0	0	31.40%
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**4,474**	**1,097**	**346**	**8**	**11**	**50**	**14.52%**	**4,380**	**1,111**	**426**	**7**	**11**	**63**	**14.80%**	**4,286**	**1,127**	**504**	**7**	**11**	**75**	**14.95%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	37	0	0	0	0	0	0.03%	37	0	0	0	0	0	0.03%	37	0	0	0	0	0	18.17%
75		**Institutions**	717	2	0	0	0	0	28.81%	716	3	1	0	0	0	28.81%	714	4	1	0	0	0	28.81%
76		**Corporates**	3,993	929	650	7	9	179	27.51%	3,791	1,059	723	7	10	190	26.33%	3,643	1,135	795	7	11	202	25.37%
77		Corporates - Of Which: Specialised Lending	2,588	675	628	5	7	172	27.42%	2,419	791	680	5	7	180	26.50%	2,314	846	731	5	8	188	25.74%
78		Corporates - Of Which: SME	5	2	0	0	0	0	30.26%	5	2	0	0	0	0	30.20%	5	2	1	0	0	0	30.08%
79		**Retail**	42	2	0	0	0	0	36.11%	42	2	1	0	0	0	28.73%	41	3	1	0	0	0	25.42%
80		**Retail - Secured on real estate property**	40	2	0	0	0	0	11.65%	40	2	0	0	0	0	11.80%	39	2	1	0	0	0	11.66%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	40	2	0	0	0	0	11.65%	40	2	0	0	0	0	11.80%	39	2	1	0	0	0	11.66%
83		**Retail - Qualifying Revolving**	1	0	0	0	0	0	52.69%	1	0	0	0	0	0	52.73%	1	0	0	0	0	0	52.75%
84		**Retail - Other Retail**	1	0	0	0	0	0	49.75%	1	0	0	0	0	0	48.47%	1	0	0	0	0	0	47.37%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	60.26%	0	0	0	0	0	0	57.54%	0	0	0	0	0	0	55.55%
86		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	49.69%	1	0	0	0	0	0	48.42%	1	0	0	0	0	0	47.33%
87		**Equity**	3	0	0	0	0	0	11.92%	2	1	0	0	0	0	12.15%	2	1	0	0	0	0	12.28%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**4,792**	**934**	**651**	**8**	**9**	**179**	**27.52%**	**4,587**	**1,065**	**725**	**7**	**10**	**191**	**26.33%**	**4,437**	**1,143**	**798**	**7**	**11**	**202**	**25.38%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	GERMANY	**Central banks**	496	21	0	0	0	0	0.00%	485	31	1	0	0	0	0.00%	480	36	2	0	0	0	0.00%
92		**Central governments**	7	0	0	0	0	0	40.01%	7	0	0	0	0	0	39.99%	7	0	0	0	0	0	39.99%
93		**Institutions**	78	1	0	0	0	0	28.53%	78	1	0	0	0	0	28.53%	77	1	1	0	0	0	28.53%
94		**Corporates**	2,928	377	67	5	4	13	19.53%	2,844	419	108	5	4	20	18.58%	2,755	465	151	5	5	27	18.16%
95		Corporates - Of Which: Specialised Lending	307	43	5	1	0	1	14.59%	285	60	10	0	1	1	14.49%	272	68	14	0	1	2	14.45%
96		Corporates - Of Which: SME	462	20	9	1	0	1	12.93%	459	20	12	1	1	2	18.06%	455	21	15	1	1	3	21.44%
97		**Retail**	61	9	5	0	0	1	26.18%	61	8	5	0	0	1	26.33%	61	7	6	0	0	2	26.20%
98		**Retail - Secured on real estate property**	42	5	1	0	0	0	11.93%	42	4	1	0	0	0	10.56%	42	4	1	0	0	0	9.68%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	15.35%	0	0	0	0	0	0	15.30%	0	0	0	0	0	0	15.28%
100		Retail - Secured on real estate property - Of Which: non-SME	42	5	1	0	0	0	11.93%	42	4	1	0	0	0	10.55%	42	4	1	0	0	0	9.67%
101		**Retail - Qualifying Revolving**	7	2	1	0	0	0	34.28%	7	2	2	0	0	1	36.91%	7	2	2	0	0	1	38.36%
102		**Retail - Other Retail**	12	2	2	0	0	1	26.61%	13	2	3	0	0	1	26.81%	13	1	3	0	0	1	26.97%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	30.23%	0	0	0	0	0	0	23.67%	0	0	0	0	0	0	21.31%
104		Retail - Other Retail - Of Which: non-SME	12	2	2	0	0	1	26.60%	12	2	3	0	0	1	26.83%	12	1	3	0	0	1	27.01%
105		**Equity**	3	1	0	0	0	0	11.97%	3	1	0	0	0	0	11.92%	3	1	0	0	0	0	11.90%
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**3,573**	**410**	**72**	**5**	**4**	**14**	**19.96%**	**3,478**	**461**	**115**	**5**	**4**	**22**	**18.84%**	**3,383**	**512**	**160**	**5**	**5**	**29**	**18.31%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	BELGIUM	**Central banks**	253	11	0	0	0	0	0.00%	248	16	1	0	0	0	0.00%	245	18	1	0	0	0	0.00%
110		**Central governments**	41	5	0	0	0	0	40.00%	42	4	0	0	0	0	40.00%	43	3	1	0	0	0	40.00%
111		**Institutions**	35	0	0	0	0	0	25.36%	34	0	0	0	0	0	25.36%	34	0	0	0	0	0	25.36%
112		**Corporates**	1,594	211	225	3	2	117	51.73%	1,550	230	250	3	2	120	48.28%	1,500	255	275	3	3	125	45.29%
113		Corporates - Of Which: Specialised Lending	73	5	1	0	0	0	14.03%	68	9	2	0	0	0	14.00%	65	11	2	0	0	0	14.02%
114		Corporates - Of Which: SME	72	19	22	0	1	6	25.87%	73	17	23	0	0	6	25.94%	73	14	25	0	0	6	25.99%
115		**Retail**	118	16	11	0	0	2	16.83%	119	13	12	0	0	2	17.52%	119	12	13	0	0	2	17.87%
116		**Retail - Secured on real estate property**	88	10	7	0	0	0	5.13%	89	8	8	0	0	0	5.33%	88	8	8	0	0	0	5.43%
117		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	15.36%	1	0	0	0	0	0	15.32%	1	0	0	0	0	0	15.30%
118		Retail - Secured on real estate property - Of Which: non-SME	87	9	7	0	0	0	5.04%	88	8	8	0	0	0	5.17%	87	8	8	0	0	0	5.24%
119		**Retail - Qualifying Revolving**	7	2	2	0	0	1	46.39%	7	2	2	0	0	1	47.36%	8	1	2	0	0	1	47.89%
120		**Retail - Other Retail**	22	4	3	0	0	1	30.60%	23	3	3	0	0	1	30.44%	23	3	3	0	0	1	30.34%
121		Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	32.84%	1	1	0	0	0	0	30.50%	1	0	0	0	0	0	29.54%
122		Retail - Other Retail - Of Which: non-SME	21	4	2	0	0	1	30.48%	22	3	3	0	0	1	30.44%	22	2	3	0	0	1	30.41%
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**2,040**	**244**	**237**	**3**	**3**	**119**	**50.03%**	**1,993**	**264**	**263**	**3**	**3**	**123**	**46.71%**	**1,941**	**290**	**290**	**3**	**3**	**127**	**43.85%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	45	0	0	0	0	0	37.38%	44	0	0	0	0	0	37.38%	44	0	0	0	0	0	37.38%
130		**Corporates**	1,945	239	14	2	3	3	20.53%	1,894	274	30	2	3	6	19.45%	1,852	298	48	2	3	9	18.63%
131		Corporates - Of Which: Specialised Lending	359	28	4	0	0	0	14.05%	336	47	8	0	0	1	14.02%	320	59	12	0	0	2	14.05%
132		Corporates - Of Which: SME	119	46	4	0	2	1	34.23%	123	39	7	0	1	3	33.99%	126	33	10	0	1	3	33.73%
133		**Retail**	8	0	0	0	0	0	3.13%	8	0	0	0	0	0	5.52%	8	0	0	0	0	0	7.00%
134		**Retail - Secured on real estate property**	6	0	0	0	0	0	7.30%	6	0	0	0	0	0	7.00%	6	0	0	0	0	0	6.61%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	0	0	7.30%	6	0	0	0	0	0	7.00%	6	0	0	0	0	0	6.61%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	2.02%	0	0	0	0	0	0	3.96%	0	0	0	0	0	0	5.39%
138		**Retail - Other Retail**	1	0	0	0	0	0	43.73%	1	0	0	0	0	0	40.61%	1	0	0	0	0	0	38.94%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	24.00%	0	0	0	0	0	0	34.50%	0	0	0	0	0	0	38.55%
140		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	52.35%	1	0	0	0	0	0	43.11%	1	0	0	0	0	0	39.09%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**1,997**	**239**	**15**	**2**	**3**	**3**	**20.45%**	**1,946**	**275**	**31**	**2**	**3**	**6**	**19.43%**	**1,904**	**299**	**49**	**2**	**3**	**9**	**18.64%**

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	MARSHALL ISLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
148		**Corporates**	1,427	396	70	3	3	10	13.69%	1,344	453	96	3	4	13	13.95%	1,290	481	122	2	4	17	14.11%
149		Corporates - Of Which: Specialised Lending	1,373	391	69	3	3	9	13.66%	1,294	446	94	2	4	13	13.93%	1,242	473	119	2	4	17	14.08%
150		Corporates - Of Which: SME	4	0	0	0	0	0	24.26%	4	1	0	0	0	0	24.46%	4	1	0	0	0	0	24.55%
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**1,427**	**396**	**70**	**3**	**3**	**10**	**13.69%**	**1,344**	**453**	**96**	**3**	**4**	**13**	**13.95%**	**1,290**	**481**	**122**	**2**	**4**	**17**	**14.11%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	**Central banks**	49	2	0	0	0	0	0.00%	48	3	0	0	0	0	0.00%	48	4	0	0	0	0	0.00%
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	63	0	0	0	0	0	37.39%	63	0	0	0	0	0	37.39%	63	0	0	0	0	0	37.39%
166		**Corporates**	1,384	97	124	2	1	21	17.05%	1,332	135	139	2	1	23	16.77%	1,287	163	155	2	2	26	16.53%
167		Corporates - Of Which: Specialised Lending	582	46	6	1	0	1	14.07%	545	76	13	1	1	2	14.02%	521	93	20	1	1	3	14.03%
168		Corporates - Of Which: SME	17	0	0	0	0	0	20.09%	17	0	0	0	0	0	24.13%	17	1	0	0	0	0	25.95%
169		**Retail**	44	3	1	0	0	0	12.09%	43	3	1	0	0	0	13.37%	43	3	1	0	0	0	13.72%
170		**Retail - Secured on real estate property**	42	3	1	0	0	0	2.52%	42	3	1	0	0	0	4.80%	42	3	1	0	0	0	5.93%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	42	3	1	0	0	0	2.52%	42	3	1	0	0	0	4.80%	42	3	1	0	0	0	5.93%
173		**Retail - Qualifying Revolving**	1	0	0	0	0	0	63.76%	1	0	0	0	0	0	60.99%	1	0	0	0	0	0	59.79%
174		**Retail - Other Retail**	1	0	0	0	0	0	61.12%	1	0	0	0	0	0	58.59%	1	0	0	0	0	0	56.85%
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	69.84%	0	0	0	0	0	0	69.75%	0	0	0	0	0	0	69.69%
176		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	37.92%	1	0	0	0	0	0	37.64%	1	0	0	0	0	0	37.58%
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**1,541**	**103**	**124**	**2**	**1**	**21**	**17.03%**	**1,487**	**141**	**140**	**2**	**1**	**23**	**16.75%**	**1,441**	**170**	**157**	**2**	**2**	**26**	**16.51%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NORWAY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
183		**Institutions**	7	0	0	0	0	0	6.48%	7	0	0	0	0	0	6.48%	7	0	0	0	0	0	6.48%
184		**Corporates**	1,114	234	351	2	2	155	44.08%	1,068	265	366	2	2	157	42.90%	1,036	282	381	2	2	159	41.73%
185		Corporates - Of Which: Specialised Lending	753	209	313	1	2	146	46.75%	714	236	324	1	2	148	45.58%	689	249	336	1	2	149	44.45%
186		Corporates - Of Which: SME	0	0	0	0	0	0	35.14%	0	0	0	0	0	0	35.35%	0	0	0	0	0	0	35.41%
187		**Retail**	2	1	0	0	0	0	58.38%	2	0	0	0	0	0	53.38%	2	0	0	0	0	0	49.94%
188		**Retail - Secured on real estate property**	1	0	0	0	0	0	7.68%	1	0	0	0	0	0	7.22%	1	0	0	0	0	0	6.70%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	7.68%	1	0	0	0	0	0	7.22%	1	0	0	0	0	0	6.70%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	64.98%	0	0	0	0	0	0	63.05%	0	0	0	0	0	0	62.03%
192		**Retail - Other Retail**	0	0	0	0	0	0	34.79%	0	0	0	0	0	0	34.61%	0	0	0	0	0	0	34.40%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	69.31%	0	0	0	0	0	0	69.31%	0	0	0	0	0	0	69.31%
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	32.86%	0	0	0	0	0	0	33.17%	0	0	0	0	0	0	33.26%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**1,127**	**235**	**351**	**2**	**2**	**155**	**44.08%**	**1,082**	**266**	**366**	**2**	**2**	**157**	**42.90%**	**1,049**	**283**	**382**	**2**	**2**	**159**	**41.73%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	**Central banks**	57,833	2,502	7	0	0	0	0.00%	56,582	3,673	87	0	0	0	0.00%	55,924	4,218	201	0	0	0	0.00%
2		**Central governments**	2,101	414	30	0	12	9	31.82%	2,147	350	48	0	9	16	32.74%	2,204	279	62	0	8	21	34.37%
3		**Institutions**	3,888	124	41	1	7	7	18.03%	3,873	113	68	1	5	12	17.56%	3,857	104	93	1	3	16	17.19%
4		**Corporates**	53,429	27,131	11,749	239	397	3,693	31.43%	51,522	25,989	14,797	176	350	4,363	29.49%	53,303	22,071	16,934	166	305	4,804	28.37%
5		Corporates - Of Which: Specialised Lending	14,718	2,813	1,684	39	45	706	41.94%	13,753	3,485	1,978	31	44	769	38.89%	13,498	3,462	2,254	30	40	820	36.40%
6		Corporates - Of Which: SME	13,459	9,612	2,362	64	130	549	23.22%	13,191	9,286	2,957	56	138	685	23.17%	16,060	5,816	3,557	61	102	811	22.80%
7		**Retail**	156,398	13,554	3,144	194	253	731	23.27%	156,075	11,977	5,045	180	199	1,143	22.65%	155,811	10,467	6,819	177	120	1,510	22.14%
8		**Retail - Secured on real estate property**	149,786	11,063	2,243	129	114	289	12.88%	149,647	9,701	3,744	120	97	519	13.86%	148,992	8,917	5,183	111	59	732	14.12%
9		Retail - Secured on real estate property - Of Which: SME	2,060	1,250	365	55	58	120	32.90%	1,570	1,413	692	42	58	225	32.56%	1,990	711	973	45	33	315	32.41%
10		Retail - Secured on real estate property - Of Which: non-SME	147,726	9,812	1,878	75	56	169	8.99%	148,077	8,288	3,052	78	39	294	9.62%	147,001	8,206	4,210	67	26	416	9.89%
11		**Retail - Qualifying Revolving**	2,885	608	269	12	30	173	64.28%	2,905	519	339	14	23	218	64.31%	2,892	461	409	13	15	263	64.33%
12		**Retail - Other Retail**	3,727	1,884	632	53	109	270	42.68%	3,523	1,758	962	46	79	406	42.20%	3,927	1,089	1,227	53	47	515	41.96%
13		Retail - Other Retail - Of Which: SME	1,546	1,397	532	50	95	228	42.87%	1,259	1,380	837	42	70	353	42.16%	1,606	791	1,079	49	39	452	41.89%
14		Retail - Other Retail - Of Which: non-SME	2,180	487	100	2	14	41	41.65%	2,264	378	125	4	9	53	42.44%	2,322	298	148	4	7	63	42.54%
15		**Equity**	176	54	9	2	2	3	26.55%	161	56	23	2	1	6	26.55%	150	56	34	1	1	9	26.57%
16		**Securitisation**																					
17		**Other non-credit obligation assets**	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-
18		**IRB TOTAL**	**274,938**	**43,780**	**14,981**	**436**	**670**	**4,444**	**29.66%**	**271,473**	**42,159**	**20,067**	**359**	**563**	**5,539**	**27.60%**	**272,361**	**37,196**	**24,143**	**345**	**438**	**6,360**	**26.34%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	NETHERLANDS	**Central banks**	56,010	2,423	6	0	0	0	0.00%	54,799	3,557	83	0	0	0	0.00%	54,162	4,085	193	0	0	0	0.00%
20		**Central governments**	1,697	221	11	0	8	4	40.00%	1,733	177	20	0	6	8	40.00%	1,761	141	27	0	3	11	40.00%
21		**Institutions**	2,263	12	6	0	1	1	12.89%	2,257	13	10	0	0	1	12.89%	2,253	14	13	0	0	2	12.89%
22		**Corporates**	24,919	21,201	8,604	163	322	2,264	26.31%	24,268	19,359	11,097	117	272	2,817	25.39%	26,177	15,830	12,717	109	233	3,161	24.85%
23		Corporates - Of Which: Specialised Lending	4,691	839	306	11	13	62	20.21%	4,392	1,054	390	9	13	80	20.50%	4,319	1,046	472	9	12	95	20.19%
24		Corporates - Of Which: SME	9,906	9,213	2,124	39	117	481	22.64%	9,711	8,911	2,619	41	126	583	22.27%	12,621	5,464	3,157	47	91	687	21.77%
25		**Retail**	155,837	13,469	3,112	193	252	724	23.28%	155,506	11,907	5,005	179	198	1,134	22.65%	155,241	10,405	6,772	176	120	1,499	22.13%
26		**Retail - Secured on real estate property**	149,316	11,011	2,227	129	114	287	12.88%	149,174	9,658	3,723	119	96	516	13.87%	148,522	8,875	5,157	111	59	728	14.12%
27		Retail - Secured on real estate property - Of Which: SME	2,052	1,249	364	55	58	120	32.92%	1,563	1,412	691	42	58	225	32.58%	1,982	711	972	44	33	315	32.43%
28		Retail - Secured on real estate property - Of Which: non-SME	147,264	9,762	1,863	74	56	167	8.97%	147,611	8,246	3,032	78	39	291	9.60%	146,540	8,164	4,185	67	26	413	9.87%
29		**Retail - Qualifying Revolving**	2,860	599	262	11	30	170	64.86%	2,880	511	331	14	23	214	64.81%	2,867	455	400	12	15	259	64.78%
30		**Retail - Other Retail**	3,660	1,859	623	53	108	267	42.95%	3,453	1,738	951	46	79	403	42.39%	3,852	1,075	1,215	53	46	512	42.12%
31		Retail - Other Retail - Of Which: SME	1,544	1,396	532	50	95	228	42.88%	1,257	1,379	837	42	70	353	42.17%	1,603	791	1,078	49	39	452	41.89%
32		Retail - Other Retail - Of Which: non-SME	2,116	463	91	2	13	39	43.34%	2,196	359	115	4	9	50	43.95%	2,248	284	137	3	7	60	43.91%
33		**Equity**	170	53	9	2	1	2	26.61%	156	54	22	2	1	6	26.61%	145	53	34	1	1	9	26.64%
34		**Securitisation**																					
35		**Other non-credit obligation assets**	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-	1,113	1	0	0	0	0	-
36		**IRB TOTAL**	**242,009**	**37,380**	**11,748**	**359**	**584**	**2,996**	**25.50%**	**239,833**	**35,068**	**16,237**	**298**	**477**	**3,966**	**24.42%**	**240,853**	**30,530**	**19,754**	**286**	**357**	**4,681**	**23.69%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	FRANCE	**Central banks**	634	27	0	0	0	0	0.00%	620	40	1	0	0	0	0.00%	612	46	3	0	0	0	0.00%
38		**Central governments**	118	60	3	0	2	1	40.00%	128	48	5	0	1	2	40.00%	136	38	7	0	1	3	40.00%
39		**Institutions**	72	92	28	0	6	6	19.80%	78	73	41	0	3	8	19.80%	83	59	50	0	2	10	19.80%
40		**Corporates**	3,986	938	243	20	14	71	29.06%	3,901	919	346	14	14	99	28.77%	3,925	815	426	13	13	121	28.37%
41		Corporates - Of Which: Specialised Lending	135	29	2	0	0	0	20.91%	128	35	4	0	0	1	20.52%	127	33	6	0	0	1	19.48%
42		Corporates - Of Which: SME	2,452	246	153	17	7	48	31.62%	2,405	231	215	11	7	70	32.62%	2,376	218	256	10	7	85	33.16%
43		**Retail**	40	10	1	0	0	1	36.09%	41	8	2	0	0	1	31.55%	42	7	3	0	0	1	29.10%
44		**Retail - Secured on real estate property**	31	6	0	0	0	0	27.63%	32	5	1	0	0	0	21.52%	32	4	1	0	0	0	19.22%
45		Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	17.18%	3	0	0	0	0	0	17.00%	3	0	0	0	0	0	16.82%
46		Retail - Secured on real estate property - Of Which: non-SME	28	5	0	0	0	0	32.25%	28	4	1	0	0	0	23.33%	28	4	1	0	0	0	20.07%
47		**Retail - Qualifying Revolving**	1	0	0	0	0	0	65.14%	1	0	0	0	0	0	62.82%	1	0	0	0	0	0	61.33%
48		**Retail - Other Retail**	8	4	1	0	0	0	34.89%	9	3	1	0	0	0	34.05%	9	2	1	0	0	0	33.34%
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	21.02%	0	0	0	0	0	0	20.55%	0	0	0	0	0	0	19.97%
50		Retail - Other Retail - Of Which: non-SME	8	4	1	0	0	0	34.93%	8	3	1	0	0	0	34.13%	9	2	1	0	0	0	33.46%
51		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		**Securitisation**																					
53		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**4,849**	**1,127**	**276**	**20**	**21**	**78**	**28.23%**	**4,768**	**1,088**	**395**	**14**	**19**	**110**	**27.89%**	**4,799**	**964**	**489**	**13**	**15**	**134**	**27.49%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	**Central banks**	365	16	0	0	0	0	0.00%	357	23	1	0	0	0	0.00%	352	27	2	0	0	0	0.00%
56		**Central governments**	45	0	0	0	0	0	40.00%	45	0	0	0	0	0	40.00%	45	0	0	0	0	0	40.00%
57		**Institutions**	138	1	1	0	0	0	39.45%	137	2	2	0	0	1	39.45%	135	3	2	0	0	1	39.45%
58		**Corporates**	3,908	1,006	356	10	12	54	15.13%	3,709	1,114	447	8	13	71	15.85%	3,730	1,007	532	8	12	85	16.05%
59		Corporates - Of Which: Specialised Lending	1,070	109	32	3	2	4	12.86%	989	173	49	2	2	8	15.51%	970	175	66	2	2	11	16.08%
60		Corporates - Of Which: SME	232	45	28	3	3	7	23.87%	217	48	40	15	4	11	28.20%	213	45	48	1	2	14	29.83%
61		**Retail**	69	10	1	0	0	0	26.92%	70	9	2	0	0	1	25.60%	69	9	3	0	0	1	24.76%
62		**Retail - Secured on real estate property**	62	8	0	0	0	0	11.32%	62	7	1	0	0	0	13.96%	62	7	2	0	0	0	14.67%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	62	8	0	0	0	0	11.32%	62	7	1	0	0	0	13.96%	62	7	2	0	0	0	14.67%
65		**Retail - Qualifying Revolving**	2	1	1	0	0	0	36.06%	2	1	1	0	0	0	38.17%	2	0	1	0	0	0	39.75%
66		**Retail - Other Retail**	5	2	0	0	0	0	29.00%	5	1	0	0	0	0	30.48%	6	1	0	0	0	0	30.83%
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	4.03%	0	0	0	0	0	0	4.94%	0	0	0	0	0	0	5.56%
68		Retail - Other Retail - Of Which: non-SME	5	2	0	0	0	0	35.66%	5	1	0	0	0	0	35.00%	6	1	0	0	0	0	34.24%
69		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		**Securitisation**																					
71		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**4,525**	**1,034**	**359**	**11**	**12**	**55**	**15.22%**	**4,317**	**1,148**	**452**	**8**	**13**	**72**	**15.95%**	**4,332**	**1,045**	**540**	**8**	**12**	**87**	**16.15%**

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	Adverse Scenario 31/12/2021 Stage 1 exposure	31/12/2021 Stage 2 exposure	31/12/2021 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	31/12/2021 Stock of provisions for Stage 2 exposure	31/12/2021 Stock of provisions for Stage 3 exposure	31/12/2021 Coverage Ratio - Stage 3 exposure	31/12/2022 Stage 1 exposure	31/12/2022 Stage 2 exposure	31/12/2022 Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	31/12/2022 Stock of provisions for Stage 2 exposure	31/12/2022 Stock of provisions for Stage 3 exposure	31/12/2022 Coverage Ratio - Stage 3 exposure	31/12/2023 Stage 1 exposure	31/12/2023 Stage 2 exposure	31/12/2023 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
73	UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	37	0	0	0	0	0	0.03%	37	0	0	0	0	0	0.03%	37	0	0	0	0	0	22.69%
75		**Institutions**	716	3	1	0	0	0	33.13%	712	5	3	1	0	1	33.13%	708	7	5	0	0	2	33.13%
76		**Corporates**	4,008	877	688	11	14	265	38.50%	3,765	1,030	778	9	13	284	36.46%	3,698	1,014	861	8	12	299	34.74%
77		Corporates - Of Which: Specialised Lending	2,580	646	664	9	11	258	38.81%	2,404	754	733	7	10	273	37.27%	2,351	747	793	6	9	285	35.90%
78		Corporates - Of Which: SME	5	2	0	0	0	0	30.25%	5	2	1	0	0	0	30.01%	5	2	1	0	0	0	30.00%
79		**Retail**	41	3	1	0	0	0	36.94%	41	2	1	0	0	0	30.45%	41	3	1	0	0	0	27.88%
80		**Retail - Secured on real estate property**	40	2	0	0	0	0	17.55%	40	2	1	0	0	0	18.62%	39	2	1	0	0	0	18.84%
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	40	2	0	0	0	0	17.55%	40	2	1	0	0	0	18.62%	39	2	1	0	0	0	18.84%
83		**Retail - Qualifying Revolving**	1	0	0	0	0	0	53.54%	1	0	0	0	0	0	53.66%	1	0	0	0	0	0	53.72%
84		**Retail - Other Retail**	1	0	0	0	0	0	58.99%	1	0	0	0	0	0	56.59%	1	0	0	0	0	0	54.39%
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	71.28%	0	0	0	0	0	0	67.70%	0	0	0	0	0	0	64.48%
86		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	58.92%	1	0	0	0	0	0	56.51%	1	0	0	0	0	0	54.32%
87		**Equity**	3	1	0	0	0	0	19.91%	2	1	0	0	0	0	20.68%	2	1	0	0	0	0	21.11%
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**4,805**	**883**	**689**	**11**	**14**	**265**	**38.49%**	**4,557**	**1,038**	**782**	**9**	**14**	**285**	**36.44%**	**4,485**	**1,025**	**868**	**9**	**12**	**301**	**34.71%**

RowNum		(mln EUR, %)	Adverse Scenario 31/12/2021 Stage 1 exposure	31/12/2021 Stage 2 exposure	31/12/2021 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	31/12/2021 Stock of provisions for Stage 2 exposure	31/12/2021 Stock of provisions for Stage 3 exposure	31/12/2021 Coverage Ratio - Stage 3 exposure	31/12/2022 Stage 1 exposure	31/12/2022 Stage 2 exposure	31/12/2022 Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	31/12/2022 Stock of provisions for Stage 2 exposure	31/12/2022 Stock of provisions for Stage 3 exposure	31/12/2022 Coverage Ratio - Stage 3 exposure	31/12/2023 Stage 1 exposure	31/12/2023 Stage 2 exposure	31/12/2023 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
91	GERMANY	**Central banks**	496	21	0	0	0	0	0.00%	485	31	1	0	0	0	0.00%	479	36	2	0	0	0	0.00%
92		**Central governments**	7	0	0	0	0	0	40.01%	7	0	0	0	0	0	39.99%	7	0	0	0	0	0	39.99%
93		**Institutions**	78	1	1	0	0	0	32.81%	77	1	1	0	0	0	32.81%	76	1	2	0	0	1	32.81%
94		**Corporates**	2,965	334	73	7	4	15	20.46%	2,827	424	122	6	5	24	19.92%	2,773	430	169	6	5	33	19.42%
95		Corporates - Of Which: Specialised Lending	309	38	8	1	1	2	21.37%	286	54	14	1	1	3	21.07%	280	56	19	1	1	4	20.19%
96		Corporates - Of Which: SME	461	19	11	2	1	2	16.67%	453	20	18	1	1	4	23.35%	447	21	23	1	1	6	25.78%
97		**Retail**	58	12	5	0	0	1	29.06%	60	9	6	0	0	2	29.23%	60	8	7	0	0	2	29.15%
98		**Retail - Secured on real estate property**	41	6	1	0	0	0	20.88%	42	4	1	0	0	0	17.87%	41	4	2	0	0	0	16.29%
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	17.15%	0	0	0	0	0	0	17.00%	0	0	0	0	0	0	16.82%
100		Retail - Secured on real estate property - Of Which: non-SME	41	6	1	0	0	0	20.89%	42	4	1	0	0	0	17.88%	41	4	2	0	0	0	16.29%
101		**Retail - Qualifying Revolving**	6	2	1	0	0	0	35.49%	6	2	2	0	0	1	39.39%	6	2	2	0	0	1	41.81%
102		**Retail - Other Retail**	11	3	2	0	0	1	28.53%	12	3	3	0	0	1	28.77%	12	2	3	0	0	1	28.85%
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	24.15%	0	0	0	0	0	0	21.52%	0	0	0	0	0	0	20.46%
104		Retail - Other Retail - Of Which: non-SME	11	3	2	0	0	1	28.56%	11	3	3	0	0	1	28.87%	12	2	3	0	0	1	29.00%
105		**Equity**	3	1	0	0	0	0	22.75%	3	1	0	0	0	0	22.99%	2	2	0	0	0	0	23.11%
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**3,607**	**369**	**78**	**7**	**4**	**17**	**21.06%**	**3,458**	**467**	**130**	**6**	**5**	**26**	**20.35%**	**3,398**	**477**	**180**	**6**	**5**	**36**	**19.75%**

RowNum		(mln EUR, %)	Adverse Scenario 31/12/2021 Stage 1 exposure	31/12/2021 Stage 2 exposure	31/12/2021 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	31/12/2021 Stock of provisions for Stage 2 exposure	31/12/2021 Stock of provisions for Stage 3 exposure	31/12/2021 Coverage Ratio - Stage 3 exposure	31/12/2022 Stage 1 exposure	31/12/2022 Stage 2 exposure	31/12/2022 Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	31/12/2022 Stock of provisions for Stage 2 exposure	31/12/2022 Stock of provisions for Stage 3 exposure	31/12/2022 Coverage Ratio - Stage 3 exposure	31/12/2023 Stage 1 exposure	31/12/2023 Stage 2 exposure	31/12/2023 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
109	BELGIUM	**Central banks**	253	11	0	0	0	0	0.00%	247	16	1	0	0	0	0.00%	244	18	1	0	0	0	0.00%
110		**Central governments**	41	5	0	0	0	0	40.00%	42	4	0	0	0	0	40.00%	43	3	1	0	0	0	40.00%
111		**Institutions**	34	0	0	0	0	0	29.16%	34	0	0	0	0	0	29.16%	34	1	0	0	0	0	29.16%
112		**Corporates**	1,617	186	227	3	2	117	51.62%	1,538	237	255	3	3	122	47.89%	1,507	240	282	3	3	126	44.78%
113		Corporates - Of Which: Specialised Lending	75	3	1	0	0	0	20.84%	70	7	2	0	0	0	20.45%	69	8	3	0	0	1	19.42%
114		Corporates - Of Which: SME	71	19	23	1	1	6	25.95%	70	16	27	0	0	7	26.05%	70	14	29	0	0	7	26.13%
115		**Retail**	113	20	12	0	0	2	20.08%	114	17	14	0	0	3	21.08%	116	13	16	0	0	3	21.66%
116		**Retail - Secured on real estate property**	87	11	7	0	0	1	9.57%	88	8	8	0	0	1	10.08%	87	8	9	0	0	1	10.41%
117		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	17.16%	1	0	0	0	0	0	17.04%	1	0	0	0	0	0	16.91%
118		Retail - Secured on real estate property - Of Which: non-SME	86	10	7	0	0	1	9.34%	87	8	8	0	0	1	9.80%	86	8	9	0	0	1	10.13%
119		**Retail - Qualifying Revolving**	7	3	2	0	0	1	47.44%	7	3	2	0	0	1	48.92%	7	2	2	0	0	1	49.80%
120		**Retail - Other Retail**	20	6	3	0	0	1	31.79%	20	6	3	0	0	1	31.59%	22	3	4	0	0	1	31.37%
121		Retail - Other Retail - Of Which: SME	0	1	0	0	0	0	31.40%	1	0	0	0	0	0	30.33%	1	0	0	0	0	0	29.83%
122		Retail - Other Retail - Of Which: non-SME	19	6	3	0	0	1	31.84%	19	5	3	0	0	1	31.77%	21	3	3	0	0	1	31.60%
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**2,059**	**222**	**239**	**4**	**3**	**120**	**50.01%**	**1,976**	**275**	**270**	**3**	**3**	**125**	**46.38%**	**1,944**	**276**	**300**	**3**	**3**	**130**	**43.36%**

RowNum		(mln EUR, %)	Adverse Scenario 31/12/2021 Stage 1 exposure	31/12/2021 Stage 2 exposure	31/12/2021 Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	31/12/2021 Stock of provisions for Stage 2 exposure	31/12/2021 Stock of provisions for Stage 3 exposure	31/12/2021 Coverage Ratio - Stage 3 exposure	31/12/2022 Stage 1 exposure	31/12/2022 Stage 2 exposure	31/12/2022 Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	31/12/2022 Stock of provisions for Stage 2 exposure	31/12/2022 Stock of provisions for Stage 3 exposure	31/12/2022 Coverage Ratio - Stage 3 exposure	31/12/2023 Stage 1 exposure	31/12/2023 Stage 2 exposure	31/12/2023 Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	44	0	0	0	0	0	42.98%	44	0	0	0	0	0	42.98%	44	1	0	0	0	0	42.98%
130		**Corporates**	1,978	203	17	3	3	4	23.70%	1,898	264	37	2	3	9	22.76%	1,879	263	57	2	3	12	21.42%
131		Corporates - Of Which: Specialised Lending	364	23	4	1	0	1	20.88%	339	43	9	1	1	2	20.50%	332	45	14	1	1	3	19.45%
132		Corporates - Of Which: SME	118	45	7	1	2	2	34.23%	120	37	13	1	1	4	33.68%	121	32	16	0	1	6	33.57%
133		**Retail**	8	0	0	0	0	0	4.97%	8	0	0	0	0	0	9.93%	7	0	0	0	0	0	12.83%
134		**Retail - Secured on real estate property**	6	0	0	0	0	0	12.10%	6	0	0	0	0	0	12.57%	6	0	0	0	0	0	12.62%
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	0	0	12.10%	6	0	0	0	0	0	12.57%	6	0	0	0	0	0	12.62%
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	2.46%	0	0	0	0	0	0	5.83%	0	0	0	0	0	0	8.87%
138		**Retail - Other Retail**	1	0	0	0	0	0	50.33%	1	0	0	0	0	0	46.54%	1	0	0	0	0	0	43.62%
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	50.22%	0	0	0	0	0	0	56.00%	0	0	0	0	0	0	55.06%
140		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	50.39%	1	0	0	0	0	0	41.14%	1	0	0	0	0	0	37.59%
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**2,030**	**204**	**18**	**3**	**3**	**4**	**23.78%**	**1,949**	**264**	**38**	**2**	**3**	**9**	**22.86%**	**1,930**	**264**	**58**	**2**	**3**	**12**	**21.54%**

2021 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	MARSHALL ISLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
148		**Corporates**	1,437	379	77	4	5	16	20.15%	1,351	434	108	3	5	22	20.35%	1,330	425	139	3	5	28	19.88%
149		Corporates - Of Which: Specialised Lending	1,383	375	76	4	5	15	20.21%	1,301	427	106	3	5	22	20.45%	1,282	417	135	3	5	27	19.99%
150		Corporates - Of Which: SME	4	0	0	0	0	0	24.46%	4	1	0	0	0	0	24.51%	4	1	0	0	0	0	24.68%
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**1,437**	**379**	**77**	**4**	**5**	**16**	**20.15%**	**1,351**	**434**	**108**	**3**	**5**	**22**	**20.35%**	**1,330**	**425**	**139**	**3**	**5**	**28**	**19.88%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	**Central banks**	49	2	0	0	0	0	0.00%	48	3	0	0	0	0	0.00%	48	4	0	0	0	0	0.00%
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	63	0	0	0	0	0	43.00%	63	1	0	0	0	0	43.00%	62	1	1	0	0	0	43.00%
166		**Corporates**	1,400	80	125	2	1	22	17.46%	1,335	128	142	2	2	25	17.47%	1,306	139	160	2	2	28	17.31%
167		Corporates - Of Which: Specialised Lending	587	40	8	1	1	2	20.88%	549	69	15	1	1	3	20.49%	538	73	24	1	1	5	19.47%
168		Corporates - Of Which: SME	17	0	0	0	0	0	23.52%	17	0	1	0	0	0	26.76%	16	1	1	0	0	0	27.75%
169		**Retail**	43	4	1	0	0	0	14.59%	43	3	1	0	0	0	17.82%	43	3	1	0	0	0	19.21%
170		**Retail - Secured on real estate property**	42	3	1	0	0	0	4.90%	42	3	1	0	0	0	9.93%	41	3	1	0	0	0	12.47%
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	42	3	1	0	0	0	4.90%	42	3	1	0	0	0	9.93%	41	3	1	0	0	0	12.47%
173		**Retail - Qualifying Revolving**	1	0	0	0	0	0	65.22%	1	0	0	0	0	0	61.44%	1	0	0	0	0	0	59.63%
174		**Retail - Other Retail**	1	0	0	0	0	0	74.15%	1	0	0	0	0	0	70.05%	1	0	0	0	0	0	66.91%
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	85.90%	0	0	0	0	0	0	85.80%	0	0	0	0	0	0	85.70%
176		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	46.06%	1	0	0	0	0	0	45.62%	1	0	0	0	0	0	44.63%
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**1,556**	**86**	**126**	**3**	**1**	**22**	**17.46%**	**1,489**	**135**	**143**	**2**	**2**	**25**	**17.52%**	**1,458**	**147**	**162**	**2**	**2**	**28**	**17.41%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NORWAY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
183		**Institutions**	7	0	0	0	0	0	7.46%	7	0	0	0	0	0	7.46%	7	0	0	0	0	0	7.46%
184		**Corporates**	1,133	211	355	2	3	224	62.93%	1,077	251	372	2	3	227	60.95%	1,066	244	390	2	3	230	58.97%
185		Corporates - Of Which: Specialised Lending	766	192	316	2	2	215	67.87%	722	222	330	1	2	218	65.87%	716	214	344	1	2	220	63.94%
186		Corporates - Of Which: SME	0	0	0	0	0	0	35.14%	0	0	0	0	0	0	35.03%	0	0	0	0	0	0	35.34%
187		**Retail**	2	1	0	0	0	0	59.47%	2	0	0	0	0	0	53.08%	2	0	0	0	0	0	48.75%
188		**Retail - Secured on real estate property**	1	0	0	0	0	0	13.52%	1	0	0	0	0	0	14.53%	1	0	0	0	0	0	14.29%
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	13.52%	1	0	0	0	0	0	14.53%	1	0	0	0	0	0	14.29%
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	66.28%	0	0	0	0	0	0	63.51%	0	0	0	0	0	0	61.80%
192		**Retail - Other Retail**	0	0	0	0	0	0	41.14%	0	0	0	0	0	0	39.84%	0	0	0	0	0	0	38.61%
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	81.99%	0	0	0	0	0	0	81.99%	0	0	0	0	0	0	81.99%
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	39.28%	0	0	0	0	0	0	38.60%	0	0	0	0	0	0	37.67%
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**1,146**	**212**	**355**	**2**	**3**	**224**	**62.93%**	**1,090**	**251**	**372**	**2**	**3**	**227**	**60.95%**	**1,079**	**244**	**390**	**2**	**3**	**230**	**58.96%**

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	1 Actual 31/12/2020 Exposure values Non-defaulted	2 Exposure values Defaulted	3 Risk exposure amounts Non-defaulted	4 Risk exposure amounts Defaulted	5 Stage 1 exposure	6 Stage 2 exposure	7 Stage 3 exposure	8 Stock of provisions for Stage 1 exposure	9 Stock of provisions for Stage 2 exposure	10 Stock of provisions for Stage 3 exposure	11 Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
2		Central governments	128	0	12	0	124	4	0	0	0	0	0.00%
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	1,085	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	5,536	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	8,605	0	838	0	2,279	3	0	0	0	0	0.00%
8		Corporates	5,902	168	5,309	96	3,726	70	264	3	4	111	41.96%
9		of which: SME	1,222	0	935	0	1,197	44	0	1	1	0	0.00%
10		Retail	2,094	89	1,550	37	1,591	503	89	1	21	56	62.97%
11		of which: SME	22	1	15	2	21	1	1	0	0	0	13.51%
12		Secured by mortgages on immovable property	665	14	233	13	611	53	15	0	0	1	7.52%
13		of which: SME	218	0	76	0	188	30	0	0	0	0	49.93%
14		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
15		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	163	0	8	0	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	1,200	0	859	0	1,196	1	4	1	0	1	36.51%
21		**Standardised Total**	**25,377**	**271**	**8,809**	**146**	**9,526**	**633**	**372**	**6**	**26**	**169**	**45.53%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
23		Central governments	72	0	12	0	68	4	0	0	0	0	0.00%
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28		Institutions	1,705	0	373	0	92	3	0	0	0	0	0.00%
29		Corporates	2,028	89	1,800	44	1,542	52	185	3	4	67	36.43%
30		of which: SME	474	0	429	0	445	36	0	1	1	0	0.00%
31		Retail	2,015	85	1,492	35	1,540	475	85	1	20	55	63.95%
32		of which: SME	21	1	15	2	20	1	1	0	0	0	13.51%
33		Secured by mortgages on immovable property	536	14	191	13	487	48	15	0	0	1	7.52%
34		of which: SME	89	0	35	0	64	25	0	0	0	0	49.93%
35		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	1,200	0	859	0	1,196	1	4	1	0	1	36.51%
42		**Standardised Total**	**7,557**	**189**	**4,728**	**92**	**4,926**	**582**	**289**	**5**	**25**	**125**	**43.04%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	258	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	178	0	4	0	1	0	0	0	0	0	0.00%
50		Corporates	579	15	480	21	554	8	15	0	0	0	3.03%
51		of which: SME	346	0	248	0	357	3	0	0	0	0	0.00%
52		Retail	2	0	2	0	2	0	0	0	0	0	67.29%
53		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	96	0	28	0	91	5	0	0	0	0	0.00%
55		of which: SME	96	0	28	0	91	5	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
63		**Standardised Total**	**1,113**	**15**	**514**	**21**	**648**	**13**	**15**	**0**	**0**	**1**	**3.52%**

RowNum		(mln EUR, %)	Actual 31/12/2020 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	43	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	2,692	0	107	0	424	0	0	0	0	0	0.00%
71		Corporates	401	2	324	3	362	0	2	0	0	0	0.00%
72		of which: SME	148	0	75	0	148	0	0	0	0	0	0.00%
73		Retail	3	0	2	0	3	0	0	0	0	0	61.39%
74		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**3,139**	**2**	**433**	**3**	**789**	**0**	**2**	**0**	**0**	**0**	**2.06%**

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

			1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	4	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	1,093	0	69	0	41	0	0	0	0	0	0.00%
92		Corporates	448	0	448	0	12	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0	0	0	0	85.62%
95	UNITED STATES	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	163	0	8	0	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**1,709**	**0**	**526**	**0**	**53**	**0**	**0**	**0**	**0**	**0**	**85.62%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107		Central governments	55	0	0	0	55	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112		Institutions	1,696	0	46	0	1,248	0	0	0	0	0	0.00%
113		Corporates	648	18	463	23	569	6	18	0	0	1	8.36%
114		of which: SME	200	0	135	0	196	4	0	0	0	0	0.00%
115		Retail	57	2	43	2	33	24	2	0	0	0	19.57%
116	GERMANY	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**2,457**	**20**	**552**	**25**	**1,907**	**30**	**20**	**0**	**0**	**2**	**9.57%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133		Institutions	179	0	62	0	0	0	0	0	0	0	0.00%
134		Corporates	123	4	123	5	244	3	4	0	0	1	25.03%
135		of which: SME	2	0	2	0	2	0	0	0	0	0	0.00%
136		Retail	5	1	4	0	3	2	1	0	0	0	66.27%
137	BELGIUM	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**307**	**5**	**188**	**5**	**248**	**5**	**5**	**0**	**0**	**1**	**30.16%**

			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	721	0	0	0	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154		Institutions	56	0	11	0	6	0	0	0	0	0	0.00%
155		Corporates	52	0	52	0	3	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
158	LUXEMBOURG	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**830**	**0**	**64**	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0.00%**

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ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	1 Exposure values: Non-defaulted	2 Exposure values: Defaulted	3 Risk exposure amounts: Non-defaulted	4 Risk exposure amounts: Defaulted	5 Stage 1 exposure	6 Stage 2 exposure	7 Stage 3 exposure	8 Stock of provisions for Stage 1 exposure	9 Stock of provisions for Stage 2 exposure	10 Stock of provisions for Stage 3 exposure	11 Coverage Ratio - Stage 3 exposure
			Actual 31/12/2020										
169	MARSHALL ISLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual 31/12/2020										
190	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	33	0	0	0	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196		Institutions	23	0	0	0	23	0	0	0	0	0	0.00%
197		Corporates	323	0	323	0	6	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		Retail	1	0	1	0	1	0	0	0	0	0	62.89%
200		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208		Securitisation											
209		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		Standardised Total	**380**	**0**	**324**	**0**	**30**	**0**	**0**	**0**	**0**	**0**	**62.89%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Actual 31/12/2020										
211	NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
221		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229		Securitisation											
230		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	123	5	0	0	0	0	40.00%	122	5	0	0	0	0	40.00%	122	5	0	0	0	0	40.00%
3		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
4		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	30.42%	0	0	0	0	0	0	30.08%	0	0	0	0	0	0	29.77%
7		Institutions	2,262	17	3	1	0	1	20.68%	2,246	28	8	1	1	2	21.47%	2,230	37	14	1	1	3	21.95%
8		Corporates	3,369	387	304	6	7	130	42.83%	3,195	516	348	5	8	139	39.91%	3,078	587	394	5	9	148	37.46%
9		of which: SME	1,094	135	13	2	4	4	29.16%	1,051	164	27	2	4	8	28.03%	1,039	161	42	2	4	11	27.27%
10		Retail	1,770	303	110	1	10	65	59.41%	1,806	249	128	1	8	73	56.98%	1,828	212	143	1	7	79	55.38%
11		of which: SME	16	4	2	0	0	1	30.05%	14	5	3	0	0	1	29.30%	15	4	4	0	0	1	28.93%
12		Secured by mortgages on immovable property	618	43	19	0	1	2	9.64%	602	55	23	0	1	3	11.06%	596	56	27	0	1	3	12.09%
13		of which: SME	192	24	2	0	1	1	26.55%	177	36	5	0	1	1	25.54%	174	37	7	0	1	2	25.06%
14		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%
21		**Standardised Total**	**9,336**	**755**	**440**	**8**	**18**	**200**	**45.36%**	**9,167**	**854**	**511**	**8**	**18**	**217**	**42.59%**	**9,051**	**897**	**583**	**7**	**18**	**235**	**40.31%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23		Central governments	69	2	0	0	0	0	40.00%	70	1	0	0	0	0	40.00%	70	1	0	0	0	0	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
25		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	92	3	0	0	0	0	10.87%	92	3	0	0	0	0	11.04%	92	3	0	0	0	0	11.10%
29		Corporates	1,429	148	201	2	2	72	35.84%	1,303	255	220	2	4	75	34.16%	1,226	311	242	2	4	79	32.60%
30		of which: SME	412	64	5	1	1	1	17.23%	374	96	11	0	2	2	16.58%	364	99	18	0	2	3	16.28%
31		Retail	1,706	289	105	1	10	63	60.17%	1,742	236	123	1	8	71	57.72%	1,763	201	137	1	7	77	56.12%
32		of which: SME	16	4	2	0	0	1	30.00%	14	5	3	0	0	1	29.24%	15	4	4	0	0	1	28.88%
33		Secured by mortgages on immovable property	496	36	17	0	0	1	7.97%	483	47	20	0	0	2	8.33%	480	47	23	0	1	2	8.62%
34		of which: SME	70	18	1	0	0	0	17.77%	59	28	2	0	0	0	16.79%	58	28	4	0	0	1	16.41%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%
42		**Standardised Total**	**4,990**	**479**	**328**	**4**	**12**	**138**	**42.20%**	**4,886**	**543**	**367**	**3**	**12**	**149**	**40.62%**	**4,827**	**564**	**406**	**3**	**12**	**159**	**39.20%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	1	0	0	0	0	0	17.22%	1	0	0	0	0	0	17.22%	1	0	0	0	0	0	17.22%
50		Corporates	507	49	20	1	1	6	29.24%	495	55	26	1	1	7	28.73%	484	60	32	1	1	9	28.39%
51		of which: SME	343	14	3	1	1	1	34.95%	335	19	6	1	1	2	35.13%	328	22	9	1	1	3	35.20%
52		Retail	2	0	0	0	0	0	62.31%	2	0	0	0	0	0	57.79%	2	0	0	0	0	0	54.49%
53		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	90	5	1	0	0	0	34.81%	87	7	2	0	0	1	35.00%	86	7	3	0	0	1	35.08%
55		of which: SME	90	5	1	0	0	0	34.81%	87	7	2	0	0	1	35.00%	86	7	3	0	0	1	35.08%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		**Standardised Total**	**600**	**54**	**21**	**1**	**1**	**6**	**29.70%**	**585**	**62**	**28**	**1**	**1**	**8**	**29.33%**	**572**	**68**	**35**	**1**	**2**	**10**	**29.09%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	421	2	0	0	0	0	34.30%	419	4	1	0	0	0	34.30%	417	5	2	0	0	1	34.30%
71		Corporates	279	77	9	1	2	2	24.65%	278	71	14	1	2	4	25.34%	281	63	20	1	2	5	25.29%
72		of which: SME	98	46	3	0	2	1	39.68%	104	38	6	0	1	3	39.23%	111	29	9	0	1	3	38.99%
73		Retail	2	1	0	0	0	0	57.23%	2	1	0	0	0	0	52.10%	2	0	0	0	0	0	48.49%
74		of which: SME	0	0	0	0	0	0	49.20%	0	0	0	0	0	0	50.56%	0	0	0	0	0	0	51.68%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**702**	**80**	**9**	**1**	**2**	**2**	**25.34%**	**700**	**76**	**16**	**1**	**2**	**4**	**26.08%**	**700**	**69**	**22**	**1**	**2**	**6**	**26.16%**

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	41	0	0	0	0	0	28.81%	41	0	0	0	0	0	28.81%	41	0	0	0	0	0	28.81%
92		Corporates	11	1	0	0	0	0	15.92%	11	1	0	0	0	0	16.11%	10	2	0	0	0	0	16.20%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	83.84%	0	0	0	0	0	0	81.35%	0	0	0	0	0	0	79.27%
95		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**52**	**1**	**0**	**0**	**0**	**0**	**34.54%**	**52**	**2**	**0**	**0**	**0**	**0**	**27.22%**	**51**	**2**	**1**	**0**	**0**	**0**	**24.57%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	GERMANY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	53	2	0	0	0	0	40.00%	52	3	0	0	0	0	40.00%	51	4	0	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	1,239	8	2	1	0	0	28.53%	1,230	14	4	1	1	1	28.53%	1,221	19	8	1	1	2	28.53%
113		Corporates	515	55	23	1	1	6	26.54%	501	63	29	1	1	7	25.08%	490	68	36	1	1	9	24.12%
114		of which: SME	191	8	1	0	0	0	33.29%	190	8	2	0	0	1	33.44%	188	8	4	0	0	1	33.59%
115		Retail	46	11	3	0	0	1	27.50%	47	9	3	0	0	1	28.11%	47	8	4	0	0	1	28.48%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**1,853**	**76**	**28**	**1**	**1**	**7**	**26.76%**	**1,829**	**90**	**37**	**1**	**2**	**10**	**25.82%**	**1,809**	**99**	**48**	**1**	**2**	**12**	**25.31%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BELGIUM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		Corporates	213	32	7	0	0	3	41.59%	203	39	10	0	0	3	33.58%	194	44	14	0	0	4	29.09%
135		of which: SME	2	0	0	0	0	0	26.79%	2	0	0	0	0	0	26.78%	2	0	0	0	0	0	26.79%
136		Retail	4	1	1	0	0	0	61.05%	4	1	1	0	0	0	57.98%	4	1	1	0	0	0	55.93%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**217**	**33**	**8**	**0**	**0**	**3**	**43.36%**	**207**	**40**	**11**	**0**	**0**	**4**	**35.32%**	**198**	**45**	**15**	**0**	**1**	**4**	**30.67%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	6	0	0	0	0	0	37.38%	6	0	0	0	0	0	37.38%	6	0	0	0	0	0	37.38%
155		Corporates	3	0	0	0	0	0	16.05%	3	0	0	0	0	0	16.20%	3	0	0	0	0	0	15.97%
156		of which: SME	0	0	0	0	0	0	25.67%	0	0	0	0	0	0	30.19%	0	0	0	0	0	0	31.08%
157		Retail	0	0	0	0	0	0	33.15%	0	0	0	0	0	0	33.24%	0	0	0	0	0	0	32.97%
158		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**10**	**0**	**0**	**0**	**0**	**0**	**20.06%**	**10**	**0**	**0**	**0**	**0**	**0**	**20.63%**	**9**	**0**	**0**	**0**	**0**	**0**	**20.68%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	MARSHALL ISLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	23	0	0	0	0	0	37.39%	23	0	0	0	0	0	37.39%	23	0	0	0	0	0	37.39%
197		Corporates	6	0	0	0	0	0	14.65%	6	1	0	0	0	0	14.65%	5	1	0	0	0	0	14.65%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	1	0	0	0	0	0	35.46%	1	0	0	0	0	0	36.48%	1	0	0	0	0	0	36.85%
200		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**30**	**1**	**0**	**0**	**0**	**0**	**20.86%**	**29**	**1**	**0**	**0**	**0**	**0**	**21.02%**	**29**	**1**	**0**	**0**	**0**	**0**	**21.12%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NORWAY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	34.65%	0	0	0	0	0	0	34.30%	0	0	0	0	0	0	34.03%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**34.65%**	**0**	**0**	**0**	**0**	**0**	**0**	**34.30%**	**0**	**0**	**0**	**0**	**0**	**0**	**34.03%**

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	123	5	0	0	0	0	40.00%	122	5	0	0	0	0	40.00%	122	5	0	0	0	0	40.00%
3		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
4		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	34.99%	0	0	0	0	0	0	34.44%	0	0	0	0	0	0	33.89%
7		Institutions	2,247	23	12	3	1	3	28.30%	2,218	36	28	2	2	8	26.81%	2,192	46	44	2	2	11	25.21%
8		Corporates	3,119	503	438	17	11	155	35.47%	2,822	670	568	9	12	182	32.01%	2,754	650	656	8	13	199	30.38%
9		of which: SME	1,048	173	21	6	5	6	31.26%	978	214	50	4	5	15	30.32%	1,019	148	75	4	5	22	29.30%
10		Retail	1,556	510	116	1	17	69	59.52%	1,663	375	144	1	13	82	56.69%	1,728	287	167	1	10	92	54.73%
11	ABN AMRO Bank N.V.	of which: SME	12	8	3	0	1	1	31.48%	13	6	4	0	0	1	30.72%	16	2	5	0	0	2	30.26%
12		Secured by mortgages on immovable property	589	69	20	1	1	2	11.99%	583	67	29	1	1	4	14.75%	588	54	37	1	1	6	15.74%
13		of which: SME	165	49	4	1	1	1	29.12%	161	48	9	1	1	2	28.46%	170	35	13	1	1	4	27.59%
14		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%
21		**Standardised Total**	**8,830**	**1,110**	**591**	**22**	**30**	**232**	**39.26%**	**8,604**	**1,155**	**773**	**14**	**28**	**277**	**35.81%**	**8,580**	**1,042**	**909**	**12**	**25**	**310**	**34.05%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23		Central governments	69	2	0	0	0	0	40.00%	70	1	0	0	0	0	40.00%	70	1	0	0	0	0	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
25		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	92	3	0	0	0	0	12.50%	92	3	0	0	0	0	12.71%	92	3	0	0	0	0	12.77%
29		Corporates	1,163	286	329	11	6	95	28.90%	952	403	424	5	7	112	26.55%	915	382	482	4	7	123	25.52%
30		of which: SME	373	102	7	1	2	2	21.74%	318	145	18	1	2	4	21.07%	366	84	31	1	2	6	20.29%
31		Retail	1,507	482	112	1	16	67	60.25%	1,607	356	138	1	12	79	57.42%	1,668	273	160	1	9	89	55.45%
32	NETHERLANDS	of which: SME	12	8	3	0	1	1	31.42%	13	6	4	0	0	1	30.67%	16	2	5	0	0	2	30.21%
33		Secured by mortgages on immovable property	469	63	18	0	1	2	9.46%	468	59	24	0	1	3	10.68%	476	45	29	0	1	3	11.39%
34		of which: SME	45	43	1	0	1	0	22.11%	46	40	4	0	1	1	21.22%	58	25	6	0	1	1	20.38%
35		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%	1,196	1	4	0	0	1	36.51%
42		**Standardised Total**	**4,497**	**837**	**463**	**12**	**23**	**166**	**35.76%**	**4,384**	**823**	**590**	**7**	**20**	**196**	**33.21%**	**4,417**	**704**	**676**	**6**	**18**	**217**	**32.06%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	1	0	0	0	0	0	19.80%	1	0	0	0	0	0	19.80%	1	0	0	0	0	0	19.80%
50		Corporates	508	45	23	3	1	7	29.84%	486	57	33	2	1	10	29.98%	476	59	41	1	1	12	29.82%
51		of which: SME	339	15	5	2	1	2	35.07%	326	20	13	1	1	5	34.97%	318	24	18	1	1	6	35.24%
52		Retail	1	1	0	0	0	0	60.32%	2	1	0	0	0	0	54.36%	2	0	0	0	0	0	50.54%
53	FRANCE	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	89	6	2	1	0	1	34.99%	85	7	4	0	0	1	34.93%	82	8	6	0	0	2	35.17%
55		of which: SME	89	6	2	1	0	1	34.99%	85	7	4	0	0	1	34.93%	82	8	6	0	0	2	35.17%
56		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		**Standardised Total**	**600**	**51**	**24**	**3**	**1**	**7**	**30.38%**	**573**	**65**	**37**	**2**	**2**	**11**	**30.64%**	**561**	**67**	**47**	**2**	**2**	**14**	**30.56%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	417	4	3	1	0	1	39.45%	412	7	5	0	0	2	39.45%	408	8	7	0	1	3	39.45%
71		Corporates	281	72	11	1	3	3	27.40%	274	70	20	1	2	6	28.74%	276	62	27	1	2	8	28.46%
72		of which: SME	96	47	5	1	2	2	39.72%	100	37	12	1	2	5	39.01%	105	28	15	1	1	6	38.99%
73	UNITED KINGDOM	Retail	2	1	0	0	0	0	54.28%	2	1	0	0	0	0	48.38%	2	0	0	0	0	0	44.87%
74		of which: SME	0	0	0	0	0	0	63.80%	0	0	0	0	0	0	64.09%	0	0	0	0	0	0	60.28%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**700**	**78**	**13**	**2**	**3**	**4**	**29.88%**	**689**	**77**	**25**	**1**	**2**	**8**	**30.96%**	**686**	**70**	**34**	**1**	**2**	**11**	**30.86%**

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		**Central governments**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		**Institutions**	41	0	0	0	0	0	33.13%	41	0	0	0	0	0	33.13%	40	0	0	0	0	0	33.13%
92		**Corporates**	11	1	0	0	0	0	15.92%	10	2	0	0	0	0	16.11%	10	2	0	0	0	0	16.20%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		**Retail**	0	0	0	0	0	0	83.26%	0	0	0	0	0	0	79.56%	0	0	0	0	0	0	76.60%
95	UNITED STATES	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		**Items associated with particularly high risk**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		**Securitisation**																					
104		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**52**	**1**	**0**	**0**	**0**	**0**	**34.60%**	**51**	**2**	**0**	**0**	**0**	**0**	**29.45%**	**51**	**2**	**1**	**0**	**0**	**0**	**28.19%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		**Central governments**	53	2	0	0	0	0	40.00%	52	3	0	0	0	0	40.00%	51	4	0	0	0	0	40.00%
108		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		**Institutions**	1,231	10	7	2	1	2	32.81%	1,216	16	16	2	1	5	32.81%	1,204	21	24	1	1	8	32.81%
113		**Corporates**	520	49	24	1	1	6	26.78%	497	64	32	1	1	8	25.69%	488	65	40	1	1	10	24.84%
114		of which: SME	190	8	2	1	0	1	33.49%	187	8	5	1	0	2	33.37%	184	9	7	0	0	2	33.69%
115		**Retail**	34	22	3	0	0	1	29.86%	40	15	4	0	0	1	30.51%	44	11	5	0	0	2	30.58%
116	GERMANY	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		**Items associated with particularly high risk**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		**Securitisation**																					
125		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**1,839**	**83**	**34**	**4**	**2**	**10**	**28.32%**	**1,805**	**99**	**52**	**3**	**2**	**15**	**28.27%**	**1,787**	**101**	**68**	**2**	**3**	**19**	**28.06%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		**Central governments**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		**Institutions**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		**Corporates**	217	28	7	0	0	3	41.49%	201	41	11	0	0	4	33.24%	195	43	14	0	1	4	28.70%
135		of which: SME	2	0	0	0	0	0	27.01%	2	0	0	0	0	0	26.85%	2	0	0	0	0	0	26.96%
136		**Retail**	3	2	1	0	0	0	60.73%	3	1	1	0	0	0	57.02%	4	1	1	0	0	0	54.56%
137	BELGIUM	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		**Items associated with particularly high risk**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		**Securitisation**																					
146		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**220**	**30**	**8**	**0**	**0**	**3**	**43.25%**	**204**	**42**	**11**	**0**	**1**	**4**	**34.98%**	**199**	**44**	**15**	**0**	**1**	**5**	**30.27%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		**Central governments**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		**Institutions**	6	0	0	0	0	0	42.98%	6	0	0	0	0	0	42.98%	6	0	0	0	0	0	42.98%
155		**Corporates**	3	0	0	0	0	0	16.45%	3	0	0	0	0	0	16.93%	3	0	0	0	0	0	16.52%
156		of which: SME	0	0	0	0	0	0	25.70%	0	0	0	0	0	0	30.39%	0	0	0	0	0	0	31.13%
157		**Retail**	0	0	0	0	0	0	35.48%	0	0	0	0	0	0	34.95%	0	0	0	0	0	0	33.83%
158	LUXEMBOURG	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		**Secured by mortgages on immovable property**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		**Items associated with particularly high risk**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		**Securitisation**																					
167		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**10**	**0**	**0**	**0**	**0**	**0**	**33.09%**	**9**	**0**	**0**	**0**	**0**	**0**	**30.99%**	**9**	**0**	**0**	**0**	**0**	**0**	**29.91%**

2021 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	MARSHALL ISLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	23	0	0	0	0	0	43.00%	23	0	0	0	0	0	43.00%	23	0	0	0	0	0	43.00%
197		Corporates	6	0	0	0	0	0	14.68%	6	1	0	0	0	0	14.67%	5	1	0	0	0	0	14.66%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	1	0	0	0	0	0	41.62%	1	0	0	0	0	0	43.63%	1	0	0	0	0	0	42.98%
200		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**30**	**1**	**0**	**0**	**0**	**0**	**28.40%**	**29**	**1**	**0**	**0**	**0**	**0**	**30.06%**	**29**	**1**	**0**	**0**	**0**	**0**	**31.18%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NORWAY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	37.97%	0	0	0	0	0	0	37.47%	0	0	0	0	0	0	36.54%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**37.97%**	**0**	**0**	**0**	**0**	**0**	**0**	**37.47%**	**0**	**0**	**0**	**0**	**0**	**0**	**36.54%**

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
1	ABN AMRO Bank N.V.	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	11,872	0	4,950	0	8,313	8,310	2,893	2,893	667	667	13	72	138	20.67%
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	4,273	0	1,155	0	2,735	2,735	1,422	1,422	116	116	7	46	31	26.82%
8		Retail - Secured on real estate property														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	2	2	1	1	0	0	0	0	0	-
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	**16,167**	**0**	**6,111**	**0**	**11,070**	**11,067**	**4,315**	**4,315**	**782**	**782**	**20**	**118**	**169**	**21.58%**

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual													
			31/12/2020													
			A-IRB	F-IRB	A-IRB	F-IRB										
19	NETHERLANDS	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	11,441	0	4,500	0	8,088	8,088	2,742	2,742	611	611	12	70	120	19.64%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	4,262	0	1,153	0	2,729	2,729	1,418	1,418	116	116	7	46	31	26.85%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	2	2	1	1	0	0	0	0	0	-
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	**15,725**	**0**	**5,659**	**0**	**10,838**	**10,838**	**4,160**	**4,160**	**726**	**726**	**19**	**116**	**151**	20.79%

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual													
			31/12/2020													
			A-IRB	F-IRB	A-IRB	F-IRB										
37	FRANCE	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	3	0	0	0	2	2	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	**3**	**0**	**0**	**0**	**2**	**2**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual													
			31/12/2020													
			A-IRB	F-IRB	A-IRB	F-IRB										
55	UNITED KINGDOM	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	329	0	419	0	170	170	110	110	49	49	1	2	16	31.96%
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	**329**	**0**	**419**	**0**	**170**	**170**	**111**	**111**	**49**	**49**	**1**	**2**	**16**	31.96%

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual													
			31/12/2020													
			A-IRB	F-IRB	A-IRB	F-IRB										
73	UNITED STATES	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	1	0	0	0	1	1	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	**1**	**0**	**0**	**0**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual													
			31/12/2020													
			A-IRB	F-IRB	A-IRB	F-IRB										
91	GERMANY	Central banks														
92		Central governments														
93		Institutions														
94		Corporates	35	0	15	0	12	12	23	23	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	1	0	0	0	0	0	1	1	0	0	0	0	0	33.21%
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	**36**	**0**	**15**	**0**	**12**	**12**	**24**	**24**	**0**	**0**	**0**	**0**	**0**	33.21%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
109	BELGIUM	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	5	0	2	0	0	0	5	5	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	3	0	1	0	2	2	1	1	0	0	0	0	0	66.11%
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	8	0	3	0	2	2	6	6	0	0	0	0	0	66.11%

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
127	LUXEMBOURG	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	1	0	0	0	0	0	1	1	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	1	0	0	0	0	0	1	1	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
145	MARSHALL ISLANDS	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
163	SWITZERLAND	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
181	NORWAY	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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ABN AMRO Bank N.V.

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
1	ABN AMRO Bank N.V.	**Central banks**														
2		**Central governments**														
3		**Institutions**														
4		**Corporates**	356	0	66	0	93	78	258	210	6	1	0	2	1	10.42%
5		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6		Corporates - Of Which: SME	203	0	21	0	65	55	135	111	3	1	0	1	0	13.04%
7		**Retail**	24	0	6	0	23	21	1	1	0	0	0	0	0	0.00%
8		**Retail - Secured on real estate property**	1	0	0	0	1	1	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	1	0	0	0	1	1	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		**Retail - Other Retail**	23	0	6	0	22	20	1	1	0	0	0	0	0	0.00%
13		Retail - Other Retail - Of Which: SME	23	0	6	0	22	20	1	1	0	0	0	0	0	0.00%
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		**Equity**														
16		**Securitisation**														
17		**Other non-credit obligation assets**														
18		**IRB TOTAL**	**381**	**0**	**73**	**0**	**116**	**99**	**258**	**210**	**6**	**1**	**0**	**2**	**1**	**9.69%**

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
19	NETHERLANDS	**Central banks**														
20		**Central governments**														
21		**Institutions**														
22		**Corporates**	171	0	42	0	7	7	162	132	2	1	0	2	0	19.29%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		**Retail**	24	0	6	0	23	21	1	1	0	0	0	0	0	0.00%
26		**Retail - Secured on real estate property**														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		**Retail - Qualifying Revolving**														
30		**Retail - Other Retail**														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		**Equity**														
34		**Securitisation**														
35		**Other non-credit obligation assets**														
36		**IRB TOTAL**	**195**	**0**	**48**	**0**	**30**	**27**	**163**	**133**	**2**	**1**	**0**	**2**	**0**	15.56%

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
37	FRANCE	**Central banks**														
38		**Central governments**														
39		**Institutions**														
40		**Corporates**	167	0	20	0	67	56	96	77	4	0	0	0	0	6.39%
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		**Retail - Secured on real estate property**														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		**Retail - Qualifying Revolving**														
48		**Retail - Other Retail**														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		**Equity**														
52		**Securitisation**														
53		**Other non-credit obligation assets**														
54		**IRB TOTAL**	**167**	**0**	**20**	**0**	**67**	**56**	**96**	**77**	**4**	**0**	**0**	**0**	**0**	6.39%

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
55	UNITED KINGDOM	**Central banks**														
56		**Central governments**														
57		**Institutions**														
58		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		**Retail - Secured on real estate property**														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		**Retail - Qualifying Revolving**														
66		**Retail - Other Retail**														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		**Equity**														
70		**Securitisation**														
71		**Other non-credit obligation assets**														
72		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
73	UNITED STATES	**Central banks**														
74		**Central governments**														
75		**Institutions**														
76		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**														
84		**Retail - Other Retail**														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		**Equity**														
88		**Securitisation**														
89		**Other non-credit obligation assets**														
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
91	GERMANY	**Central banks**														
92		**Central governments**														
93		**Institutions**														
94		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**														
102		**Retail - Other Retail**														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		**Equity**														
106		**Securitisation**														
107		**Other non-credit obligation assets**														
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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ABN AMRO Bank N.V.

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
109	BELGIUM	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	19	0	4	0	19	15	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	19	0	4	0	19	15	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
127	LUXEMBOURG	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
145	MARSHALL ISLANDS	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
163	SWITZERLAND	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
181	NORWAY	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	7,203	3,849	820	11	44	164	19.97%	6,692	4,179	1,002	10	51	193	19.26%	6,550	4,129	1,194	10	55	223	18.72%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	3,094	886	293	15	34	77	26.25%	2,661	1,180	432	7	39	108	25.05%	2,756	980	537	7	30	131	24.41%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	2	1	0	0	0	0	3.95%	2	1	0	0	0	0	3.92%	2	1	0	0	0	0	3.81%
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	**10,319**	**4,735**	**1,113**	**26**	**78**	**237**	**21.26%**	**9,374**	**5,359**	**1,434**	**17**	**90**	**297**	**20.73%**	**9,327**	**5,109**	**1,731**	**17**	**86**	**351**	**20.25%**

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	NETHERLANDS	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	6,994	3,694	753	10	42	144	19.13%	6,477	4,040	925	10	49	172	18.57%	6,333	4,000	1,108	9	54	201	18.13%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	3,085	884	293	15	34	77	26.26%	2,652	1,178	432	7	39	108	25.06%	2,747	979	537	7	30	131	24.42%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	2	1	0	0	0	0	3.91%	2	1	0	0	0	0	3.88%	2	1	0	0	0	0	3.76%
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	**10,101**	**4,578**	**1,046**	**25**	**76**	**217**	20.74%	**9,150**	**5,218**	**1,357**	**16**	**88**	**276**	20.34%	**9,101**	**4,979**	**1,645**	**16**	**84**	**328**	19.94%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	FRANCE	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	0	0	0	0	0	0	25.58%	0	0	0	0	0	0	25.62%	0	0	0	0	0	0	25.61%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	3	0	0	0	0	0	17.42%	3	0	0	0	0	0	17.91%	3	0	0	0	0	0	17.96%
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	**3**	**0**	**0**	**0**	**0**	**0**	19.37%	**3**	**0**	**0**	**0**	**0**	**0**	19.36%	**3**	**0**	**0**	**0**	**0**	**0**	19.12%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	145	126	58	1	1	17	29.20%	147	116	67	0	1	18	27.38%	146	109	74	0	1	19	26.12%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	30.21%	0	0	0	0	0	0	29.79%	0	0	0	0	0	0	29.60%
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	9.04%	0	0	0	0	0	0	8.56%	0	0	0	0	0	0	8.01%
65		Retail - Qualifying Revolving																					
66		Retail - Other Retail																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		Equity																					
70		Securitisation																					
71		Other non-credit obligation assets																					
72		IRB TOTAL	**145**	**126**	**58**	**1**	**1**	**17**	29.20%	**147**	**116**	**67**	**0**	**1**	**18**	27.38%	**146**	**109**	**74**	**0**	**1**	**19**	26.12%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED STATES	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	1	0	0	0	0	0	24.07%	1	0	0	0	0	0	24.30%	1	0	0	0	0	0	24.41%
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	29.30%	0	0	0	0	0	0	29.31%	0	0	0	0	0	0	29.30%
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	**1**	**0**	**0**	**0**	**0**	**0**	24.20%	**1**	**0**	**0**	**0**	**0**	**0**	24.48%	**1**	**0**	**0**	**0**	**0**	**0**	24.62%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	GERMANY	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	17	17	1	0	0	0	16.17%	19	14	2	0	0	0	16.30%	21	12	3	0	0	0	16.46%
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	1	0	0	0	0	0	29.53%	1	0	0	0	0	0	27.22%	1	0	0	0	0	0	25.99%
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	**18**	**18**	**1**	**0**	**0**	**0**	16.37%	**20**	**14**	**2**	**0**	**0**	**0**	16.46%	**22**	**12**	**3**	**0**	**0**	**0**	16.60%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	BELGIUM	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	2	3	0	0	0	0	25.34%	2	2	0	0	0	0	25.39%	3	1	1	0	0	0	25.37%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	2	1	0	0	0	0	21.14%	2	1	0	0	0	0	21.07%	2	1	0	0	0	0	21.03%
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	4	3	0	0	0	0	24.07%	4	3	1	0	0	0	23.99%	4	2	1	0	0	0	23.93%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	25.67%	0	0	0	0	0	0	25.55%	0	0	0	0	0	0	25.44%
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	0	0	0	0	0	25.67%	0	0	0	0	0	0	25.55%	0	0	0	0	0	0	25.44%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	MARSHALL ISLANDS	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NORWAY	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	29.30%	0	0	0	0	0	0	29.31%	0	0	0	0	0	0	29.30%
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	29.30%	0	0	0	0	0	0	29.31%	0	0	0	0	0	0	29.30%

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ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks																												
2		Central governments																												
3		Institutions																												
4		Corporates	131	110	210	170	16	9	0	6	5	32.68%	160	136	173	137	23	16	0	4	8	33.54%	184	156	143	111	30	21	0	3	10	33.80%
5		Corporates - Of Which: Specialised Lending																												
6		Corporates - Of Which: SME																												
7		Retail	22	19	1	1	1	1	0	0	0	28.85%	16	14	6	6	2	2	0	0	1	28.83%	16	15	5	5	3	2	0	0	1	28.82%
8		Retail - Secured on real estate property																												
9		Retail - Secured on real estate property - Of Which: SME																												
10		Retail - Secured on real estate property - Of Which: non-SME																												
11		Retail - Qualifying Revolving																												
12		Retail - Other Retail																												
13		Retail - Other Retail - Of Which: SME																												
14		Retail - Other Retail - Of Which: non-SME																												
15		Equity																												
16		Securitisation																												
17		Other non-credit obligation assets																												
18		IRB TOTAL	**152**	**129**	**211**	**171**	**17**	**10**	**0**	**2**	**1**	**3.74%**	**176**	**150**	**179**	**143**	**25**	**18**	**0**	**6**	**2**	**6.68%**	**200**	**171**	**148**	**116**	**32**	**23**	**0**	**5**	**2**	**5.23%**

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	NETHERLANDS	Central banks																												
20		Central governments																												
21		Institutions																												
22		Corporates	29	27	134	107	8	6	0	4	2	30.98%	47	43	111	87	12	10	0	3	4	32.36%	62	56	93	70	16	13	0	2	5	32.78%
23		Corporates - Of Which: Specialised Lending																												
24		Corporates - Of Which: SME																												
25		Retail	22	19	1	1	1	1	0	0	0	28.85%	16	14	6	6	2	2	0	0	1	28.83%	16	15	5	5	3	2	0	0	1	28.82%
26		Retail - Secured on real estate property																												
27		Retail - Secured on real estate property - Of Which: SME																												
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																												
30		Retail - Other Retail																												
31		Retail - Other Retail - Of Which: SME																												
32		Retail - Other Retail - Of Which: non-SME																												
33		Equity																												
34		Securitisation																												
35		Other non-credit obligation assets																												
36		IRB TOTAL	**51**	**46**	**135**	**108**	**9**	**7**	**0**	**2**	**0**	4.13%	**63**	**57**	**118**	**92**	**14**	**12**	**0**	**4**	**0**	2.58%	**78**	**71**	**98**	**75**	**18**	**15**	**0**	**3**	**0**	1.98%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	FRANCE	Central banks																												
38		Central governments																												
39		Institutions																												
40		Corporates	85	69	74	61	8	3	0	2	3	34.92%	97	80	59	49	11	5	0	2	4	35.82%	106	88	48	39	13	7	0	1	5	36.22%
41		Corporates - Of Which: Specialised Lending																												
42		Corporates - Of Which: SME																												
43		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																												
45		Retail - Secured on real estate property - Of Which: SME																												
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																												
48		Retail - Other Retail																												
49		Retail - Other Retail - Of Which: SME																												
50		Retail - Other Retail - Of Which: non-SME																												
51		Equity																												
52		Securitisation																												
53		Other non-credit obligation assets																												
54		IRB TOTAL	**85**	**69**	**74**	**61**	**8**	**3**	**0**	**0**	**0**	3.44%	**97**	**80**	**59**	**49**	**11**	**5**	**0**	**2**	**1**	12.52%	**106**	**88**	**48**	**39**	**13**	**7**	**0**	**2**	**1**	10.25%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED KINGDOM	Central banks																												
56		Central governments																												
57		Institutions																												
58		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																												
60		Corporates - Of Which: SME																												
61		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																												
63		Retail - Secured on real estate property - Of Which: SME																												
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																												
66		Retail - Other Retail																												
67		Retail - Other Retail - Of Which: SME																												
68		Retail - Other Retail - Of Which: non-SME																												
69		Equity																												
70		Securitisation																												
71		Other non-credit obligation assets																												
72		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	UNITED STATES	Central banks																												
74		Central governments																												
75		Institutions																												
76		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																												
78		Corporates - Of Which: SME																												
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																												
81		Retail - Secured on real estate property - Of Which: SME																												
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																												
84		Retail - Other Retail																												
85		Retail - Other Retail - Of Which: SME																												
86		Retail - Other Retail - Of Which: non-SME																												
87		Equity																												
88		Securitisation																												
89		Other non-credit obligation assets																												
90		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																											
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	GERMANY	Central banks																												
92		Central governments																												
93		Institutions																												
94		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																												
96		Corporates - Of Which: SME																												
97		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																												
99		Retail - Secured on real estate property - Of Which: SME																												
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																												
102		Retail - Other Retail																												
103		Retail - Other Retail - Of Which: SME																												
104		Retail - Other Retail - Of Which: non-SME																												
105		Equity																												
106		Securitisation																												
107		Other non-credit obligation assets																												
108		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	BELGIUM	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	17	13	2	2	0	0	0	0	0	18.10%	16	13	2	2	1	1	0	0	0	18.10%	15	12	3	2	1	1	0	0	0	18.10%
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	**17**	**13**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	0.00%	**16**	**13**	**2**	**2**	**1**	**1**	**0**	**0**	**0**	0.00%	**15**	**12**	**3**	**2**	**1**	**1**	**0**	**0**	**0**	0.00%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	MARSHALL ISLANDS	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NORWAY	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

ABN AMRO Bank N.V.

Row Num	(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
		Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																					
2	Central governments																					
3	Institutions																					
4	Corporates	5,149	5,449	1,275	29	76	247	19.38%	5,041	5,109	1,722	24	72	332	19.25%	6,310	3,492	2,071	26	55	396	19.11%
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
7	Retail	2,206	1,531	536	14	75	132	24.71%	2,289	1,195	789	12	45	191	24.20%	2,995	318	960	14	11	230	23.93%
8	Retail - Secured on real estate property																					
9	Retail - Secured on real estate property - Of Which: SME																					
10	Retail - Secured on real estate property - Of Which: non-SME	2	1	0	0	0	0	8.49%	2	1	0	0	0	0	9.05%	2	1	0	0	0	0	9.03%
11	Retail - Qualifying Revolving																					
12	Retail - Other Retail																					
13	Retail - Other Retail - Of Which: SME																					
14	Retail - Other Retail - Of Which: non-SME																					
15	Equity																					
16	Securitisation																					
17	Other non-credit obligation assets																					
18	IRB TOTAL	7,376	6,980	1,811	43	151	379	20.96%	7,352	6,304	2,511	35	118	522	20.81%	9,326	3,810	3,031	40	66	626	20.64%

NETHERLANDS

Row Num	(mln EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks																					
20	Central governments																					
21	Institutions																					
22	Corporates	4,939	5,296	1,206	28	74	227	18.82%	4,839	4,960	1,642	23	71	310	18.85%	6,093	3,367	1,981	26	54	372	18.79%
23	Corporates - Of Which: Specialised Lending																					
24	Corporates - Of Which: SME																					
25	Retail	2,200	1,527	535	14	75	132	24.71%	2,282	1,193	788	12	45	191	24.21%	2,986	317	959	14	11	229	23.93%
26	Retail - Secured on real estate property																					
27	Retail - Secured on real estate property - Of Which: SME																					
28	Retail - Secured on real estate property - Of Which: non-SME	2	1	0	0	0	0	8.45%	2	1	0	0	0	0	8.99%	2	1	0	0	0	0	8.96%
29	Retail - Qualifying Revolving																					
30	Retail - Other Retail																					
31	Retail - Other Retail - Of Which: SME																					
32	Retail - Other Retail - Of Which: non-SME																					
33	Equity																					
34	Securitisation																					
35	Other non-credit obligation assets																					
36	IRB TOTAL	7,160	6,823	1,741	42	149	359	20.63%	7,142	6,153	2,430	35	116	500	20.59%	9,101	3,684	2,940	40	65	602	20.47%

FRANCE

Row Num	(mln EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates	0	0	0	0	0	0	25.66%	0	0	0	0	0	0	25.63%	0	0	0	0	0	0	25.68%
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail	2	0	0	0	0	0	18.70%	2	0	0	0	0	0	18.87%	3	0	0	0	0	0	18.71%
44	Retail - Secured on real estate property																					
45	Retail - Secured on real estate property - Of Which: SME																					
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47	Retail - Qualifying Revolving																					
48	Retail - Other Retail																					
49	Retail - Other Retail - Of Which: SME																					
50	Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
53	Other non-credit obligation assets																					
54	IRB TOTAL	2	0	0	0	0	0	19.77%	2	0	0	0	0	0	19.74%	3	0	0	0	0	0	19.43%

UNITED KINGDOM

Row Num	(mln EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates	146	125	59	1	1	17	29.09%	136	125	68	0	1	18	27.19%	148	106	76	0	1	20	25.89%
59	Corporates - Of Which: Specialised Lending																					
60	Corporates - Of Which: SME																					
61	Retail	0	0	0	0	0	0	31.21%	0	0	0	0	0	0	30.51%	0	0	0	0	0	0	29.86%
62	Retail - Secured on real estate property																					
63	Retail - Secured on real estate property - Of Which: SME																					
64	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	13.85%	0	0	0	0	0	0	14.93%	0	0	0	0	0	0	14.69%
65	Retail - Qualifying Revolving																					
66	Retail - Other Retail																					
67	Retail - Other Retail - Of Which: SME																					
68	Retail - Other Retail - Of Which: non-SME																					
69	Equity																					
70	Securitisation																					
71	Other non-credit obligation assets																					
72	IRB TOTAL	146	125	59	1	1	17	29.09%	136	125	68	0	1	18	27.19%	148	106	76	0	1	20	25.89%

UNITED STATES

Row Num	(mln EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																					
74	Central governments																					
75	Institutions																					
76	Corporates	1	0	0	0	0	0	24.29%	1	0	0	0	0	0	24.39%	1	0	0	0	0	0	24.57%
77	Corporates - Of Which: Specialised Lending																					
78	Corporates - Of Which: SME																					
79	Retail	0	0	0	0	0	0	30.23%	0	0	0	0	0	0	29.90%	0	0	0	0	0	0	29.44%
80	Retail - Secured on real estate property																					
81	Retail - Secured on real estate property - Of Which: SME																					
82	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83	Retail - Qualifying Revolving																					
84	Retail - Other Retail																					
85	Retail - Other Retail - Of Which: SME																					
86	Retail - Other Retail - Of Which: non-SME																					
87	Equity																					
88	Securitisation																					
89	Other non-credit obligation assets																					
90	IRB TOTAL	1	0	0	0	0	0	24.49%	1	0	0	0	0	0	24.59%	1	0	0	0	0	0	24.78%

GERMANY

Row Num	(mln EUR, %)	Moratoria - Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																					
92	Central governments																					
93	Institutions																					
94	Corporates	17	17	1	0	0	0	16.99%	18	14	3	0	0	0	17.48%	20	11	4	0	0	1	17.57%
95	Corporates - Of Which: Specialised Lending																					
96	Corporates - Of Which: SME																					
97	Retail	0	1	0	0	0	0	24.91%	1	0	0	0	0	0	24.40%	1	0	0	0	0	0	24.13%
98	Retail - Secured on real estate property																					
99	Retail - Secured on real estate property - Of Which: SME																					
100	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101	Retail - Qualifying Revolving																					
102	Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					
104	Retail - Other Retail - Of Which: non-SME																					
105	Equity																					
106	Securitisation																					
107	Other non-credit obligation assets																					
108	IRB TOTAL	17	18	1	0	0	0	17.19%	19	15	3	0	0	0	17.64%	21	12	4	0	0	1	17.72%

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	BELGIUM	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	2	3	0	0	0	0	25.42%	2	2	1	0	0	0	25.39%	2	1	1	0	0	0	25.44%
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	1	1	0	0	0	0	23.02%	1	1	1	0	0	0	22.90%	2	0	1	0	0	0	22.77%
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	3	4	1	0	0	0	24.25%	3	3	1	0	0	0	24.30%	4	2	2	0	0	0	24.28%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	25.70%	0	0	0	0	0	0	25.45%	0	0	0	0	0	0	25.47%
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	0	0	0	0	0	25.70%	0	0	0	0	0	0	25.45%	0	0	0	0	0	0	25.47%

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	MARSHALL ISLANDS	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NORWAY	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	30.23%	0	0	0	0	0	0	29.90%	0	0	0	0	0	0	29.44%
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	30.23%	0	0	0	0	0	0	29.90%	0	0	0	0	0	0	29.44%

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

ABN AMRO Bank N.V.

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																														
2	Central governments																														
3	Institutions																														
4	Corporates	129	109	202	165	25	14	0	6	7	27.88%	158	135	163	132	35	21	0	4	10	29.13%	182	155	131	107	43	27	0	3	13	29.81%
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME																														
7	Retail	13	12	8	7	3	3	0	1	1	32.21%	14	12	6	5	5	4	0	0	1	32.01%	18	16	1	1	6	5	0	0	2	31.77%
8	Retail - Secured on real estate property																														
9	Retail - Secured on real estate property - Of Which: SME																														
10	Retail - Secured on real estate property - Of Which: non-SME																														
11	Retail - Qualifying Revolving																														
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15	Equity																														
16	Securitisation																														
17	Other non-credit obligation assets																														
18	IRB TOTAL	**143**	**121**	**210**	**172**	**28**	**17**	**0**	**2**	**1**	**2.25%**	**171**	**147**	**169**	**138**	**40**	**25**	**0**	**7**	**2**	**4.25%**	**200**	**171**	**132**	**108**	**48**	**32**	**0**	**5**	**2**	**3.50%**

NETHERLANDS

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks																														
20	Central governments																														
21	Institutions																														
22	Corporates	27	26	127	103	16	11	0	4	4	24.57%	46	43	102	82	23	15	0	3	6	26.13%	61	55	81	66	28	19	0	2	8	27.01%
23	Corporates - Of Which: Specialised Lending																														
24	Corporates - Of Which: SME																														
25	Retail	13	12	8	7	3	3	0	1	1	32.21%	14	12	6	5	5	4	0	0	1	32.01%	18	16	1	1	6	5	0	0	2	31.77%
26	Retail - Secured on real estate property																														
27	Retail - Secured on real estate property - Of Which: SME																														
28	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29	Retail - Qualifying Revolving																														
30	Retail - Other Retail																														
31	Retail - Other Retail - Of Which: SME																														
32	Retail - Other Retail - Of Which: non-SME																														
33	Equity																														
34	Securitisation																														
35	Other non-credit obligation assets																														
36	IRB TOTAL	**41**	**38**	**135**	**110**	**20**	**13**	**0**	**2**	**0**	1.86%	**59**	**55**	**108**	**87**	**28**	**19**	**0**	**5**	**0**	1.31%	**79**	**71**	**82**	**67**	**33**	**24**	**0**	**3**	**0**	1.09%

FRANCE

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																														
38	Central governments																														
39	Institutions																														
40	Corporates	85	69	74	61	8	3	0	2	3	35.00%	96	79	60	49	12	5	0	2	4	35.82%	106	88	47	39	14	7	0	1	5	36.21%
41	Corporates - Of Which: Specialised Lending																														
42	Corporates - Of Which: SME																														
43	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44	Retail - Secured on real estate property																														
45	Retail - Secured on real estate property - Of Which: SME																														
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47	Retail - Qualifying Revolving																														
48	Retail - Other Retail																														
49	Retail - Other Retail - Of Which: SME																														
50	Retail - Other Retail - Of Which: non-SME																														
51	Equity																														
52	Securitisation																														
53	Other non-credit obligation assets																														
54	IRB TOTAL	**85**	**69**	**74**	**61**	**8**	**3**	**0**	**0**	**0**	3.29%	**96**	**79**	**60**	**49**	**12**	**5**	**0**	**2**	**1**	11.58%	**106**	**88**	**47**	**39**	**14**	**7**	**0**	**2**	**1**	9.46%

UNITED KINGDOM

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																														
56	Central governments																														
57	Institutions																														
58	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59	Corporates - Of Which: Specialised Lending																														
60	Corporates - Of Which: SME																														
61	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62	Retail - Secured on real estate property																														
63	Retail - Secured on real estate property - Of Which: SME																														
64	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65	Retail - Qualifying Revolving																														
66	Retail - Other Retail																														
67	Retail - Other Retail - Of Which: SME																														
68	Retail - Other Retail - Of Which: non-SME																														
69	Equity																														
70	Securitisation																														
71	Other non-credit obligation assets																														
72	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

UNITED STATES

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																														
74	Central governments																														
75	Institutions																														
76	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77	Corporates - Of Which: Specialised Lending																														
78	Corporates - Of Which: SME																														
79	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80	Retail - Secured on real estate property																														
81	Retail - Secured on real estate property - Of Which: SME																														
82	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83	Retail - Qualifying Revolving																														
84	Retail - Other Retail																														
85	Retail - Other Retail - Of Which: SME																														
86	Retail - Other Retail - Of Which: non-SME																														
87	Equity																														
88	Securitisation																														
89	Other non-credit obligation assets																														
90	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

GERMANY

Row Num	(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
		Public guarantees - Adverse Scenario																													
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																														
92	Central governments																														
93	Institutions																														
94	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95	Corporates - Of Which: Specialised Lending																														
96	Corporates - Of Which: SME																														
97	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98	Retail - Secured on real estate property																														
99	Retail - Secured on real estate property - Of Which: SME																														
100	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101	Retail - Qualifying Revolving																														
102	Retail - Other Retail																														
103	Retail - Other Retail - Of Which: SME																														
104	Retail - Other Retail - Of Which: non-SME																														
105	Equity																														
106	Securitisation																														
107	Other non-credit obligation assets																														
108	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	BELGIUM	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	17	14	1	1	0	0	0	0	0	18.12%	16	13	2	2	1	1	0	0	0	18.12%	15	12	3	2	1	1	0	0	0	18.12%
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	17	14	1	1	0	0	0	0	0	0.00%	16	13	2	2	1	1	0	0	0	0.00%	15	12	3	2	1	1	0	0	0	0.00%

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	MARSHALL ISLANDS	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	SWITZERLAND	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	NORWAY	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

ABN AMRO Bank N.V.

Row Num	(mln EUR, %)	1 Exposure values	2 Risk exposure amounts	3 Stage 1 exposure	4 Stage 1 exposure, of which expired moratoria	5 Stage 2 exposure	6 Stage 2 exposure, of which expired moratoria	7 Stage 3 exposure	8 Stage 3 exposure, of which expired moratoria	9 Stock of provisions for Stage 1 exposure	10 Stock of provisions for Stage 2 exposure	11 Stock of provisions for Stage 3 exposure	12 Coverage Ratio - Stage 3 exposure
		Moratoria - Actual											
		31/12/2020											
1	Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	106	75	74	74	32	32	0	0	0	1	0	28.77%
9	of which: SME												
10	Retail	3	2	2	2	1	1	0	0	0	0	0	48.23%
11	of which: SME												
12	Secured by mortgages on immovable property												
13	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	129	85	94	94	35	35	0	0	0	1	0	48.73%

Row Num	(mln EUR, %)	13 Exposure values	14 Risk exposure amounts	15 Stage 1 exposure	16 Stage 1 exposure, of which guaranteed amount	17 Stage 2 exposure	18 Stage 2 exposure, of which guaranteed amount	19 Stage 3 exposure	20 Stage 3 exposure, of which guaranteed amount	21 Stock of provisions for Stage 1 exposure	22 Stock of provisions for Stage 2 exposure	23 Stock of provisions for Stage 3 exposure	24 Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
1	Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
9	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
10	Retail	0	0	0	0	0	0	0	0	0	0	0	-
11	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
12	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0	-
13	of which: non-SME	1	0	0	0	1	0	0	0	0	0	0	-
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	1	0	0	0	1	1	0	0	0	0	0	-

NETHERLANDS

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Moratoria - Actual											
		31/12/2020											
22	Central banks												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	106	75	74	74	32	32	0	0	0	1	0	28.77%
30	of which: SME												
31	Retail	3	2	2	2	1	1	0	0	0	0	0	48.23%
32	of which: SME												
33	Secured by mortgages on immovable property												
34	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	129	85	94	94	35	35	0	0	0	1	0	48.73%

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
22	Central banks												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
30	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
31	Retail	0	0	0	0	0	0	0	0	0	0	0	-
32	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
33	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0	-
34	of which: non-SME	1	0	0	0	1	0	0	0	0	0	0	-
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	1	0	0	0	1	1	0	0	0	0	0	-

FRANCE

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Moratoria - Actual											
		31/12/2020											
43	Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51	of which: SME												
52	Retail	0	0	0	0	0	0	0	0	0	0	0	-
53	of which: SME												
54	Secured by mortgages on immovable property												
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
43	Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
51	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
52	Retail	0	0	0	0	0	0	0	0	0	0	0	-
53	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

UNITED KINGDOM

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Moratoria - Actual											
		31/12/2020											
64	Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72	of which: SME												
73	Retail	0	0	0	0	0	0	0	0	0	0	0	-
74	of which: SME												
75	Secured by mortgages on immovable property												
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
64	Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
73	Retail	0	0	0	0	0	0	0	0	0	0	0	-
74	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

UNITED STATES

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Moratoria - Actual											
		31/12/2020											
85	Central banks												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93	of which: SME												
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME												
96	Secured by mortgages on immovable property												
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
85	Central banks												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	GERMANY	Central banks																								
107		Central governments																								
108		Regional governments or local authorities																								
109		Public sector entities																								
110		Multilateral Development Banks																								
111		International Organisations																								
112		Institutions																								
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
116		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
117		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk																								
120		Covered bonds																								
121		Claims on institutions and corporates with a ST credit assessment																								
122		Collective investments undertakings (CIU)																								
123		Equity																								
124		Securitisation																								
125		Other exposures																								
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BELGIUM	Central banks																								
128		Central governments																								
129		Regional governments or local authorities																								
130		Public sector entities																								
131		Multilateral Development Banks																								
132		International Organisations																								
133		Institutions																								
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
137		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
138		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk																								
141		Covered bonds																								
142		Claims on institutions and corporates with a ST credit assessment																								
143		Collective investments undertakings (CIU)																								
144		Equity																								
145		Securitisation																								
146		Other exposures																								
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	LUXEMBOURG	Central banks																								
149		Central governments																								
150		Regional governments or local authorities																								
151		Public sector entities																								
152		Multilateral Development Banks																								
153		International Organisations																								
154		Institutions																								
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
158		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk																								
162		Covered bonds																								
163		Claims on institutions and corporates with a ST credit assessment																								
164		Collective investments undertakings (CIU)																								
165		Equity																								
166		Securitisation																								
167		Other exposures																								
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	MARSHALL ISLANDS	Central banks																								
170		Central governments																								
171		Regional governments or local authorities																								
172		Public sector entities																								
173		Multilateral Development Banks																								
174		International Organisations																								
175		Institutions																								
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
179		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk																								
183		Covered bonds																								
184		Claims on institutions and corporates with a ST credit assessment																								
185		Collective investments undertakings (CIU)																								
186		Equity																								
187		Securitisation																								
188		Other exposures																								
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks																								
191		Central governments																								
192		Regional governments or local authorities																								
193		Public sector entities																								
194		Multilateral Development Banks																								
195		International Organisations																								
196		Institutions																								
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
200		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk																								
204		Covered bonds																								
205		Claims on institutions and corporates with a ST credit assessment																								
206		Collective investments undertakings (CIU)																								
207		Equity																								
208		Securitisation																								
209		Other exposures																								
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual												Public guarantees - Actual											
			31/12/2020												31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NORWAY	Central banks																								
212		Central governments																								
213		Regional governments or local authorities																								
214		Public sector entities																								
215		Multilateral Development Banks																								
216		International Organisations																								
217		Institutions																								
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk																								
225		Covered bonds																								
226		Claims on institutions and corporates with a ST credit assessment																								
227		Collective investments undertakings (CIU)																								
228		Equity																								
229		Securitisation																								
230		Other exposures																								
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	80	25	2	0	0	0	17.21%	75	28	3	0	0	1	16.62%	75	26	5	0	1	1	16.34%
9		of which: SME																					
10		Retail	2	1	0	0	0	0	32.14%	2	1	0	0	0	0	30.40%	2	1	0	0	0	0	29.69%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	6.05%	0	0	0	0	0	0	5.93%	0	0	0	0	0	0	5.80%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	99	28	2	0	1	0	19.00%	91	34	4	0	1	1	17.74%	90	33	6	0	1	1	17.19%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	80	25	2	0	0	0	17.21%	75	28	3	0	0	1	16.62%	75	26	5	0	1	1	16.34%
30		of which: SME																					
31		Retail	2	1	0	0	0	0	32.14%	2	1	0	0	0	0	30.40%	2	1	0	0	0	0	29.69%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	6.05%	0	0	0	0	0	0	5.93%	0	0	0	0	0	0	5.80%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	99	28	2	0	1	0	19.00%	91	34	4	0	1	1	17.74%	90	33	6	0	1	1	17.19%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	FRANCE	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	GERMANY	Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BELGIUM	Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	LUXEMBOURG	Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	MARSHALL ISLANDS	Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179		of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200		of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NORWAY	Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221		of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	0	0	0	0	0	0	0	0	0	39.06%	0	0	0	0	0	0	0	0	0	38.86%	0	0	0	0	0	0	0	0	0	38.69%
9		of which: SME																														
10		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	37.21%	0	0	0	0	0	0	0	0	0	36.82%	0	0	0	0	0	0	0	0	0	36.65%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	0	0	0	0	0	0	0	0	0	0.00%	1	1	0	0	0	0	0	0	0	0.00%	1	1	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	37.65%	0	0	0	0	0	0	0	0	0	36.91%	0	0	0	0	0	0	0	0	0	36.37%
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	37.21%	0	0	0	0	0	0	0	0	0	36.82%	0	0	0	0	0	0	0	0	0	36.65%
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	FRANCE	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	39.39%	0	0	0	0	0	0	0	0	0	39.32%	0	0	0	0	0	0	0	0	0	39.23%
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	GERMANY	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BELGIUM	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	LUXEMBOURG	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158		of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	MARSHALL ISLANDS	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179		of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200		of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NORWAY	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221		of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	62	42	2	0	1	0	21.82%	59	42	5	0	1	1	21.20%	77	21	8	0	1	2	20.46%
9		of which: SME																					
10		Retail	1	1	0	0	0	0	31.09%	2	1	0	0	0	0	30.29%	2	0	1	0	0	0	29.82%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	0	0	0	0	0	0	10.91%	0	0	0	0	0	0	11.05%	0	0	0	0	0	0	10.91%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	76	50	3	0	1	1	23.04%	72	51	6	0	1	1	21.95%	92	27	10	0	1	2	21.03%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	62	42	2	0	1	0	21.82%	59	42	5	0	1	1	21.20%	77	21	8	0	1	2	20.46%
30		of which: SME																					
31		Retail	1	1	0	0	0	0	31.09%	2	1	0	0	0	0	30.29%	2	0	1	0	0	0	29.82%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	0	0	0	0	0	0	10.91%	0	0	0	0	0	0	11.05%	0	0	0	0	0	0	10.91%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	76	50	3	0	1	1	23.04%	72	51	6	0	1	1	21.95%	92	27	10	0	1	2	21.03%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	FRANCE	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		of which: SME																					
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116	GERMANY	of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137	BELGIUM	of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158	LUXEMBOURG	of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179	MARSHALL ISLANDS	of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200	SWITZERLAND	of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221	NORWAY	of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

Row Num		(mln EUR, %)	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	0	0	0	0	0	0	0	0	0	38.83%	0	0	0	0	0	0	0	0	0	38.52%	0	0	0	0	0	0	0	0	0	38.38%
9		of which: SME																														
10		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	36.94%	0	0	0	0	0	0	0	0	0	36.27%	0	0	0	0	0	0	0	0	0	35.86%
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	0	0	0	0	0	0	0	0	0	0.00%	1	1	0	0	0	0	0	0	0	0.00%	1	1	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	0	0	0	0	0	0	0	0	0	37.58%	0	0	0	0	0	0	0	0	0	36.87%	0	0	0	0	0	0	0	0	0	36.22%
30		of which: SME																														
31		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	36.94%	0	0	0	0	0	0	0	0	0	36.27%	0	0	0	0	0	0	0	0	0	35.86%
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	FRANCE	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	0	0	0	0	0	0	0	0	0	39.11%	0	0	0	0	0	0	0	0	0	38.88%	0	0	0	0	0	0	0	0	0	38.84%
51		of which: SME																														
52		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED KINGDOM	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)																														
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	UNITED STATES	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

ABN AMRO Bank N.V.

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	GERMANY	Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	BELGIUM	Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	LUXEMBOURG	Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158		of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	MARSHALL ISLANDS	Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179		of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	SWITZERLAND	Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200		of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	NORWAY	Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221		of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Securitisations

ABN AMRO Bank N.V.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	697						
3		SEC-ERBA	67						
4		SEC-IAA	0						
5		**Total**	**764**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	60	69	73	77	81	110	135
8		SEC-ERBA	10	12	13	14	15	19	23
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**70**	**80**	**86**	**91**	**96**	**128**	**158**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2021 EU-wide Stress Test: Risk exposure amounts

ABN AMRO Bank N.V.

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	83,371	84,695	86,064	86,625	88,596	93,873	95,396
2	Risk exposure amount for securitisations and re-securitisations	70	80	86	91	96	128	158
3	Risk exposure amount other credit risk	83,301	84,614	85,978	86,534	88,499	93,745	95,238
4	Risk exposure amount for market risk	1,458	1,458	1,458	1,458	1,801	1,954	1,864
5	Risk exposure amount for operational risk	16,685	16,685	16,685	16,685	18,919	18,919	18,919
6	Other risk exposure amounts	8,967	8,415	8,141	8,121	7,786	5,341	4,972
7	**Total risk exposure amount**	**110,481**	**111,252**	**112,348**	**112,889**	**117,102**	**120,087**	**121,152**
8	**Total Risk exposure amount (transitional)**	**110,481**	**111,252**	**112,348**	**112,889**	**117,102**	**120,087**	**121,152**
9	**Total Risk exposure amount (fully loaded)**	**110,481**	**111,252**	**112,348**	**112,889**	**117,102**	**120,087**	**121,152**

2021 EU-wide Stress Test: Capital

ABN AMRO Bank N.V.

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		**A**	**OWN FUNDS**		**26,446**	**27,448**	**28,072**	**28,597**	**24,392**	**23,963**	**23,722**
2		**A.1**	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**19,548**	**20,447**	**21,054**	**21,535**	**16,891**	**16,585**	**16,368**
3		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
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		7,831	7,831	7,831	7,831	7,831	7,831	7,831
5		A.1.2	Retained earnings		6,161	6,663	7,257	7,818	4,534	4,283	4,159
6		A.1.3	Accumulated other comprehensive income		-1,733	-1,733	-1,733	-1,733	-2,474	-2,474	-2,474
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,692	-1,692	-1,692	-1,692	-2,433	-2,433	-2,433
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-24	-24	-24	-24	-24	-24	-24
9		A.1.3.3	Other OCI contributions		-17	-17	-17	-17	-17	-17	-17
10		A.1.4	Other Reserves		0	0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		1,831	1,831	1,831	1,831	1,803	1,803	1,803
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-45	-45	-45	-45	-73	-73	-73
15		A.1.7.2	Cash flow hedge reserve		1,854	1,854	1,854	1,854	1,854	1,854	1,854
16		A.1.7.3	Other adjustments		22	22	22	22	22	22	22
17		A.1.8	(-) Intangible assets (including Goodwill)		-124	-97	-70	-43	-97	-70	-43
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-23	-23	-23	-23	-681	-750	-764
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-14	-121	0	-14	-121
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) 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
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-473	-103	-103	-103	-103	-103	-103
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	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
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		**A.2**	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**1,982**	**1,982**	**1,982**	**1,982**	**1,982**	**1,982**	**1,982**
49		A.2.1	Additional Tier 1 Capital instruments		1,982	1,982	1,982	1,982	1,982	1,982	1,982
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		**A.3**	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**21,530**	**22,430**	**23,036**	**23,517**	**18,873**	**18,567**	**18,350**
55		**A.4**	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**4,915**	**5,018**	**5,036**	**5,079**	**5,519**	**5,396**	**5,372**
56		A.4.1	Tier 2 Capital instruments		4,629	4,629	4,629	4,629	4,629	4,629	4,629
57		A.4.2	Other Tier 2 Capital components and deductions		35	138	155	199	638	515	492
58		A.4.3	Tier 2 transitional adjustments		251	251	251	251	251	251	251
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		**A.5**	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

ABN AMRO Bank N.V.

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
RowNum			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		110,481	111,252	112,348	112,889	117,102	120,087	121,152
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		17.69%	18.38%	18.74%	19.08%	14.42%	13.81%	13.51%
65		C.2	Tier 1 Capital ratio		19.49%	20.16%	20.50%	20.83%	16.12%	15.46%	15.15%
66		C.3	Total Capital ratio		23.94%	24.67%	24.99%	25.33%	20.83%	19.95%	19.58%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		19,548	20,447	21,054	21,535	16,891	16,585	16,368
68		D.2	TIER 1 CAPITAL (fully loaded)		21,530	22,430	23,036	23,517	18,873	18,567	18,350
69		D.3	TOTAL CAPITAL (fully loaded)		26,195	27,197	27,821	28,345	24,141	23,712	23,471
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		17.69%	18.38%	18.74%	19.08%	14.42%	13.81%	13.51%
71		E.2	Tier 1 Capital ratio		19.49%	20.16%	20.50%	20.83%	16.12%	15.46%	15.15%
72		E.3	Total Capital ratio		23.71%	24.45%	24.76%	25.11%	20.62%	19.75%	19.37%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	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)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		430,478	430,478	430,478	430,478	430,478	430,478	430,478
77		H.2	Total leverage ratio exposures (fully loaded)		430,478	430,478	430,478	430,478	430,478	430,478	430,478
78		H.3	Leverage ratio (transitional)		5.00%	5.21%	5.35%	5.46%	4.38%	4.31%	4.26%
79		H.4	Leverage ratio (fully loaded)		5.00%	5.21%	5.35%	5.46%	4.38%	4.31%	4.26%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82		P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		4.01%	4.01%	4.01%	4.01%	4.01%	4.01%	4.01%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
88		R.1.1	Of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
90		R.2.1	Of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.01%	14.01%	14.01%	14.01%	14.01%	14.01%	14.01%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.64%	9.64%	9.64%	9.64%	9.64%	9.64%	9.64%

2021 EU-wide Stress Test: P&L

ABN AMRO Bank N.V.

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	5,871	5,715	5,530	5,414	5,382	5,039	4,861
2	Interest income	7,765	10,264	9,649	9,393	10,141	9,418	8,948
3	Interest expense	-1,894	-4,549	-4,120	-3,980	-4,759	-4,379	-4,087
4	**Dividend income**	12	12	12	12	6	6	6
5	**Net fee and commission income**	1,559	1,559	1,559	1,559	1,314	1,314	1,314
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	82	218	218	218	-93	89	89
7	**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**					-136		
8	**Other operating income not listed above, net**	446	134	134	134	-389	132	132
9	**Total operating income, net**	7,969	7,638	7,453	7,337	6,083	6,580	6,402
10	**Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss**	-2,161	-333	-369	-348	-2,289	-944	-712
11	**Other income and expenses not listed above, net**	-5,452	-5,740	-5,257	-5,257	-5,988	-5,863	-5,737
12	**Profit or (-) loss before tax from continuing operations**	357	1,565	1,827	1,732	-2,194	-227	-47
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-401	-470	-548	-520	658	68	14
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**-45**	**1,096**	**1,279**	**1,212**	**-1,536**	**-159**	**-33**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	113	594	685	652	91	91	91
17	**Attributable to owners of the parent net of estimated dividends**	-158	502	594	561	-1,627	-250	-124
18	Memo row: Impact of one-off adjustments		103	103	103	103	103	103
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

ABN AMRO Bank N.V.

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	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
5	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

RowNum	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0