

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

		1	2	3	4	5	6	7
	<u> </u>	Actual		Baseline Scenario			Adverse Scenario	
Rov Nur	(min FUR 96)	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	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%
			Memoran	dum 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



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

											Actual							
											31/12/2020							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB		F-1	RB	A-I	RB	F-I	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			Non-def	ulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
19		Central banks		58,443	0	0	0	2	0	0	(58,440	0	0	0	0	0	-
20		Central governments		6,530	0	0	0	268	0	0	(1,652	278	0	0	2	0	-
21		Institutions		2,729	0	0	0	737	0	0	(2,272	8	0	1	0	0	-
22		Corporates		52,128	4,278	0	0	32,014	3,758	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	(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	(15,648	3,815	1,779	19	100	343	19.27%
25		Retail		170,662	1,756	0	0	14,043	1,297	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	(150,924	10,278	1,352	17	61	77	5.71%
27	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		3,557	108	0	0	634	57	0	(2,751	806		4	21	24	21.98%
28	NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		157,762	1,127	0	0	10,746	560	0	(148,174	9,472	1,243	13	41	53	4.30%
29		Retail - Qualifying Revolving		3,506	216	0	0	817	391	. 0	(3,194	312	216	17	16	64	29.64%
30		Retail - Other Retail		5,837	305	0	0	1,846	289	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	(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	(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		92,269	6,034	0	0	50,416	5,055	0	C	263,419	21,470	6,248	195	316	1,504	24.07%

									Actual						
									31/12/2020						
			Exposu	re values			Risk exposu	ire amounts							
		A-II	RB	F-	IRB	A-IRB		F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expo	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 ovenocuro
37	Central banks	662	C	(0 0	0	0		0 662	0 0	(0) -
38	Central governments	4,151	C	(0 54	0	0		0 105	76 C	(0) -
39	Institutions	1,622	C	(0 232	0	0		0 64	128	(0) -
40	Corporates	5,093	159	(0 2,041	132	0		0 4,053	954 159	7	7 11	. 4	8 30.07%
41	Corporates - Of Which: Specialised Lending	168	C	(0 38	0	0		0 140	26 0	1	. 0) -
42	Corporates - Of Which: SME	2,743	107	'		0 903	57	0		0 2,406	338 107	() 1	. 33	2 30.00%
43	Retail	50	1	. (0 10	2	0		0 46	5 1	(0		34.20%
44	Retail - Secured on real estate property	37	C	(0 6	0	0		0 34	4 0	(0		2 30.00% 0 34.20% 0 33.52%
FRANCE	Retail - Secured on real estate property - Of Which: SME	4	C	(0 1	0	0		0 3	1 0	(0) -
46 FRANCE	Retail - Secured on real estate property - Of Which: non-SME	33	C	(0 5	0	0		0 30	3 0	(0		0 33.52%
47	Retail - Qualifying Revolving	2	C	(0 1	1	0		0 1	0 0	(0		0 66.30%
48	Retail - Other Retail	12	1	. (0 4	1	0		0 11	1 1	(0		0 27.52%
49	Retail - Other Retail - Of Which: SME	0	C	(0 0	0	0		0 0	0 0	(0) -
50	Retail - Other Retail - Of Which: non-SME	12	1	. (0 3	1	0		0 11	1 1	(0		0 27.52%
51	Equity	10	C			612	0			0	0 0	(0) -
52	Securitisation														
53	Other non-credit obligation assets	0	C			0	0			0	0 0	(0) -
54	IRB TOTAL	11,588	160	C		0 2,950	134	0		0 4,930	1,162 160	7	12	48	30.09%

										Actual							
										31/12/2020							
				Exposi	ıre values			Risk expos	ure amounts								
			A-I	RB	F-II	₹B	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 overagues
55		Central banks	381		0 0		0 0	(0		0 381	0) (0		0 (J -
56		Central governments	355		0		0 2	(0		0 45	0) (0		0 () -
57		Institutions	959		0 0		0 210	(0		0 141	0	(0		0 ()-
58		Corporates	5,354	26	5 0		0 2,381	504	1 0		0 4,237	768	265	14	1	0 37	7 13.87%
59		Corporates - Of Which: Specialised Lending	1,237	1	3 0		0 523	2	0		0 1,139	59	13	3		0 (0.00%
60		Corporates - Of Which: SME	288	1	8 0		0 79	3:	0		0 275	13	18	3		1 3	3 14.71%
61		Retail	80		1 0		0 10	3	0		0 74	6	5	0		0	26.78%
62		Retail - Secured on real estate property	70		0		0 6	(0		0 66	4	1	0		0	1.10%
63	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0		0		0	(0		0	0	(0		0) -
64	ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	70		0		0	(0		0 66	4	1	0		0	1.10%
65		Retail - Qualifying Revolving	3		1 0		0 1	2	0		0 2	0)	. 0		0 (33.58%
66		Retail - Other Retail	7		0		0 3	(0		0 6	1	[0		0 (19.45%
67		Retail - Other Retail - Of Which: SME	0		0 0		0 0		0		0 0	0	(0		0 (33.58% 0 19.45% 0 2.09%
68		Retail - Other Retail - Of Which: non-SME	7		0 0		0 3		0		0 6	1		0		0 (26.40%
69		Equity	23		0		72	(0	0	(0		0 (л-
70		Securitisation															
71		Other non-credit obligation assets	0		0		0	(0	0	(0		0 () -
72		IRB TOTAL	7,151	26	5 0		0 2,675	507	0		0 4,878	774	266	14	10	0 37	13.92%



		ABN AMRO Bank N.V.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			1								Actual							
			1								31/12/2020							
			1		Exposu	re values			Risk expos	ure amounts								
				A-IR		F-IRI	В	A-I			[RB				Stock of	Stock of	Stock of	
				71 211		1		/\		, -		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for	provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
73		Central banks	(= 5.14)	0	0	0	(0	0	0		0 0			0	0	0	-
74		Central governments		6,501	0	0	(1	0	0		0 37	(0	0	0	-
75		Institutions		862	0	0	C	68	0	0		0 719	(0	0	0	0	-
76		Corporates		5,876	584	0	C	1,826	372	0		0 4,393	607	572	2 41	15	166	29.08% 28.63%
77		Corporates - Of Which: Specialised Lending		3,453	577	0	(1,168	366	0		0 2,843	479	569	41	15	163	28.63%
78		Corporates - Of Which: SME		8	0	0	(6	0	0		0 6	2	2 0	0	0	0	-
79		Retail		44	0	0	C	8	1	0		0 43	1	L C	0	0	0	51.45%
80		Retail - Secured on real estate property		42	0	0	(7	0	0		0 41	1	L C	0	0	0	-
81	UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	0		0 0	(0	0	0	0	-
82	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		42	0	0	(7	0	0		0 41	1	L C	0	0	0	-
83		Retail - Qualifying Revolving		1	0	0	0	0	1	0		0 1	(0	0	0	0	52.58% 44.06%
84		Retail - Other Retail		1	0	0	(1	0	0		0 1	(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	57.33% 44.00%
86		Retail - Other Retail - Of Which: non-SME		1	0	0	(1	0	0		0 1	(0	0	0	0	44.00%
87		Equity		41	0			120	0			3	(0	0	0	0	-
88		Securitisation										^	,			^	^	
89		Other non-credit obligation assets		12 224	<u></u>			2 222	272	^		0 5 100	(00)	0	0	167	20.000/
90		IRB TOTAL		13,324	585	0	0	2,022	373	0		5,196	609	573	41	15	167	29.09%

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

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

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



	Holling	ABN AMRO Bank N.V.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-1	IRB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
145		Central banks		0	(0	(0	(0		0 0) (0	0	0	() –
146		Central governments		0	(0	(0	(0		0 0) (0	0	0	() -
147		Institutions		0	(0	(0	(0		0 0) (0	0	0	() -
148		Corporates		1,884	47	7 0	(372		0	(0 1,540	-		11	5	6	5 13.12% 5 13.12%
149		Corporates - Of Which: Specialised Lending		1,808	47	7 0	(328		0		0 1,481	306	47	11	5	6	13.12%
150		Corporates - Of Which: SME		5	(0	() 1	(0		0 5	5	0	0	0	() -
151		Retail		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	() -
153	MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: SME		0	(0	(0	(0		0 0) (0	0	0	() -
154	MAKSI IALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	(0	(0	(0		0 0) (0	0	0	0) -
155		Retail - Qualifying Revolving		0	(0	(0	(0		0 0) (0	0	0	() -
156		Retail - Other Retail		0	(0	(0	(0		0 0) (C	0	0	0) -
157		Retail - Other Retail - Of Which: SME		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	() -
159		Equity		34	()		75	()		C) (C	0	0	0) -
160		Securitisation																
161		Other non-credit obligation assets		0	(0	(0		0	0	0	0	12.1221
162		IRB TOTAL		1,918	47	0		447	2	2 0		1,540	306	47	11	5	6	13.12%

											Actual						
											31/12/2020						
					Exposur	e values			Risk exposu	ire amounts							
				A-IRI	В	F-I	RB	A-IF	lB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks		51	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% 9.59% 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	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 0	0	0		0 0	0 0	0	0	0	-
172	SWITZERLAND	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% 70.24%
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		692	232	0		0 1,653	3 112	12	0	19	17.28%

											Actual							
											31/12/2020							
					Exposi	re values			Risk expos	ure amounts								
				A-I	RB	F-IF	RB	A-I	RB	F-:	[RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(m	mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
181		Central banks		0		0		0 0	C	0		0 0	C	C	0	0	(0 -
182		Central governments		4		0		0 0	C	0		0 4	. (C	0	0	(J -
183		Institutions		747		0		0 38	C	0		0 7	(C	0	0	(J -
184		Corporates		1,610	33	9 0		0 395	40	0		0 1,200	161	338	4	1	153	3 45.22% 5 47.94%
185		Corporates - Of Which: Specialised Lending		977	30	2 0		0 260	31	. 0		0 812	161	301	4	1	145	5 47.94%
186		Corporates - Of Which: SME		4		0		0 3	C	0		0 0	(C	0	0	(J -
187		Retail		2		0		0 0	C	0		0 2	. (C	0	0	(0 62.93%
188		Retail - Secured on real estate property		2		0		0 0	C	0		0 2	. (C	0	0	(J -
189	NORWAY	Retail - Secured on real estate property - Of Which: SME		0		0		0 0	C	0		0 0	(C	0	0	(J -
190	NORWAT	Retail - Secured on real estate property - Of Which: non-SME		2		0		0 0	C	0		0 2	. (C	0	0	(J -
191		Retail - Qualifying Revolving		0		0		0 0	C	0		0 0	(C	0	0	(0 68.03%
192		Retail - Other Retail		0		0		0 0	C	0		0 0	(C	0	0	(0 31.06%
193		Retail - Other Retail - Of Which: SME		0		0		0 0	C	0		0 0	(C	0	0	(0 61.76%
194		Retail - Other Retail - Of Which: non-SME		0		0		0 0	C	0		0 0	(C	0	0	(0 28.94%
195		Equity		6)		12	C)		C	(C	0	0	(J -
196		Securitisation																
197		Other non-credit obligation assets		0				0	C)		C	(C	0	0	(J -
198		IRB TOTAL		2,370	339	0		0 445	40	0		0 1,214	161	338	4	1	153	45.22%



ABN AMRO Bank N.V.

2021 EU-wide Stress Test: Credit risk IRB

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

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			
		Stage 1 exposure	e Stage 2 exposi	ıre Stage 3 exposur		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 e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	(mln EUR, %)		5 21	502	6	0		0.00%	56,586	2 677	9	2			0.00%	55,930	4,218	104			0	0.0006
		57,83		44.5	0	0 (· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	8.	55				/	4,218	194			0	0.00%
Central governments		2,10		415	.9	0 12	2 9	32.11%			2 4:	5	5	3 1.	33.16%	2,205	281	59		2	21	34./6%
Institutions		3,90		132	./	0 5	3 5 5 7 6	15.33%	3,903		3	2) 4	1	5 15.26%	3,900	106	4/	() 2	7	15.23%
Corporates		64,31	3 19,		10	202	2,5/9	32.12%		22,350 3,703	9,18	2 99	234	2,//	30.18%	59,292 13,122	22,634	10,383	96	255	2,969	34.76% 15.23% 28.60% 26.23% 19.59% 15.10%
Corporates - Of Which: Specialised Lending		14,62		017 1,57	2	5 28	3 467	29.68%				.2	32	50.	3 27.73%	13,122 15,474	4,041	2,052	2.	36	538	26.23%
Corporates - Of Which: SME		16,90 159,28		304 2,22	.9 2	/ 86	446	20.01%	15,862	/,004		8 20	99	50	19.81%	15,4/4	7,034	,	2:	109	5/3	19.59%
Retail				,	/	2 126	405	15.00%	158,843	10,612		3.	110	55	1 15.14%		10,737	4,438	5,	2 98	6/0	15.10%
Retail - Secured on real estate property		151,93	9,	240 1,92	3	1 30	122	6.36%	,	8,747	7 2,60	19	9 40	1/	1 6.58%	150,953	8,951	3,189	19	34	211	6.60%
Retail - Secured on real estate property - Of Which: SME		3,03		427 21	.2 1	1 10	40	18.85%	2,475	893	30.		3 24	1 5	17.74%	2,531	758	386		3 19	67	17.23%
Retail - Secured on real estate property - Of Which: non-SME		148,89 2,99	5 8,3	813 1,70	9 2	0 20	0 82	4.81%	- 10/-00		1 2,29	7 1:	16	5 11	5.09%	148,422	8,193	2,802	1;	15	144	5.14%
Retail - Qualifying Revolving				501 26	3	/ 17	/ 88	33.44%	,-		300	6	13	3 110	36.02%	3,006	417	339	(10	127	37.57%
Retail - Other Retail		4,35	4 1,	371 51	3	4 79	195	37.73%	4,132			30	57	27	36.91%	'	1,369	910	2.	54	332	17.23% 5.14% 37.57% 36.51% 36.04% 39.51%
Retail - Other Retail - Of Which: SME		1,92	2 1,	130 42	.4 3	1 73	159	37.56%	1,710	1,143	623	3 28	51	22	7 36.52%	1,540	1,149	787	2.	49	284	36.04%
Retail - Other Retail - Of Which: non-SME		2.43	31	241I 9	3	3I <i>6</i>	5I 36	38.53%	2,422	237	7l 109	9	21 6	5l 4:	2 39.12%	2,424	220	123		2 5	49	39.51%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	e Stage 3 exposure	Stock of 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	56,012	2,423	5	(0	0	0.00%	54,803	3,557	80	0	0	0	0.00%	54,168	4,08	5 187	(0	, <u> </u>	0.00%
20		Central governments	1,697	221	11		8	4	40.00%	1,733	177	20	0	6	8	40.00%	1,761	14	1 27	(3	11	1 40.00%
21		Institutions	2,269	10	1		0	0	11.21%	2,266	5 11	3	0	0	0	11.21%	2,264	17	2 4	(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	15,79	1 6,458	48	187	1,615	5 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	1,22	7 418	7	11	. 5º	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	6,68	7 2,635	16	99	487	18.48%
25		Retail	158,703	11,044	2,671	7:	125	400	14.96%	158,260	10,552	3,606	54	110	545	15.11%	157,340	10,679	9 4,399	52	98	66.7	9 14.07% 7 18.48% 3 15.07%
26		Retail - Secured on real estate property	151,455	9,194	1,906	3:	30	121	6.35%	151,262	8,706	2,586	19	40	170	6.58%	150,478	8,90	9 3,168	19	34	, 20°	6.60%
27	NETHERI ANDC	Retail - Secured on real estate property - Of Which: SME	3,028	426	211	1:	10	40	18.85%	2,467	7 892	307	3	24	54	17.73%	2,523	75	7 385	3	19) 6F	5 17.23%
28	NETHERLANDS	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	8,15	2 2,783	15	15	14.7	5.13%
29		Retail - Qualifying Revolving	2,972	493	257	(5 17	85	33.26%	2,944	479	299	6	12	107	35.87%	2,979	413	2 331	6	10	J 12 ²	4 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	9 900	27	54	1 330	36.66%
31		Retail - Other Retail - Of Which: SME	1,919	1,130	424	3:	73	159	37.57%	1,708	1,142	622	28	51	227	36.53%	1,537	1,14	8 787	25	49	284	0 36.66% 4 36.05%
32		Retail - Other Retail - Of Which: non-SME	2,357	227	84		5	34	40.18%	2,345	225	99	2	6	40	40.64%	2,346	210	0 113	2	. 5	ر 4F	6 40.94%
33		Equity	178	50	4	(0	1	12.80%	175	48	9	O	0	1	12.80%	172	4	7 13	(0	7	2 12.79%
34		Securitisation																					
35		Other non-credit obligation assets	1,113	1	0		0	0	-	1,113	3 1	0	C	0	0	-	1,113		1 0	(0) (J-
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%

										В	aseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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 S	Stock of provisions for tage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 exposure	of s for Stage 3 exposure		e Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ra
	Central banks	634	27 (O (0 0	(0.00%	620	40	1	0	0	0.00	% 61	.3	46	0	0		0 0
	Central governments	118	60	3	0 2	1	1 40.00%	128	48	5	0	1	2 40.00	% 13	36	38	7 0	1		3 40.0
	Institutions	75	105	3	0 5	2	2 17.22%	83	86	23	0	3	4 17.22	%	39	70 3	0	2		6 17.2
	Corporates	3,967	977 222	2 1	0 12	63	3 28.49%	3,995	886	286	10	12	79 27.60	% 3,97	'1 84	47 34	10	12	g	4 27.0
	Corporates - Of Which: Specialised Lending	131	34	2	0 0	(14.08%	125	38	3	0	0	0 14.04	% 12	22 4	40	0	0		1 14.06
	Corporates - Of Which: SME	2,471	246 133	3	7 6	41	1 31.02%	2,464	227	159	7	6	51 31.74	% 2,45	2:	12 18	7	6	6	0 32.26
	Retail	44	7	1	0 0	(31.42%	44	6	2	0	0	0 28.28	%	3	6	0	0		1 26.46
	Retail - Secured on real estate property	32	5 (O	0 0	(18.87%	32	4	1	0	0	0 14.99	% 3	32	4	. 0	0		0 13.37
FRANCE	Retail - Secured on real estate property - Of Which: SME	4	0 (O	0 0	(15.43%	3	0	0	0	0	0 15.38	%	3	0	0	0		0 15.35
IRANCL	Retail - Secured on real estate property - Of Which: non-SME	29	4	O	0 0	(19.97%	29	4	0	0	0	0 14.86	%	.9	4	0	0		0 12.75
	Retail - Qualifying Revolving	1	0	O	0 0	(63.86%	1	0	0	0	0	0 62.25	%	1	0	0	0		0 61.38
	Retail - Other Retail	10	2	1	0	(30.22%	10	2	1	0	0	0 30.16	%	.0	2	0	0		0 30.10
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	(21.86%	0	0	0	0	0	0 19.76	%	0	0	0	0		0 18.89
	Retail - Other Retail - Of Which: non-SME	10	2	1	0 0	(30.23%	10	2	1	0	0	0 30.18	% 1	.0	2	0	0		0 30.14
	Equity	0	0	0	0 0	(0 -	0	0	0	0	0	0 -		0	0	0	0		0 -
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0 0	(0 -	0	0	0	0	0	0 -		0	0	0	0		0 -
	IRB TOTAL	4,837	1,176 240	10	0 19	67	7 28.01%	4,869	1,066	317	10	17	85 26.94°	6 4,85	2 1,00	393	10	15	10	3 26.28°

										Baseline Scenario	0							
				31/12/2021						31/12/2022						31/12/2023		
owN um	(mln E	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of sions for exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	sure Stage 2 exposur	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks	365	16 0	0	0	0	0.00%	357	23	1	0 0	0	0.00%	353	27	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	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 1,0	72 345	5 8	11	50	14.48%	3,769	1,078	423	7 11	1 63	14.78%	3,681 1,09	90 500	7	11 75	14.94%
59	Corporates - Of Which: Specialised Lending	1,042	42 26	5 2	1	2	7.56%	973	197	41	2	2	9.88%	930 22	25 55	1	2 6	11.04%
60	Corporates - Of Which: SME	238	43 24	4 1	2	5	21.46%	230	46	30	1 2	2	7 24.74%	227	14 35	1	2 9	26.63%
61	Retail	70	9 1	1 0	0	0	25.46%	71	8	2	0 0	0	23.62%	70	9	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%
UNITED KINGDOM	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	1-
64 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	63	7 0	0	0	0	6.61%	63	7	1	0	0	7.99%	62	7	0	0	8.23%
65	Retail - Qualifying Revolving	2	1 1	1 0	0	0	35.31%	2	1	1	0	0	36.64%	2	0	0	0	37.47%
66	Retail - Other Retail	5	2 0	0	0	0	24.29%	5	1	0	0	0	25.93%	6	1	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	3.87%	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	31.34%	6	1	0	0	31.40%
69	Equity	0	0 0	0	0	0 -		0	0	0	0 0	0	0 -	0	0 (0	0 0	1-
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 0	1-
72	IRB TOTAL	4,474 1,09	346	8	11	50	14.52%	4,380	1,111	426	7 11	L 63	14.80%	286 1,12	7 504	7	l1 75	14.95%



	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 Scenari	0								
				31/12/2021					31/12/2022						31/12/2023			
vN n	(mln EUF		Stage 2 exposure Stage 3 exposure	Stock of S provisions for prov Stage 1 exposure Stage	Stock of Stock of provisions for 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of ire provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Rations Stage 3 exposure	re Stage 1 exposure	e Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0 0	0	0 -		0	0	0 0	0 -		0	0 0	0	0	0	-
	Central governments	37	7 0	0	0	0.03%		7 0	0	0 0	0.03		,7	0	0	0	0	18.17%
	Institutions	717	7 2	0	0	0 28.81%	6 710	5 3	1	0 0	0 28.83	L% 71	.4	4 1	0	0	0	18.17% 28.81% 25.37% 25.74% 30.08%
	Corporates	3,993	929 65	0 7	9 17	79 27.51%	% 3,79	1 1,059	723	7 10 1	90 26.33		.3 1,1?	35 795	7	11	202	25.37%
7	Corporates - Of Which: Specialised Lending	2,588	675 62	8 5	7 17	72 27.42%	6 2,419	791 6	680	5 7 1	80 26.50	2,31	.4 84	46 731	5	8	188	25.74%
	Corporates - Of Which: SME		5 2	0 0	0	0 30.26%	/ 6	5 2	0	0 0	0 30.20)%	5	2 1	0	0	0	30.08%
	Retail	42	2 2	0	0	0 36.119	6 42	2 2	1	0 0	0 28.73	3% 4	ı 1	3 1	0	0	0	25.42%
	Retail - Secured on real estate property	40	2	0	0	0 11.65%	6 40	2	0	0 0	0 11.80)% 3	,9	2 1	0	0	0	11.66%
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 -		0	0	0 0	0 -		0	0	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	40	2	0	0	0 11.65%	/ 6	2	0	0 0	0 11.80)% 3	,9	2 1	0	0	0	11.66%
	Retail - Qualifying Revolving		1 0	0	0	0 52.69%		1 0	0	0 0	0 52.73	3%	1	0	0	0	0	11.66% 52.75% 47.37%
H .	Retail - Other Retail		1 0	0	0	0 49.75%	%	1 0	0	0 0	0 48.47	. •	1	0 0	0	0	0	47.37%
	Retail - Other Retail - Of Which: SME		0	0	0	0 60.26%	%	0	0	0 0	0 57.54	1%	0	0	0	0	0	55.55%
5	Retail - Other Retail - Of Which: non-SME		1 0	0 0	0	0 49.69%	6	1 0	0	0 0	0 48.42	2%	1	0 0	0	0	0	47.33%
7	Equity	3	0	0 0	0	0 11.92%	%	1	0	0 0	0 12.1	5%	2	1 0	0	0	0	12.28%
3	Securitisation																	
	Other non-credit obligation assets		0	0	0	0 -		0	0	0 0	0 -		0	0 0	0	41 01	0,	_

			1											Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	e 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		496	21	0	(0	(0.00%	48.	5 31	1	1 (0	0	0.00%	480	3	5 2	0	0	ſ	J 0.00%
92		Central governments		7	0	0	(0	(40.01%		7 0	(0 0	0	0	39.99%	7		0	0	0		J 39.99%
93		Institutions		78	1	0	(0	(28.53%	78	8 1	(0 0	0	0	28.53%	77		1 1	0	0	C	J 28.53%
94		Corporates		2,928	377	67		5 4	13	19.53%	2,84	4 419	108	8 5	5 4	1 20	18.58%	2,755	46.	5 151	5	5	27	/ 18.16%
95		Corporates - Of Which: Specialised Lending		307	43	5		0	1	14.59%	28	5 60	10	0 0) 1	1	14.49%	272	6	8 14	0	1	2	2 14.45% 3 21.44%
96		Corporates - Of Which: SME		462	20	9		0	1	12.93%	459	9 20	12	2 1	. 1	1 2	18.06%	455	2	1 15	1	1	3	3 21.44%
97		Retail		61	9	5	(0	1	26.18%	6	1 8		5 0	0) 1	26.33%	61		7 6	0	0	2	2 26.20%
98		Retail - Secured on real estate property		42	5	1	(0	(11.93%	42	2 4	1	1 (0	0	10.56%	42	•	4 1	0	0	,	9.68%
99	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	(15.35%		0 0	(0 0	0	0	15.30%	0		0 0	0	0	C	J 15.28%
100	OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME		42	5	1	(0	(11.93%	42	2 4]	1 (0	0	10.55%	42	•	4 1	0	0	0	9.67%
101		Retail - Qualifying Revolving		7	2	1	(0		34.28%		7 2	2	2 (0) 1	36.91%	7		2 2	0	0	J1	1 38.36%
102		Retail - Other Retail		12	2	2	(0]	26.61%	13	3 2		3 (0) 1	26.81%	13		1 3	0	0	J	1 26.97%
103		Retail - Other Retail - Of Which: SME		0	0	0	(0	(30.23%		0 0	(0 0	0	0	23.67%	0	(0	0	0		3 21.31%
104		Retail - Other Retail - Of Which: non-SME		12	2	2	(0	1	26.60%	13	2 2	3	3 0	0) 1	26.83%	12		1 3	0	0	1	1 27.01%
105		Equity		3	1	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		J-
108		IRB TOTAL		3,573	410	72	5	5 4	14	19.96%	3,478	8 461	115	5	4	l 22	18.84%	3,383	512	160	5	5	29	9 18.31%

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu		Coverage R Stage 3 exp
	Central banks		253	11 (0 0	(0.00%	248	3	16	1 (0	0 (0.00%	24	5	18	1	0	0	0
	Central governments		41	5 ()	0 0	C	40.00%	42	2	4	0 (0	0 (40.00%	4	3	3	1	0	0	0 40
	Institutions		35	0 ()	0 0	(25.36%	34	1	0	0 (0	0 (25.36%	3	4	0	0	0	0	0 25
	Corporates		1,594	211 225	5	3 2	117	7 51.73%	1,550) :	230 25	50	3	2 120	48.28%	1,50	0 2	55 27	5	3	3	125 45
	Corporates - Of Which: Specialised Lending		73	5 1	L	0 0	(14.03%	68	3	9	2 (0	0 (14.00%	6	5	11	2	0	0	0 14
	Corporates - Of Which: SME		72	19 22	2	0 1	6	5 25.87%	73	3	17 2	23 (0	0 6	25.94%	7	3	14 2	5	0	0	6 25
	Retail		118	16 11	L	0 0	2	16.83%	119	9	13 1	12 (0	0 2	17.52%	11	9	12 1	3	0	0	2 17
	Retail - Secured on real estate property		88	10 7	7	0 0	(5.13%	89	9	8	8 (0	0 (5.33%	8	8	8	8	0	0	0 5
BELGIUM	Retail - Secured on real estate property - Of Which: SME		1	0 ()	0 0	(15.36%	1	L	0	0 (0	0 (15.32%		1	0	0	0	0	0 15
BELGION	Retail - Secured on real estate property - Of Which: non-SME		87	9 7	7	0 0	(5.04%	88	3	8	8 (0	0 (5.17%	8	7	8	8	0	0	0 5
	Retail - Qualifying Revolving		7	2 2	2	0 0	1	1 46.39%	7	7	2	2 (0	0 1	47.36%		8	1	2	0	0	1 47
	Retail - Other Retail		22	4	3	0	1	30.60%	23	3	3	3	0	0	30.44%	2	3	3	3	0	0	1 30
	Retail - Other Retail - Of Which: SME		1	0)	0	(32.84%	1	L	1	0	0	0 (30.50%		1	0	0	0	0	0 29
	Retail - Other Retail - Of Which: non-SME		21	4	2	0	1	30.48%	22	2	3	3	0	0	30.44%	2	2	2	3	0	0	1 30
	Equity		0	0)	0	() -	()	0	0	0	0 () -		0	0	0	0	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 ()	0 0	() -	()	0	0 (0	0 () -		0	0	0	0	0	0 -
	IRB TOTAL		2,040	244 237	'	3	119	50.03%	1,993	2	64 26	3	3	3 123	46.71%	1,94	1 29	00 29	0	3	3	127 43.8

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
łowN um	(n	s (mln EUR, %)	Stage 1 exposure Stage 2	2 exposure Stage 3 exposu	Stock of ure provisions fo Stage 1 exposu	Stock of r provisions for ire Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos	io - sure Stage 1 exposu	ıre Stage 2 exposu	re Stage 3 exposure	Stock of 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 (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 -
129	Institutions		45	0	0	0	0 (37.38%	44		0 (0	0	0	0 37.	38%	44	0	0	0	0 (37.38%
130	Corporates		1,945	239	14	2	3	20.53%	1,894	27	74 30	0	2	3	6 19.	45% 1,	852 2	98 4	8	2	3	18.63%
131	Corporates - Of Which: Specialised Lending		359	28	4	0	0	14.05%	336	4	47	8	0	0	1 14.	02%	320	59 1	2	0	0	14.05%
132	Corporates - Of Which: SME		119	46	4	0	2	. 34.23%	123	(3)	39	7	0	1	3 33.	99%	126	33 1	0	0	1	33.73%
133	Retail		8	0	0	0	0 (3.13%	8		0	0	0	0	0 5.	52%	8	0	0	0	0	7.00%
134	Retail - Secured on real estate property		6	0	0	0	0 (7.30%	6		0	0	0	0	0 7.	00%	6	0	0	0	0	6.61%
LUXEMBOURG	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 -
136 LOXENIDOONG	Retail - Secured on real estate property - Of Which: non-SME		6	0	0	0	0 (7.30%	6		0 (0	0	0		00%	6	0	0	0	0	6.61%
137	Retail - Qualifying Revolving		0	0	0	0	0 (2.02%	0		0 (0	0	0		96%	0	0	0	0	0	5.39%
138	Retail - Other Retail		1	0	0	0	0 (43.73%	1		0 (0	0	0	0 40.		1	0	0	0	0	38.94%
139	Retail - Other Retail - Of Which: SME		0	0	0	0	0 (24.00%	0		0 (0	0	0	_	50%	0	0	0	0	0	38.55%
140	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0 (52.35%	1		0 (0	0	0	0 43.	11%	1	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 -
142	Securitisation																					
143	Other non-credit obligation assets		0	0	0	0	0 (-	0		0 (0	0 (0	0 -	20/	0	0	0	0	0 (0 -
144	IRB TOTAL		1,997	239	15	2	3	20.45%	1,946	27	'5] 31	1	2	3	6 19.4	3% 1,9	004 2	99 49	9	2	3	18.64%



	ABN AMRO Bank N.V.		16	17 18	10	20	21	22	23	24	25	26	27	28	20	30	31	37	33	34	35	
			10	17	19	20	21	22	25	27	25	20	2/	20	23	30	31	J2	33	JT	33	
		-			31/12/2021							Baseline Scenario 31/12/2022							31/12/2023			
		s (mln EUR, %)	Stage 1 exposure Stag	e 2 exposure Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exp	oosure Stage 3 exposui	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of rovisions for ge 2 exposure St	Stock of provisions for age 3 exposure	Cove Stage
	Central banks	(IIIII Zerty 70)	0	0 ()	0 0) -		0	0	0 0) -	C			0 0	0	(0 -
	Central governments		0	0 ()	0 0	() -	(0	0	0 0	C	() -	C) () (0 0	0	(0 -
	Institutions		0	0 ()	0 0	() -	(0	0	0 0	O	() -	C) (0 0	0	(0 -
	Corporates		1,427	396 70)	3	10	13.69%	1,344	4	453	96 3	4	13	13.95%	1,290	48:	1 12	2 2	4	17	₂ 7
	Corporates - Of Which: Specialised Lending		1,373	391 69)	3 3	Ġ	13.66%	1,294	4	446	94 2	4	13	13.93%	1,242	2 47:	119	9 2	4	17	ر.7
	Corporates - Of Which: SME		4	0 ()	0 0	(24.26%	4	4	1	0 0	0	(24.46%	4	1	1	0 0	0	(0
	Retail		0	0 ()	0 0	() -	(0	0	0 0	0	() -	C			0 0	0	(0 -
	Retail - Secured on real estate property		0	0)	0	() -		0	0	0	0	() -	C			0 0	0	(0 -
MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: SME		0	0)	0	() -		0	0	0	0	() -	C			0 0	0	(0 -
MAKSI IALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0	() -	(0	0	0 0	0	(-	C			0	0	(0 -
	Retail - Qualifying Revolving		0	0)	0	() -	(0	0	0	0	(-	C			0	0	(0 -
	Retail - Other Retail		0	0 ()	0	() -	(0	0	0 0	0	() -	C			0	0	(0 -
	Retail - Other Retail - Of Which: SME		0	0 ()	0	() -	(0	0	0 0	0	() -	C)		0 0	0	(0 -
	Retail - Other Retail - Of Which: non-SME		0	0 ()	0 0	() -	(0	0	0 0	0	() -	C)		0 0	0	(0 -
	Equity		0	0 ()	0 0	() -	(0	0	0 0	0	() -	C)		0 0	0	(0 -
	Securitisation																					4
	Other non-credit obligation assets		0	0 ()	0 0	() -	(0	0	0 0	0	() -	C) (0 0	0	(0 -
	IRB TOTAL		1,427	396 70		3 3	10	13.69%	1,344	4	453 9	96 3	1 4	13	13.95%	1,290) 481	L 122	2 2	4	17	.7

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Rov	N	(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Si	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 re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
16		Central banks	49	9 2	2 0	0	0 0	0	0.00%	48	3	3	0	0		0.00%	48	3 4	0	0	1	0 0	0.00%
16		Central governments	(0	0	0	0 0	0	-	0	0		0	0	(0 -	(0	0	0	1	0 0	-
16	i e	Institutions	63	3 0	0	0	0 0	0	37.39%	63	0)	0	0	(0 37.39%	63	3 0	0	0	1	0 0	37.39%
16	i l	Corporates	1,384	4 97	7 124	4	2 1	21	17.05%	1,332	135	139	9 2	1	23	3 16.77%	1,287	7 163	155	2		2 26	16.53%
16		Corporates - Of Which: Specialised Lending	582	2 46	6	5	1 0	1	14.07%	545	76	1	3	1		2 14.02%	52:	93	20	1		1 3	14.03%
16		Corporates - Of Which: SME	17	7 0		0	0 0	0	20.09%	17	0)	0	0	(0 24.13%	17	7 1	0	0	<u>/</u>	0 0	25.95%
16		Retail	44	4	3	1	0 0	0	12.09%	43	3	3	1 0	0	(0 13.37%	4.	3	1	0	ı e	0 0	13.72%
17		Retail - Secured on real estate property	42	2	3	1	0 0	0	2.52%	42	3	3	1 0	0	(0 4.80%	42	2 3	1	0	ı e	0 0	5.93%
17	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	0	-	0	0		0	0	(0 -	(0	0	0	1	0 0	-
17	SWITZLKLAND	Retail - Secured on real estate property - Of Which: non-SME	42	2 3	3	1	0 0	0	2.52%	42	3	3	1 0	0	(0 4.80%	42	2 3	1	0	ı e	0 0	5.93%
17		Retail - Qualifying Revolving	1	1 0	O C	0	0 0	0	63.76%	1	0		0	0	(0 60.99%	:	L O	0	0	ı e	0 0	59.79%
17		Retail - Other Retail	1	1 0	O C	0	0 0	0	61.12%	1	0)	0	0	(0 58.59%		L C	0	0	ı e	0 0	56.85%
17		Retail - Other Retail - Of Which: SME				0	0 0	0	69.84%	0	0)	0	0	(0 69.75%	,	0	0	0	ı e	0 0	69.69%
17	i l	Retail - Other Retail - Of Which: non-SME	1	1 0		0	0 0	0	37.92%	1	0)	0	0	(0 37.64%	:	L C	0	0	ı	0 0	37.58%
17		Equity		0	0	0	0 0	0	-	0	0		0 0	0	(0 -		0	0	0	<i>J</i>	0 0	-
17		Securitisation																					
_17		Other non-credit obligation assets	(0	C	0	0 0	0	-	0	0		0	0	(0 -	(0	0	0	ı	0 0	-
18		IRB TOTAL	1,541	L 103	124	1 2	2 1	21	17.03%	1,487	141	. 140	0 2	1	23	16.75%	1,441	170	157	2	•	2 26'	16.51%

												Baseline Scenario										
					31/12	2021						31/12/2022							31/12/2023			
/N		(mln EUR, %)	Stage 1 exposure Stag	e 2 exposure Stage 3 e		k of Stock of provisions for provisions for sposure Stage 2 expos	Stock of provisions for ure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 exposu	o - ure Stage 1 exposi	ure Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	0	0 -	0		0 0	0 (0		0 -		0	0		0	0	0 -
	Central governments		4	0	0	0	0	0 40.00%	6 4		0 0	0 (0) (40.0	0%	4	0)	0	0	0 40.00%
	Institutions		7	0	0	0	0	0 6.48%	⁶ 7		0 0	0 (0) (6.4	8%	7	0)	0	0	0 6.48%
	Corporates		1,114	234	351	2	2 15	5 44.08%	6 1,068	20	65 366	6 2	2 2	2 15	7 42.9	0% 1,	036 2	38	1	2	2 159	9 41.73%
	Corporates - Of Which: Specialised Lending		753	209	313	1	2 14	6 46.75%	6 714	23	36 324	4	1 2	2 148	3 45.5	8%	689 2	49 33	5	1	2 149	9 44.45%
	Corporates - Of Which: SME		0	0	0	0	0	0 35.14%	6		0 0	0 (0		35.3	5%	0	0	O	0	0	0 35.41%
	Retail		2	1	0	0	0	0 58.38%	6 2		0 0	0 (0		53.3	8%	2	0)	0	0	0 49.94%
	Retail - Secured on real estate property		1	0	0	0	0	7.68%	6 1		0 0	0 (0		7.2	2%	1	0	O	0	0	0 6.70%
NORWAY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	0		0 0	0	0		0 -		0	0	O	0	0	0 -
NORWAT	Retail - Secured on real estate property - Of Which: non-SME		1	0	0	0	0	7.68%	6 1		0 0	0	0		7.2	2%	1	0)	0	0	0 6.70%
	Retail - Qualifying Revolving		0	0	0	0	0	0 64.98%	6		0 0	0	0		63.0	5%	0	0	O	0	0	0 62.03%
	Retail - Other Retail		0	0	0	0	0	0 34.79%	6		0 0	0	0		34.6	1%	0	0	O	0	0	0 34.40%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 69.31%	6		0 0	0	0		69.3	1%	0	0	O	0	0	0 69.31%
1	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 32.86%	6		0 0	0	0		33.1	7%	0	0	O	0	0	0 33.26%
5	Equity		0	0	0	0	0	0 -	0		0 0	0 (0		0 -		0	0)	0	0	0 -
5	Securitisation																					
7	Other non-credit obligation assets		0	0	0	0	0	0 -	0		0 0	0 (0		0 -		0	0)	0	0	0 -
3	IRB TOTAL		1,127	235	351	2	2 15	44.08%	1,082	26	366	5	2 2	157	42.90	1,0	28	382	2	2	159	9 41.73%



		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
											ı	Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	V	(mln EU		ge 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	nge 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stag		Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	57.833	2,502	7	0 0	0 0	0.00%	56,582	3.673	87	0		0	0.00%	55,924	4,218	201	0	0	,	0.00%
2		Central governments	2,101	414	30	0 12	2 9	31.82%	2,147	350	48	0	g	16	32.74%	2,204	279	62	0	8	2.	34,37%
3		Institutions	3,888	124	41	1 7	7 7	18.03%	3,873	113	68	1	5	12	17.56%	3,857	104	93	1	3	$\sqrt{\frac{1}{1}}$	17.19%
4		Corporates	53,429	27,131 1	1,749 2	39 397	7 3,693	31.43%	51,522	25,989	14,797	176	350	4,363	29.49%	53,303	22,071	16,934	166	305	4,80	28.37%
5		Corporates - Of Which: Specialised Lending	14,718	2,813	1,684	39 45	5 706	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	0 549	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 1	94 253	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 1	29 114	4 289	12.88%	149,647	9,701	3,744	120	97	519	13.86%	148,992	8,917	5,183	111	59	737	14.12%
9	ABN AMRO Bank N.V.	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% 9.89%
10	ADN AMICO Dank N.V.	Retail - Secured on real estate property - Of Which: non-SME	147,726	9,812	1,878	75 56	6 169	8.99%	148,077	8,288	3,052	78	39	294	9.62%	147,001	8,206	4,210	67	26	41 <i>f</i>	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	26?	64.33% 64.33% 641.96% 41.89% 42.54% 9 26.57%
12		Retail - Other Retail	3,727	1,884	632	53 109	9 270	42.68%	3,523	1,758	962	46	79	406	42.20%	3,927	1,089	1,227	53	47	51.5	41.96%
13		Retail - Other Retail - Of Which: SME	1,546	1,397	532	50 95	5 228	42.87%	1,259	1,380	837	42	. 70	353	42.16%	1,606	791	1,079	49	39	457	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	67	42.54%
15		Equity	176	54	9	2	2 3	26.55%	161	56	23	2	1	. 6	26.55%	150	56	34	1	<u>1</u>	ç	26.57%
16		Securitisation																				
17		Other non-credit obligation assets	1,113	1	0	0 (0 0	-	1,113	1	0	0	(0	-	1,113	1	0	0	0	() -

											Adve	erse Scenario									
					31/12/2021						31	1/12/2022						31/12/2023			
owN um	(n	Stago mln EUR, %)	ge 1 exposure Stage	2 exposure Stage 3 exposi	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure pro	Stock of ovisions for ge 1 exposure S	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stade 1 evnosure	e Stage 2 exposui	e Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
19	Central banks		56,010	2,423	6	0 0	C	0.00%	54,799	3,557	83	0	0	0.00%	54,16	2 4,0	85 1	93 0	0	0	0.00%
20	Central governments		1,697	221	11	0	3	40.00%	1,733	177	20	0	6	8 40.00%	6 1,76	1 1	41	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%	2,25	3	14	13 0	0	2	12.89%
22	Corporates		24,919	21,201 8,	104	63 322	2,264	26.31%	24,268	19,359	11,097	117	272 2,8	317 25.39%	26,17	7 15,8	30 12,7	17 109	233	3,161	24.85%
23	Corporates - Of Which: Specialised Lending		4,691	839	806	11 13	62	20.21%	4,392	1,054	390	9	13	80 20.50%	6 4,31	9 1,0	46 4	72 9	12	95	20.19%
24	Corporates - Of Which: SME		9,906	9,213 2,	24	39 117	481	. 22.64%	9,711	8,911	2,619	41	126	583 22.27%	12,62	1 5,4	64 3,1	57 47	91	687	21.77%
25	Retail		155,837	13,469 3,	.12 1	93 252	724	23.28%	155,506	11,907	5,005	179	198 1,	134 22.65%	6 155,24	1 10,4	05 6,7	72 176	120	1,499	22.13%
26	Retail - Secured on real estate property		149,316	11,011 2,	27 1	29 114	287	12.88%	149,174	9,658	3,723	119	96	13.87%	6 148,52	2 8,8	75 5,1	57 111	59	728	14.12%
27 NETHEDLANDC	Retail - Secured on real estate property - Of Which: SME		2,052	1,249	64	55 58	120	32.92%	1,563	1,412	691	42	58	225 32.58%	6 1,98	2 7	11 9	72 44	33	315	32.43%
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		147,264	9,762 1,	63	74 56	167	8.97%	147,611	8,246	3,032	78	39	9.60%	6 146,54	0 8,1	64 4,1	85 67	26	413	9.87%
29	Retail - Qualifying Revolving		2,860	599	62	11 30	170	64.86%	2,880	511	331	14	23	214 64.81%	2,86	7 4.	55 4	00 12	15	259	64.78%
30	Retail - Other Retail		3,660	1,859	523	53 108	267	42.95%	3,453	1,738	951	46	79	103 42.39%	3,85	2 1,0	75 1,2	15 53	46	512	42.12%
31	Retail - Other Retail - Of Which: SME		1,544	1,396	32	50 95	228	42.88%	1,257	1,379	837	42	70	353 42.17%	6 1,60	3 79	91 1,0	78 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%	6 2,24	8 2	84 1	37 3	7	60	43.91%
33	Equity		170	53	9	2 1	. 2	26.61%	156	54	22	2	1	6 26.61%	ю́ 14	5	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 -	1,11	3	1	0 0	0	0 -	
36	IRB TOTAL		242,009	37,380 11,7	48 3	59 584	2,996	25.50%	239,833	35,068	16,237	298	477 3,9	66 24.42%	240,85	30,53	30 19,7	54 286	357	4,681	23.69%

														Adverse Scenario)									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	ge 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	STARE LEVINOSIIFE	Stage 2 exposure	Stage 3 exposure	Stock of 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		634	27	0		0 0	(0.00%	62	20 40	1	1	0 (0 (0.00%	612	2 4	6 3	(0 (م ا	0.00%
38		Central governments		118	60	3		0 2	1	40.00%	12	28 48	Į.	5	0	1 2	40.00%	136	5 3	8 7	(0 1	7	3 40.00%
39		Institutions		72	92	28		0 6	ϵ	19.80%	7	78 73	41	1	0	3	19.80%	83	3 5	9 50	(0	<u> </u>	0 19.80%
40		Corporates		3,986	938	243	2	0 14	71	29.06%	3,90	919	346	6 1	4 14	4 99	28.77%	3,925	81	5 426	13	3 13	3 12 ¹	28.37%
41		Corporates - Of Which: Specialised Lending		135	29	2		0	(20.91%	12	28 35	4	4	0	0 1	20.52%	127	7 3	3 6	(0	<u>ر</u>	1 19.48%
42		Corporates - Of Which: SME		2,452	246	153	1	7	48	31.62%	2,40	05 231	215	5 1	1	7 70	32.62%	2,376	5 21	8 256	10	0 7	/ 8 <u>.</u> F	33.16%
43		Retail		40	10	1		0	1	36.09%	4	11 8	2	2	0	0 1	31.55%	42	2	7 3	(0	<u>ر</u>	1 29.10%
44		Retail - Secured on real estate property		31	6	0		0	(27.63%	3	32 5	1	1	0	0	21.52%	32	2	4 1	(0	٢ _ ر	ງ 19.22%
45	FRANCE	Retail - Secured on real estate property - Of Which: SME		3	0	0		0	(17.18%		3 0	(0	0	0	17.00%	5	3	0	(0	٢ ر	0 16.82%
46	TRANCL	Retail - Secured on real estate property - Of Which: non-SME		28	5	0		0	(32.25%	2	28 4	. 1	1	0	0	23.33%	28	3	4 1	(0	٢ ر	0 20.07%
47		Retail - Qualifying Revolving		1	0	0		0	(65.14%		1 0	(0	0	0	62.82%	5	1	0	(0	٢ د	0 61.33%
48		Retail - Other Retail		8	4	1		0	(34.89%		9 3	1	1	0	0	34.05%	5)	2 1	(0	٢ ر	0 33.34% 0 19.97%
49		Retail - Other Retail - Of Which: SME		0	0	0		0 0	(21.02%		0 0	(0	0	0 (20.55%	6	O	0	(0	ر	
50		Retail - Other Retail - Of Which: non-SME		8	4	1		0 0	(34.93%		8 3		1	0 (0 (34.13%		9	2 1	(0 (<u>) </u>	0 33.46%
51		Equity		0	0	0		0 0	() -		0 0	(0	0 (0 (-	(0	(0 (<u>)</u>	J-
52		Securitisation																						
53		Other non-credit obligation assets		0	0	0		0 0	() -		0 0	(0	0 (0 () -	(0 0	(0 (J	J-
54		IRB TOTAL		4,849	1,127	276	2	0 21	78	28.23%	4,76	1,088	395	5 14	4 19	110	27.89%	4,799	96	489	13	3 15	13⁄	4 27.49%

												Adverse Scenario								
					31/12/2021							31/12/2022					31/12/2023			
RowN um		(mln EUR,		e 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	age 1 exposure Stage 2 exp	osure Stage 3 exposui	Stock of e 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	365	16	0	0 0	0	0.00%	357	2	23 1	0	0	0.00%	352	27	2 (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	40.00%
57		Institutions	138	1	1	0 0	0	39.45%	137		2 2	0	0	1 39.45%	135	3	2 (0	1	39.45%
58		Corporates	3,908	1,006	56 1	10 12	54	15.13%	3,709	1,11	14 447	8	13	71 15.85%	3,730	1,007 5	32	12	85	16.05%
59		Corporates - Of Which: Specialised Lending	1,070	109	32	3 2	4	12.86%	989	17	73 49	2	2	8 15.51%	970	175	56	2	11	16.08%
60		Corporates - Of Which: SME	232	45 2	28	3	7	23.87%	217	4	48 40	15	4 1	11 28.20%	213	45	18	1 2	14	29.83%
61		Retail	69	10	1	0	0	26.92%	70		9 2	0	0	1 25.60%	69	9	3	0	1	24.76%
62		Retail - Secured on real estate property	62	8	0	0	0	11.32%	62		7	0	0	0 13.96%	62	7	2	0	0	14.67%
63	ITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0		0	0	0	0 -	0	0	0	0	0	
64	ITTED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	62	8	0	0	0	11.32%	62		7 1	0	0	0 13.96%	62	7	2	0	0	14.67%
65		Retail - Qualifying Revolving	2	1	1	0	0	36.06%	2		1 1	0	0	0 38.17%	2	0	1	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	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	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	34.24%
69		Equity	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	
72		IRB TOTAL	4,525	1,034 35	1	.1 12	55	15.22%	4,317	1,14	452	8	13 7	15.95%	4,332	L, 045 54	0	12	87	16.15%



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abn amf	RO I	Bank N	.V.			

	ADN APRO BAIR N.V.	_																				
			37	38 39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		age 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 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 e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Covera Stage
	Central banks		0	0	0	0 () () –	0	0	0	0	0		0 -	(0 0		0	0 -
	Central governments		37	0	0	0 ()	0.03%	37	0	0	0	0		0.03%	37)	0		0	0
	Institutions		716	3	1	0 ()	33.13%	712	5	3	1	0		1 33.13%	708		7	5 0		0	2
	Corporates		4,008	877	588	11 14	1 265	38.50%	3,765	1,030	778	9	13	28	36.46%	3,698	1,01	4 86	51 8	1	2 29	.99
	Corporates - Of Which: Specialised Lending		2,580	646	664	9 11	258	38.81%	2,404	754	733	7	10	27	37.27%	2,351	74	7 79	6		9 28	.85
	Corporates - Of Which: SME		5	2	0	0 ()	30.25%	5	2	1	. 0	0		30.01%	5		2	1 0		0	0
	Retail		41	3	1	0)	36.94%	41	2	1	0	0		30.45%	41		3	1 0		0	0
	Retail - Secured on real estate property		40	2	0	0	(17.55%	40	2	1	0	0		18.62%	39		2	1 0		0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0)	-	0	0	0	0	0		0 -	(0	0		0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		40	2	0	0)	17.55%	40	2	1	0	0		18.62%	39		2	1 0		0	0
	Retail - Qualifying Revolving		1	0	0	0)	53.54%	1	0	0	0	0		53.66%	1		0	0	(0	0
	Retail - Other Retail		1	0	0	0 () (58.99%	1	0	0	0	0		56.59%	1		0	0 0		0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0 ((71.28%	0	0	0	0	0		67.70%	(D	0 0		0	0
	Retail - Other Retail - Of Which: non-SME		1	0	0	0 () (58.92%	1	0	0	0	0		56.51%	1		D	0 0		0	0
	Equity		3	1	0	0 () (19.91%	2	1	0	0	0		20.68%	2		1	0 0		0	0
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0 ((-	0	0	0	0	0		0 -	(0 0	_	0	0 -
	IRB TOTAL		4,805	883 6	89	11 14	265	38.49%	4,557	1,038	782	9	14	28!	36.44%	4,485	1,025	86	8 9	12	2 30	01

															Adverse Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Rov	/N			(mln EUR, %)	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for	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	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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91			Central banks		496	21	0	(0	0	0.00%	485	31	1	1 (0	0	0.00%	479	3	5 2	0	0	0'	0.00%
92			Central governments		7	0	0	(0	0	40.01%	7	7 0	C	0 0	0	0	39.99%	7		0	0	0	0'	39.99%
93			Institutions		78	1	1	(0	0	32.81%	77	7 1	1	1 0	0	0	32.81%	76		1 2	0	0	1	32.81%
94			Corporates		2,965	334	73	7	7 4	15	20.46%	2,827	7 424	122	2 6	5	24	19.92%	2,773	43	169	6	5	33	19.42%
95			Corporates - Of Which: Specialised Lending		309	38	8		1	2	21.37%	286	54	14	4 1	1	3	21.07%	280	50	5 19	1	1	4	20.19%
96			Corporates - Of Which: SME		461	19	11	2	2 1	2	16.67%	453	3 20	18	8 1	1	4	23.35%	447	2	23	1	1	6	5 25.78%
97			Retail		58	12	5	(0	1	29.06%	60	9	6	6 0	0	2	29.23%	60		3 7	0	0	2'	29.15%
98			Retail - Secured on real estate property		41	6	1	(0	0	20.88%	42	2 4	1	1 0	0	0	17.87%	41	•	1 2	0	0	0'	16.29%
99	1	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	17.15%	(0	C	0 0	0	0	17.00%	0		0	0	0	0'	16.82%
10)	OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME		41	6	1	(0	0	20.89%	42	2 4	1	1	0	0	17.88%	41	•	1 2	0	0	0'	16.29%
10	1		Retail - Qualifying Revolving		6	2	1	(0	0	35.49%	(5 2	2	2	0	1	39.39%	6		2 2	0	0		41.81%
10	2		Retail - Other Retail		11	3	2	(0	1	. 28.53%	12	2 3	3	3 (0	1	28.77%	12		2 3	0	0	1'	L 28.85%
10	3		Retail - Other Retail - Of Which: SME		0	0	0	(0	0	24.15%	(0	(0	0	0	21.52%	0		0	0	0	0'	20.46%
10	4		Retail - Other Retail - Of Which: non-SME		11	3	2	(0	1	. 28.56%	1:	1 3	3	3	0	1	28.87%	12		2 3	0	0	1′	1 29.00%
10	5		Equity		3	1	0	(0	0	22.75%	3	3 1	(0	0	0	22.99%	2		2 0	0	0	0'	23.11%
10	5		Securitisation																						
10	7		Other non-credit obligation assets		0	0	0	(0	O	-	(0	(0 0	0	0	-	0		0	C	0	0'	/-
10	3		IRB TOTAL		3,607	369	78	7	4	17	21.06%	3,458	467	130	0 6	5	26	20.35%	3,398	477	180	6	5	36	19.75%

														Adverse Scenario)									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		253	1:	. 0		0 0	C	0.00%	24	7 16	1	1	0 (0	0.00%	244	1	8 1		0		0.00%
110		Central governments		41	!	5 0		0 0	C	40.00%	42	2 4	(0	0 (0	40.00%	43	3	3 1		0)	0 40.00%
111		Institutions		34	(0		0 0	C	29.16%	34	4 0	(0	0 (0	29.16%	34		1 0		0 ()	0 29.16%
112		Corporates		1,617	180	5 227		3 2	117	51.62%	1,53	8 237	255	5	3	122	47.89%	1,507	24	0 282		3	3 12	.6 44.78%
113		Corporates - Of Which: Specialised Lending		75		3		0	C	20.84%	7(0 7	2	2	0	0	20.45%	69)	8 3		0	O	0 29.16% 26 44.78% 1 19.42% 7 26.13%
114		Corporates - Of Which: SME		71	19	23		1 1	6	25.95%	7(0 16	27	7	0	7	26.05%	70	1	4 29		0	O	7 26.13%
115		Retail		113	20	12		0	2	20.08%	11	4 17	14	4	0	3	21.08%	116	5 1	3 16		0	0	3 21.66%
116		Retail - Secured on real estate property		87	1:	7		0	1	. 9.57%	88	8		8	0	1	10.08%	87	7	8 9		0	O	1 10.41%
117	BELGIUM	Retail - Secured on real estate property - Of Which: SME		1	(0		0	C	17.16%		1 0	(0	0	0	17.04%	1		0		0	O	0 16.91%
118	DELOION	Retail - Secured on real estate property - Of Which: non-SME		86	10	7		0 0	1	9.34%	8	7 8		8	0) 1	9.80%	86	5	8 9		0	0	1 10.13% 1 49.80%
119		Retail - Qualifying Revolving		7	;	3 2		0 0	1	. 47.44%	·	7 3	2	2	0) 1	48.92%	7	7	2 2		0	0	1 49.80%
120		Retail - Other Retail		20		3		0 0	1	. 31.79%	20	0 6	3	3	0	1	31.59%	22		3 4		0	0	1 31.37%
121		Retail - Other Retail - Of Which: SME		0	:	0		0 0	C	31.40%		1 0	(0	0	0	30.33%	1		0		0)	0 29.83%
122		Retail - Other Retail - Of Which: non-SME		19	(3		0 0	1	. 31.84%	19	9 5	3	3	0	1	31.77%	21		3		0	0	1 31.60%
123		Equity		0	(0		0 0	C) -		0	(0	0 (0	-	C)	0		0	0	0 -
124		Securitisation																						
125		Other non-credit obligation assets		0		0		0 0	C	-		0	(0	0 (0	-	(0		0	0	0 -
126		IRB TOTAL		2,059	222	2 239		4 3	120	50.01%	1,970	5 275	270)	3	125	46.38%	1,944	270	5 300		3	130	43.36%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %		2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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 exp	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	Coverage Ratio Stage 3 exposu	- Stage 1 exposur	e Stage 2 exposui	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions fo re Stage 3 exposi	Coverag Stage 3
	Central banks		0	0	0	0 0	C) -	0	0	0 0	0	0	0 -		0	0	0)	0	0 -
	Central governments		0	0	0	0 0	C	-	0	ס	0 0	0	0	0 -		0	0	0)	0	0 -
	Institutions		44	0	0	0 0	C	42.98%	44	4	0	0	0	0 42.98	%	14	1	0		0	0
	Corporates		1,978	203	7	3	4	23.70%	1,898	3	264 37	7	2 3	9 22.76	% 1,87	79 2	63	57	2	3	12
	Corporates - Of Which: Specialised Lending		364	23	4	1 0	1	20.88%	339	9	43 9)	. 1	2 20.50	% 33	32	45	14		1	3
	Corporates - Of Which: SME		118	45	7	1 2	2	34.23%	120	0	37 13	3	. 1	4 33.68	% 12	21	32	16		1	6
	Retail		8	0	0	0 0	C	4.97%	8	3	0 0	0	0	0 9.93	%	7	0	0		0	0
	Retail - Secured on real estate property		6	0	0	0 0	C	12.10%	6	5	0 0	0	0	0 12.57	%	6	0	0		0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	C	-	0	0	0 0	0	0	0 -		0	0	0)	0	0 -
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME		6	0	0	0 0	C	12.10%	6	5	0	0	0	0 12.57	%	6	0	0		0	0
	Retail - Qualifying Revolving		0	0	0	0 0	C	2.46%	0	0	0 0	0	0	0 5.83	%	0	0	0		0	0
	Retail - Other Retail		1	0	0	0 0	C	50.33%	1	1	0 0	0	0	0 46.54	%	1	0	0)	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0 0	C	50.22%	0	0	0	0	0	0 56.00	%	0	0	0		0	0
	Retail - Other Retail - Of Which: non-SME		1	0	0	0 0	C	50.39%	1	1	0 0	0	0	0 41.14	%	1	0	0)	0	0
	Equity		0	0	0	0 0	C	-	0	0	0 0	0	0	0 -		0	0	0)	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0	0	0	0 0	C	-	0	0	0 0	0	0	0 -		0	0	0		0	0 -
	IRB TOTAL		2,030	204 18	8	3	4	23.78%	1,949		264 38	2	3	9 22.86	% 1,93	26	54 5	58		3	12 21



	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	
					24 44 2 4 2 2 2 4							Adverse Scenario	1						21121222			
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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 expo	sure Stage 3 exposu	Stock of re provisions for Stage 1 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 p Stage 1 exposure Sta	Stock of provisions for age 2 exposure S	Stock of provisions for tage 3 exposure	Cov Stag
	Central banks		0	0 0)	0 0	() -	C	0	0	0 (0	0 -	(0 0	0	(0 -
	Central governments		0	0 0)	0 0	() -	(0	0	0 () (0	0 -	()) (0 0	0	(0 -
	Institutions		0	0 0)	0	(-	C	0	0	0		0	0 -	(0 0	0	(0 -
	Corporates		1,437	379 77	7	4 5	16	20.15%	1,351	1	434 1	08	3	5 2	2 20.35%	1,330	42	139	9 3	5	28	8
	Corporates - Of Which: Specialised Lending		1,383	375 76	5	4 5	15	20.21%	1,301	1	427 1	06	3	5 2	2 20.45%	1,282	41	7 13!	5 3	5	27	.7
	Corporates - Of Which: SME		4	0 0)	0	(24.46%	4	4	1	0		0	0 24.51%		1	1	0	0	(0
	Retail		0	0)	0	(-	C	0	0	0		0	0 -	(0	0	(0 -
	Retail - Secured on real estate property		0	0)	0	(-	C	0	0	0		0	0 -	(0 0	0	(0 -
MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: SME		0	0)	0	(-	C	0	0	0		0	0 -	(0	0	(0 -
MAKSHALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0	(-	(0	0	0		0	0 -	(0	0	(0 -
	Retail - Qualifying Revolving		0	0 0)	0	(-	C	0	0	0		0	0 -	(0	0	(0 -
	Retail - Other Retail		0	0 0)	0 0	() -	(0	0	0 () (0	0 -	()) (0 0	0	(0 -
	Retail - Other Retail - Of Which: SME		0	0 0)	0	() -	(0	0	0		0	0 -	() (0 0	0	(0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0)	0 0	() -	(0	0	0 () (0	0 -	()) (0 0	0	(0 -
	Equity		0	0 0)	0 0	() -	(0	0	0) (0	0 -	() (0 0	0	(ე -
	Securitisation																					
	Other non-credit obligation assets		0	0 0)	0 0	() -	(0	0	0 () (0	0 -	()) (0 0	0	(ე -
	IRB TOTAL		1,437	379 77	'	4 5	16	20.15%	1,351	L	434 1	08	S	5 2:	20.35%	1,330	42!	139	3	5	28	3

												Adverse Scenario										
						31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %		2 exposure Stage 3	exposure St	Stock of provisions for tage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3	ock of Sions for Sexposure Stage 3 exposu	Stage 1 exposi	re Stage 2 expos	sure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Co Stre
	Central banks		49	2	0	0	0	0.0	0%	48	3	0 0	C		0.00%	4	8 4	0	C	0	1	0
	Central governments		0	0	0	0	0	0 -		0	0	0 0	C) () -		0 0	0	C	0	<i>'</i>	0 -
	Institutions		63	0	0	0	0	0 43.0	0%	63	1	0 0	C) (43.00%	6	2 1	1	C	0	<i>'</i>	0
	Corporates		1,400	80	125	2	1	22 17.4	5% 1,	335	128 14	2 2	2	2 25	17.47%	1,30	6 139	160	2	2	2'	28
	Corporates - Of Which: Specialised Lending		587	40	8	1	1	2 20.8	3%	549	69 1	.5 1	1	1 3	20.49%	53	8 73	24	1	. 1		5
	Corporates - Of Which: SME		17	0	0	0	0	0 23.5	2%	17	0	1 0	C	0	26.76%	1	6 1	1	C	0	<u>'</u>	0
	Retail		43	4	1	0	0	0 14.5	9%	43	3	1 0	C	0	17.82%	4	3	1	C	0	<u>'</u>	0
	Retail - Secured on real estate property		42	3	1	0	0	0 4.9	0%	42	3	1 0	C	0	9.93%	4	1 3	1	C	0		0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	0	0	C	0	-		0 0	0	C	0		0 -
SWITZLKLAND	Retail - Secured on real estate property - Of Which: non-SME		42	3	1	0	0	0 4.9	0%	42	3	1 0	C	0	9.93%	4	1 3	1	C	0		0
	Retail - Qualifying Revolving		1	0	0	0	0	0 65.2	2%	1	0	0	C	0	61.44%		1 0	0	C	0		0
	Retail - Other Retail		1	0	0	0	0	0 74.1	5%	1	0	0	C	0	70.05%		1 0	0	C	0		0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 85.9	0%	0	0	0 0	C	0	85.80%		0 0	0	C	0		0
	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 46.0	5%	1	0	0	C	0	45.62%		1 0	0	C	0		0
	Equity		0	0	0	0	0	0 -		0	0	0 0	C	0) -		0 0	0	C	0	<u></u> ′	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -	0/ 1.4	0	0	0 0	C	0) -	1 45	0 0	0	C	0	· · · · · · · · · · · · · · · · · · ·	0 -
			4 556	061	426		I	221 47 47	~	00 l	405	~		`	47	4 4 5	<u> </u>	163	•		2	

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln E		ge 2 exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 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	Central banks	0	0	0	0 (0	-	0		0 (0 (0)	0 -	0		0)	0 0	0) <u>-</u>
182	Central governments	4	0	0	0 (0	40.00%	6 4		0 (0 (0)	0 40.00%	4	(0 ()	0 0	0	40.00%
183	Institutions	7	0	0	0 (0	7.46%	5	•	0 (0 (0)	0 7.46%	7	(0	(0 0	0	7.46%
184	Corporates	1,133	211	355	2	3 224	62.93%	1,077	25	372	2	2 3	3 22	7 60.95%	1,066	24	4 390)	2 3	230	58.97%
185	Corporates - Of Which: Specialised Lending	766	192	316	2 2	2 215	67.87%	722	. 22	2 330	0 :	. 2	2 21	8 65.87%	716	21	4 34	:	1 2	220	63.94%
186	Corporates - Of Which: SME	0	0	0	0 (0	35.14%	0		0 (0 (0		0 35.03%	0		0 ()	0 0	0	35.34%
187	Retail	2	1	0	0 (0	59.47%	2		0 (0 (0		0 53.08%	2		0 ()	0 0	0	48.75%
188	Retail - Secured on real estate property	1	0	0	0 (0	13.52%	b 1		0 (0 (0		0 14.53%	1		0 ()	0 0	0	14.29%
NORWAY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 (0	-	0		0 (0 (0)	0 -	0		0 ()	0 0	0	<i>y</i> -
190 NORVVAT	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0 (0	13.52%	5		0 (0 (0)	0 14.53%	1		0 ()	0 0	0	14.29%
191	Retail - Qualifying Revolving	0	0	0	0	0	66.28%	0		0	0 (0)	0 63.51%	0		0)	0	0	61.80%
192	Retail - Other Retail	0	0	0	0	0	41.14%	0		0	0 (0)	0 39.84%	0		0	(0	0	38.61%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	81.99%	0		0	0 (0)	0 81.99%	0		0)	0	0	81.99%
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	39.28%	0		0	0 (0)	0 38.60%	0		0	(0	0	37.67%
195	Equity	0	0	0	0 (0	-	0		0 (0 (0		0 -	0		0	(0 0	0	<i>y</i> -
196	Securitisation																				
197	Other non-credit obligation assets	0	0	0	0 (0	-	0		0 (0 (0)	0 -	0		0		0 0	0	<i>y</i> -
198	IRB TOTAL	1,146	212	355	2 3	224	62.93%	1,090	25	1 372	2	3	22	7 60.95%	1,079	244	390		2 3	230	58.96%



		ADN AMKO Dank N.V.										
			1	2	3	4	5	6 7	8	9	10	11
								Actual				
								31/12/2020				
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 ex		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	(0.00%
2		Central governments	128	0	12		124	4	0	0 0		0.00%
3		Regional governments or local authorities	0	0	0	(0	0	0	0 0	(0.00%
4		Public sector entities	0	0	0	(0	0	0 0	(0.00%
5		Multilateral Development Banks	1,085	0	0	(0	0	0	0 0	(0.00%
6		International Organisations	5,536	0	0	(0	0	0	0 0	(0.00%
7		Institutions	8,605	0	838	(2,279	3	0	0 0	(0.00%
8		Corporates	5,902	168	5,309	90	3,726	70	264	3 4	11:	
9		of which: SME	1,222	0	935	(1,197	44	0	1 1	(0.00%
10		Retail	2,094	89	1,550	37	7 1,591	503	89	1 21	. 56	62.97%
11	ABN AMRO Bank N.V.	of which: SME	22	1	15		2 21	1	1	0 0	(13.51%
12		Secured by mortgages on immovable property	665	14	233	13	611	53	15	0 0	:	7.52%
13		of which: SME	218	0	76	(188	30	0	0 0	(49.93%
14		Items associated with particularly high risk	0	0	0	(0	0	0	0 0	(0.00%
15		Covered bonds	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	(0.00%
17		Collective investments undertakings (CIU)	163	0	8	(0	0	0	0	(0.00%
18		Equity	0	0	0	(0	0	0	0	(0.00%
19		Securitisation										
20		Other exposures	1,200	0	859		1,196	1	4	1 0		36.51%
21		Standardised Total	25,377	271	8,809	146	9,526	633	372	6 26	169	45.53%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	C	0	(0	0	C	0.00%
23		Central governments	72	0	12	0	68	3 4	. (0	0	C	0.00%
24		Regional governments or local authorities	0	0	0	0	C	0	(0	0	C	0.00%
25		Public sector entities	0	0	0	0	C	0	(0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	C	0	(0	0	0	0.00%
27		International Organisations	0	0	0	0	C	0	(0	0	0	0.00%
28		Institutions	1,705	0	373	0	92	. 3	(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	() 1	. 1	0	0.00%
31		Retail	2,015	85	1,492	35	1,540	475	85	5	. 20	55	63.95%
32	NETHERLANDS	of which: SME	21	1	15	2	. 20) 1	1	L	0	0	13.51%
33		Secured by mortgages on immovable property	536	14	191	13	487	48	15	5	0	1	7.52%
34		of which: SME	89	0	35	0	64	25	(0	0	0	49.93%
35		Items associated with particularly high risk	0	0	0	0	C	0	(0	0	0	0.00%
36		Covered bonds	0	0	0	0	C	0	(0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	C	0	(0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	C	0	(0	0'	0	0.00%
39		Equity	0	0	0	0	C	0	(0	0'	0	0.00%
40		Securitisation											
41		Other exposures	1,200	0	859	0	1,196			1	0	1	. 36.51%
42		Standardised Total	7,557	189	4,728	92	4,926	582	289	5	25	125	43.04%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
um		(mln EUR, %)		Derduited	Non-deraulted	Derduited				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage D expession
43		Central banks	0	0	0	(0	0	0	0	0	0	0.00%
44		Central governments	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	0.00%
46		Public sector entities	0	0	0	(0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	258	0	0	(0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	(0	0	0	0	0	0	0.00%
49		Institutions	178		4	(1	0	0	0	0	0	0.00%
50		Corporates	579		480	21	. 554		15	0	0	0	3.03%
51		of which: SME	346	0	248	(357	3	0	0	0	0	0.00%
52		Retail	2	0	2	(2	0	0	0	0	0	67.29%
53	FRANCE	of which: SME	0	0	0	(0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	96		28	(91	5	0	0	0	0	0.00%
55		of which: SME	96	0	28	(91	5	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	(0	0	0	0	0	0	0.00%
57		Covered bonds	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	0.00%
59		Collective investments undertakings (CIU)	0	0	0	(0	0	0	0	0	0	0.00%
60		Equity	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	0.00%
63		Standardised Total	1,113	15	514	21	648	13	15	0	0	1	. 3.52%

							Actual					
							31/12/202	0				
		Exposure	values	Risk exposur	e amounts							
RowN um	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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	Central banks	0	(0	(0	C	C	0	0	0	0.00%
65	Central governments	0	(0	(0	C	C	0	0	0	0.00%
66	Regional governments or local authorities	0	(0		0	C	C	0	0	0	0.00%
67	Public sector entities	0	(0		0	C	C	0	0	0	0.00%
68	Multilateral Development Banks	43	(0	(0	C	0	0	0	0	0.00%
69	International Organisations	0	(0	(0	C	(0	0	0	0.00%
70	Institutions	2,692		107	(0 424	_	0	0	0	0	0.00%
71	Corporates	401		324		362	C	2	2	0	0	0.00%
72	of which: SME	148	(75	(148	C	0	0	0	0	0.00%
73	Retail	3	(2	(3	C	0	0	0	0	61.39%
74 UNITED KINGDOM	of which: SME	0	(0	(0	C	(0	0	0	0.00%
75	Secured by mortgages on immovable property	0	(0	(0	C	(0	0	0	0.00%
76	of which: SME	0	(0	(0	C	(0	0	0	0.00%
77	Items associated with particularly high risk	0	(0	(0	C	(0	0	0	0.00%
78	Covered bonds	0	(0	(0	C	(0	0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	(0	(0	C	0	0	0	0	0.00%
80	Collective investments undertakings (CIU)	0	(0		0	C	0	0	0	0	0.00%
81	Equity	0	(0		0	C	0	0	0	0	0.00%
82	Securitisation											
83	Other exposures	0	(0		0	C	0	0	0	0	0.00%
84	Standardised Total	3,139		433	3	789	0	2	2 0	0	0	2.06%



		ADIN APINO DATIN IN.V.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202					
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
85		Central banks	0	(0		0	0	0	0	0	C	0.00%
86		Central governments	0	(0		0	0	0	0	0	C	0.00%
87		Regional governments or local authorities	0	(0		0	0	0	0	0	C	0.00%
88		Public sector entities	0	(0		0	0	0	0	0	C	0.00%
89		Multilateral Development Banks	4	(0		0	0	0	0	0	C	0.00%
90		International Organisations	0	(0		0	0	0	0	0	C	0.00%
91		Institutions	1,093		69		0 41	0	0	0	0	C	0.00%
92		Corporates	448	(448		12	0	0	0	0	C	0.00%
93		of which: SME	0	(0	(0	0	0	0	0	C	0.00%
94		Retail	0	(0	(0	0	0	0	0	C	85.62%
95	UNITED STATES	of which: SME	0	(0	(0	0	0	0	0	C	0.00%
96		Secured by mortgages on immovable property	0	(0	(0	0	0	0	0	C	0.00%
97		of which: SME	0	(0	(0	0	0	0	0	C	0.00%
98		Items associated with particularly high risk	0	(0		0	0	0	0	0	C	0.00%
99		Covered bonds	0	(0		0	0	0	0	0	C	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	0	0	0	C	0.00%
101		Collective investments undertakings (CIU)	163	(8		0	0	0	0	0	C	0.00%
102		Equity	0	(0		0	0	0	0	0	C	0.00%
103		Securitisation	•										0.000/
104		Other exposures	0	(0		0	0	0	0	0	<u> </u>	0.00%
105		Standardised Total	1,709	(526		53	0	0	0	0	0	85.62%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(malm EUD 04)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		(mln EUR, %)	0	0	0						0		0.000/
106		Central banks	U	0	0	(55	. 0		0	0	0	0.00%
107		Central governments	55	0	0	(55	0		0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	(0		0	0	t	0.00%
109		Public sector entities	0	0	0			0		0	0	1	
110		Multilateral Development Banks	0	0	0			0		0	0	t	0.00%
111		International Organisations	1,696	0	16		1,248	0		0	0	<u> </u>	0.00%
112 113		Institutions	1,696	10	463	23	569		10	0	0	1	8.36%
113		Corporates of which: SME	200		135		196		10		0	<u> </u>	0.00%
115		Retail	200 57	2	133		2 33		,		0		19.57%
116	GERMANY	of which: SME	37	0	, , ,		33	27	4		0	0	0.00%
117	GERMANT	Secured by mortgages on immovable property	0	0	0			0		0	0	<u> </u>	0.00%
118		of which: SME	0	0	0) 0		0	0	<u> </u>	0.00%
119		Items associated with particularly high risk	0	0	0)) 0)	0	<u> </u>	0.00%
120		Covered bonds	0	0	0) 0)	0	<u> </u>	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0			0			0	C	0.00%
122		Collective investments undertakings (CIU)	0	0	0			0		0	0		0.00%
123		Equity	0	0	0) 0		0	0	<u></u>	0.00%
123		Securitisation	U	0						,	0		0.0070
125		Other exposures	0	0	0	(0	(0	0	C	0.00%
126		Standardised Total	2,457	20	552	25	1,907	30	20	0	0	2	9.57%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
Row!	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
127		Central banks	0	(0	(0	0	(0	0	0	0.00%
128		Central governments	0	(0	(0	0	(0	0	0	0.00%
129		Regional governments or local authorities	0	(0	(0	0	(0	0	0	0.00%
130		Public sector entities	0	(0	(0	0	(0	0	0	0.00%
131		Multilateral Development Banks	0	(0	(0	0	(0	0	0	0.00%
132		International Organisations	0	(0		0	0	(0	0	0	0.00%
133		Institutions	179	(62		0	0		0	0	0	0.00%
134		Corporates	123		123	Ε,	244	3	4	1 0	0	1	25.03%
135		of which: SME	2	. (2	(2	2	(0	0	0	0.00%
136		Retail	5	1	4		3	3		1	0	0	66.27%
137	BELGIUM	of which: SME	0	(0	(0	0	(0	0	0	0.00%
138		Secured by mortgages on immovable property	0	(0		0	0		0	0	0	0.00%
139		of which: SME	0	(0		0	0		0	0	0	0.00%
140		Items associated with particularly high risk	0	(0		0	0		0	0	0	0.00%
141		Covered bonds	0	(0	(0	0	(0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0	(0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	(0	(0	0	(0	0	0	0.00%
144		Equity	0	(0	(0	0	(0	0	0	0.00%
145		Securitisation											
146		Other exposures	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					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	0	0	0		0	(0	0	C) (0.00%
149		Central governments	0	0	0		0	(0	0	C) (0.00%
150 151		Regional governments or local authorities	0	0	0		0	(0	0	C)	0.00%
151		Public sector entities	0	0	0		0	(0	0	C)	0.00%
152		Multilateral Development Banks	721	0	0		0	(0	0	C)	0.00%
152 153		International Organisations	0	0	0		0	(0	0	C)	0.00%
154 155 156 157 158 159 160		Institutions	56	0	11		0	(0	0	C	0	0.00%
155		Corporates	52	0	52		0 3	(0	0	C	0	0.00%
156		of which: SME	0	0	0		0	(0	0	C	0	0.00%
157		Retail	0	0	0		0	(0	0	C	0	0.00%
158	LUXEMBOURG	of which: SME	0	0	0		0	(0	0	C)	0.00%
159		Secured by mortgages on immovable property	0	0	0		0	(0	0	C)	0.00%
160		of which: SME	0	0	0		0	(0	0	C)	0.00%
161		Items associated with particularly high risk	0	0	0		0	(0	0	C)	0.00%
162		Covered bonds	0	0	0		0	(0	0	C) (0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	(0	0	C)	0.00%
164		Collective investments undertakings (CIU)	0	0	0		0	(0	0	C) (0.00%
165		Equity	0	0	0		0	(0	0	C)	0.00%
166		Securitisation											
165 166 167		Other exposures	0	0	0		0	(0	0	C		0.00%
168		Standardised Total	830	0	64		10	O	0	0	0	0	0.00%



			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ure amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
169		Central banks	0	(0		0	0	C	0	0	0	0.00%
170		Central governments	0	(0		0 (0	C	0	0	0	0.00%
171		Regional governments or local authorities	0	(0		0 (0	C	0	0	0	0.00%
172		Public sector entities	0	(0		0	0	C	0	0	0	0.00%
173		Multilateral Development Banks	0	(0		0	0	C	0	0	0	0.00%
174		International Organisations	0	(0		0 (0	C	0	0	0	0.00%
175		Institutions	0	C	0		0	0	C	0	0	0	0.00%
176		Corporates	0	C	0		0	0	C	0	0	0	0.00%
177		of which: SME	0	C	0		0	0	C	0	0	0	0.00%
178		Retail	0	C	0		0	0	C	0	0	0	0.00%
179	MARSHALL ISLANDS	of which: SME	0	C	0		0	0	C	0	0	0	0.00% 0.00%
180		Secured by mortgages on immovable property	0	C	0		0	0	C	0	0	0	0.00%
181		of which: SME	0	C	0		0	0	C	0	0	0	0.00%
182		Items associated with particularly high risk	0	C	0		0	0	C	0	0	0	0.00%
183		Covered bonds	0	(0		0	0	C	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	C	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	C	0		0	0	C	0	0	0	0.00%
186		Equity	0	C	0		0	0	C	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	(0		0	0	C	0	0	0	0.00%
189		Standardised Total	0		0			0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	ire amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0	(0		0	0	(0	0	0	0.00%
191		Central governments	0	(0		0	0	(0	0	0	0.00%
192		Regional governments or local authorities	0	(0		0	0		0	0	0	0.00%
193		Public sector entities	0	(0		0	0		0	0	0	0.00%
194		Multilateral Development Banks	33	(0		0	0		0	0	0	0.00%
195		International Organisations	0	(0		0	0	(0	0	0	0.00%
196		Institutions	23	(0		0 23	3 0	(0	0	0	0.00%
197		Corporates	323	(323		0 6	5 0	(0	0	0	0.00%
198		of which: SME	0	(0		0	0	(0	0	0	0.00%
199		Retail	1	(1		0 1	. C	(0	0	0	62.89%
200	SWITZERLAND	of which: SME	0	(0		0	0	(O C	0	0	0.00%
201		Secured by mortgages on immovable property	0	(0		0	0	(O C	0	0	0.00%
202		of which: SME	0	(0		0	0	(O C	0	0	0.00% 0.00%
203		Items associated with particularly high risk	0	(0		0	0	(O C	0	0	
204		Covered bonds	0	(0		0	0	(O C	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	(0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	(0		0	0	(0	0	0	0.00%
207		Equity	0	(0		0	0	(0	0	0	0.00%
208		Securitisation											
209		Other exposures	0	(0		0	0	(0	0	0	0.00%
210		Standardised Total	380		324		30) 0	1 (ol o	l 0	1 0	62.89%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
211		Central banks	0	(0 0		0 0	O	C	0	(0	0.00%
212		Central governments	0	(0		0 0	0	C	0	(0	0.00%
213		Regional governments or local authorities	0	(0		0 0	0	C	0	(0	0.00%
214		Public sector entities	0	(0		0 0		C	0	(0	0.00%
215		Multilateral Development Banks	0	(0		0 0	0	C	0	(0	0.00%
216		International Organisations	0	(0		0 0	0	C	0	(0	0.00%
217		Institutions	0	(0 0		0 0	C	C	0	(0	0.00%
218		Corporates	0		0 0		0 0	C	C	0	(0	0.00%
219		of which: SME	0	(0 0		0 0	O	C	0	(0	0.00%
220		Retail	0		0 0		0 0	0	C	0	(0	0.00%
221	NORWAY	of which: SME	0		0 0		0 0	0	C	0	(0	0.00%
222	1101111111	Secured by mortgages on immovable property	0	(0 0		0 0	0	C	0	(0	0.00%
223		of which: SME	0		0 0		0 0	C	C	0	(0	0.00%
224		Items associated with particularly high risk	0	(0 0		0 0	0	C	0	(0	0.00%
225		Covered bonds	0	(0 0		0 0	0	C	0	(0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	(0		0 0	0	C	0	(0	0.00%
227		Collective investments undertakings (CIU)	0	(0		0 0	0	C	0	(0	0.00%
228		Equity	0	(0 0		0 0	0	C	0	(0	0.00%
229		Securitisation											
230		Other exposures	0		0		0 0	O C	C	0	(0	0.00%
231		Standardised Total	0	(0		0 0	0	0	0	0	0	0.00%

f for osure	11 Coverage Ratio - Stage 3 exposure
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
f for osure	Coverage Ratio - Stage 3 exposure
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 62.89% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0	
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0	0.00% 0.00% 0.00% 0.00%

	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	i e			31/12/2022				31/12/2023	
lowN um	(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 expos	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of r provisions for ure Stage 3 exposure	o - ire Stage 1 exposur	e Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.0		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 40.0	J% 12	22 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 0.0	ე%	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 0.0	J%	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 0.0	ე%	0 0	0 0	0 0.00%
6	International Organisations	0	0 0	0 0	0 30.42%	0 0	0 0	0 0 30.0		0 0	0 0	ر 0 29.77%
7	Institutions	2,262 1	7 3	1 0	1 20.68% 2,7	246 28	8 1	1 2 21.4		30 37 1	1 1	1 3 21.95%
8	Corporates	3,369 38	304	6 7 1	30 42.83% 3,	195 516 3	348 5	8 139 39.9	1% 3,07	78 587 39	94 5 9	9 148 37.46%
9	of which: SME	1,094 13	5 13	2 4	4 29.16% 1,0	051 164	27 2	4 8 28.0	3% 1,0?	39 161 4	12 2 4	4 11 27.27%
10	Retail	1,770 30	110	1 10	65 59.41% 1,	806 249 1	128 1	8 73 56.9	1,82	28 212 14	1 1	7 79 55.38%
ABN AMRO Bank N.V.	of which: SME	16	4 2	0 0	1 30.05%	14 5	3 0	0 1 29.3	<u>J%</u> 1	15 4	4 0 (0 1 28.93%
12	Secured by mortgages on immovable property	618 4	3 19	0 1	2 9.64%	602 55	23 0	1 3 11.0		96 56 2	27 0	. 3 12.09%
13	of which: SME	192 2	.4 2	0 1	1 26.55%	177 36	5 0	1 1 25.5	1 % 17	74 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 0.0	ე%	0 0	0 0	0 0.00%
15	Covered bonds	0	0 0	0 0	0 0.00%	0 0	0 0	0.0	ე%	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 0.0	00%	0 0	0 0	0 0.00%
17	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0 0		00%	0 0	0 0 (0 0.00%
18	Equity	0	0 0	0 0	0.00%	0 0	0 0	0 0 0.0	ე%	0 0	0 0 0	0 0.00%
19	Securitisation											
20	Other exposures	1,196	1 4	0 0	1 36.51% 1, 00 45.36% 9,1	196 1	4 0	0 1 36.5 18 217 42.59	1,19	96 1	4 0 (0 1 36.51% 8 235 40.31%
21	Standardised Total	9,336 75	5 440	8 18 20	00 45.36% 9 <i>,</i> 1	167 854 51	11 8	18 217 42.59	9% 9,05	51 897 58	3 7 18	235 40.31%

										Baseline Scenario							
					31/12/2021					31/12/2022				31/12/2023			
RowN um	(mln EUR, %)	Stage 1 exposure Sta	ige 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of 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	0.00%	(0 0	0	0 0.00		0	0	0		0.00%
23	Central governments	69	2	0	C	0	0 40.00%	70	1 0	0	0 40.00	% 70	1	0 (0	0	0 40.00%
24	Regional governments or local authorities	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0 (0	0	0.00%
25	Public sector entities	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0 (0	0	0.00%
26	Multilateral Development Banks	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0	0	0	0.00%
27	International Organisations	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0	0) (0.00%
28	Institutions	92	3	0	C	0	0 10.87%	92	3 0	0	0 0 11.04	% 92 92 Page 1	3	0	0) (0 11.10%
29	Corporates	1,429	148	201	2	2 2 7	2 35.84%	1,303	255 220	2	4 75 34.16	% 1,226 31	11 24	2	2 4	79	79 32.60%
30	of which: SME	412	64	5	1	1	1 17.23%	374	96 11	0	2 2 16.589	% 364 9	99 1	8 (2	2 3	3 16.28%
31	Retail	1,706	289	105	1	10 6	3 60.17%	1,742	236 123	1	8 71 57.729	% 1,763 20	01 13	7	1 7	7 77	77 56.12%
NETHERLANDS	of which: SME	16	4	2	C	0	1 30.00%	14	5 3	0	0 1 29.24	% 15	4	4 (0) 1	1 28.88%
33	Secured by mortgages on immovable property	496	36	17	C	0	1 7.97%	483	47 20	0	0 2 8.33	% 480 4	47 2	3	1	1 2	2 8.62%
34	of which: SME	70	18	1	C	0	0 17.77%	59	28 2	0	0 0 16.79	% 58 2	28	4 (0) 1	1 16.41%
35	Items associated with particularly high risk	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0	0		0.00%
36	Covered bonds	0	0	0	C	0	0.00%	C	0 0	0	0 0.00	% 0	0	0	0	(0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0	0) (0.00%
38	Collective investments undertakings (CIU)	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0	0	(0.00%
39	Equity	0	0	0	C	0	0.00%	(0 0	0	0 0.00	% 0	0	0	0		0.00%
40	Securitisation																
41	Other exposures	1,196	1	4	C	0	1 36.51%	1,196	1 4	0	0 1 36.51	% 1,196	1	4 (0) 1	1 36.51% 9 39.20%
42	Standardised Total	4,990	479	328	4	12 13	42.20%	4,886	543 367	3 1	149 40.629	6 4,827 56	64 40	6 3	12	159	9 39.20%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
owN im	(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	e Stage 3 exposure	Stock of 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	0.00%	0		0	0	0	0	0.00%	0	0	0 0)	0	0.00%
14	Central governments		0 0	0	0	0	40.00%	0		0	0	0	0	40.00%	0	0	0)	0	40.00%
45	Regional governments or local authorities		0 0 0	0	0) (0.00%	0		0	0	0	0	0.00%	0	0	0)	0	0.00%
46	Public sector entities		0 0	0	0	0	0.00%	0		0	0	0	0	0.00%	0	0	0)	0	0.00%
47	Multilateral Development Banks		0 0	0	0		0.00%	0		0	C	0	0	0.00%	0	0	0)	0	0.00%
48	International Organisations		0 0	0	0	0	0.00%	0		0	0	0	0	0.00%	0	0	0)	0	0.00%
49	Institutions		1 0 0	0	0	0	17.22%	1		0	O	0	0	17.22%	1	0	0)	0	17.22%
50	Corporates	50	7 49 20	1	. 1	1	29.24%	495	5:	5 26	1	1	7	28.73%	484	50 3	2		1 9	28.39%
51	of which: SME	34	3 14 3	1	. 1	1	34.95%	335	19	9 6	1	1	2	35.13%	328	22	9 1		1 3	35.20%
52	Retail		2 0 0	0	0		62.31%	2		0	0	0	0	57.79%	2	0	0		0	54.49%
FRANCE	of which: SME		0 0	0	0		0.00%	0		0	O	0	0	0.00%	0	0	0		0	0.00%
54	Secured by mortgages on immovable property	9	0 5 1	0	0	0	34.81%	87	•	7 2	0	0	1	35.00%	86	7	3)	0 1	35.08%
55	of which: SME	9	0 5 1	0	0	0	34.81%	87	•	7 2	O	0 0	1	35.00%	86	7	3 0)	0 1	35.08%
56	Items associated with particularly high risk		0 0	0	0		0.00%	0		0	0	0	0	0.00%	0	0	0)	0	0.00%
57	Covered bonds		0 0	0	0		0.00%	0		0	O	0	0	0.00%	0	0	0)	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	0	0		0.00%	0		0	0	0	0	0.00%	0	0	0		0	0.00%
59	Collective investments undertakings (CIU)		0 0	0	0) (0.00%	0		0	0	0	0	0.00%	0	0	0 0)	0	0.00%
50			0 0	0	0) (0.00%	0		0	0	0	0	0.00%	0	0	0 0)	0	0.00%
51	Equity Securitisation																			
62	Other exposures		0 0	0	0		0.00%	0		0	0	0 0	0	0.00%		0	0 0)	0	0.00%
63	Standardised Total	600	0 54 21	1	. 1	. 6	29.70%	585	62	28	1	1	8	29.33%	572 6	3	5 1		10	0.00% 29.09%

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

AOTHORITY	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			
RowN um	(ml	Stage	1 exposure Stage 2 exp	oosure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 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 Sta	ige 3 exposure	Stock of 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 86 87 88 89 90 91 92 93 94 95 UNITED STATES 96 97 98 99 100 101 102 103 104	Central banks		0	0	0	0	0 (0.00%	6 0	0	0	(0	0	0.00%	o (0	0	0	0	0'	0.00%
86	Central governments		0	0	0	0	0 (0.00%	6 0	0	0	((0.00%	o (0	0	0	0	<u>/</u> 0'	0.00%
87	Regional governments or local authorities		0	0	0	0	0 (0.00%	6 0	0	0	((0.00%	o (0	0	0	0	<u>/</u> 0'	0.00%
88	Public sector entities		0	0	0	0	0 (0.00%	6 0	0	0	(0)	0.00%	o (0	0	0	0	<u>/</u> 0'	0.00%
89	Multilateral Development Banks		0	0	0	0	0 (0.00%	6	0	0	(0)	0.00%	o (0	0	0	0	<u>/</u> 0'	0.00%
90	International Organisations		0	0	0	0	0 (0.00%	6 0	0	0	(0)	0.00%	o (0	0	0	0	<u>/</u> 0'	0.00%
91	Institutions		41	0	0	0	0 (28.81%	6 41	0	0	()	28.81%	ó 41	L 0	0	0	0	<u>/</u> 0'	28.81%
92	Corporates		11	1	0	0	0	15.92%	6 11	1	0	()	16.11%	o 10	2	0	0	0	<u>/</u> 0'	16.20%
93	of which: SME		0	0	0	0	0	0.00%	6	0	0	((0.00%	o (0	0	0	0	<u>0</u> ′	0.00%
94	Retail		0	0	0	0	0	83.84%	6	0	0	(0	81.35%	o (0	0	0	0	<u>/</u> 0'	79.27%
95 UNITED STATES	of which: SME		0	0	0	0	0	0.00%	6 0	0	0	(0	0.00%	o (0	0	0	0	0′	0.00%
96	Secured by mortgages on immovable property		0	0	0	0	0	0.00%	6 0	0	0	(0	0.00%	o (0	0	0	0	0′	0.00%
97	of which: SME		0	0	0	0	0	0.00%	6 0	0	0	(0	0.00%	o (0	0	0	0	0′	0.00%
98	Items associated with particularly high risk		0	0	0	0	0	0.00%	6 0	0	0	((0.00%	o (0	0	0	0	<u>0</u> ′	0.00%
99	Covered bonds		0	0	0	0	0	0.00%	6 0	0	0	(0	0.00%	(0	0	0	0	0′	0.00%
100	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0 (0.00%	6 0	0	0	()	0.00%	(0	0	0	\[\rightarrow\]	0′	0.00%
101	Collective investments undertakings (CIU)		0	0	0	0	0 (0.00%	6 0	0	0	(((0.00%	(o	0	0	0	C	0′	0.00%
102	Equity		0	0	0	0	0 (0.00%	6 0	0	0)) () (0.00%	o (0	0	0	C	0′	0.00%
103	Securitisation																					
104	Other exposures		0	0	0	0	0 (0.00%	6 0	0	0))	0.00%	(0	0	0	0	/ <u> </u>	'0	0.00%

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
Rowli um	V	(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 S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of 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	C	0	0	0.00%	0	0	(0	0	0.00	6 0	0	0	(0	0.00%
107		Central governments	53	2	0	C	0	0	40.00%	52	3 ()	0	0	40.00	6 51	4	0) (0	40.00%
108		Regional governments or local authorities	0	0	0	C	0	0	0.00%	0	0 ()	0	0	0.009	6 0	0	0	(0	0.00%
109		Public sector entities	0	0	0	C	0	0	0.00%	0	0 ()	0	0	0.00	6 0	0	0) (0	0.00%
110		Multilateral Development Banks	0	0	0	C	0	0	0.00%	0	0 ()	0	0	0.009	6 0	0	0 () (0	0.00%
111		International Organisations	0	0	0	C	0	0	0.00%	0	0 ()	0	0	0.009	6 0	0	0 () (0	0.00%
112		Institutions	1,239	8	2	1	0	0	28.53%	1,230	14	1	1	1 1	28.539	6 1,221 1	9	8	1	. 2	28.53%
113		Corporates	515	55	23	1	1	6	26.54%	501	63 29)	1	1 7	25.089	6 490 6	8 3	6	1	. 9	24.12%
114		of which: SME	191	8	1	C	0	0	33.29%	190	8 2	2	0	0 1	33.449	6 188	8	4 () () 1	33.59%
115	0==>	Retail	46	11	3	C	0	1	27.50%	47	9	3	0	0 1	28.119	6 47	8	4 () (1	28.48%
116	GERMANY	of which: SME	0	0	0	C	0	0	0.00%	0	0 ()	0 (0	0.009	6 0	0	0 () (0	0.00%
117		Secured by mortgages on immovable property	0	0	0	C	0	0	0.00%	0	0 ()	0	0	0.009	6 0	0	0 () (0	0.00%
118		of which: SME	0	0	0	C	0	0	0.00%	0	0 ()	0	0	0.009	6 0	0	0 () (0	0.00%
119		Items associated with particularly high risk	0	0	0	C	0	0	0.00%	0	0 (0	0	0	0.009	6 0	0	0 () (0	0.00%
120		Covered bonds	0	0	0	C	0	0	0.00%	0	0 (0	0	0	0.009	6 0	0	0 () (0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0.00%	0	0 ((0	0	0.00	6 0	0	0) (0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	C	0	0	0.00%	0	0	(0	0	0.00	6 0	0	0	(0	0.00%
123		Equity	0	0	0	C	0	0	0.00%	0	0 ()	0	0	0.00	6 0	0	0 () (0	0.00%
124		Securitisation																			
125		Other exposures	0	0	0	C	0	0	0.00%	0	0	(0	0	0.00	6 0	0	0	(0	0.00%
126		Standardised Total	1,853	76	28	1	1	7	26.76%	1,829	90 37	'l 1	LI 2	2 10	25.82%	6 1.809 9	9 48	8l 1	.1 2	12	25.31%

											Baseline Scenario								
				31/12/2021							31/12/2022					31/12/2023			
	(mln I	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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 e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
	Central banks		0 0 0)	0	C	0.00%	0	(0	0 0	0	0.009	6 0	0	0 0		0	0
	Central governments		0 0 0	(0	C	0.00%	0	(0	0 0	0	0.009	6 0	0 (0 0		0	0.
	Regional governments or local authorities		0 0 0)	0 0	0	0.00%	0	(0	0 0	0	0.009	6 0	0 (0		0	0.0
	Public sector entities		0 0 0)	0 0	0	0.00%	0	(0	0 0	0	0.009	6 0	0 (0 0		0	0.0
	Multilateral Development Banks		0 0 0)	0 0	0	0.00%	0	(0	0 0	0	0.009	6 0	0 (0 0		0	0.0
	International Organisations		0 0 0)	0	0	0.00%	0	(0	0 0	0	0.009	6 0	0 (0 0		0	0.0
	Institutions		0 0 0	(0	0	0.00%	0	(0	0 0	0	0.009	6 0	0 (0		0	0.0
	Corporates	2:	13 32 7	'	0 0	3	41.59%	203	39	9 1	.0 0	0	3 33.589	6 194 4	14 14	4 0		9	29.0
	of which: SME		2 0 0	(0	0	26.79%	2	(0	0 0	0	0 26.789	6 2	0	0		0	26.7
	Retail		4 1 1	. (0	0	61.05%	4		1	1 0	0	0 57.989	6 4	1	1 0		0	55.9
BELGIUM	of which: SME		0 0	(0	0	0.00%	0	(0	0 0	0	0.009	6 0	0	0		0	0.0
	Secured by mortgages on immovable property		0 0	(0	0	0.00%	0	(0	0 0	0	0.009	6 0	0	0		0	0.0
	of which: SME		0 0	(0	0	0.00%	0	(0	0 0	0	0.009	6 0	0	0		0	0.0
	Items associated with particularly high risk		0 0 0	(0	0	0.00%	0	(0	0	0	0.009	6 0	0	0		0	0.0
	Covered bonds		0 0 0	(0	0	0.00%	0	(0	0	0	0.009	6 0	0	0		0	0.0
	Claims on institutions and corporates with a ST credit assessment		0 0	(0	0	0.00%	0	(0	0	0	0.009	6	0	0		0	0.0
	Collective investments undertakings (CIU)		0 0	(0	0	0.00%	0	(0	0 0	0	0.009	6 0	0	0		0	0.0
	Equity		0 0 0	(0 0	0	0.00%	0	(0	0 0	0	0.009	6 0	0	0 0		0	0.0
	Securitisation																		
	Other exposures		0 0 0	(0	0	0.00%	0		0	0 0	0	0.009		0	0 0		0	0.00 30.67
	Standardised Total	21	.7 33 8	0	0	3	43.36%	207	40	1:	1 0	0	4 35.32%	198 4	5 15	5 0		4	30.67

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 exp	sure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for re Stage 2 exposure	Stock of provisions for e 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 Ration Stage 3 exposite
	Central banks		0	0 0)	0	0 (0.00%	0	(0	0	C	0	0.00%	C	()	0	C	0	<u>) </u>
	Central governments		0	0 0)	0	0	0.00%	0	(0	0	C	0	0.00%	C	0)	0	C	0	J 0.
	Regional governments or local authorities		0	0 0)	0	0 (0.00%	0	(0 (0 0		0	0.00%	C) ()	0	C	0	<u>)</u> 0.
	Public sector entities		0	0 0)	0	0	0.00%	0	(0	0	C	0	0.00%	C	0)	0	C	0).0
	Multilateral Development Banks		0	0 0)	0	0	0.00%	0	(0 (0	C	0	0.00%	C	()	0	C	0).0
	International Organisations		0	0 0)	0	0	0.00%	0	(0 (0	C	0	0.00%	C	()	0	C	0).0
	Institutions		6	0 0)	0	0 (37.38%	6	(0 (0 0	C	0	37.38%	6	5 ()	0	C	0	J 37.3
	Corporates		3	0 0)	0	0	16.05%	3	(0 (0	C	0	16.20%	3	3)	0	C	0	J 15.9
	of which: SME		0	0 0)	0	0 (25.67%	0	(0 (0	C	0	30.19%	C) ()	0	C	0	J 31.
	Retail		0	0 0)	0	0 (33.15%	0	(0 (0 0	<u> </u>	0	33.24%	C	0)	0	C	0	J 32.
LUXEMBOURG	of which: SME		0	0 0)	0	0 (0.00%	0	(0 (0 0		0	0.00%	C	0)	0		0	<u>)</u> 0.
	Secured by mortgages on immovable property		0	0 0)	0	0 (0.00%	0	(0	0 0		0	0.00%	C	0)	0	(0	<u>)</u> 0.
	of which: SME		0	0 0)	0	0 (0.00%	0	(0 (0 0		0	0.00%	C	0)	0		0	<u>)</u>
	Items associated with particularly high risk		0	0 0)	0	0 (0.00%	0	(0 (0 0		0	0.00%		0)	0		0	<u>)</u> 0
	Covered bonds		0	0 0)	0	0 (0.00%	0	(0 (0 0	C	0	0.00%	C	0)	0	0	0	<u>ا</u> 0.
	Claims on institutions and corporates with a ST credit assessment		0	0 0)	0	0	0.00%	0	(0 (0	C	0	0.00%	C	()	0	C	0	J 0.
	Collective investments undertakings (CIU)		0	0 0)	0	0	0.00%	0	(0	0	C	0	0.00%	C) ()	0	C	0	ر 0.0
	Equity		0	0 0)	0	0	0.00%	0	(0	0 0	C) (0.00%	C) ()	0	C	0).0
	Securitisation																					
	Other exposures		0	0 0)	0	0 (0.00%	0	(0 (0 0		0	0.00%	C) ()	0	C	0	<u> 0</u>
	Standardised Total		10	0		0	0 0	20.06%	10		0	0	0	0	20.63%	9			0	0	0	0 20.6



		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			
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 exposure 6)	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 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	e Stage 3 exposure	Stock of 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	0	0	0	0	0	0.00%	,	0 (0	0 0		0 (0.00%	0	1	0 (0	0'	, C	J 0.00%
170		Central governments	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	<u>/</u>	0 (0	0'	<u>c</u>	J 0.00%
171		Regional governments or local authorities	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	<u>/</u>	0 (0	0'	<u>, , , , , , , , , , , , , , , , , , , </u>	0.00%
172		Public sector entities	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	<u>/</u>	0 (0	0'	<u>, , , , , , , , , , , , , , , , , , , </u>	J 0.00%
173		Multilateral Development Banks	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	/	0 (0	0'	C	J 0.00%
174		International Organisations	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	/	0 (0	0'	· · · · · · · · · · · · · · · ·	J 0.00%
175		Institutions	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	/	0 (0	0'	C	J 0.00%
176		Corporates	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	/	0 (0	0'	C	J 0.00%
177		of which: SME	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	/	0 (0	0'	C	J 0.00%
178		Retail	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%		/	0 (0	0'	C	0.00%
179	MARSHALL ISLANDS	of which: SME	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	<u>/</u>	0 (0	0'	C	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	1	0 (0	0 0		0 (0.00%	0	<u>/</u>	0 (0	01	°	0.00%
181		of which: SME	0	0	0	0	0	0.00%		0 (0	0 0		0 (0.00%	0	4	0 (0	01	°	J 0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0.00%		0 (0	0 0		0 (0.00%	0	4	0 (0	01	°	0.00%
183		Covered bonds	0	0	0	0	0	0.00%	4	0 (0	0 0		0 (0.00%	0	<u>/</u>	0 (0	0'	°	<u>J</u> 0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	<u>, </u>	0	0	0 0		0 (0.00%	0	<u>/</u>	0 (0	0'	t	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	<u>, </u>	0 (0	0 0		0 (0.00%	0	/	0 (0	0'	<u> </u>	0.00%
186		Equity	0	0	0	0	0	0.00%	,	0	0	0 0		0 (0.00%	0	<u>/</u>	0 (0	0'		J 0.00%
187		Securitisation																				
188		Other exposures	0	0	0	0	0	0.00%	<u> </u>	0 (0	0 0		0 (0.00%	0	4	0 (0	0'		0.00%
				▲ I	_ I	~ I	<u> </u>	0.000/			~ I	<u> </u>	1	• 1	0.000/		△ [A				4 0 000/

Stock of Provisions for Enge 3 exposure Stage 3 exposure
0 0.00%
0 0.00%
0 0.00%
0 0.00%
0 0.00%
0 0.00%
0 37.39%
0 14.65%
0 0.00%
0 30.85%
0 0.00%
0 0.00%
0 0.00%
0 0.00%
0 0.00%
0 0.00%
0 0.00%
0.00%
0 0.00%
0 21.12%
0 0 0 0 0 0

										Baseline Scenario							
				31/12/2021						31/12/2022					31/12/2023		
RowN um	(mln EU	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos			re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage	cock of Sions for Si exposure Coverage Rate Stage 3 expos
211	Central banks		0 0	0	0	C	0.00%	0	0 0	0	0	0 0.00%	_	0 0	0	0 0	0 0.
212	Central governments		0 0	0	0	C	0.00%	0	0 0		0	0 0.00%	0	0 0	0	0 0	0 0.
213	Regional governments or local authorities		0 0	0	0	C	0.00%	0	0 0	0 0	0	0 0.00%	0	0 0	0	0 0	0 0.
214	Public sector entities		0 0	0	0	C	0.00%	0	0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.
215	Multilateral Development Banks		0 0	0	0	C	0.00%	0	0 0	0 0	0	0 0.00%	0	0 0	0	0 0	0 0.
216	International Organisations		0 0	0	0	C	0.00%	0	0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.
217	Institutions		0 0	0	0	C	0.00%	0	0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.
218	Corporates		0 0	0	0	C	0.00%	0	0 0	0	0	0 0.00%	0	0 0	0	0 0	0 0.
219	of which: SME		0 0	0	0	C	0.00%	0	0 0	0 0	0	0 0.00%	0	0 (0	0 0	0 0.
220	Retail		0 0	0	0	C	34.65%	0	0 0	0 0	0	0 34.30%	0	0 (0	0 0	0 34.
NORWAY	of which: SME		0 0	0	0	C	0.00%	0	0 0	0 0	0	0 0.00%	0	0 0	0	0 0	0 0.
222	Secured by mortgages on immovable property		0 0 0	0	0	C	0.00%	0	0 0	0	0	0 0.00%	0	0 0	0	0 0	0 0.
223	of which: SME		0 0 0	0	0	C	0.00%	0	0 0	0	0	0 0.00%	0	0 0	0	0 0	0 0.
224	Items associated with particularly high risk		0 0	0	0	C	0.00%	0	0 0	0	0	0 0.00%	0	0 0	0	0 0	0 0.
225	Covered bonds		0 0	0	0	C	0.00%	0	0 0	0	0	0.00%	0	0 0	0	0 0	0 0.
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	<u> </u>	0.00%	0	0 0	O C	0	0 0.00%	0	0 (0	0 0	0 0.
227	Collective investments undertakings (CIU)		0 0	0	0	C	0.00%	0	0 0	0	0	0.00%	0	0 (0	0 0	0 0.
228	Equity		0 0	0	0		0.00%	0	0 0	0	0	0.00%	0	0 (0	0 0	0 0.
229	Securitisation																
230	Other exposures		0 0	0	0	C	0.00%	0	0 0	0	0	0.00%		0 (O	0 0	0 0.
231	Standardised Total		0 0	0	0	0	34.65%	0	0 0	0	0	0 34.30%	0	0 0		0 0	0 34.0

	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 Scena	io									
			31/:	12/2021						31/12/2022							31/12/2023			
RowN um	(mln EUR,	Stage 1 exposure Stage 2 exposure %)	Ste Stage 3 exposure provi	ock of isions for p 1 exposure Sta	Stock of Stock of provisions for provage 2 exposure Stage	Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	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 exposur
1	Central banks	0	0 0	0	0	0	0.00%	(0	0	0	0	0.00%	o (0		0 0		J	0.00
2	Central governments	123	5 0	0	0	0	40.00%	122	2 5	0	0	0	40.00%	122	2 5	5	0		ر _ر	40.009
3	Regional governments or local authorities	0	0 0	0	0	0	0.00%	(0	0	0	0	0.00%	(0		0	(رر	0.00
4	Public sector entities	0	0 0	0	0	0	0.00%	(0	0	0	0	0.00%	(0		0	(رر	0.00
5	Multilateral Development Banks	0	0	0	0	0	0.00%	(0	0	0	0	0.00%		0		0	,(<u>) </u>	0.00
6	International Organisations	0	0	0	0	0	34.99%	(0	0	0	0	34.44%		0		0	,(<u>) </u>	33.89
7	Institutions	2,247	23 12	3	1	3	28.30%	2,218	36	28	2	2	3 26.81%	2,192	2 46	5 4	4 2	7	<u> </u>	25.21
8	Corporates	3,119 5	03 438	17	11	155	35.47%	2,822	670	568	9	12 18	2 32.01%	2,754	4 650	65	6 8	1.7	<u>ا 19</u> 9	30.38
9	of which: SME	1,048	73 21	6	5	6	31.26%	978	214	50	4	5 1	5 30.32%	1,019	9 148	7	5 4		27	29.30
10	Retail	1,556 5	10 116	1	17	69	59.52%	1,663	375	144	1	13 8	2 56.69%	1,728	8 287	7 16	7	10	<u>9</u> 7	2 54.73
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	6 2	2	5 0	(<u>ر</u>	2 30.26
12	Secured by mortgages on immovable property	589	59 20	1	1	2	11.99%	583	67	29	1	1	14.75%		8 54	3	7	1 1	<u>r</u>	6 15.74
13	of which: SME	165	49	1	1	1	29.12%	161	. 48	9	1	1	28.46%	170	0 35	1	3 1	1		4 27.59
14	Items associated with particularly high risk	0	0	0	0	0	0.00%	(0	0	0	0	0.00%	(0		0	ſ)ر	0.00
15	Covered bonds	0	0	0	0	0	0.00%	(0	0	0	0	0.00%	(0		0	,(رر	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	0.00%	(0		0	(رر	0.00
17	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	(0	0	0	0	0.00%	· (0		0	,(٢ (ر	0.00
18	Equity	0	0	0	0	0	0.00%	(0	0	0	0	0.00%	(0		0 0	(٢ (ر	0.00
19	Securitisation																			
20	Other exposures	1,196	1 4	0	0	1	36.51% 39.26%	1,196	5 1	4	0	0	1 36.51% 7 35.81%	1,196			4 0		1 - ا	36.51
21	Chandaudicad Total	8 830 1 11	0 501	22	30	232	30 26%	8 604	1 155	772	14	28 27	7 35 Q10/	8 580	1 042	900	0 12	1 <u>2F</u>	<u> 31/</u>	34.05

											Adverse Scenario									
					31/12/2021						31/12/2022						31/12/2023			
RowN um	(mln EUR, %	Stage 1 exposure Stag	e 2 exposure Si	tage 3 exposure	Stock of provisions for Stage 1 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 exposur	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
22	Central banks	0	0	0	(0	C	0.00%	Ó	0	0	0	0	0.009	6		0	0	0	0.00%
23	Central governments	69	2	0	(0	C	40.00%	70	1	0	0	0	40.009	7 0	1	O	0	0	40.00%
24	Regional governments or local authorities	0	0	0	(0	C	0.00%	(0	0	0	0	0.009	6	0	O	0	0	0.00%
25	Public sector entities	0	0	0	(0	C	0.00%	(0	0	0	0	0.009	6	0	0	0	0	0.00%
26	Multilateral Development Banks	0	0	0	(0	C	0.00%	(0	0	0	0	0.009	6		O	0	0	0.00%
27	International Organisations	0	0	0	(0	C	0.00%	Ó	0	0	0	0	0.009	6		O	0	0	0.00%
28	Institutions	92	3	0	(0	C	12.50%	92	3	0	0	0	12.719	6 92	3	O	0	0	12.77%
29	Corporates	1,163	286	329	11	6	95	28.90%	952	403 42	4 5	7	112	26.55°	6 915 38	2 482	2	7	123	25.52%
30	of which: SME	373	102	7	1	2	2	21.74%	318	145 1	8 1	2	. 4	21.079	6 366 8	4 3:	. 1	1 2	6	20.29%
31	Retail	1,507	482	112	1	16	67	60.25%	1,607	356 13	8 1	12	. 79	57.429	/ ₆ 1,668 27	3 160) 1	1 9	89	55.45%
NETHERLANDS	of which: SME	12	8	3	(1	1	31.42%	13	6	4 0	0	1	30.679	16	2 !	5	0	2	30.21%
33	Secured by mortgages on immovable property	469	63	18	(1	2	9.46%	468	59 2	4 0	1	. 3	10.689	476 4	5 29	O	1	3	11.39%
34	of which: SME	45	43	1	(1	C	22.11%	46	40	4 0	1	. 1	. 21.229	6 58 2	5	6	1	1	20.38%
35	Items associated with particularly high risk	0	0	0	(0	C	0.00%	(0	0	0	0	0.009	% 0	0	0	0	0	0.00%
36	Covered bonds	0	0	0	(0	C	0.00%	(0	0 0	0	0	0.009	6 0) (0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	C	0.00%		0	0 0	0	0	0.009	6 0		0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	(0	C	0.00%	(0	0 0	0	0	0.009	6 0	0	0	0	0	0.00%
39	Equity	0	0	0	(0	C	0.00%	(0	0 0	0	0	0.009	6 0		0	0	0	0.00%
40	Securitisation																			
41	Other exposures	1,196	1	4	(0	1	36.51%	1,196	1	4 0	0	1	36.519 33.219	/6 1,196	1	ł C	0	1	36.51% 32.06%
42	Standardised Total	4.497	837	463	12	23	166	35.76%	4.384	823 590	7	20	196	33 210	6 4.417 70	676	.l	12	217	32 060

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
owN um	(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	e Stage 3 exposure	Stock of provisions for Stage 1 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	e Stage 3 exposur	Stock of 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) (0.00%	0		0 0	(0 0	0	0.00%	0	0	0		0	0.00%
44	Central governments		0 0	0	0	(40.00%	0		0	(0	0	40.00%	0	0	0)	0	40.00%
45	Regional governments or local authorities		0 0	0	0		0.00%	0		0	(0	0	0.00%	0	0	0		0	0.00%
46	Public sector entities		0 0	0	0	(0.00%	0		0	(0	0	0.00%	0	0	0		J 0	0.00%
47	Multilateral Development Banks		0 0	0	0		0.00%	0		0	(0	0	0.00%	0	0	0)	0 (ر	0.00%
48	International Organisations		0 0	0	0) (0.00%	0		0	(0 0	0	0.00%	9	0	0)	J 0	0.00%
49	Institutions		1 0 0	0	0	(19.80%	1		0	(0 0	0	19.80%	- I	0	0)	J 0	19.80%
50	Corporates	508	8 45 23	3	3	1	29.84%	486	5	33	3	2 1	10	29.98%	476	59 4	1		12	29.82%
51	of which: SME	339	9 15 5	2	2 1	1 2	35.07%	326	2	.0 13	3	1	5	34.97%	318	24 1	8 1		1 6	35.24%
52	Retail		1 1 0	0	0		60.32%	2		1 0	(0	0	54.36%	2	0	0)	0 (50.54%
FRANCE	of which: SME		0 0	0	0) (0.00%	0		0	(0 0	0	0.00%	0	0	0)	J 0	0.00%
54	Secured by mortgages on immovable property	89	9 6 2	1	. 0) 1	34.99%	85		7 4	}	0 0	1	34.93%	82	8	6 0)	2	35.17%
55	of which: SME	89	9 6 2	1	. 0) 1	34.99%	85		7 4	}	0 0	1	34.93%	82	8	6 0)	2	35.17%
56	Items associated with particularly high risk		0 0	0	0) (0.00%	0		0	(0	0	0.00%	0	0	0)	J 0	0.00%
57	Covered bonds		0 0	0	0) (0.00%	0		0	(0	0	0.00%	0	0	0)) 0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	0	0		0.00%	0		0	(0	0	0.00%	0	0	0		J 0	0.00%
59	Collective investments undertakings (CIU)		0 0	0	0	(0.00%	0		0 0)	0 0	0	0.00%	0	0	0 0)	J O	0.00%
60			0 0	0	0	(0.00%	0		0 0)	0 0	0	0.00%	0	0	0 0)	J O	0.00%
61	Equity Securitisation																			
62	Other exposures		0 0	0	0		0.00%	0		0 0)	0 0	0	0.00%		0	0 0)	J 0	0.00%
63	Standardised Total	600	51 24	3	1	. 7	30.38%	573	6	5 37	2	2 2	11	30.64%	561 6	7 4	7 2	2	4 14	0.00% 30.56%

										Adverse Scenario								
				31/12/2021						31/12/2022					31/12/2023			
RowN um	(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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of visions for e 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	C	0 0	0	0	(0.00%	0	0 0	C	0	0.00%	0	0 0		0	0	0.00%
65	Central governments	C	0 0	0	0	(0.00%	0	0 0	C	0	0.00%	0	0 0		0	0	0.00%
66	Regional governments or local authorities	C	0 0	0	0		0.00%	0	0 0	0	0	0.00%	0	0 0		0	0	0.00%
67	Public sector entities	C	0 0	0	0	(0.00%	0	0 0	0	0	0.00%	0	0 0		0	0	0.00%
68	Multilateral Development Banks	C	0 0	0	0	(0.00%	0	0 0	0	0	0.00%	0	0 0		0	0	0.00%
69	International Organisations	(0 0	0	0	(0.00%	0	0 0	0	0	0.00%	0	0 0		0	0	0.00%
70	Institutions	41/	7 4 3	1	0		1 39.45%	412	/ 5	0	0	39.45%	408	8 /		1	3	39.45%
71	Corporates	281	1 /2 11	1	3		3 27.40%	2/4	70 20		. 2	28.74%	2/6	02 2/		2	8	28.46%
72	of which: SME	96	5	1	2	4	2 39.72%	100	3/ 12		2	39.01%	105	28 15			6	38.99%
1 INITED KINCDOM	Retail	2		0	0		0 54.28%	2	1 0	0		0 48.38%	2	0 0		0	0	44.87%
UNITED KINGDOM	of which: SME	C		0	0		63.80%	0	0 0	0		64.09%	0	0 0		0	0	0.28%
75	Secured by mortgages on immovable property	C		0	0		0.00%	0	0 0	0		0.00%	0	0 0		0	0	0.00%
77	of which: SME	<u></u>		0	0		0.00%	0	0 0	0		0.00%	U	0 0			0	0.00%
70	Items associated with particularly high risk Covered bonds	0		0	0		0.00%	0	0 0	0		0.00%	0	0 0			0	0.00%
70				0	0		0.0070		0 0			0.0070	0	0 0			0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	U		0	0		0.00%	0	0 0	0		0.00%	0	0 0			0	0.00%
80	Collective investments undertakings (CIU)	<u> </u>		0	0	(0.00%		0 0	0		0.00%	U	0 0			0	0.00%
01	Equity Securitisation	U	0 0	U	0		0.00%	U	0 0	U	, U	0.00%	U	0) U	U	0.00%
02				0	0		0.00%	0	0 0			0.00%	0	0 0			0	0.00%
03	Other exposures	700	79 12	2	0		4 29.88%	690	77 75	1	3	30.96%	686	0 24		7 0	11	30.86%
84	Standardised Total	700	70 13		3	_	4 29.00%	699	// 25	1	. 4	30.96%	000	U 34		.	11	30.00%

	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			
RowN um	(mln EUR,		exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e 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%	C) C	0 (0 (0 (0.00%	6	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0 0	0.00%	C	C	0	0	0 ()	0.00%	6	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0 0	0.00%	C	C	0	0	0 ()	0.00%	6	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0 0	0.00%	C	C	0	0	0 ()	0.00%	o (0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0 0	0.00%		C	0	0	0 ()	0.00%	6	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0 0	0.00%	C	0	0 (0	0 (0.00%	6 (0	0	0	0	0	0.00%
91	Institutions	41	0	0	0	0 0	33.13%	41	. C	0 (0	0 (33.13%	6 40	0	0	0	0	0	33.13%
92	Corporates	11	1	0	0	0 0	15.92%	10	2	2 (0	0 (16.11%		2	0	0	0	0	16.20%
93	of which: SME	0	0	0	0	0 0	0.00%	C	C	0 (0	0 ()	0.00%		0	0	0	0	0	0.00%
94	Retail	0	0	0	0	0 0	83.26%	C	0	0 (0	0 (79.56%		0	0	0	0	0	76.60%
95 UNITED STATES	of which: SME	0	0	0	0	0 0	0.00%	C	C	0	0	0 (0.00%		0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	0	0	0	0	0 0	0.00%	C	0	0	0	0 ()	0.00%	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0 (0.00%	C	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	0.00%	C			0	0		0.00%	(0)	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0 0	0.00%	C	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%	C	0	0	0	0 ()	0.00%		0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0 0	0.00%	C	O C) (0	0 ()	0.00%	•	0	0	0	0	0	0.00%
102	Equity Securitisation	0	0	U	U	0 0	0.00%	C	C) (U	0 ()	0.00%	o (0	0	0	0	0	0.00%
103							2.000							0.000	(1						0.000
104	Other exposures	0	0	0	0	U C	0.00%	C) <u> </u>) (0	0 ()	0.00%	o (0	0	0	0	0	0.00%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, ^{-c}	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex	of s for Stage 3 expo	tio - sure Stage 1	1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	0	0		0.00%	0		0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	Central governments	5	3 2 0	C	0		40.00%	52		3 0	0	0	0 40	.00%	51 4	4	0	0	0 0	40.00%
	Regional governments or local authorities		0 0	C	0		0.00%	0		0 0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	Public sector entities		0 0	C	0) (0.00%	0		0 0	0	0	0 0	.00%	0 0	0	0	0	0 0	0.00%
	Multilateral Development Banks		0 0	C	0		0.00%	0		0 0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	International Organisations		0 0	C	0		0.00%	0		0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	Institutions	1,23	1 10 7	2	2 1	1	32.81%	1,216	1	.6 16	5	2 1	5 32	.81%	1,204 21	1 2	4	1	1	32.81%
	Corporates	52	0 49 24	1	1	1	26.78%	497	6	32	2	. 1	8 25	.69%	488 65	5 4	0	1	1	24.84%
	of which: SME	19	0 8 2	1	1		33.49%	187		8 5	5	. 0	2 33	.37%	184	9	7	0	0	33.69%
	Retail	3	4 22 3	0	0		29.86%	40	1	5 4	0	0	1 30	.51%	44 11	1	5	0	0	30.58%
GERMANY	of which: SME		0 0	C	0		0.00%	0		0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	Secured by mortgages on immovable property		0 0	C	0		0.00%	0		0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	of which: SME		0 0	C	0		0.00%	0		0	0	0	0	.00%	0 0	0	0	0	0	0.00%
	Items associated with particularly high risk		0 0	C	0		0.00%	0		0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	Covered bonds		0 0	0	0		0.00%	0		0	0	0	0 0	.00%	0 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0 0				0.00%	0		0 0	0	0	0 0	.00%	0 0	0	0	0	0 0	0.00%
	Collective investments undertakings (CIU)		0 0 0	0	0		0.00%	0		0 0	0	0	0 0	.00%	0 0	0	0	0	0 0	0.00%
	Equity Securitisation		0 0	C	O C		0.00%	0		0 0	0	0	0 0	.00%	0 0	0	0	0	0 (0.00%
	Securitisation																			
	Other exposures		0 0 0	C	O C		0.00%	0		0 0	0	0		.00%	0 0	0	0	0	0 (0.00%
	Standardised Total	1,839	9 83 34	4	1 2	2 10	28.32%	1,805	9:	9 52	. 3	2	15 28.	27%	1,787 101	L 68	8	2	3 19	28.06%

										Adverse Scenario						
					31/12/2021					31/12/2022			31/12/2	023		
Ro u	owN im	(mln EUR, ^o	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure		Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expose	Stock of r provisions for ure Stage 3 exposure	re Stage 1 exposure Stage 2 exposure Stage			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	27	Central banks	0	0 (0	0	0.00%	(0 0	0	0 0 0.00	0 0	0	0 0	0	0.00%
1	28	Central governments	0	0 () (0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
1	29	Regional governments or local authorities	0	0 (0	0.00%	(0	0 0.00	0 0	0	0 0	0	0.00%
1	30	Public sector entities	0	0 (0	0.00%	(0	0 0.00	0 0	0	0 0	0	0.00%
1	31	Multilateral Development Banks	0	0 (0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
1	32	International Organisations	0	0 () (0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
	33	Institutions	0	0 () (0	0.00%	204	0 0	0	0 0.00	J% 0 0	0	0 0	0	0.00%
	34	Corporates	21/	28	(0	3 41.49%	201	41 11	0	0 4 33.24	.70	14	0 1	4	28.70% 26.96%
	35	of which: SME	2	0 (0	0 27.01%	4	0 0	0	0 0 26.85	2 0	0	0 0	0	26.96% 54.56%
	36	Retail	3	2		0	0 60./3%	3		0	0 0 57.02	2% 4 1	1	0 0	0	54.56%
1	37 BELGIUM	of which: SME	U	0 (0	0.00%	(U U	0	0 0.00	0 0	0	0 0	0	0.00%
1	38	Secured by mortgages on immovable property	0	0 (0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
	39	of which: SME	0	0 (0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
	40	Items associated with particularly high risk	U	0 (0	0.00%	(0	0 0.00	0 0	0	0 0	0	0.00%
1	41	Covered bonds	U	0 (0	0.00%	C	0 0	0	0 0.00	0 0	0	0 0	0	0.00%
1	42	Claims on institutions and corporates with a ST credit assessment	0	0 ((0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
1	43	Collective investments undertakings (CIU)	0	0 (0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
1	44	Equity Securitisation	0	0 () (0	0.00%	(0 0	0	0 0 0.00	0 0	0	0 0	0	0.00%
1	45															
1	46	Other exposures	0	0 (0	0	0.00%	(0 0	0	0 0.00	0 0	0	0 0	0	0.00%
1	47	Standardised Total	220	30 8	3 0	0	3 43.25%	204	42 11	ս 0	1 4 34.98	% 199 44	15	0 1	5	30.27%

										Adverse Scenario									
				31/12/2021						31/12/2022						31/12/2023			
RowN um	(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of S provisions for prove Stage 2 exposure Stage	cock of isions for 3 exposure	overage Ratio - age 3 exposure
148	Central banks	C	0 0	0	(0 (0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
149	Central governments	C	0 0	0	(0 (0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
150	Regional governments or local authorities	C	0 0	0	(0 (0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
151	Public sector entities	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
152	Multilateral Development Banks	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
153	International Organisations	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
154	Institutions	6	5 0 0	0	(0	0 42.98%	6	0 0	0	0	0	42.98%	6	0	0	0	0	42.98%
155	Corporates	3	0 0	0	(0 (16.45%	3	0 0	0	0	0	16.93%	3	0	0	0	0	16.52%
156	of which: SME	C	0 0	0	(0 (25.70%	C	0 0	0	0	0	30.39%	0	0	0	0	0	31.13%
157	Retail	C	0 0	0	(0 (35.48%	C	0 0	0	0	0	34.95%	0	0	0	0	0	33.83%
LUXEMBOURG	of which: SME	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
159	Secured by mortgages on immovable property	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
160	of which: SME	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
161	Items associated with particularly high risk	C	0 0	0	(0 (0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
162	Covered bonds	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
165	Equity	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
166	Securitisation																		
167	Other exposures	C	0 0	0	(0	0.00%	C	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
168	Standardised Total	10	0 0	0			33.09%	9	0 0	0	0	0	30.99%	9	0	0	0	0	29.91%



	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	
owN um	(mln EUR, ^o		Stock of provisions fo Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 ex	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
169	Central banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0% 0	0 0	0 0.00%
170	Central governments	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0 ′	0 0.00%
171	Regional governments or local authorities	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0 ′	0 0.00%
172	Public sector entities	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0 ′	0 0.00%
173	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0 ′	0 0.00%
174	International Organisations	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0	0 0.00%
175	Institutions	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0	0 0.00%
176	Corporates	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
177	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
178	Retail Retail	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
MARSHALL ISLANDS	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
180	Secured by mortgages on immovable property	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
181	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
182	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%
183	Covered bonds	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%	0 0	0	0 0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0	0 0.00%
185	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0	0 0.00%
186	Equity	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0	0 0.00%
187	Securitisation										
188	Other exposures	0	0 0	0 0	0.00%	0 0	0	0 0.00%	0 0	0 0	0 0.00%

										Adverse Scena	rio							
				31/12/2021						31/12/2022	2				31/12/2023			
RowN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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	Stock of provisions for Stage 1 expos	Stock of Stock or provisions for provisio ure Stage 2 exposure Stage 3 ex	of Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
190	Central banks		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	J 0.00%
191	Central governments		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	<u>)</u> 0.00%
192	Regional governments or local authorities		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	<u>)</u> 0.00%
193	Public sector entities		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	J 0.00%
194	Multilateral Development Banks		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	0.00%
195	International Organisations		0 0	0		0	0.00%	0	(0	0 0	0.0	0	0	0	(0	0.00%
196	Institutions	23	0 0	0	(0	43.00%	23	(0	0 0	0 43.0	23	0	0	(0	0 43.00%
197	Corporates		5 0 0	0)	0	14.68%	6	1	1 0	0 0	0 14.6	7% 5	1	0 0	(0	0 14.66%
198	of which: SME		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	<u>) 0.00%</u>
199	Retail		1 0 0	0)	0	41.62%	1	(0	0 0	0 43.6	3% 1	0	0 0	(0	J 42.98%
SWITZERLAND	of which: SME		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	J 0.00%
201	Secured by mortgages on immovable property		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0 0	(0	J 0.00%
202	of which: SME		0 0	0		0	0.00%	0	(0	0 0	0.0	0	0	0	(0	J 0.00%
203	Items associated with particularly high risk		0 0	0		0	0.00%	0	(0	0 0	0.0	0	0	0	(ر (J 0.00%
204	Covered bonds		0 0	0)	0	0.00%	0	(0	0 0	0.0	0	0	0	(<u>ر</u>	0.00%
205	Claims on institutions and corporates with a ST credit assessment		0 0	0	(0	0.00%	0	(0	0 0	0.0	0	0	0	(ر (0.00%
206	Collective investments undertakings (CIU)		0 0	0	(0 (0.00%	0	(0 0	0 0	0.0	0	0	0 0	(ي آد	0.00%
207	Equity		0 0	0		0	0.00%	0	(0	0 0	0.0	0	0	0 0	(ي ر	0.00%
208	Securitisation																	
209	Other exposures		0 0	0		0 (0.00%	0	(0 0	0 0	0.0	3 / 0	0	0 0	(ي ر	J 0.00%
210	Standardised Total	30	0 1 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			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposu	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	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposi
	Central banks		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0 () (0	((0 0.
	Central governments		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0 () (0	(0.
	Regional governments or local authorities		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0 () (0	(0.0
	Public sector entities		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0.
	Multilateral Development Banks		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0.0
	International Organisations		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0.0
	Institutions		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0
	Corporates		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0.
	of which: SME		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0.
	Retail		0	(0	0	0	0	0 37.97%	0	C	0	0	0	C	37.47%		0		0	(0 36
NORWAY	of which: SME		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0
	Secured by mortgages on immovable property		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0
	of which: SME		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0
	Items associated with particularly high risk		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0
	Covered bonds		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	(0 0.
	Claims on institutions and corporates with a ST credit assessment		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0	(0	((0 0.
	Collective investments undertakings (CIU)		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0 () (0	(0 0.
	Equity		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0 () (0	(0 0.
	Securitisation																						
	Other exposures		0	(0	0	0	0	0.00%	0	C	0	0	0	C	0.00%		0 ((0	(0 0
	Standardised Total		0	0	0	0	0		37.97%	0	0	0	0	0	0	37.47%		0 (0	0		0 36.5

	EBA EUROPEAN BANKING AUTHORITY							2021 EU	U-wide \$		Fest: Cre AMRO Bank		k COVID)-19 IRE	3		
				1	2	3	4	5	6	7	8	9	10	11	12	13	14
										Morato	ria - Actual						
											.2/2020						
				Exposu	re values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Rov Nun	w m		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates		11,872	2	0 4,950)	0 8,313	3 8,310	2,89	3 2,893	667	7 667	7 13	72	. 138	20.67%
5		Corporates - Of Which: Specialised Lending				,		,	,	,	,						
6		Corporates - Of Which: SME															
7		Retail		4,273	3	0 1,155		0 2,735	5 2,735	1,42	2 1,422	116	6 116	5	46	31	26.82%
8		Retail - Secured on real estate property		·		,		·	·	·							
9	APNIAMDO Pank NIV																
10	ABN AMRO Bank N.V.	Retail - Secured on real estate property - Of Which: non-SME		3	3	0 1		0 2	2 2		1 1	(0 ((0	ſ) -
11		Retail - Qualifying Revolving															
12		Retail - Other Retail															
13		Retail - Other Retail - Of Which: SME															
14	9	Retail - Other Retail - Of Which: non-SME															
15		Equity															
11 12 13 14 15 16		Securitisation															
17		Other non-credit obligation assets															
18		IRB TOTAL		16,167	7	6,111		0 11,070	11,067	4,31	5 4,315	782	782	20	118	169	21.58%
										Morato	ria - Actual						
											.2/2020						
										31/1	.2/2020						
	<u></u>			Exposu	re values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Rov Nun	w m		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
19		Central banks															
20		Central governments															
21		Institutions															

								31/12	2/2020						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num	(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19	Central banks														
20	Central governments														
21	Institutions														
22	Corporates	11,441	(0 4,500		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		2,729	2,729	1,418	1,418	116	116	7	46	31	1 26.85%
26	Retail - Secured on real estate property														
NETHEDI AND	Retail - Secured on real estate property - Of Which: SME														
NETHERLANI	Retail - Secured on real estate property - Of Which: non-SME	3	(0 1		2	2	1	1	0	C	C	C) () -
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	(5,659		10,838	10,838	4,160	4,160	726	726	19	116	151	L 20.79%

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		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 () :	2 2		0 0	(0	0	0	0	-
44		Retail - Secured on real estate property														
45	FRANCE	Retail - Secured on real estate property - Of Which: SME														
46	FRANCE	Retail - Secured on real estate property - Of Which: non-SME		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			2		1 1	(0	0	0	0	-

								Morator	ia - Actual						
								31/1	2/2020						
		Exposu	re values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio · Stage 3
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55	Central banks														
56	Central governments														
57	Institutions					.=-	.=-								
58	Corporates	329		0 419	C	170	170	110	110	49	9 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	-
62	Retail - Secured on real estate property														
63 UNITED KINGDO	Retail - Secured on real estate property - Of Which: SME														
64 UNITED KINGDO	Retail Secured of real estate property of Whieri Hoff Shie	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		419	0	170	170	111	. 111	49	49	1	2	16	31.96%

									Morator	ia - Actual						
									31/1	2/2020						
			Exposul	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates	1		0	0		1	(0	(0	0	0	0) -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	C	0	0		0 0	(0	(0	0	0	0) -
80		Retail - Secured on real estate property														
81	UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
82	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	C	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 Securitisation														
88																
89		Other non-credit obligation assets														
90		IRB TOTAL	1	0	0	0		1 1	0	0		0	0	0	0	-

								Morator	ia - Actual						
								31/1	2/2020						
		Exposur	re values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
tow lum	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91	Central banks														
92	Central governments														<u> </u>
93	Institutions														
94	Corporates	35	(15	0	12	2 12	23	3 23		0 0	0	0	(<u>) - </u>
95	Corporates - Of Which: Specialised Lending														
96	Corporates - Of Which: SME														
97	Retail	1	(0	0		0 0		1 1	(0 0	0	0	(33.219
98	Retail - Secured on real estate property														
99 GERMAN	Retail - Secured on real estate property - Of Which: SME														
100 GLKMAN	Retail Secured of real estate property of Which horising	0	(0	0	(0 0	(0	(0 0	0	0	(J -
101	Retail - Qualifying Revolving														
102	Retail - Other Retail														4
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	[) 15	0	12	2 12	24	1 24	(0	0	0		33.219

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								ABN	I AMRO Bank	N.V.					
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
								Morato	ria - Actual						
								31/:	12/2020						
		Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		5	0	2 0		0 0		5 5		0 (0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		3	0	1 0		2		1		0	0	0	0	66.119
	Retail - Secured on real estate property														
BELGIUM	Retail - Secured on real estate property - Of Which: SME														
DEFOIOIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 0		0 0		0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
			0	ΛI -			<u> </u>				Λ <u> </u>	\			CC 110

									Morator	ia - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		1	0	()	0	1	1	(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'	-
134		Retail - Secured on real estate property														
135	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
136	LUXLIMBOUKG	Retail - Secured on real estate property - Of Which: non-SME		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	1	1	C	0	0	0	0	-

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		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	-
152		Retail - Secured on real estate property														
153	MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: SME														
154	MAKSHALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		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			OI	0		0		0	0	0	0	-

									Morator	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, ^o	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		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	() -
170		Retail - Secured on real estate property														
171	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														
172	SWITZLINLAIND	Retail - Secured on real estate property - Of Which: non-SME		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	C) -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	C	0	0	(0	(0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	C	0	0	(0	(0	0	0	0	-
188		Retail - Secured on real estate property														
189	NORWAY	Retail - Secured on real estate property - Of Which: SME														
190	NORWAI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	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	-

	BA EUROPEAN BANKING AUTHORITY			15	16			J-wide S		est: Cro					26	27	20
				15	16	17	18	19	20		22 antees - Actual 2/2020	23	24	25	26	27	28
				Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ration
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
2 3 4		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		356		0 66	0	93	78	258	8 210		6 1	(2	1 10.42
6 7 8		Corporates - Of Which: SME Retail Retail - Secured on real estate property		203 24 1		0 21 0 6 0 0	0 0	65 23 1	55 21 1	13	5 111 1 1 0 0		3 1 0 0	() () () (0 13.04 0 0.00 0 -
9 10 11	ABN AMRO Bank N.V.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1 0 0		0 0 0	0	1 0 0	0 0		0 0 0		0 0 0	(0 (0 - 0 - 0 - 0 0 -
12 13 14 15		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		23		0 6	0	22 22 0	20 20 0		1 1 1 1 0 0		0 0 0 0	() (0 0.00 0 0.00 0 -
16 17 18		Securitisation Other non-credit obligation assets IRB TOTAL		381		0 73	0	116	99	258	3 210		6 1	C		2 1	1 9.69
			1							Public guara	antees - Actual						
				Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	Stone 2	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20 21		Central banks Central governments Institutions		171		0 43				100	122						10.20
22 23 24		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		171		0 42	0	23	21	16.	2 132		2 1			2	0 19.29 0 0.00
26 27 28	NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		27		0 0	0	0	21				0 0			0	0.00
29 30		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0				0	0								
32 33 34		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
35 36		Other non-credit obligation assets IRB TOTAL		195	(0 48	0	30	27	163	3 133		2 1	C		2 (15.56
			I								antees - Actual						
				Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for		Coverage Ration
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39 40		Central governments Institutions Corporates		167		0 20	0	67	56	9(6 77		4 C	()	0 1	0 6.39
41 42 43		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0 0	0	0	0		0 0		0 0	(0 (0 -
44 45 46	FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0		0 0	0	0	0		0 0		0 0	(0 (0 -
48 49 50		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
51 52 53		Equity Securitisation Other non-credit obligation assets															
54		IRB TOTAL		167		0 20	0	67	56			4	4 0	C		0	6.39
									Stage 1		antees - Actual 2/2020 Stage 2		Stage 3				
Row			(mln EUR, %)	Exposur A-IRB	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
55 56 57		Central banks Central governments Institutions	THIN LOIK, 70)						amount		amount		amount				
58 59 60		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0 0	0	0	0		0 0		0 0	() (0 -
62 63 64	UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0	0		0 0		0 0			0 (0 -
65 66 67		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
68 69 70 71		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															
72		IRB TOTAL		0	(0	0	0	0	(0	(0	C) 0	0 -
			ŀ						Stage 1		antees - Actual 2/2020 Stage 2		Stage 3				
Row			() = ()	A IDD	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
73 74 75		Central banks Central governments Institutions	(mln EUR, %)						amount		amount		amount	ехрозите	exposure	exposure	
76 77 78		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0 0	0	0	0		0 0		0 0	() (0 -
79 80 81	UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0	0		0 0		0 0	(0	0 -
83 84 85		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0					0								
86 87 88		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
90		Other non-credit obligation assets IRB TOTAL		0		0 0	0	0	0		0		0 0	C) (0 -
											antees - Actual 2/2020						
Row				Exposur			ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Stage 3
Num 91 92		Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
93 94 95		Institutions Corporates Corporates - Of Which: Specialised Lending		0		0 0	0	0	0		0 0		0 0	() (0 -
96 97 98 99	CEDMANN	Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0	0		0 0		0 0	() (0 -
100 101 102	GERMANY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0		0 0	0	0	0		0 0		0 0	() (0 -
103 104 105 106		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
107 108		Other non-credit obligation assets IRB TOTAL		0		0 0	0	0	0		0		0	C) (0 -

EUROPEAN RANKING

BA BANKING AUTHORITY		r							AMRO Ban	k N.V.						
			15	16	17	18	19	20		22 antees - Actual 2/2020	23	24	25	26	27	28
		() EUD	Λ_TDR	ire values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage
	Central banks Central governments	(mln EUR, %)						amount		amount		amount	ехрозите	ехрозите	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		1'	9	0	4	0 1	9 15		0 0	() (0	0	0	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0	0	0	0 0		0 0	() (0	0	0	0 -
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0		0 0	() (0	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		19	9	0	1	0 19	9 15		0	(D	0	0	0 -
									Public guara	antees - Actual						
			Exposu	ıre values	Risk expos	sure amounts	Т	Stage 1 exposure, of		2/2020 Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverag
		(mln EUR,%)	Λ_TDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	r Stag expo
	Central banks Central governments Institutions							aniount		amount		amount				
	Corporates Corporates - Of Which: Specialised Lending		-	0	0	0	0	0 0		0 0	(0	0	0	0 -
	Corporates - Of Which: SME Retail Potail - Secured on real estate property			0	0	0	0	0 0		0 0	() (0	0	0	0 -
LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(0	0	0	0	0 0		0 0			0	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL			0	0		0 (0		0			0	0	0	0 -
		ı							Public quar	antees - Actual						
								Stage 1		2/2020 Stage 2		Stage 3				
				ire values		sure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stat
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount	·	guaranteed amount		guaranteed amount	exposure	exposure	exposure	ехро
	Central governments Institutions Corporates			0	0	0	0	0 0		0 0			0	0	0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0		0							0	0	
MARSHALL ISLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME							5		5						
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0		0			0	0	0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Securitisation Other non-credit obligation assets															
	IRB TOTAL			0	0 (0	0	0 0		0		0 (0	0	0	0 -
										nntees - Actual 2/2020						
			Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage r Stag
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Institutions Corporates			0	0	1	0	1 0		2 0			1	0	0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							5								
CW/ITZEDLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0		0			0	0	0	0 -
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0		0 0	() (0	0	0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL			D C	0		0	0		0	(0	0	0 -
										antees - Actual 2/2020						
		•	Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	Control boules	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0		0	0		0			0	0	0	0 -
	Retail - Secured on real estate property			0	0)	0	0		0 0	() ()	0	0	0 -
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0	() (0	0	0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets													0	0	

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY								•	2021 EC	J-wide S		AMRO Bank		COAID								
		29	30	31	32	33	34	35	36	37	38 Morat	39 oria - Baseline Sc	40 enario	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of	O DO DO				31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	S
Row	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2	Central banks Central governments	76)			Схрозатс	Схрозите	СХРОЗСІС					ехрозите	Схрозигс	СХРОЭЦІС					CXPOSUIC	Схрозите	Схрозиге	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	7,20	3,84	820	11	44	164	19.97%	6,692	4,179	1,002	10	51	193	19.26%	6,550	4,129	1,19	10	55	223	18.72%
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property	3,09	94 88	5 293	15	34	77	26.25%	2,661	1,180	432	7	39	108	25.05%	2,756	980	53	7 7	30	131	24.41%
ABN AMRO Bank N.V			2	L (0	0	0	3.95%	2	1	0	0	0	0	3.92%	2	1		0	0	0	3.81%
12 13	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
15 16	Equity Securitisation																					
17	Other non-credit obligation assets IRB TOTAL	10,319	9 4,73	1,113	26	78	237	21.26%	9,374	5,359	1,434	17	90	297	20.73%	9,327	5,109	1,73	. 17	86	351	20.25%
					24/42/2024						Morat	oria - Baseline Sc	enario						24/42/2022			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																					
22 23	Corporates Corporates - Of Which: Specialised Lending	6,99	3,69	1 753	10	42	144	19.13%	6,477	4,040	925	10	49	172	18.57%	6,333	4,000	1,10	9	54	201	18.13%
24 25 26	Corporates - Of Which: SME Retail Retail - Secured on real estate property	3,08	35 88	1 293	15	34	77	26.26%	2,652	1,178	432	7	39	108	25.06%	2,747	979	53	7 7	30	131	24.42%
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		2	L (0	0	0	3.91%	2	1	0	0	0	0	3.88%	2	1		0	0	0	3.76%
30 31	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
32 33 34	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
35 36	Other non-credit obligation assets IRB TOTAL	10,10	1 4,57	3 1,046	25	76	217	20.74%	9,150	5,218	1,357	16	88	276	20.34%	9,101	4,979	1,64	16	84	328	19.94%
											Morat	oria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of	Course				31/12/2022 Stock of	Stock of	Stock of	Covers				31/12/2023 Stock of	Stock of	Stock of	Coverage
Row	(rela EUD	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37 38	(mln EUR, Central banks Central governments	%)			ехрозите	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
39 40	Institutions Corporates		0) (0	0	0	25.58%	0	0	0	0	0	0	25.62%	0	0		0	0	0	25.61%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		3		0	0	0	17.42%	3	0	0	0	0	0	17.91%	3	0		0	0	0	17.96%
44 45 46 FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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	-
47 48	Retail - Qualifying Revolving Retail - Other Retail						J				3		0	3		3					J	
50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
52	Securitisation																					
53 54	Other non-credit obligation assets IRB TOTAL		3		0	0	0	19.37%	3	0	0	0	0	0	19.36%	3	0		0 0	0	0	19.12%
53 54	Other non-credit obligation assets IRB TOTAL		3		0	0	0	19.37%	3	0	0 Morat	O	0	0	19.36%	3	0		0	0	0	19.12%
53 54			3		31/12/2021	0	0	19.37%	3	0	0 Morat	0 oria - Baseline Sc 31/12/2022		0	19.36%	3	0		31/12/2023	0	0	19.12%
53 54 Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	19.37% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Morate Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	19.36% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	19.12% Coverage Ratio - Stage 3
80w Num	IRB TOTAL (mln EUR,	exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of	Stock of		19.36% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of			
Row Num 55 56 57 58	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.38%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED KINGDOM	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 27.38%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 29.20% 30.21%	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	27.38% 29.79%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure 55 12	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 29.20% 30.21%	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	27.38% 29.79%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 29.20% 30.21%	Stage 1 exposure 147 0	0	Stage 3 exposure 67 0	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	27.38% 29.79%	Stage 1 exposure 146 0	0	7	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	29.20% 30.21% 9.04%	0	0	Stage 3 exposure 67 0	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc	Stock of provisions for Stage 2 exposure	provisions for Stage 3	27.38% 29.79% 8.56%	146 0	0	7	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	26.12% 29.60% 8.01%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %)	exposure 15 12 0 0 5 120	exposure 5 58 0 (0) 1 (0) 5 58	Stock of provisions for Stage 1 exposure 1 0 1 31/12/2021 Stock of	provisions for Stage 2 exposure	provisions for Stage 3 exposure 17 0 17	29.20% 30.21% 9.04% 29.20%	147 0 0	116 0 0	Stage 3 exposure 67 0 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure 1 0 0 1 cenario	stage 3 exposure 18 0 18 18	27.38% 29.79% 8.56% 27.38%	146 0	109 0	7	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 31/12/2023 Stock of	provisions for Stage 2 exposure 1 0 1 Stock of	provisions for Stage 3 exposure 19 0 19 19 Stock of	26.12% 29.60% 8.01% 26.12%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	exposure %) 14: Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	29.20% 30.21% 9.04%	0	0	Stage 3 exposure 67 0	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022	Stock of provisions for Stage 2 exposure 1 0 0 1 cenario	stage 3 exposure 18 0 18	27.38% 29.79% 8.56% 27.38%	146 0	0	7	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 1 0 0 1	provisions for Stage 3 exposure 19 0 0 19	26.12% 29.60% 8.01%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	29.20% 30.21% 9.04% 29.20% 29.20% Coverage Ratio-Stage 3	147 0 0	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 Stock of provisions for Stage 2	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio-Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Cecuritisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	29.20% 30.21% 9.04% 29.20% 29.20% Coverage Ratio-Stage 3	147 0 0	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 Stock of provisions for Stage 2	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio-Stage 3
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% 29.20% coverage Ratio-Stage 3 exposure	147 0 0	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 Stock of provisions for Stage 2	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% Coverage Ratio-Stage 3 exposure	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio-Stage 3 exposure
Row Num 555 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 UNITED STATES 83	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio-Stage 3 exposure 24.07%	147 0 0	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 Stock of provisions for Stage 2	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% Coverage Ratio-Stage 3 exposure	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio-Stage 3 exposure 24.07%	147 0 0	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 Stock of provisions for Stage 2	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% Coverage Ratio-Stage 3 exposure	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	Stage 3	147 0 0	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 Stock of provisions for Stage 2	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% 27.38% 27.38% 27.38% 27.38%	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% Coverage Ratio-Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	(min EUR, Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio-Stage 3 exposure 24.07%	147 0 0	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure 0 0 0 0 oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 Stock of provisions for Stage 2	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% Coverage Ratio-Stage 3 exposure	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %) 14: Stage 1 exposure	exposure 15 12 0	exposure 58 58 58 58 58	Stock of provisions for Stage 1 exposure 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	stage 3 exposure 17 0 17 17 Stock of provisions for Stage 3	Stage 3	147 0 0	116 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 1 0 1 0 0 1 0 0 1 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure 1 1 Contact of provisions for Stage 2 exposure 0 0 0 0 0 0 0	stage 3 exposure 18 0 18 Stock of provisions for Stage 3	27.38% 29.79% 8.56% 27.38% 27.38% 27.38% 27.38% 27.38%	146 0 146 Stage 1	109 0	74 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% Coverage Ratio-Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %) 14: Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% 29.20% 29.20% 29.30% 24.07% 24.07% 24.07% 24.20%	147 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 1 Contact of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 18 0 0 18 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% 27.38% 27.38% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48%	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 19 19 Stock of provisions for Stage 3 exposure 0 0 0 0	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30% - 24.62%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0	Stage 3	147 0 147 147 Stage 1 exposure	116 0 0	Stage 3 exposure 67 Morate Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O Stage 1 exposure	Stock of provisions for Stage 2 exposure 1 Control Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0	27.38% 29.79% 8.56% 27.38% 27.38% 27.38% 27.38% 27.38% 24.30% 24.48%	146 0 146 146 Stage 1 exposure	109 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30% - 24.62%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central corporates - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME	exposure %) 14 Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 29.20% 30.21% 9.04% 9.04% 29.20% Coverage Ratio-Stage 3 exposure 24.07% 24.20% Coverage Ratio-Stage 3 exposure	147 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure O O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 1 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate prope	exposure %) 14 Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 29.20% 30.21% 9.04% 9.04% 29.20% Coverage Ratio - Stage 3 exposure 24.07% 24.07% 24.20% Coverage Ratio - Stage 3 exposure	147 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure O O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 1 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% 27.38% 27.38% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48%	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30% - 24.62%
Row Num Points Num Points	Central banks Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sME Retail - Secured on real estate property - Of Which: SME	exposure %) 14 Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 29.20% 30.21% 9.04% 9.04% 29.20% Coverage Ratio-Stage 3 exposure 24.07% 24.20% Coverage Ratio-Stage 3 exposure	147 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure O O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 1 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Secialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: SME Retail - Other Retail	exposure %) 14 Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 29.20% 30.21% 9.04% 9.04% 29.20% Coverage Ratio - Stage 3 exposure 24.07% 24.07% 24.20% Coverage Ratio - Stage 3 exposure	147 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure O O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 1 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%
Row Num Points Num Points	Central banks Central sovernments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure %) 14 Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 29.20% 30.21% 9.04% 9.04% 29.20% Coverage Ratio - Stage 3 exposure 24.07% 24.07% 24.20% Coverage Ratio - Stage 3 exposure	147 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure O O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 1 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%
Row Num Points Num Points	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Copporates - Of Which: Specialised Lending Copporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure %) 14 Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 29.20% 30.21% 9.04% 9.04% 29.20% Coverage Ratio - Stage 3 exposure 24.07% 24.07% 24.20% Coverage Ratio - Stage 3 exposure	147 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure O O Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 1 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%

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		29	30	31	32	33	34	35	36	37	38 Mora	39 toria - Baseline Sce	40	41	42	43	44	45	46	47	48	49
					31/12/2021						MOIA	31/12/2022	elialio						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio
w m	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
09 10	Central banks Central governments																					
1 2 2	Institutions Corporates	2	2	3 0	0	C	0	25.34%	2	2 2	(0	0	C	25.39%	3	3	1	1 () (0	25.37%
13 14	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			1 0	0		0	21.14%		2 1			0		21.07%	2		1	0		0	21.020/
15 16	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	-	-	1 0	U	(0	21.14%	4	2 1		J U	0	(21.07%			1	U (0	21.03%
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	() (0 0	0	(0	-	(0 0	(0	0	() -	0) (0	0 (0	0	-
20 21	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
122 123	Retail - Other Retail - Of Which: non-SME Equity																					
124 125	Securitisation Other non-credit obligation assets				0			24.07%		4 2			0	0	22 0004				1		0	23.93%
120	IRB TOTAL		r <u>ı</u>	<u> </u>	<u> </u>		<u> </u>	21.07 70		<u> </u>		. <u>j</u>	<u> </u>		23.3370		·	<u> </u>	-1	,, .	<u> </u>	23.33 /
					31/12/2021						Mora	toria - Baseline Sco 31/12/2022	enario						31/12/2023			
					Stock of	Stock of	Stock of	Coverage Ratio				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio
w	(l. FUD. 0()	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
77 100	(mln EUR, %) Central banks Central governments				Схрозите	Схрозите	Схрозите					Схрозите	Схрозите	САРОЗИТС					Схрозите	Схрозите	Схрозите	
29 30	Institutions Corporates	(0 0	0	(0	25.67%		0 0	(0	0	(25.55%	0		0	0 ((0	25.44%
31 32	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				O			25.07 70					J		25.55 /0	0					J	23.117
33 34	Retail - Secured on real estate property	() (0 0	0	(0	-	(0 0	(0	0	(-	0)	0	0 (0	0	-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	() (0 0	0	(0	-	(0 0	(0	0	() -	0		0	0 (0	0	-
37 38	Retail - Qualifying Revolving Retail - Other Retail																					
40	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
42 43	Securitisation Other non-credit obligation assets																					
14	IRB TOTAL	(0	0	0	0	25.67%	(0	(0	0	0	25.55%	0		D	0 (0	0	25.44%
											Mora	toria - Baseline Sco	enario									
					31/12/2021							31/12/2022							31/12/2023			
_		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
ow um	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure		exposure	exposure	exposure	exposure		=	exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	exposure	exposure	exposure
145 146 147	Central banks Central governments Institutions																					
148 149	Corporates Corporates - Of Which: Specialised Lending	() (0 0	0	(0	-	(0 0	(0	0	(-	0		0	0 () C	0	-
.50 .51	Corporates - Of Which: SME Retail	() (0 0	0	(0	-	(0 0	(0	0	(-	0		0	0 (0	0	-
MARSHALL ISLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
55 55	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	() (0 0	0	(0	-	(0 0	(0	0	(-	0		0	0 (0	0	-
57 58	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
59 60	Equity Securitisation																					
51 52	Other non-credit obligation assets IRB TOTAL	(0	0	0	0	-		0 0		0	0	0	-	0		0	0 0	0	0	-
											Maya	toria - Baseline Sce	on a via									
					31/12/2021						Мога	31/12/2022	епапо						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
ow um	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
53 64	Central banks Central governments																					
55 66	Institutions Corporates	() (0 0	0	(0	-	(0 0	(0	0	(-	0)	0	0 ((C	0	-
57 58	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME												0			-						
70	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0 0	U	(-		0 0		J U	0		-	0		0	U (U	-
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	() (0 0	0	(0	-	(0 0	(0	0	(-	0		0	0 (0	0	-
74 75	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
76 77	Retail - Other Retail - Of Which: non-SME Equity																					
.78 .79 	Securitisation Other non-credit obligation assets IRB TOTAL) 0	0		0	-		0 0			0		-	0			0 (0	-
.80	TRB TOTAL		,	<u> </u>	<u> </u>		<u> </u>			<u>0</u>		,,	<u> </u>		/ -		,	<u> </u>	<u> </u>	,	<u> </u>	
					24/42/2024						Mora	toria - Baseline Sce	enario						24/42/2022			
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio
ow		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
31	Central banks				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
3	Central governments Institutions Corporates					-		_		0								0	0			
35	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		, (0	0	(0	-		0		0	0	(-	0)	U]	(, C	0	-
1.87	Retail Retail - Secured on real estate property	() (0 0	0	(0	29.30%	(0 0	(0	0	C	29.31%	0) (0	0 () (0	29.30%
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	() (0 0	0	(0	-	(0 0	(0	0	() -	0		0	0 (0	-
.91 .92	Retail - Qualifying Revolving Retail - Other Retail																					
193 194	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
195 196	Equity Securitisation																					
198	Other non-credit obligation assets IRB TOTAL			0	0	O	0	29.30%		0		0	0	C	29.31%	0		0	0 0	0	0	29.30%

AUTHORITY											2021 L	-wide	ABN A	MRO Bank		TOAID-	19 IND										
		50	51	52	53	54 55	56	57 58	59	60 61	62	63	64 Public guarantees - I	65 Baseline Scenario		67	68 69	70	71	72	73	74	75	76	77	78	79
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of	Coverage Patio	Stage	o of	Stage 2	31/12/	Stage 3	Stock of S	Stock of	Stock of Coverage Patio		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	Coverage Patio
Row Num	(mln EUR, %	Stage 1 exposure	exposure, or which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, which guarantee	provisions fo Stage 1 d exposure	or provisions for provisions fo Stage 2 Stage 3 exposure exposure	r Stage 3 exposure	tage 1 exposur posure guaran	teed staye 2	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for provisions for stage 1 sexposure	ovisions for p Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1 2	Central banks Central governments		amount		amount	amount				amou	int	amount		amount			·		amount		amount		amount		· ·		
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	131	. 110	210	0 170	16	9	0 6	5 32.68%	160	136 1	73 1	137 23	16	0	4	8 33.54%	18	4 156	5 14:	3 111	30	21	0	3	10	33.80%
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property	22	2 19	1	1 1	. 1	1	0 0	0 28.85%	16	14	6	6 2	2	0	0	1 28.83%	1	6 15	5 .	5 5	3	2	2 0	0	1	28.82%
9 ABN AMRO Bank N.V																											
12 13 14	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
15 16 17	Equity Securitisation Other non-credit obligation assets																										
18	IRB TOTAL	152	129	211	1 171	17	10	0 2	1 3.74%	176	150 1	79 14	43 25	18	0	6	2 6.68%	200	171	148	116	32	23	0	5	2	5.23%
						31/12/2021							Public guarantees - I									31/12	2/2023				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	Stock of provisions fo	Stock of Stock of provisions fo		Stage tage 1 exposul whic	e, of Stage 2	Stage 2 exposure, of which	f Stage 3	Stage 3 exposure, of which	Stock of Sprovisions for prov	Stock of povisions for	Stock of Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num	(mln EUR, %	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guarantee	d Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure	posure guaran amou	teed	guaranteed amount	exposure	guaranteed amount	Stage 1 Stage 1 exposure exposure	Stage 2 exposure	Stage 3 exposure exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
20 21	Central governments Institutions Corporates	20	27	7 124	4 107		6	0 4	2 30.98%	47	42 1	11	97 12	10	0	2	4 22.260/	C	2 56	5 00	2 70	16	13		2		22.790/
22 23 24	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	29	27	154	4 107	0	0	0 4	30.5070	47	1 2 2		07 12	10	0	3	7 32.30%	O.	2 30	J 9.	3 70	10	13		2	3	32.767
25 26 27 NETHERLANDC	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	22	2 19) 1	1 1	. 1	1	0 0	0 28.85%	16	14	6	6 2	2	0	0	1 28.83%	1	6 15	5	5	3	2	0	0	1	28.82%
NETHERLANDS 29 30	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other 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	0	,
31 32	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
33 34 35	Equity Securitisation Other non-credit obligation assets																										
36	IRB TOTAL	51	. 46	135	5 108	9	7	U 2	4.13%	63	57 1	18 9	92 14	12	0	4	0 2.58%	78	s 71	L 98	75	18	i 15	0	3	0	1.98%
						31/12/2021							Public guarantees - I	2022								31/12					
Pow		Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, which	Stock of provisions for Stage 1	Stock of Stock of provisions fo Stage 2 Stage 3	Coverage Ratio - Stage 3	tage 1 exposure which	re, of Stage 2	Stage 2 exposure, of which	f Stage 3 exposure	Stage 3 exposure, of which	provisions for prov	Stock of ovisions for p Stage 2	Stock of provisions for Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
Num 37	(mln EUR, %		guaranteed amount	3.p33.ii	guaranteed amount	guarantee amount	d exposure	exposure exposure	exposure	guaran amou	teed	guaranteed amount		guaranteed amount	exposure e	exposure	exposure exposure	CAPOUII C	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
38 39 40	Central governments Institutions Corporates	85	5 69	74	4 61	. 8	3	0 2	3 34.92%	97	80	59	49 11	5	0	2	4 35.82%	10	6 88	3 48	8 39	13	7	7 0	1	5	36.22%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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	I -
44 45 46 FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME						0			0	0			0	0	0	0					0			0	0	
46 47 48	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	0) U	0 0	0	0	0 0	0 -	U	0	0	0 0	0	0	0	0 -		0 0	J (0 0	0) C	0	Ü	0	
49 50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																										
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL	85	69	74	4 61	. 8	3	0 0	0 3.44%	97	80	59	49 11	5	0	2	1 12.52%	100	6 88	3 48	8 39	13	7	7 0	2	1	10.25%
													Public guarantees - I	Raseline Scenario													
			Stage 1	1	Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of		Stage	1	Stage 2	31/12/			Stock of	Stock of Cavarage Paris		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, which guarantee	provisions fo Stage 1	or provisions for provisions fo Stage 2 Stage 3	r Coverage Ratio - Stage 3 exposure	tage 1 exposur posure guaran	re, of Stage 2	exposure, of which guaranteed	f Stage 3 exposure	exposure, of which guaranteed	provisions for provisions for Stage 1	ovisions for p Stage 2	provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
55 56	Central banks Central governments	%) 	amount		amount	amount	exposure	exposure exposure		amou		amount		amount	exposure ex	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	
57 58 59	Institutions Corporates Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -		0 0	0 (0 0	0	O	0	0	0	-
60 61 62	Corporates - Of Which: SME Retail Retail - Secured on real estate 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	O C	0	0	0	_
UNITED KINGDOM	Retail - Qualifying Revolving	0	0	0	0 0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -		0 0	0 (0 0	0) C	0	0	0	
66 67 68	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
69 70 71	Equity Securitisation Other non-credit obligation assets																										
12	IRB TOTAL	0	0	· 0	v 0	0	υJ	υ 0	υ -	υ	υ	υ	υ 0	0	0	0	υ -		υ 0)	υ 0	0	· 0	0	0	0	
			Ch		C	31/12/2021							Public guarantees - I	2022					C		Ch	31/12	2/2023				
Row		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure which	of Stock of provisions for Stage 1	Stock of Stock of provisions fo Stage 2 Stage 3	ex	tage 1 exposure whic	re, of Stage 2	Stage 2 exposure, of which	f Stage 3 exposure	Stage 3 exposure, of which	provisions for prov Stage 1	Stock of ovisions for p Stage 2	Stock of provisions for Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
Num 73 74	Central banks Central governments	· · · · · · · · · · · · · · · · · · ·	guaranteed amount		guaranteed amount	guarantee	u avnosura	exposure exposure	exposure	guaran amou	teea	guaranteed amount		guaranteed amount	exposure ex	exposure	exposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
75 76 77	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -		0 0	0 (0 0	0	C	0	0	0	-
77 78 79	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate 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	C	0	0	0	-
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0 0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	0 -		0 0	0 (0 0	0	0 0	0	0	0	-
84 85 86	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
87 88 89	Equity Securitisation 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	
						31/12/2021							Public guarantees - I									31/12	2/2023				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	provisions to	Stock of Stock of provisions fo	Coverage Ratio - Si Stage 3	tage 1 whic	e, of Stage 2	Stage 2 exposure, of which	f Stage 3	Stage 3 exposure, of which	provisions for prov	ovisions for p	Stock of Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num	(mln EUR, %	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure which guarantee amount	d Stage 1 exposure	Stage 2 Stage 3 exposure	exposure ex	posure guaran	teed exposure	guaranteed amount	exposure	wnich guaranteed amount		Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	wnich guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
92 93 94	Central banks Central governments Institutions Corporates	0) 0)	0 0	0	0	0 0	0 -	0	0	0	0 0	O.	0	0	01-		0 0)	0 0	n	1)	n	U	1-
95 96 97	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0) 0		0 0	0	0	0 0	0 -	0	0	0	0 0	0	0	0	01-		0 0		0 0	٥			٥	0	1-
98 99 100 GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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	٥			٥	0	<u></u>
101 102 103	Retail - Secured of Fear estate property - Of Which. Hori-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME													U .							3	Ü			U	U U	
104 105 106	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation																										
107	Securitisation Other non-credit obligation assets																										

	HI John Marie		50	51	52	53	54 55	56	57	58	59	60	61	62	63	64 64	AMRO Bank 65	66 66	67	68	69	70 71	72	73	74	75	76	77	78	79
															Pu		Baseline Scenario													
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	/2022 Stage 3	Stock of	Stock of	Stock of		Stage	1	Stage 2		/12/2023 Stage 3	Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure exposure	of provisions for	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Cov	erage Ratio - Si Stage 3 ex	Stage exposure which guarante	stage 2 exposure		of Stage 3 exposure	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %)	guaranteed amount	·	guaranteed amount	guarante amoun	ed	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	Stage 3 exposure	exposure	guarante	eed '	guaranteed	ed -	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
110 111		Central governments Institutions																												
112 113		Corporates Corporates - Of Which: Specialised Lending		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%
114 115		Corporates - Of Which: SME 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 -	
116 117	BELGIUM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
118	32233	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0		0 0	U	0	0	0	0 -		0	U	U	0	0	0	0	0 -		0	0	0	0	0	J U	0	0 -	
121		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
123 124		Equity Securitisation																												
125 126		Other non-credit obligation assets IRB TOTAL	1	17 13		2 2	0	0	0	0	0.00%	16	13	2	2	1	1	0	0	0	0.00%	15	12	3	2	1 :	L O	0	0	0.00%
															Du	iblic quarantees -	Baseline Scenario													
							31/12/2021									31/12/	/2022									/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3	of Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	erage Ratio - Stage 2	Stage exposure		Stage 2 exposure, o	of Stage 3	Stage 3 exposure, of	Stock of provisions for		Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure)	which guaranteed amount	exposure	which guaranteed amount	exposure guarante	ed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exexposure	exposure exposure guarante amoun	eed exposure	which guaranteed amount	:u	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128		Central banks Central governments																												
129 130		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0 -	
132		Corporates - Of Which: SME 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 -	
134 135	LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
136 137	LUALIMBOURG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0		0 0	0	0	0	0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -	
138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
140 141 142		Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
143 144		Other non-credit obligation assets 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 -	
							31/12/2021								Pu	ıblic guarantees - 31/12/	Baseline Scenario /2022	·							31	/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	of Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	erage Ratio -	Stage exposure	1 c, of Stage 2	Stage 2 exposure, o		Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row		(mln EUR, %	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed	Stage 3 which guarante		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure exposure guarante amoun	s, of Stage 2 exposure	exposure, o which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145 146		Central banks Central governments		amount		amount	amoun						amount		amount		amount					amoun	IT.	amount		amount				
147 148		Institutions 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 -	
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																												
151 152		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0		0 0	U	0	0	0	0 -	C	0	U	U	0	0	0	0	0 -		0	0	0	0	0	J U	0	0 -	
153 154 155	MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0		0 0	0	0	0	0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0 -	
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
158 159		Retail - Other Retail - Of Which: non-SME Equity																												
161 162		Securitisation Other non-credit obligation assets 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 -	
															·						•									
							31/12/2021								Pu	ıblic guarantees - 31/12/	Baseline Scenario /2022								31	/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3	of Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	erage Ratio -	Stage exposure		Stage 2 exposure, o		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guarante	exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure osure guarante	e, or Stage 2 eed exposure	exposure, o which guaranteed amount	or Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163 164		Central banks Central governments		amount		amount							amount		amount		amount					amour		amount		aniount				
165 166		Institutions 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 -	
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0 0	0	0	0	0	0 -	,						0		0		0	0	0	n	0				
170 171	CWITZEDLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		J U		J 0	U	Ŭ			~ 		U	U	U	U	U	U	U	0 -		U					U	U	U -	
172 173	SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0		0 0	0	0	0	0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0 -	
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
176 177		Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
179 180		Other non-credit obligation assets 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 -	
																iblio e vere	Paceline Committee													
							31/12/2021									31/12/										/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3	of Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	erage Ratio - Stage 3	Stage exposure which	t, of Stage 2 exposure	Stage 2 exposure, o	of Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure)	which guaranteed amount	exposure	which guaranteed amount	exposure which guarante	ed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 ex	exposure exposure which guarante amoun	eed exposure	exposure, o which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181 182		Central banks Central governments Institutions																												
184 185		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0 -	
186 187		Corporates - Of Which: SME 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 -	
188 189	NORWAY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
190 191	NORWAT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0		0 0	0	0	0	0	0 -	(0	0	0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0 -	
192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
195 196		Equity Securitisation																												
197 198		Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0	0	0 -	O	0	0	0	0	0	0	0	0 -		0	0	0	0	0 (0	0	0 -	
																			_				_							

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			80	81	82	83	84	85	86	87	88	89 Mora	90 toria - Adverse S e	91 cenario	92	93	94	95	96	97	98	99	100
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		() = U2 = 00	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
1 2	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending		5,149	5,449	1,275	29	76	247	19.38%	5,041	5,109	9 1,722	2 24	1 72	2 332	19.25%	6,310	3,492	2,071	26	55	396	19.11%
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property		2,206	1,531	536	14	75	132	24.71%	2,289	1,195	5 789	1.	2 45	191	24.20%	2,995	318	960	14	11	230	23.93%
ABN AMRO Bank N.			2	1	0	0	0	0	8.49%	2	:	1 C		0	0	9.05%	2	1	0	0	0	0	9.03%
12 13	Retail - Other Retail Retail - Other Retail - Of Which: SME																						
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
17 18	Other non-credit obligation assets IRB TOTAL		7,376	6,980	1,811	43	151	379	20.96%	7,352	6,304	2,511	. 3!	5 118	522	20.81%	9,326	3,810	3,031	40	66	626	20.64%
												Mora	toria - Adverse S	cenario									
						31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20	Central banks Central governments	(MIII EUR, %)				CAPOSUIC	Схрозите	Схрозиїс					СХРОЗИТС	CXPOSUTE	Схрозите					Exposure	Схрозите	Схрозите	
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending		4,939	5,296	1,206	28	74	227	18.82%	4,839	4,960	1,642	2 2.	3 71	. 310	18.85%	6,093	3,367	1,981	26	54	372	18.79%
25 24 25	Corporates - Of Which: SME Retail		2,200	1,527	535	14	75	132	24.71%	2,282	1,193	3 788	3 17	2 45	191	24.21%	2,986	317	959	14	11	229	23.93%
NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		2	1	0	0	0	0	8.45%	2		1) 0	0	8.99%	2	1	0	0	0	0	8.96%
29 30	Retail - Qualifying Revolving Retail - Other Retail			-					3.13.1	_													3,300,10
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
34 35	Securitisation Other non-credit obligation assets IRB TOTAL		7,160	6,823	1,741	42	149	359	20.63%	7,142	6,153	3 2,430	21	5 116	500	20.59%	9,101	3,684	2,940	40	65	602	20.47%
30	IND TOTAL		7,100	0,623	1,741	72	. 143	339	20.03 70	7,142	0,133				300	20.3970	9,101	3,004	2,540	40	05	002	20.47 70
						31/12/2021						Mora	toria - Adverse Se 31/12/2022	cenario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio · Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		provisions roi	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num	Central banks	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39	Central governments Institutions																						
40 41 42	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	25.66%	0	(0		0	0	25.63%	C	0	0	0	0	0	25.68%
43 44	Retail - Secured on real estate property		2	0	0	0	0	0	18.70%	2	(0 0		0	0	18.87%	3	0	0	0	0	0	18.71%
45 46 47 FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0	0	-	0	(0 0		0 0	0	-	C	0	0	0	0	0	-
48 49 50	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
51 52 53	Equity Securitisation Other per-credit obligation assets																						
51 52 53 54			2	0	0	0	0	0	19.77%	2	(0		0	0	19.74%	3	0	0	0	0	0	19.43%
51 52 53 54	Securitisation Other non-credit obligation assets		2	0	0	31/12/2021	0	0	19.77%	2	() O	toria - Adverse So		0	19.74%	3	0	0	31/12/2023	0	0	19.43%
51 52 53 54	Securitisation Other non-credit obligation assets		2 Stage 1	O Stage 2	O Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	2 Stage 1	Stage 2		31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
51 52 53 54 Row Num	Securitisation Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of				Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of	Stock of	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of		Stock of provisions for Stage 3 exposure	
Fow Num 55 56 57 59	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions	(mln EUR, %)		Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Fow Num 55 56 57 58 59 60	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)		Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 LINITED KINGDOM	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)		Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 29.09%	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19%	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure 25.89%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: Non-SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)		Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)		Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 29.09%	Stage 1	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19%	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure 25.89%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)		0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure 29.09%	Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19%	exposure 148	0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure 25.89%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 0	0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21%	136 0 0	(Stage 3	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 30.51%	exposure 148	0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 0	0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21%	136 0 0	(Stage 3	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 30.51%	exposure 148	0	Stage 3 exposure 76	Stock of provisions for Stage 1 exposure 0 0 0 0 31/12/2023	provisions for Stage 2 exposure	20 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 0 0	0 0		Stock of provisions for Stage 1 exposure 1 0 1 31/12/2021 Stock of provisions for	provisions for Stage 2 exposure 1 1 Stock of provisions for	provisions for Stage 3 exposure 17 0 17 Stock of provisions for	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% Coverage Ratio - Stage 3	136 136 136 Stage 1	125 ()	Stage 3 exposure 68 68 68 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure B Stock of provisions for Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure 18 0 0 0 18 18 18 18	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93% 27.19% Coverage Ratio - Stage 3	148	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for	provisions for Stage 2 exposure 1 1 Stock of provisions for	Stage 3 exposure 20 0 Stock of provisions for	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME	(mln EUR, %)	146 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of	provisions for Stage 2 exposure 1 0 0 0 1 1 Stock of	provisions for Stage 3 exposure 17 0 17 Stock of	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09%	136 136 136	125	Stage 3 exposure 6 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 18 0 0 18 18 18	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93% 27.19%	148 Stage 1 exposure	106 0 0	76 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of	provisions for Stage 2 exposure	20 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89%
65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Retail - Other Retail - Other Retail - Tof Which: Non-SME Retail - Other Retail - Of Which: Non-SME		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% Coverage Ratio - Stage 3	136 136 136 Stage 1	125 ()	Stage 3 exposure 68 68 68 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure 1	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93% 27.19% Coverage Ratio - Stage 3	148 Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	Stage 3 exposure 20 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3
65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 29.09% Coverage Ratio - Stage 3 exposure	136 136 136 Stage 1	125 ()	Stage 3 exposure 68 68 68 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure 1	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure	148 Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	Stage 3 exposure 20 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 29.09% 29.09% 24.29%	136 136 136 Stage 1	125 ()	Stage 3 exposure 68 68 68 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure 1	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	Stage 3 exposure 20 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 29.09% 29.09% 24.29%	136 136 136 Stage 1	125 ()	Stage 3 exposure 68 68 68 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure 1	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	Stage 3 exposure 20 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 29.09% 29.09% 24.29%	136 136 136 Stage 1	125 ()	Stage 3 exposure 68 68 68 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure 1	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	Stage 3 exposure 20 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Retail - Other Retail Retail - Other Retail Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 29.09% 29.09% 24.29%	136 136 136 Stage 1	125 ()	Stage 3 exposure 68 68 68 68 Mora	31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure 1	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	Stage 3 exposure 20 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: some seets IRB TOTAL Central banks Central banks Central banks Central savernments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 1 31/12/2021 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 29.09% 29.09% 24.29% 30.23%	136 136 136 Stage 1	125 ()	Stage 3 exposure Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 24.39% 29.90%	148 Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 1 Stock of provisions for Stage 2	Stage 3 exposure 20 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44%
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: some seets IRB TOTAL Central banks Central banks Central banks Central savernments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail		146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 1 1 1 31/12/2021	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% 24.29% 30.23%	136 Stage 1 exposure 136 Stage 1 exposure 1 1 0 0	125 ()	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Cenario Cenario Cenario Cenario	Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 24.39% 29.90% - 24.59%	Stage 1 exposure Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 1 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0	Stage 3 exposure 20 0 0 Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44%
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central dovernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: son-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio - Stage 3	136 Stage 1 exposure 136 Stage 1 exposure 1 1 0 0	125 ()	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% Coverage Ratio - Stage 3 exposure 24.39% Coverage Ratio - Stage 3	Stage 1 exposure Stage 1 exposure	106 0 0	76 0 0 76 76	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 20 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44%
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 146 0 146 Stage 1 exposure	125 0 0 125 125 125 Stage 2 exposure 0 0 0 0 0 0	59 0 0 59 59 59 59 59 59 Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 1 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio - Stage 3	Stage 1 exposure 136 0 136 Stage 1 exposure 1 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% Coverage Ratio - Stage 3 exposure 24.39% Coverage Ratio - Stage 3	Stage 1 exposure 148 Stage 1 exposure	106 0 0 0 106 106 106 106 106 0 0 0 0 0	76 0 0 76 76 76 76 76 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 20 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44%
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme	(mln EUR, %)	146 146 0 146 Stage 1 exposure	125 0 0 125 125 125 Stage 2 exposure 0 0 0 0 0 0	59 0 0 59 59 59 59 59 59 Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 1 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% Coverage Ratio Stage 3 exposure 24.29% 24.29% 30.23%	Stage 1 exposure 136 0 136 Stage 1 exposure 1 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19%	Stage 1 exposure 148 Stage 1 exposure	106 0 0 0 106 106 106 106 106 0 0 0 0 0	76 0 0 76 76 76 76 76 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 20 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 224.78% Coverage Ratio - Stage 3 exposure
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 146 0 146 Stage 1 exposure	125 0 0 125 125 125 Stage 2 exposure 0 0 0 0 0 0	59 0 0 59 59 59 59 59 59 Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 1 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% Coverage Ratio Stage 3 exposure 24.29% 24.29% 30.23%	Stage 1 exposure 136 0 136 Stage 1 exposure 1 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19%	Stage 1 exposure 148 Stage 1 exposure	106 0 0 0 106 106 106 106 106 0 0 0 0 0	76 0 0 76 76 76 76 76 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 20 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 224.78% Coverage Ratio - Stage 3 exposure
Row Num	Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of real estate property - Of Which: SME Retail - Other Retail - Of real estate property - Of Which: SME Retail - Other Retail - Of real estate property - Of Which: SME Retail - Other Retail - O	(mln EUR, %)	146 146 0 146 Stage 1 exposure	125 0 0 125 125 125 Stage 2 exposure 0 0 0 0 0 0	59 0 0 59 59 59 59 59 59 Stage 3 exposure 0	Stock of provisions for Stage 1 exposure 1 31/12/2021 Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% Coverage Ratio Stage 3 exposure 24.29% 24.29% 30.23%	Stage 1 exposure 136 0 136 Stage 1 exposure 1 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19%	Stage 1 exposure 148 Stage 1 exposure	106 0 0 0 106 106 106 106 106 0 0 0 0 0	76 0 0 76 76 76 76 76 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stage 3 exposure 20 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 224.78% Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

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		80	81	82	83	84	85	86	87	88	89 Mora	90 toria - Adverse Sce	91 enario	92	93	94	95	96	97	98	99	100
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
109 110	(mln EUR, %) Central banks Central governments				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
111 112	Institutions Corporates	2	2 3	3 0	0		0 0	25.42%	7	2 2	1	0	0	0	25.39%	2	2 1	L	0	(0	25.44%
113 114 115	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1	1 1	1 0	0		0 0	23.02%	1	. 1	1	L 0	0	0	22.90%	2	!! (1 0		0	22.77%
116 117 118 BELGIUM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0 0			0 0						0	0		0						
119 120	Retail - Qualifying Revolving Retail - Other Retail			0			0			0			Ü	0					, ,		0	
121 122 123	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
124 125	Securitisation Other non-credit obligation assets			1	0			24.25%		2			0	0	24.30%	A						24.28%
126	IRB TOTAL		7	* 1	., 0		5, 0	24.2370		, 3	-	., 0	U _I	<u> </u>	24.5070	7	·	4	0		<u>, </u>	24.2070
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR, %) Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129	Central governments Institutions																					
130 131 132	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(0	0	0		0 0	25.70%	(0	C	0	0	0	25.45%	0			0		0	25.47%
133 134	Retail Retail - Secured on real estate property	(0 0	0 0	0		0 0	-	(0	C	0	0	0	-	0	(0	(0	-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(0 0	0 0	0		0 0	-	(0	(0	0	0	-	0) (0	(0	-
138 139 140	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
141 142	Equity Securitisation																					
143 144	Other non-credit obligation assets IRB TOTAL	C	0	0	0		0	25.70%	C	0	C	0	0	0	25.45%	0	O		0	C	0	25.47%
											Mora	toria - Adverse Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of	6 B.U.				31/12/2023 Stock of	Stock of	Stock of	S Bulli
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
145 146	(mln EUR, %) Central banks Central governments				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
147 148	Institutions Corporates	(0 0	0 0	0		0 0	-	(0	(0	0	0	-	0	(0	(0	-
149 150 151	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(0 0	0 0	0 0		0 0	-	(0 0		0 0	0	0	-	0			0 0		0 0	-
152 153 154 MARSHALL ISLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0		0 0			0			0	0		0						
155 156	Retail - Qualifying Revolving Retail - Other Retail		5 0	0	0		0			0			0	U	-	0			0			-
157 158 159	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
160 161	Securitisation Other non-credit obligation assets									0			0	0		0						
162	IRB TOTAL		5 0	5, 0	<u>, </u>		5 0	-		0		<u>, </u>	O _I	<u> </u>	-		,	7	, 0		0	-
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num	(min EUR, %) Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
164 165	Central governments Institutions																					
166 167 168	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(0	0	0		0 0	_	(0	C	0	0	0	-	0			0	(0	-
169 170	Retail - Secured on real estate property	(0 0	0 0	0		0 0	-	(0	(0	0	0	-	0	(0	(0	-
SWITZERLAND 173	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(0 0	0 0	0		0 0	-	(0	(0	0	0	-	0	(0	(0	-
174 175 176	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
177 178	Equity Securitisation																					
180	Other non-credit obligation assets IRB TOTAL	C	0	0	0		0	-	(0	C	0	0	0	-	0			0		0	-
											Mora	toria - Adverse Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments																					
183 184 185	Institutions Corporates Corporates - Of Which: Specialised Lending	(0 0	0 0	0 0		0 0	-	(0 0	(0	0	0	-	0) () (0	(0	-
186 187	Corporates - Of Which: SME Retail	(0 0	0 0	0 0		0 0	30.23%	(0 0	(0	0	0	29.90%	0) (0	(0 0	29.44%
188 189 190 NORWAY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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	-
191 192	Retail - Qualifying Revolving Retail - Other Retail												-									
193 194 195	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
196 197 198	Securitisation Other non-credit obligation assets IRB TOTAL) ^) ^	0) ^	30.23%		n			0	0	29.90%	0					0	29.44%
	, and the last				<u>. </u>	<u>'</u>		3012370					•	<u> </u>	_5.50 /0			<u> </u>			<u>, </u>	_5.1170

AUTHORITY													- Wide (RO Bank N.V.													
		101	102	103	104	105 106	107	108	109	110	111 1	2 113		115 Public guarantees - Ad	116 1 verse Scenario	17 118	119	120	121	122	123	124	125	126	127	128 12	129	130
			Stage 1		Stage 2	31/12/2021 Stage	SLUCK UI	Stock of	Stock of Cove	erage Ratio -	Sta	wo of	Stage 2		Stage 3 Sto	k of Stock	of Stock of	Coverage Ratio		Stage 1		Stage 2		2/2023 Stage 3	Stock of Sto	ck of Stoc	ock of Cove	verage Ratio -
Row Num	(mln EUR,	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure whic	Stage 1	r provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 wl exposure guara	nteed	exposure, of which guaranteed	exposure	uaiaiiteeu	ons for provisio ge 1 Stago sure expos	ns for provisions f 2 2 Stage 3 ure exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provisions for provisions for Stage 1 Stage exposure exp	ions for provisinge 2 Stagosure expo		Stage 3 exposure
1 2	Central banks Central governments	, 70)	amount		amount	amou	nt Page 1				am	unt	amount		amount					amount		amount		amount				
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	129	9 109	202	2 165	25	14	0 6	7	27.88%	158	135 16	3 132	2 35	21	0	4	10 29.13%	% 182	2 155	131	1 107	4:	3 27	0	3	13	29.81%
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property	13	3 12	8	3 7	3	3	0 1	1	32.21%	14	12	6 5	5 5	4	0	0	1 32.019	% 18	8 16) 1	1 1		6 5	0	0	2	31.77%
ABN AMRO Bank N.V																												
12 13	Retail - Other Retail Retail - Other Retail - Of Which: SME																											
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
17 18	Other non-credit obligation assets IRB TOTAL	143	3 121	210	172	28	17	0 2	1	2.25%	171	147 16	9 138	3 40	25	0	7	2 4.25%	/ ₆ 200	171	132	2 108	48	8 32	0	5	2	3.50%
													P	Public guarantees - Ad														
			Stage 1		Stage 2	31/12/2021 Stage	3 Stock of	Stock of	Stock of Cove	rorago Patio -	Sta	e 1	Stage 2		Stage 3 Sto	k of Stock	of Stock of	Coverage Patie		Stage 1		Stage 2		2/2023 Stage 3	Stock of Sto	ck of Stoc	ock of Cove	vorago Patio
Row	(mln EUR,	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure whice guarant	eynosure	r provisions for Stage 2 exposure	provisions for Stage 3 exposure		Stage 1 wl exposure guara	nteed exposure	which guaranteed	exposure	uaranteeu	ons for provisio ge 1 Stago sure expos	ns for provisions f 2 2 Stage 3 ure exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for provisions for Stage 1 Stage 1 exposure exp	ions for provisinge 2 Stagosure expo	one 3	erage Ratio - Stage 3 exposure
19 20	Central banks Central governments	K, %)	amount		amount	amou	nt exposure	ежрови е Померова в померова в п	СКРООМІС		am	unt	amount		amount	эш эхрээ	аго охробито			amount		amount		amount	ехрозите ехр	ODUITO CAPO		
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending	27	7 26	127	7 103	16	11	0 4	4	24.57%	46	43 10	2 82	2 23	15	0	3	6 26.13%	% 61	1 55	81	1 66	28	8 19	0	2	8	27.01%
24 25	Corporates - Of Which: SME Retail	13	3 12	8	3 7	3	3	0 1	1	32.21%	14	12	6 5	5 5	4	0	0	1 32.019	% 18	8 16	j 1	1 1		6 5	0	0	2	31.77%
NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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	0 -	
29 30	Retail - Qualifying Revolving Retail - Other Retail																											
32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																											
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL	41	1 29	125	110	20	12	0 2	0	1 9606	E0	EE 10	9 97	7 29	10	0	E	0 1 210	/ ₄ 70	71	92	2 67	20	2 24	0	2	0	1 000
	- IND TO INC	41	_, 38	133	. 110	20			υ _Ι	1.0070	J9	JJ 10	-, 87	20	19	<u> </u>	<u> </u>	1.319	, , , , , , , , , , , , , , , , , , ,	, /1				24	, v _i	<u> </u>	V	1.03%
						31/12/2021								Public guarantees - Ad 31/12/20									31/1	2/2023				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposur whic	Stock of provisions fo	Stock of provisions for	Stock of provisions for	State 5	Stage 1 wl	re, of Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 Sto	k of Stock	ns for provisions f	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for provis	ions for provisi	ock of sions for	verage Ratio · Stage 3
Num	(min EUR,	exposure 8, %)	guaranteed amount	exposure	guaranteed amount	exposure guarant	eed Exposure	Stage 2 exposure	Stage 3 exposure	exposure e	exposure guara	exposure	guaranteed amount		uaranteed Sta	ge 1 Stage esure expos	e 2 Stage 3 ure exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 Stage exposure exp	osure expo		exposure
38 39	Central governments Institutions																											
40 41 42	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	85	5 69	74	1 61	8	3	0 2	3	35.00%	96	79 6	0 49	9 12	5	0	2	4 35.829	/6 106	6 88	47	7 39	14	4 7	0	1	5	36.21%
43 44	Retail Retail - Secured on real estate 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	0 -	
45 46 47	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(0 0	0	0 0	0	0	0 0	0 -		0	0	0 0	0 0	0	0	0	0 -	(0 0) (0 0		0 0	0	0	0 -	
48 49 50	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
51 52	Equity																											
	Securitisation																											
53 54	Securitisation Other non-credit obligation assets IRB TOTAL	85	5 69	74	61	8	3	0 0	0	3.29%	96	79 6	0 49	9 12	5	0	2	1 11.58%	/ ₆ 106	5 88	47	7 39	14	4 7	0	2	1	9.46%
53 54	Other non-credit obligation assets	85	5 69	74	61	8	3	0 0	0	3.29%	96	79 6	0 49	Public guarantees - Ad		0	2	1 11.589	% 106	5 88	47	7 39	14	4 7	0	2	1	9.46%
53 54	Other non-credit obligation assets	85	Stage 1	74	Stage 2	31/12/2021 Stage		0 0 Stock of	Stock of Cove	3.29%	96 Sta		Stage 2	31/12/20	22 Stage 3	0 Stock	2 of Stock of	1 11.589	70	Stage 1	47	Stage 2		2/2023 Stage 3 exposure of			1 Cove	9.46%
53 54 Row Num	Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure whic	provisions fo	Stock of provisions for Stage 2 exposure	provisions for	3.29% Verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3	Stage 3 Stoposure, of provis	ons for provisio	ns for provisions f	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	Stage 3	provisions for provis	ions for provisi		9.46% verage Ratio - Stage 3 exposure
53 54 Row Num 55 56 57	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments	exposure	exposure, of which		exposure, of which	Stage 3 exposur	provisions fo	Stock of provisions for Stage 2 exposure	provisions for Cove	3.29% verage Ratio - Stage 3 exposure	Stage 1 expos	re, of Stage 2 ch exposure	Stage 2 exposure, of which	31/12/20 Stage 3	22 Stage 3	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			provisions for provis		ock of covering 3 osure	9.46% erage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure whic	provisions fo	Stock of provisions for Stage 2 exposure	provisions for Cove	3.29% Verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3	Stage 3 Stoposure, of provis	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	provisions for provis	ions for provisi		9.469 erage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure whic	provisions fo	Stock of provisions for Stage 2 exposure	provisions for Cove	3.29% Verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3	Stage 3 Stoposure, of provis	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3	provisions for provis	ions for provisi		9.46% erage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 UNITED KINGDOM 65	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure whic	provisions fo	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Cove	3.29% Verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3	Stage 3 Stoposure, of provis	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3	provisions for provis	ions for provisi		9.469 erage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure whic	provisions fo	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Cove	3.29% verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3	Stage 3 Stoposure, of provis	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3	provisions for provis	ions for provisi		9.469 erage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Other non-credit obligation assets IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure whic	provisions fo	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Cove	3.29% Verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3	Stage 3 Stoposure, of provis	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0		Stage 3	provisions for provis	ions for provisi		9.469 erage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure whic	provisions fo	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Cove	3.29% Verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3	Stage 3 Stoposure, of provis	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0		Stage 3	provisions for provis	ions for provisi		9.469 erage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure O O O O O O O O O O O O O	provisions fo	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	provisions for Cove	3.29% Verage Ratio - Stage 3 exposure	Stage 1 expose which exposure guara	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 sposure, of which uaranteed amount 0 0 verse Scenario	ons for provisio	ns for provisions f	Coverage Ratio	70	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	provisions for provis	ions for provisi		9.469 Perage Ratio Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of	0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure O O 31/12/2021 Stage exposur whice guarant amou Stage exposur whice guarant amou Stage exposur Stage exposur	provisions fo Stage 1 exposure 0 0 0 0 0 Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 - 0 - 0 - 0 - Stock of provisions for Covered to the content of the conten	rerage Ratio -	Stage 1 exposure O O Stage 1 Exposure O Stage 1	Stage 2 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 F Stage 2 exposure, of	31/12/20 Stage 3 exposure 9 0 0 0 0 0 0 0 0 Public guarantees - Ad 31/12/20	Stage 3 sposure, of which uaranteed amount	ons for provision Stage 1 expose 0	of Stock of provisions for sto	Coverage Ration Stage 3 exposure 0 - 0 - 0 - 0 - Coverage Ration Stage 3 exposure	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure exposur	osure provisi oge 2 Stage expo	osure Coverage 3 osure 0 - 0 - 0 - 0 - 0 - Coverage 3 osure 0 - Coverage 3 osure Coverage 3 osure	/erage Ratio ·
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65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Of Which: Specialised Lending Corporates Of Which: SME Retail - Secured on real estate property Of Which: SME Retail - Secured on real estate property Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SM	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0 0 Stage 2	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure 0 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure 0 0 31/12/2021 Stage exposur whice guarant amou	stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	rerage Ratio - Stage 3 exposure	Stage 1 exposure O O O O O O O O O O O O O	e 1 Ire, of cheteed unt O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 9 0	Stage 3 sposure, of which uaranteed amount O O Verse Scenario 22 Stage 3 sposure, of which uaranteed amount O O O O O O O O O O O O O	ons for ge 1 Stage expose O O O O O O O O O O O O O O O O O O O	of Stock of provisions for 2 2 are sposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure O	Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount O O O Stage 1 O O O Stage 1 O O O O O O O O O O O O O O O	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	osure provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock	ock of sions for age 3 osure Ock of sions for age 3 osure	verage Ratio - Stage 3 exposure
Row Num	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0 0 Stage 2	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure 0 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure 0 0 31/12/2021 Stage exposur whice guarant amou	stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	rerage Ratio - Stage 3 exposure	Stage 1 exposure O O O O O O O O O O O O O	e 1 Ire, of cheteed unt O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 9 0	Stage 3 sposure, of which uaranteed amount O O Verse Scenario 22 Stage 3 sposure, of which uaranteed amount O O O O O O O O O O O O O	ons for ge 1 Stage expose O O O O O O O O O O O O O O O O O O O	of Stock of provisions for 2 2 are sposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure O	Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount O O O Stage 1 O O O Stage 1 O O O O O O O O O O O O O O O	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	osure provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock	ock of sions for age 3 osure Ock of sions for age 3 osure	verage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail -	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0 0 Stage 2	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure 0 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure 0 0 31/12/2021 Stage exposur whice guarant amou	stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	rerage Ratio - Stage 3 exposure	Stage 1 exposure O O O O O O O O O O O O O	e 1 Ire, of cheteed unt O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 9 0	Stage 3 sposure, of which uaranteed amount O O Verse Scenario 22 Stage 3 sposure, of which uaranteed amount O O O O O O O O O O O O O	ons for ge 1 Stage expose O O O O O O O O O O O O O O O O O O O	of Stock of provisions for 2 2 are sposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure O	Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount O O O Stage 1 O O O Stage 1 O O O O O O O O O O O O O O O	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	osure provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock	ock of sions for age 3 osure Ock of sions for age 3 osure	verage Ratio - Stage 3 exposure
Row Num	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 Stage 2 exposure 0 0 0 Stage 2	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure 0 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure 0 0 31/12/2021 Stage exposur whice guarant amou	stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O	rerage Ratio - Stage 3 exposure	Stage 1 exposure O O O O O O O O O O O O O	e 1 Ire, of cheteed unt O Stage 2 exposure O O O Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 9 0	Stage 3 sposure, of which uaranteed amount O O Verse Scenario 22 Stage 3 sposure, of which uaranteed amount O O O O O O O O O O O O O	ons for ge 1 Stage expose O O O O O O O O O O O O O O O O O O O	of Stock of provisions for 2 2 are sposure O Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure Or Coverage Ration Stage 3 exposure O	Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount O O O Stage 1 O O O Stage 1 O O O O O O O O O O O O O O O	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	osure provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock of provising 2 Stage exposure of Stock	ock of sions for age 3 osure Ock of sions for age 3 osure	verage Ratio - Stage 3 exposure

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115 Public guarantees -	116 Adverse Scenario	117	118	119	120	121	122	123	124	125	126	127	128	129	130
				Stage 1		Stage 2	31/12/20	021 Stage 3	Stock of	Stock of	Stock of	1		Stage 1		Stage 2	31/12/		Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109 110		Central banks Central governments		amount		amount		amount						amount		amount		amount						amount		amount		amount				
111 112 113		Institutions Corporates Corporates - Of Which: Specialised Lending	1	17 14	1	. 1	0	0	0	0	0	18.12%	16	13	2	2	2 1	1	0	0	0	18.12%	15	12	3	2	2	1 1	0	0	0	18.12%
114 115 116		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	C	0	0	C	0	0	0	0	0	-	0	0	0	()	0 0	0	0	0 -	
117 118 119	ELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0) -	C	0	0	C	0	0	0	0	0	-	0	0	0	(0 0	0	0	0 -	
120 121 122		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
123 124 125		Equity Securitisation Other non-credit obligation assets																				0.000										0.000/
126		IRB TOTAL	1	17 14	1	. 1	0	0	0	0	0	0.00%	16	13	2	2	2 1	1	0	0	0	0.00%	15	12	3	2	2	1 1	0	0	0	0.00%
				Stage 1		Stage 2	31/12/20	021 Stage 3						Stage 1		Stage 2	Public guarantees - 31/12,)					Stage 1		Stage 2	31/1	2/2023 Stage 3				
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 127 128		Central banks Central governments (min EUR, %)		amount		amount		amount	exposure	exposure	exposure	Схрозигс		amount		amount		guaranteed amount	exposure	exposure	exposure	Схробите		amount		amount		guaranteed amount	exposure	exposure	exposure	охроон с ————————————————————————————————————
129 130 131		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	0) -	C	0	0	C	0 0	0	0	0	0	-	0	0	0	()	0 0	0	0	0 -	
132 133		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	C	0	0	C	0	0	0	0	0	-	0	0	0	()	0 0	0	0	0 -	
135 136 137	ŒMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0) -	C	0	0	C	0	0	0	0	0	-	0	0	0	()	0 0	0	0	0 -	
137 138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME																														
141 142		Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
143		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	C		0	0	0	0 -	
							31/12/20	021								I	Public guarantees - 31/12	- Adverse Scenario)								31/1	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 145		(mln EUR, %) Central banks	exposure	guaranteed amount	exposure	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
146 147 148		Central governments Institutions Corporates		0 0	0	0	0	0	0	0	0) -	(0	0	C	0	0	0	0	0	-	0	0	0	(0 0	0	0	0 -	
149 150 151		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 -	
152 153 154 MARSH	ALL ISLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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 -	
155 156 157		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
158 159 160		Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
161 162		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	C)	0	0	0	0 -	
							31/12/20	021									Public guarantees -	· Adverse Scenario /2022	D								21/1	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 163		(mln EUR, %) Central banks	exposure	guaranteed amount	exposure	guaranteed amount	exposure (guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure
164 165 166		Central governments Institutions Corporates		0 0	0	0	0	0	0	0	0) -	C	0	0	C	0	0	0	0	0	-	0	0	0	(0 0	0	0	0 -	
167 168 169		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	n	0	0) -	(0	0	(n	0	0	0	_	0	U	٥	(0 0	0	0	0-	
170 171 172 SWI	TZERLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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 -	
173 174 175		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
176 177 178		Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
179 180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	C		0	0	0	0 -	
							31/12/20	021									Public guarantees - 31/12		D								21/1	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %) Central banks	exposure	guaranteed amount	exposure	which guaranteed amount	exposure (which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
182 183 184		Central governments Institutions 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 -	
185 186 187		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0	0 -	(0	0		0 0	n	0	0	0	-	0	0	0	(0	0 0	0	0	01-	
188 189 190 N	IORWAY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0) -	(0	0			n	0	0	0	_	0	0	0			0 0	0	0	0-	
191 192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	U .			J	U U	U	U			0	U			Ü	0	U U	U		0	U	Ü			0		Ü	0 -	
194		Retail - Other Retail - Of Which: non-SME Equity																														
195 196 —————		Securitisation																														

EBA EUROPEAN BANKING AUTHORITY

			1	2	3	4	5	D Bank N.V. 6 Moratori	7 a - Actual	8	9	10	11	12
						Stage 1		Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage
		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage expos
	Central banks Central governments													
	Regional governments or local authorities Public sector entities Multilateral Development Banks													
	International Organisations Institutions Corporates		106	75	74	74	3	2 32		0 0	0		L 0	
ABN AMRO Bank	of which: SME Retail of which: SME		3	2	2	2		1 1		0 0	0		0 0	
N.V.	Secured by mortgages on immovable property of which: non-SME		0	0	(0		0 0		0 0	0		0 0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment													
	Collective investments undertakings (CIU) Equity Securitisation													
	Other exposures Standardised Total		129	85	94	94	3	35		0	0		0	
								Moratori 31/12	a - Actual 2/2020					
			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	Central banks	(mln EUR, %)		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments													
	Regional governments or local authorities Public sector entities													
	Multilateral Development Banks													
	International Organisations Institutions													
	Corporates of which: SME		106	75	74	74	3	2 32		0	0		. 0	
NETHERLANDS	Retail of which: SME		3	2	· ·	. 2		1 1		0 0	0		0	
	Secured by mortgages on immovable property of which: non-SME		n	0		0		0 0) 0	0) 0	-
	Items associated with particularly high risk		0	0										
	Covered bonds Claims on institutions and corporates with a ST credit assessment													
	Collective investments undertakings (CIU) Equity													
	Securitisation													
	Other exposures Standardised Total		129	85	94	. 94	2	5 25						
				05	<u> </u>	1 27		Moratori	a - Actual	51 0				
						Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	
			Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage
	Central banks	(mln EUR, %)						moratoria		moratoria	AVBACURA	OVBOCUEO		expos
	Central governments					moratoria		moratoria		moratoria	exposure	exposure	exposure	expos
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks					moratoria		moratoria		moratoria	exposure	exposure		expos
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions		0	0		moratoria		moratoria 0 0		moratoria	exposure	exposure		expos
EDANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0	0		moratoria 0		0 0 0		0 0 0	exposure 0	exposure		expos
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0		moratoria 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	exposure 0 0	exposure		
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		moratoria 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0	exposure		
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0	0		moratoria 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	exposure		
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		moratoria 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	exposure		
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0	0		moratoria 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	a - Actual	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	exposure		
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0 0 0 0 Fxposure values	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	Stage 1 exposure, of	Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of	O O Stock of provisions for	Stock of provisions for	exposure 0 0 0 0 0 0 Stock of provisions for	
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	0 0 0 0 0	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Stock of	exposure 0 0 0 0 0 0 0 0 0 Stock of	
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities		0 0 0			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		0 0 0 Exposure values			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
FRANCE	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks		0 0 0 Exposure values			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
FRANCE UNITED KINGDOM	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0 0 0 Exposure values			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Items associated with particularly high risk		O O O O O O O O O O O O O O O O O O O			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		O O O O O O O O O O O O O O O O O O O			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		O O O O O O O O O O O O O O O O O O O			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		Exposure values O O O O O O O O O			Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	exposure 0 0 0 0 0 0 Stock of provisions for Stage 3	
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		Exposure values 0 0 0 0 0 0 0 0 0 0			Stage 1 exposure, of which expired moratoria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Stage expos
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(mln EUR, %)	Exposure values O O O O O O O O O O O O O			Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 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 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage stage expos
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(mln EUR, %)	0	amounts 0 0 0 0 Risk exposure	exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of	Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure a - Actual 2/2020 Stage 3	Stage 3 exposure, of which expired moratoria Stage 3 exposure, of 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 O O O O O O O O O O O O O O O O O O O	Coverage expositions of the control
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central danks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail for which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securies by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	(mln EUR, %)	0	amounts 0 0 0 0 Risk exposure	exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired	Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure a - Actual 2/2020 Stage 3	Stage 3 exposure, of which expired moratoria 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 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage expositions of the control
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	Central banks Central banks Central banks Central banks Central banks Central banks Corporates of which: SME Retail Retai	(mln EUR, %)	0	amounts 0 0 0 0 Risk exposure	exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired	Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure a - Actual 2/2020 Stage 3	Stage 3 exposure, of which expired moratoria 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 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage stage exposit
UNITED KINGDOM	Central governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: smessociated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	(mln EUR, %)	0	amounts 0 0 0 0 Risk exposure	exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired	Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure a - Actual 2/2020 Stage 3	Stage 3 exposure, of which expired moratoria 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 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage I Stage expost

	14	15	16	17	18 Public guara	19 ntees - Actual	20	21	22	23	24
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
kposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0	0	0		0	0 0	0	0	(0 0 0	0	-
0 1	0 0	0 0	0	0		0	0 0	(0 0 0) -
1	0	0	0	1	1	0	0	(0	0	-
			Stage 1			ntees - Actual 2/2020	Stage 3			0.1.6	
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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 Ra Stage 3 exposure
0	0	0	0	0	0	0	0 0	(0 0	,	-
0	0	0	0	1	0 0	0	0	(0 0 0) (-
1	0	U	U	1	U	0	0		, ,		
1	0	0	0	1	1	0	0	(0) (-
	Risk exposure	Chanad	Stage 1 exposure, of	Chara 2		2/2020	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
xposure values	amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0	0	0 0	0 0	•	0 0		0	(0 0 0	0	-
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0	0 0 0	0 0 0 0	0 0 0	(0		- -
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0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- - -
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0 0 0 0 0 0	0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 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 guara	0 0 0 0 0 0					
0	0 Risk exposure	0 0 0 0 0	Stage 1 exposure, of which guaranteed	0 0 0 0 0	Public guara 31/12 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 ntees - Actual 2/2020	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra
0	0 Risk exposure	0 0 0 0 0	Stage 1 exposure, of which guaranteed amount	O O O O Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed amount	ontees - Actual 2/2020 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 Ra Stage 3 exposure
0	0 Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 Ra Stage 3 exposure
0	0 Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed amount	00 00 00 00 00 00 00 00 00 00 00 00 00	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 Ra Stage 3 exposure
0	0 Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed amount	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
Exposure values 0 0 0 0 0	0 Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed amount 00 00 00 00 00 00 00 00 00	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
Exposure values 0 0 0 0 0	0 Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed amount O Public guara 31/12 Stage 2 exposure, of which guaranteed amount	ontees - Actual Output Outpu	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed of	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rastage 3 exposure
Exposure values 0 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which guaranteed amount O Public guara 31/12 Stage 2 exposure, of which guaranteed amount	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure, of which guaranteed amount 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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rastage 3 exposure
Exposure values 0 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O Stage 2 exposure O O O O O O O O O O O O O	Public guara 31/12 Stage 2 exposure, of which guaranteed amount O Public guara 31/12 Stage 2 exposure, of which guaranteed amount	ontees - Actual 2/2020 Stage 3 exposure Ontees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure

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		1	2	2		ABN AMRO	O Bank N.V.	7	0	9	10	11	12		12	1/	15	16
			2	٥	4	<u> </u>	Moratoria	- Actual 2/2020	0	7	10	11	12		13	14	15	10
	(volo EUD (Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3 exposure	Ехр	posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, o which guaranteed
	Central banks Central governments Regional governments or local authorities	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure						amount
	Public sector entities Multilateral Development Banks International Organisations																	
	Institutions Corporates of which: SME	(0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
GERMANY	Retail of which: SME	C	0		0 0		0 0	(0	0	0	C	-		0	0	0	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C	0		0 0		0 0	(0	0	0	C	-		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
	Equity Securitisation Other exposures Standardised Total		0		0 0)	0 0		0 0	0	0	0	-		0	0	0	
	Staridardisca Potar						Moratoria								01			
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Ext	posure values	Risk exposure	Stage 1	Stage 1 exposure, o which guaranteed
	Central banks Central governments	%)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure			amounts	exposure	guaranteed amount
	Regional governments or local authorities Public sector entities Multilateral Development Banks																	
	International Organisations Institutions Corporates		0		0 0		0 0			0	0		-		0	0	0	
BELGIUM	of which: SME Retail of which: SME	(0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
DELOION	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C	0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
	Equity Securitisation Other exposures																	
	Standardised Total		0		0 0)	0 0 Moratoria	a - Actual	0	0	0	C	-		0	0	0	
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3			Risk exposure	Stage 1	Stage 1 exposure, o which
	(mln EUR, G	Exposure values %)	amounts	exposure	which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Exp	posure values	amounts	exposure	which guaranteed amount
	Central banks Central governments Regional governments or local authorities Public sector entities																	
	Multilateral Development Banks International Organisations Institutions																	
	Corporates of which: SME Retail		0		0 0		0 0	(0 0	0	0	0	-		0	0	0	
LUXEMBOURG	of which: SME Secured by mortgages on immovable property of which: non-SME		0		0 0		0 0		0 0	0	0		-		0	0	0	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment														3			
	Collective investments undertakings (CIU) Equity Securitisation																	
	Other exposures Standardised Total	(0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
							Moratoria 31/12	a - Actual 2/2020										Store 1
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Exp	posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, o which guaranteed
	Central banks Central governments	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure					guaranteed amount
	Regional governments or local authorities Public sector entities Multilateral Development Banks																	
	International Organisations Institutions Corporates		0		0 0		0 0		0 0	0	0	0	-		n	0	0	
IARSHALL ISLAND	of which: SME Retail of which: SME		0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
	Equity Securitisation Other exposures																	
	Standardised Total		0		0 0)	0 0 Moratoria	a - Actual	0	0	0	C	-		0	0	0	
			Diele	C.	Stage 1	C)	31/12 Stage 2	/2020	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -			Diele	S.	Stage 1 exposure, o
	(mln EUR, G	Exposure values %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Exp	posure values	Risk exposure amounts	Stage 1 exposure	exposure, o which guaranteed amount
	Central banks Central governments Regional governments or local authorities																	
	Public sector entities Multilateral Development Banks International Organisations Institutions																	
	Institutions Corporates of which: SME Retail		0		0 0		0 0	(0	0	0	0	-		0	0	0	
SWITZERLAND	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0		0		0	(0	0	0	0	-		0 0	0 0	0	
	Items associated with particularly high risk Covered bonds		0		0		0		0	0	0				U	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																	
	Securitisation Other exposures Standardised Total	C	0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
								a - Actual 2/2020										
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Ехр	posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, o which
	Central banks Central governments	%)	amounts	ехрозите	moratoria	ехрозиге	moratoria	exposure	moratoria	exposure	exposure	exposure	exposure			amounts	ехрозите	guaranteed amount
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																	
	International Organisations Institutions				0		0 0			0	^		-			0	0	
NODWAY	Corporates of which: SME Retail of which: SME		0		0 0		0 0	(0 0	0	0	C	-		0	0	0	
NORWAY	Secured by mortgages on immovable property of which: non-SME	(0		0 0)	0 0	(0 0	0	0	C	-		0	0	0	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CILI)																	
	Collective investments undertakings (CIU) Equity Securitisation																	
	Other exposures Standardised Total		0								0				0	0		

13	14	15	16	17		19 ntees - Actual 2/ 2020	20	21	22	23	24
posure 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 Ra Stage 3 exposure
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	() ()		0 - 0 - 0 - 0 - 0 -
0	0	0	Stage 1	0	Public guara 31/12 Stage 2	0 ntees - Actual 2/2020	Stage 3	0 Stock of	Stock of	Stock of	-
posure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
0	0	0	0	0	0	0	0	0	C) (0 -
0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0	0	0 0 0	() (0 - 0 - 0 - 0 -
0	0	0	0	0	0	0	0	0	C		0 -
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	2/2020 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3
			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposur
0 0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0	0	0 0 0	0	0 0 0	() () -) -) -) -
0	0	0	0	0	•	0		0			0 -
0	0	0	0	0	-	0 ntees - Actual	0	0			0 -
posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 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 R Stage 3 exposur
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	(C)) -) -) -) -) -
0	0	0	Stage 1	0	Public guaraı	0 ntees - Actual 2/2020	0 Stage 3) -
posure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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 Ra Stage 3 exposur
0	0	0	0	0		0		0			0 -
0 0 0 0	0 0	0 0 0	0	0 0 0	0 0	0	0 0	0 0 0	(<u> </u>
0	0	0	0	0	0	0	0	0			0 -
nosuro velvo	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Public guaraı	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
posure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3
0 0	0 0	000000000000000000000000000000000000000		0 0	0	0	0	0 0	C) () -) -) -
0	0	0		0 0	0	0	0	0	() () -) -) -

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		25	26	27	28 31/12/2021	29	30	31	32	33	34	35 ntoria - Baseline Sc 31/12/2022	36 cenario	37	38	39	40	41	42 31/12/2023	43	44	45
Row Num	(515 0()	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mln EUR, %) nnks evernments governments or local authorities				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Public sector Multilatera	tor entities al Development Banks nal Organisations																					
8 9 10 ABN AMRO Bank 11 Retail of which:	s : SME	80	2 1	2	0 0	0	(17.21% 0 32.14%	75 2	28	3	0 (0	0 1	16.62% 30.40%	75	26		0 0	0	0	16.34% 29.69%
N.V. Secured by of which: Items associated by	y mortgages on immovable property n: non-SME ociated with particularly high risk	C	0 0	C	0 0	0	(6.05%	0	0	С	0 (0	0 0	5.93%	0	0	(0	0	0	5.80%
17 Collective i Equity	institutions and corporates with a ST credit assessment investments undertakings (CIU)																					
19 Securitisati 20 Other expo 21 Standardise	osures	99	9 28	2	2 0	1	(19.00%	91	34	4	4 (0	1 1	17.74%	90	33	(5 0	1	1	17.19%
					31/12/2021 Stock of	Stock of	Stock of	C			Mora	atoria - Baseline So 31/12/2022 Stock of		Stock of	C B. ii				31/12/2023 Stock of	Stock of	Stock of	C
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 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	provisions for Stage 1 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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	overnments																					
Public sector	povernments or local authorities tor entities al Development Banks																					
	nal Organisations																					
Corporates of which:	s	80	0 25	2	2 0	0	(17.21%	75	28	3	3 (0	0 1	16.62%	75	26		5 0	1	1	16.34%
31 32 NETHERLANDS and of which: Secured by	n: SME y mortgages on immovable property	2	2 1	C	0 0	0	(32.14%	2	1	C		0	0 0	30.40%	2	1	(0	0	0	29.69%
Items associated in the second	n: non-SME ciated with particularly high risk	C	0 0	C	0 0	0	(6.05%	0	0	C	0 (0	0 0	5.93%	0	0	(0	0	0	5.80%
	institutions and corporates with a ST credit assessment investments undertakings (CIU)																					
39 Equity 40 Securitisati																						
41 Other expo	osures	90	9 28	2	2 0	1	(19.00%	91	34	4	4	0	1 1	17.74%	90	33		5 0	1	1	17.19%
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022	cenario						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
45 Regional go	overnments governments or local authorities				Exposure	Схрозитс	Схрозагс					CXPOSUIC	Схрозите	Exposure					exposure	Схрозите	CXPOSUIC	
47 Multilatera	tor entities al Development Banks anal Organisations as																					
50 51 52 53 FRANCE Corporates of which: Retail of which:	n: SME	C	0 0	C	0 0	0	(0 -	0	0	C		0	0 0	-	0	0	(0 0	0	0	-
54 Secured by of which:	y mortgages on immovable property n: non-SME ociated with particularly high risk	C	0 0	C	0 0	0	() -	0	0	C	0 (0	0 0	-	0	0	(0	0	0	-
58 59 Collective i Equity	institutions and corporates with a ST credit assessment investments undertakings (CIU)																					
61 Securitisati 62 Other expo 63 Standardise	osures	C	0 0	C	0 0	0	(0 -	0	0	C	0 (0	0 0	-	0	0	(0	0	0	-
					31/12/2021 Stock of	Stock of	Stock of	Cayara da Batia				atoria - Baseline So 31/12/2022 Stock of		Stock of	Cavara a Batia				31/12/2023 Stock of	Stock of	Stock of	Coverno Batia
Row Num 64 Central bar	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 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	provisions for Stage 1 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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 Central gov 66 Regional go 67 Public sector	overnments governments or local authorities tor entities al Development Banks																					
 Internation Institutions Corporates 	nal Organisations ns s	C	0 0	C	0 0	0	(0 -	0	0	C	0 (0	0 0	-	0	0		0	0	0	-
72 73 74 VINITED KINGDOM To secured by	n: SME y mortgages on immovable property	C	0 0	C	0 0	0	() -	0	0	С	0 (0	0 0	-	0	0	(0	0	0	-
77 Items associated by Covered by	n: non-SME ociated with particularly high risk onds institutions and corporates with a ST credit assessment	C	0 0	C	0 0	0	(0 -	0	0	C	0 0	0	0 0	-	0	0		0	0	0	-
80 81 82 83 Collective i Equity Securitisati Other expo	investments undertakings (CIU) tion																					
84 Standardise		C	0 0	C	0 0	0	() -	0	0	Mora	ntoria - Baseline Sc	cenario	0	-	0	0		0	0	0	-
Row		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	overnments	exposure	exposure	exposure	Stage 1 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
87 Regional go 88 Public sector 89 Multilatera	governments or local authorities tor entities al Development Banks anal Organisations																					
91 Institutions 92 Corporates 93 of which:	ns s	(0 0	(0 0	0	() -	0	0	(0	0 0	-	0	0		0	0	0	-
97 of which:	y mortgages on immovable property n: non-SME	C	0 0	C	0 0	0	() -	0	0	() (0	0 0	-	0	0		0	0	0	
99 Covered bo	ociated with particularly high risk onds institutions and corporates with a ST credit assessment investments undertakings (CIU)																					
102 103 104 Securitisati 104 Other expo	tion osures																					

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		25	26	27	28	29	30	31	32		34			37	38	39	40	41	42	43	44	45
_					31/12/2021						Piora	31/12/2022							31/12/2023			_
v n		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage
	Central banks		exposure -	CAPOSUI C	exposure	exposure	exposure	exposure	Скрозиге	Схрозигс	СХРОЗЦІС	exposure	exposure	Stage 3 exposure	exposure	САРОЗИІС	Схробигс	Схрозиго	exposure	exposure	exposure	exposi
3	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates	0		0 0	0 0	0	0	-	0	0	0	0	0	0	-	0	0		0 (0		0 -
	of which: SME Retail	0		0 0	0 0	0	0 -	-	0	0	0	0	0	0	-	0)	0 (0		0 -
GERMANY	of which: SME Secured by mortgages on immovable property																					
	of which: non-SME Items associated with particularly high risk	0		0 0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 (0		0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	0		0 0	0 0	0	0	-	0	0	0	0	0	0	-	0)) ()	0 (0		0 -
	Standardised rotal			<u> </u>	3	ı			<u> </u>		Mora	toria - Baseline Sce	enario				,		<u>~ </u>	, <u> </u>		
_					31/12/2021						11010	31/12/2022							31/12/2023			
v		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
n	(mln EUR, %	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
3	Central banks Central governments																					
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME	0		0 0	0	0	0 -	-	0	0	0	0	0	0	-	0	0		0 (0		0 -
BELGIUM	Retail of which: SME	0		0 0	0	0	0	-	0	0	0	0	0	0	-	0	0)	0 (0		0 -
	Secured by mortgages on immovable property of which: non-SME	0		0 0	0 0	0	0 -	-	0	0	0	0	0	0	-	0	0)	0 0	0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures																					
	Standardised Total	0		0 0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0		0 -
					21/12/2021						Mora	toria - Baseline Sca	enario						21/12/2000			
					31/12/2021 Stock of	Stock of	Stock of	Coverage Patie				31/12/2022 Stock of	Stock of	Stock of	Coverage Patio				31/12/2023 Stock of	Stock of	Stock of	Coverage
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
	Central banks	70)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Regional governments or local authorities Public sector entities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates	0		0 0	0 0	0	0	-	0	0	0	0	0	0	-	0)	0 0	0		0 -
	of which: SME Retail	0		0 0	0 0	0	0 -	-	0	0	0	0	0	0	-	0	0		0 (0		0 -
LUXEMBOURG	Secured by mortgages on immovable property																					
	of which: non-SME Items associated with particularly high risk	0		0 0	0	0	0 -	-	0	0	0	0	0	0	-	0	0)	0 (0		0 -
	Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	0		0 0	0 0	0	0	-	0	0	0	0	0	0	-	0			0 0	0		0 -
•											Mora	toria - Baseline Sce	enario				'					
												04.440.40000										
					31/12/2021							31/12/2022		a					31/12/2023			
v		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2		Coverage Ratio - Stage 3		Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
v n	(mln EUR, %	exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
v n	Central banks Central governments	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
v n)) 1.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
MARSHALL ISLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure 0	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
MARSHALL ISLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure 0 0 0	Stage 2 exposure 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
MARSHALL ISLAND	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure 0 0 0	Stage 2 exposure 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
MARSHALL ISLAND	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure 0 0 0	Stage 2 exposure 0 0	Stage 3 exposure 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
MARSHALL ISLAND	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure 0 0 0	Stage 2 exposure 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
MARSHALL ISLAND	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure 0 0 0 0	Stage 2 exposure 0 0 0	0	Stock of provisions for Stage 1 exposure 0 0 0	Stage 2 exposure 0 0 0	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
MARSHALL ISLAND	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure 0 0 0 0	Stage 2 exposure 0 0 0	0	Stock of provisions for Stage 1	Stage 2 exposure 0 0 0	Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Stage
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2021 EU-wide Stress Test: Credit risk COVID-19 STA

Column C	Stock of provisions for Stage 3 exposure Coverage Rations Stage 3 exposure															V. V.	MRO Bank	ABN A																	AVERTICAL PROPERTY.
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Martine Mart	0 36.3	0	0	0	0	0	0	(0	36.91%	0 36.9	0	0	0)	(0	0	0	0		0 37.65%	0	0 (0	0	0	0	0	0	0				
Second S	0 -	0	0	0	0	0	0	(0		0 -	0	0	0)	(0	0	0	0		0 -	0	0 (0	0	0	0	0	0	0			Retail	NETHERLANDS
Part	0 36.6	0	0	0	0	0	0	(0	36.82%	0 36.8	0	0	0)	(0	0	0	0		0 37.21%	0	0 (0	0	0	0	0	0	0		ty		
State Stat																																			
Part																																	ST credit assessment	Claims on institutions and corporates with a ST cr	
Property																																			
Part																																			
Property of the content of the con	0 0.	0	0	0	0	0	0	(0	0.00%	0.0	0	0	0)	(0	0	0	0		0 0.00%	0	0 (0	0	0	0	0	0	0				
Property of the control of the con				/2023	31/12/										io			P								/2021	31/12								
Cond lane:	Stock of provisions for Stage 3 exposure	Stock of provisions for p	provisions for	Stage 3 exposure, of which	Stage 3		Stage 2					Stock of ovisions for	ck of ions for proge 2	Stoc or provisi		Stage 3 exposure, of which	Stage 3	exposure, of which	Stage 2		Stage 1	or Coverage Ratio -	provisions fo	provisions for	provisions for	exposure, of which	Stage 3	exposure, of which	Stage 2	oosure, of which	exposur which	Stage 1			v
Part	exposure exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	gu	ure exp	exposure	exposure	osure	expo	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure		exposure	aranteed	guarant		(mln EUR,	Central banks	
FRANCE FRANCE Strateging (Sparage Control Part of the Control																																		Regional governments or local authorities Public sector entities	
FRANCE																																		International Organisations Institutions	
Secured by mortgage for immortable property Secure of the property U U U U U U U U U	0 39.2	0	0	0	0	0	0	(0	39.32%	0 39.3 0 -	0	0	0)	(0	0	0	0 0		0 39.39%	0	0 (0	0	0	0	0	0	0			Corporates of which: SME Retail	
From seasociated with particularly high fields College on Indictivitions and Composed with \$1 \$57\$ credit assessment College on Indictivitions and Composed with \$1 \$57\$ credit assessment College on Indictivitions and Composed with \$1 \$57\$ credit assessment College on Indictivitions and Composed with \$1 \$57\$ credit assessment College on Indictivitions and Composed with \$1 \$57\$ credit assessment College on Indictivitions and Composed with \$1 \$57\$ credit assessment College on Indictivitions and Composed with \$1 \$57\$ credit assessment College on Indictivition and Composed with \$1 \$57\$ credit assessment College on Indictivition and Composed with \$1 \$57\$ credit assessment College on Indictivition and Composed with \$1 \$57\$ credit assessment College on Indictivition and Composed with \$1 \$57\$ credit assessment College on Indictivition and Composed with \$1 \$57\$ credit assessment College on Indication and Composed with \$1 \$57\$ credit assessment College on Indication and Composed with \$1 \$57\$ credit assessment College on Indication and Composed with \$1 \$57\$ credit assessment College on Indication and Composed with \$1 \$57\$ credit assessment College on Indication and Composed with \$1 \$57\$ credit assessment College on Indication and College on Indic	0 -	0	0	0	0	0	0	(0		0 -	0	0	0)	(0	0	0	0		0 -	0	0 (0	0	0	0	0	0	0		ty		FRANCE
Contral lanks Contra																																	ST credit assessment	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST cr	
Other exposures Contral power ments Con																																		Collective investments undertakings (CIU)	
Row Num Central banks Stage 1 Exposure (min EUR, %) Stage 2 Exposure (min EUR, %) Central banks Central governments or local authorities Stage 2 Central governments or local authorities Stage 3 Central governments or local authoritie	0 0.4	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			Other exposures	
Row Num Central banks Central governments or local authorities				/2023	31/12/										io											/2021	31/12								
Central banks Central governments Central governments Regional governments or local authorities	Stock of provisions for Stage 3 exposure	Stock of provisions for p Stage 2	provisions for	Stage 3 exposure, of which	Stage 3		Stage 2	Stage 1 exposure, of which	Stage 1			Stock of ovisions for Stage 3	ck of ions for proge 2	Stoc or provisi	provisions for	exposure, of which	Stage 3	Stage 2 exposure, of which	Stage 2	exposure, of	Stage 1	or Chara 2	provisions fo	provisions for	provisions for	exposure, of which	Stage 3	exposure, of which	Stage 2	oosure, of which	exposur which	Stage 1			w n
Regional governments or local authorities Regional governments or local authorities	exposure exposure	exposure	exposure	guaranteed amount		guaranteed amount		guaranteed amount	gu	ure STP	exposure	exposure	osure	expo	exposure	guaranteed amount		guaranteed amount		guaranteed amount		exposure	exposure	exposure	exposure	guaranteed amount					guarant	%)	(mln EUR,		
Public sector entities Multilateral Development Banks																																		Regional governments or local authorities Public sector entities	
International Organisations Institutions Institution I									2																		0							International Organisations Institutions	
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		0 -	0	0	0)	(0	0	0	0		0 -	0	0 (0	0	0	0	0	0	0			Retail	LINITED KINGDOM
VNITED KINGDOM of which: SME Secured by mortgages on immovable 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		ty	of which: non-SME	UNITED KINGDOM
Items associated with particularly high risk Covered bonds Fig. 10 Claims on institutions and corporates with a ST credit assessment Fig. 10 F																																		Covered bonds Claims on institutions and corporates with a ST cr	
Collective investments undertakings (CIU) Equity Securitisation Collective investments undertakings (CIU) Equity Securitisation																																		Equity Securitisation	
83 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			Other exposures	
Public guarantees - Baseline Scenario 31/12/2021 31/12/2023					31/12/										io	022											31/12								_
Row Num Pum Pum Pum Pum Pum Pum Pum Pum Pum P	Stock of provisions for Stage 3 exposure	Stock of provisions for p	Stock of provisions for Stage 1	Stage 3 exposure, of which	Stage 3 exposure	Stage 2 exposure, of which	Stage 2 exposure	Stage 1 exposure, of which	Stage 1 exposure	Ratio - 3 Sta	Coverage Rat Stage 3	Stock of ovisions for Stage 3	ck of ions for proge 2	Stoc or provision State	Stock of provisions for Stage 1	Stage 3 exposure, of which	Stage 3 exposure	Stage 2 exposure, of which	Stage 2 exposure	Stage 1 exposure, of which	Stage 1 exposure	Coverage Ratio Stage 3	Stock of provisions for Stage 3	provisions for	provisions for	exposure, of	Stage 3 exposure		Stage 2 exposure			Stage 1			w n
Num	exposure exposure	exposure	exposure	guaranteed amount		guaranteed amount		guaranteed amount	gu	ure SAP	exposure	exposure	osure	expo	exposure	guaranteed amount		guaranteed amount		guaranteed amount	,	exposure	exposure	exposure	exposure	guaranteed amount		guaranteed amount				%)	(mln EUR,		
Regional governments or local authorities Public sector entities Public sector entities																																		Regional governments or local authorities Public sector entities	
Multilateral Development Banks International Organisations Institutions Compared to the control of the control																								0										International Organisations 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	0 (0	0	0	0	0	0	0			Corporates of which: SME	
95 UNITED STATES 6 of which: SME 5 course by mortgages on immovable property 6 of which: SME 6 of which: SME 7 of which: SME 7 of which: SME 8 of which: SME 8 of which: SME 9	0 -	·																																	
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 -	0	0	0	0	0	0	(0		0 -	0	0	0)	(0	0	0	0		0 -	0	0 (0	0	0	0	0	0	0			of which: SME Secured by mortgages on immovable property of which: non-SME	UNITED STATES
	0 -	0	C	0	0	0	0	(0		0 -	0	0	0		(0	0	0	0		0 -	0	0 (0	0	0	0	0	0	0			of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	UNITED STATES
Collective investments undertakings (CIU) Fquity Securitisation Female	0 -	0	С	0	0	0	0		0		0 -	0	0	0			0	0	0	0		0 -	0	0 (0	0	0	0	0	0	0			of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST cr Collective investments undertakings (CIU)	UNITED STATES

2021 EU-wide Stress Test: Credit risk COVID-19 STA ABN AMRO Bank N.V.

AUTHORITY		46	47	48	49	50	51	52	53	54	55	56	57	58		AMRO Bank I	N.V.				65	66	67	68	69	70	71	77	73	74	75
		10		10	19	31/12		52	33	31	33	30	37	30	Pi	Public guarantees - E 31/12/2	Baseline Scenario		03	UT	- 03	00	07	00	0.5		2/2023	/2	73	/1	/3
Row		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
Num 106	(mln EUR, %	exposure 6)	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
107 108 109	Central governments Regional governments or local authorities Public sector entities																														
110 111 112	Multilateral Development Banks International Organisations Institutions																														
112 113 114	Corporates of which: SME	0	0	0	0	0	0	0	0		0 -		0 (0	0	0	0	0	0	0	-	0		0	0	C		0 0	0	0 -	
115 116 117 GERMANY	Retail of which: SME 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	C		0 0	0	0 -	
118 119 120	of which: non-SME Items associated with particularly high risk Covered bonds																														
121 122	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
123 124 125	Equity Securitisation Other exposures																														
126	Standardised Total	0	0 0	0	0	0	0	0	0)	0 -		0 0	0	0 P1	0 Public guarantees - E	0 Baseline Scenario	0	0	0 0	-	0		0	0) (0 0	0	0 -	
			Stage 1		Stage 2	31/12	2/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2		Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUD 0/	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
127 128	Central banks Central governments	0)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
129 130 131	Regional governments or local authorities Public sector entities Multilateral Development Banks																														
132 133	International Organisations Institutions	0				0		0							0	0	0	0	0			0						0	0		
134 135 136	Corporates of which: SME 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	C		0 0	0	0 -	
137 138 139 BELGIUM	of which: SME Secured by mortgages on immovable 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	C) (0 0	0	0 -	
140 141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
143 144	Collective investments undertakings (CIU) Equity																														
145 146 147	Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0		0 -		0 (0	0	0	0	0	0	0	-	0		0	0 0	C		0 0	0	0 -	
							12021								P	Public guarantees - E)									2/2020				
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2021 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	- Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	overage Ratio - Stage 3 exposure
148 149 150	Central banks Central governments Regional governments or local authorities																														
151 152 153	Public sector entities Multilateral Development Banks International Organisations																														
153 154 155	Institutions Corporates	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 0	C		0 0	0	0 -	
156 157 158 LUXEMBOURG	of which: SME Retail of which: SME	0	0	0	0	0	0	0	0		0 -		0 (0	0	0	0	0	0	0	-	0		0	0 0	C		0 0	0	0 -	
159 160 161	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0)	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0	C		0 0	0	0 -	
162 163	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
165 166	Equity Securitisation																														
168	Other exposures Standardised Total	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0	0	C		0 0	0	0 -	
			Stage 1		Stage 2	31/12			_				Stage 1			Public guarantees - E 31/12/2	2022						Stage 1		Stage 2	31/1	2/2023 Stage 3				
Row Num		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
169 170	Central banks Central governments	6)	amount		amount		amount	exposure	exposure	exposure	CAPOSUIC		amount		amount		guaranteed amount	exposure	exposure	exposure	exposure		amount		amount		guaranteed amount	exposure	exposure	exposure	Схрозите
171 172	Regional governments or local authorities Public sector entities Multilateral Development Banks																														
173 174 175	International Organisations Institutions																														
176 177 178	Corporates of which: SME 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	C		0 0	0	0 -	
MARSHALL ISLAND	of which: SME Secured by mortgages on immovable 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	C) (0 0	0	0 -	
182 183	Items associated with particularly high risk Covered bonds																														
184 185 186	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
187 188 189	Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0	0 -		0 (0	0	0	0	0	0	0	-	0		0	0 0	C) (0 0	0	0 -	
															P	Public guarantees - E)													
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -
Num	(mln EUR, %	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
190 191 192	Central banks Central governments Regional governments or local authorities																														
193 194 195	Public sector entities Multilateral Development Banks International Organisations																														
196 197	Institutions Corporates of which: SME	0	0	0	0	0	0	0	0)	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 0	C		0 0	0	0 -	
198 199 200 SWITZERLAND	Retail of which: 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 -	
201 202 203	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0		0	0	0	0	0	0)	0 -				U	O .	0	U	0		-	0			J O			0 0	0	0 -	
204 205 206	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
207 208 209	Equity Securitisation 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	C		0 0	0	0 -	
			Stage 1		Stage 2	31/12							Stage 1			Public guarantees - E 31/12/2	2022						Stage 1		Stage 2	31/1	2/2023 Stage 3				
Row Num		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed 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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	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	overage Ratio - Stage 3 exposure
211	Central banks Central governments		guaranteed amount		guaranteed amount		guaranteed amount	Stage 1 exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		amount	exposure	exposure	exposure	- exposure
213 214	Central governments Regional governments or local authorities Public sector entities																														
215 216 217	Multilateral Development Banks International Organisations Institutions																														
218 219 220	Corporates of which: SME 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 -	
220 221 222 223 NORWAY	of which: SME Secured by mortgages on immovable 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 -	
224 225	Items associated with particularly high risk Covered bonds																														
226 227 228	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
229 230	Securitisation Other exposures Standardised Total					-		_	<u> </u>		0 -		0				-	-	_		_	-		0	1	-	1	0			

2021 Ell-wide Strees Tosti Credit rick COVID-10 STA

EBA EUROPEAN BANKING AUTHORITY								20	21 EU-	wide S		est: Cr		k COVI	D-19 S	STA						
		76	77	78	31/12/2021			82	83	84	85 Mo ra	86 atoria - Adverse Sc 31/12/2022		88	89	90	91	92	31/12/2023	94		96
Row Num	(mln EUR, ^c	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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 2 3 4	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
6 7 8	International Organisations Institutions Corporates of which: SME	,	52 42	2 2	2 0	1	1	0 21.82%	59) 42	2	5 (0	1 1	21.20%	77	7 2	1	8 (0 1	1 2	20.46%
ABN AMRO Bank N.V.	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0 0	0	0	0 31.09% 0 10.91%	2	2 1		0 (0	0 0	30.29%	2	0	0	0 (0 0	0 0	29.82%
14 15 16 17	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
18 19 20 21	Equity Securitisation Other exposures Standardised Total	7	76 50		3 0	1	1	1 23.04%	72	2 51		6 (0	1 1	21.95%	92	2 27	7 1	10	0 1	1 2	21.03%
					31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row Num	(mln EUR, ^c	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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 23 24	Central banks Central governments Regional governments or local authorities																					
25 26	Public sector entities Multilateral Development Banks																					
27 28	International Organisations Institutions																					
293031	Corporates of which: SME Retail	6	1 1		0 0	0	0	0 21.82% 0 31.09%	59	2 1		0 (0	0 0	21.20%	77	21	0	1 (0 1	0 0	20.46%
NETHERLANDS 33 34	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0 0	0		0 10.91%	C			0 (0	0 0	11.05%	0	0	0	0 (0 0	0 0	10.91%
35 36	Items associated with particularly high risk Covered bonds																					
37 38 30	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
40 41	Securitisation Other exposures																					
42	Standardised Total	7	76 50) 3	3 0	1	1	1 23.04%	72	. 51	Mora	6 (atoria - Adverse Sc	cenario	1 1	21.95%	92	2 27	7 1	.0 (0 1	2	21.03%
Row		Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
43 44	Central banks Central governments	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
45 46 47 48	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
49 50 51 52	Institutions Corporates of which: SME Retail		0 0) (0 0	0	0	0 -	C) (0	0 (0	0 0	-	0	0	0	0 (0 0	0 0	-
53 FRANCE 54 55 56	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0		0 0	0		0 -	C)	0 (0	0 0	-	0	D (0	0 (0 (0	-
57 58 59 60	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
62 63	Securitisation Other exposures Standardised Total		0 0		0 0	0		0 -	C			0 (0	0 0	-	0) (0	0 (0 (0	-
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Num 64	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
66 67 68	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
70 71 72	Institutions Corporates of which: SME Retail		0 0		0 0	0		0 -	0			0 (0	0 0	-	0) (0	0 (0 0	0 0	-
74 UNITED KINGDOM 75 76 77	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0		0 0	0		0 -	C			0 (0	0 0	-	0	0	0	0 (0 0	0	-
78 79 80 81	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
82 83 84	Securitisation Other exposures Standardised Total		0 0		0 0	0		0 -	C			0 (0	0 0	-	0	0	0	0 (0 0	0	-
					31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Adverse So 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUR, ^c	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 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	provisions for Stage 1 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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
90 91 92 93	International Organisations Institutions Corporates of which: SME		0 0		0 0	0		0 -	C			0 (0	0 0	-	0	0	0	0 (0 0	0 0	-
94 95 96 97 UNITED STATES	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0 0	0		0 -	C			0 (0	0 0	-	0	0	0	0 (0 0	0 0	-
98 99 100 101	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
102	Equity Securitisation																					

EBA EUROPEA BANKING AUTHORI

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

BANKING AUTHORITY											ABN	AMRO Bank	k N.V.	EK COAT								
		76	77	78	79 31/12/2021		81	82	83	84		86 toria - Adverse Sc 31/12/2022		88	89	90	91	92	93 31/12/2023		95	96
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks Central governments Regional governments or local authorities	UR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0	0	0	0 -	(0 (0 0	0	0	0 0	-		0 (0	0	0 0	0	-
GERMANY	Retail of which: SME 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	-
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	(0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
					31/12/2021						Mora	toria - Adverse So 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stag
	Central banks Central governments	UR, %)	·		exposure	exposure	exposure	exposure		·		exposure	exposure	Stage 3 exposure	exposure		·		exposure	exposure	exposure	ехро
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
BELGIUM	of which: SME Retail of which: SME		0	0	0	0	0	0 -	(0	0 0	0	0	0 0	-	(0 (0	0	0 0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -	(0 (0 0	0	0	0 0	-		0 (0	0	0 0	0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	(0	0 0	0	0	0 0	-		0 (0	0	0	0 0	0	-
					24/42/2024	<u>'</u>					Mora	toria - Adverse So	cenario						24/42/2022			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for		Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverag
	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exp
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
LLIVEMPOLIDO	Corporates of which: SME Retail		0	0	0	0	0	0 -		0 (0 0	0	0	0 0	-		0 (0	0	0 0	0	-
LUXEMBOURG	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	0 -		0 (0 0	0	0	0 0	-		0 (0	0	0 0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	0 -		0	0 0 Mora	toria - Adverse So	o cenario	0 0	-		0 (0	0	0 0	0	-
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	a:			31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(mln El	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central banks Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0	0	0	0 -		0 (0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
MARSHALL ISLAND	Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	0 -		0	0 O	toria - Adverse So	O	0 0	-		0 (0	0	0 0	0	-
					31/12/2021 Stock of	Stock of	Stock of				Piora	31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(mln El	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 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	provisions for Stage 1 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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME Retail		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
SWITZERLAND	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -			0 0	0	0	0 0	-			n	0		0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment													0 0								
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
					31/12/2021						Mora	toria - Adverse So 31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments	UK, %)			exposure	exposure	exposure	J., Obarc				exposure	exposure	exposure	, posar c				exposure	exposure	exposure	ЭХР
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	International Organisations Institutions Corporates of which: SME		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
NORWAY	of which: SME Retail of which: SME 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	-
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 0	0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					

2021 EU-wide Stress Test: Credit risk COVID-19 STA ABN AMRO Bank N.V.

AUTHORITY							ABN	AMRO Bank N.V.				
		97 98	99 100 101	102 103	104 105 106	107 108		111 112 113 Public guarantees - Adverse Scenario	114 115	116 117 118 119	120 121 122	123 124 125 126
		Stage 1	Stage 2	31/12/2021 Stage 3 Stock of	Stock of Stock of	Stage 1	Stage 2	31/12/2022 Stage 3 Stock of	Stock of Stock of	Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Stock of Stock of
Row Num	(mln EUR, %	Stage 1 exposure, of which exposure guaranteed	stage 2 exposure, of Stage 3 which exposure guaranteed	e which provisions for guaranteed exposure	provisions for provisions for Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of provisions for which stage 1 exposure	Stage 2 Stage 3	rage Ratio - Stage 1 exposure, of Stage 3 which exposure guaranteed	ure guaranteed exposure guaranteed	provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure exposure
1 2	Central banks Central governments	amount	amount	amount exposure		amount	amount	amount exposure	CAPOSUIC CAPOSUIC	amount	amount amount	
3 4	Regional governments or local authorities Public sector entities											
6 7	Multilateral Development Banks International Organisations Institutions											
8 9	Corporates of which: SME	0 0	0 0	0 0	0 0 38.839	6 0	0 0 0	0 0	0 0 0	38.52% 0 0	0 0 0 0	0 0 38.38%
ABN AMRO Banl N.V.	Secured by mortgages on immovable property	0 0	0 0	0 0	0 0 36.949	6 0	0 0 0	0 0 0	0 0 0	36.27% 0 0	0 0 0 0	0 0 0 35.86%
13 14 15	of which: non-SME Items associated with particularly high risk Covered bonds											
16 17	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)											
18 19 20	Equity Securitisation Other exposures											
21	Other exposures Standardised Total	0 0	0 0	0 0	0 0 0 0.000	6 1	1 0 (0 0	0 0 0	0.00% 1 1	0 0 0 0	0 0 0 0.00%
				31/12/2021				Public guarantees - Adverse Scenario 31/12/2022			31/12/2023	
Row		Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 2 exposure	Stage 3 exposure, of provisions for Stage 1	Stock of provisions for Stage 2 Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which stage 1 Stage 3 exposure Stage 3 provisions for stage 1	for provisions for provisions for	rage Ratio - Stage 1 Stage 3 exposure Stage 3 xposure Stage 1 exposure, of Stage 1 exposure guaranteed	Stage 2 exposure, of which guaranteed Stage 3 exposure, of exposure guaranteed Stage 3 exposure guaranteed	Stock of provisions for provisions for Stage 2 Stage 3 Coverage Ratio - Stage 3
22	Central banks	guaranteed amount	guaranteed exposur amount	e guaranteed Stage 1 amount exposure	Stage 2 Stage 3 exposure exposure	guaranteed amount	guaranteed amount	exposure which stage 1 exposure amount	Stage 2 Stage 3 ex exposure	xposure guaranteed amount	guaranteed exposure guaranteed amount amount	Stage 1 Stage 2 Stage 3 exposure exposure
23	Central governments											
24	Regional governments or local authorities											
26	Public sector entities Multilateral Development Banks											
27	International Organisations											
29	Institutions Corporates	0 0	0 0	0 0	0 0 37.589	6 0	0 0	0 0		36.87% 0 0		0 0 0 36.22%
30 31	of which: SME Retail				0 0							0 0 0
NETHERLANDS	of which: SME Secured by mortgages on immovable property	U U	0 0	O O	0 0 0	,				26.2704		0 0 0-
34	of which: non-SME	0 0	U 0	U 0	0 0 0 36.949	0	0 (0 0	0 0	30.2/% 0 0	0 0 0	0 0 35.86%
36	Items associated with particularly high risk Covered bonds											
37	Claims on institutions and corporates with a ST credit assessment											
38	Collective investments undertakings (CIU) Equity											
40	Securitisation											
41 42	Other exposures Standardised Total	0 0	0 0	0	0 0 0 000	6 0	0 0	0 0		0.00%		0 0 0 00%
			9	V		91	<u> </u>	Public guarantees - Adverse Scenario				
		Stage 1	Stage 2	31/12/2021 Stage 3 Stock of	Stock of Stock of Coverage Patio	Stage 1	Stage 2	31/12/2022 Stage 3 Stock of	Stock of Stock of Covers	Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Stock of Stock of Courses Bakin
Row Num	(EUD 0	Stage 1 exposure, of which exposure guaranteed amount	Stage 2 exposure, of Stage 3 or opening stage 2 which exposure guaranteed		provisions for provisions for Stage 2 Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of provisions for stage 1 exposure guaranteed amount exposure, of provisions for stage 1 exposure	for provisions for provisions for	rage Ratio - Stage 1 exposure, of Stage 3 which exposure guaranteed	exposure, of which guaranteed amount exposure exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 Stage 3 exposure Stage 3 exposure Stage 3
43 44	Central banks Central governments	amount	amount	amount	exposure exposure	amount	amount	amount	e exposure exposure	amount	amount amount	exposure exposure exposure
45 46	Regional governments or local authorities Public sector entities											
48 49	Multilateral Development Banks International Organisations Institutions											
50 51 52	Corporates of which: SME Retail	0 0	0 0	0 0	0 0 0 39.119	6 0	0 0 0	0 0	0 0 0	38.88% 0 0	0 0 0 0	0 0 38.84%
53 54 FRANCE	of which: SME Secured by mortgages on immovable 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 0 -
55 56 57	of which: non-SME Items associated with particularly high risk Covered bonds											
58 59	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)											
60 61 62	Securitisation Other exposures											
63	Other exposures Standardised Total	0 0	0 0	0 0	0 0 0 0.009	6 0	0 0 0		0 0 0	0.00% 0 0	0 0 0 0	0 0 0 0.00%
		Stage 1		31/12/2021 Stage 3		Stage 1	Stage 2	Public guarantees - Adverse Scenario 31/12/2022 Stage 3		Stage 1	31/12/2023 Stage 2 Stage 3	
Row Num		evnosure of	Stage 2 exposure, of which guaranteed Stage 2 exposure of exposure	Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 1 - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which	Stage 3 exposure, of which stage 1 Stage 3 exposure, of provisions for stage 1	for provisions for provisions for	rage Ratio - Stage 1 exposure, of Stage 3 exposure guaranteed Stage 1 exposure, of which exposure	avecause of	Stock of provisions for Stage 1 Stage 2 Stock of provisions for Stage 3 Stage 3
64	Central banks (mln EUR, %	guaranteed amount	amount	e guaranteed exposure	exposure exposure exposure	amount	guaranteed amount	exposure guaranteed amount Stage 1 exposure	Stage 2 Stage 3 ex exposure exposure	xposure guaranteed amount	amount guaranteed guaranteed amount	Stage 1 Stage 2 Stage 3 exposure exposure
65 66 67	Central governments Regional governments or local authorities Public sector entities											
68 69 70	Multilateral Development Banks International Organisations Institutions											
71 72	Corporates of which: 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 -
73 74 75 UNITED KINGDO	Retail of which: SME 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 77	of which: non-SME Items associated with particularly high risk											
78 79 80	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)											
81 82 83	Equity Securitisation											
84	Other exposures 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 -
				31/12/2021				Public guarantees - Adverse Scenario 31/12/2022			31/12/2023	
Row		Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of Stage 3 which exposure guaranteed	Stage 3 Stock of	Stock of provisions for provisions for Stage 3	Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure which guaranteed	Stage 3 Stock of exposure, of	for provisions for provisions for	rage Ratio - Stage 1 exposure, of Stage 3 exposure guaranteed Stage 1 exposure stage 3 exp	Stage 2 Stage 3 exposure, of exposure, of	Stock of Stock of Stock of provisions for Stage 2 Stage 3 Coverage Ratio -
Num	(min EUR, %	exposure guaranteed examount	kposure guaranteed exposur	exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	provisions for Stage 2 Stage 3 exposure exposure	exposure guaranteed amount	exposure guaranteed amount	exposure which stage 1 exposure amount	Stage 2 Stage 3 ex e exposure exposure	Stage 3 exposure guaranteed amount	which exposure guaranteed amount amount	Stage 1 Stage 2 Stage 3 exposure exposure
86 87	Central banks Central governments Regional governments or local authorities											
88 89 90	Public sector entities Multilateral Development Banks International Organisations											
91 92	Institutions 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 0 -
93 94 95 UNITED STATES	of which: SME 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 -
96 97	Secured by mortgages on immovable 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 -
98 99 100	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment											
101 102 103	Collective investments undertakings (CIU) Equity											
103 104 105	Securitisation Other exposures 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 0 -
		· · · · · · · · · · · · · · · · · · ·			<u>-</u>			<u> </u>	<u> </u>	·		

2021 EU-wide Stress Test: Credit risk COVID-19 STA ABN AMRO Bank N.V.

	97 98	99 100	101 102 103	3 104 105	106 107 108		AMRO Bank N.V.	113 114 115	116 117	118 119	120 121 122	123 124	125 126
	Stage 1	Stage 2	31/12/2021 Stage 3		Stano		Public guarantees - Adverse Scenario 31/12/2022 Stage 3			Stage 1	31/12/2023 Stage 2		
Row Num	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of exposure which guaranteed amount Stock provisio provisio exposure exposure	ns for provisions for provision		of Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	Stock of ovisions for Stage 1Stock of provisions for Stage 2Stock of provisions for Stage 2Stock of provisions for Stage 3exposureexposureexposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 Stage 3 exposure, of which guaranteed Stage 3 exposure exposure guaranteed	provisions for provisions for p	Stock of Coverage Ratio - Stage 3 exposure
106 Central banks 107 Central governments (min EUR,	%) guaranteed amount	amount	amount expos	sure exposure exposu	re exposure guarant	amount	guaranteed	exposure exposure exposure	exposure	amount	guaranteed guaranteed amount amount	exposure exposure	exposure
108 Regional governments or local authorities 109 Public sector entities 110 Multilateral Development Banks													
International Organisations Institutions			0	0		0			0-	0			0 -
Corporates of which: SME 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 -
116 117 118 Of which: SME Secured by mortgages on immovable 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 Items associated with particularly high risk 120 Covered bonds 121 Claims on institutions and corporates with a ST credit assessment													
Collective investments undertakings (CIU) Equity 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 -
			31/12/2021				Public guarantees - Adverse Scenario 31/12/2022				31/12/2023		
Row	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3 Stock exposure, of	of Stock of Stock on stock of provision stock of provisions for provision	of Coverage Ratio - Stage 1 exposur	of Stage 2 exposure, of	Stage 3 exposure, of	Stock of Stock of Stock of ovisions for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 Stage 3	Stock of Stock of provisions for pro	Stock of Coverage Ratio -
Num (mln EUR,	%) Stage 1 which guaranteed amount	Stage 2 which guaranteed amount	exposure which stage stage stage which stage sta	ns for provisions for provision e 1 Stage 2 Stage sure exposure exposu	Stage 1 exposure exposure exposure exposure amou	Stage 2 exposure, of which guaranteed amount	exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 Exposure Stage 3 Exposure
128 Central governments 129 Regional governments or local authorities													
Public sector entities Multilateral Development Banks International Organisations													
133 Institutions 134 Corporates 135 of which: 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 -
136 137 BELGIUM of which: SME 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 -
of which: non-SME Items associated with particularly high risk													
Covered bonds Claims on institutions and corporates with a ST credit assessment 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 Public guarantees - Adverse Scenario	0 0	0 -	0 0	0 0 0	0 0 0	0 -
	Stage 1	Stage 2	31/12/2021 Stage 3	of Stack of Stack	of Stage	Stage 2	31/12/2022 Stage 3	Stock of Stock of Stock of		Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Shock of	Stock of
Row Num	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	OVERCEURO OF STOCK	ns for provisions for provision	s for Stage 3 Stage 1 whice exposure guarant	of Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of pro-	Stock of ovisions for Stage 1Stock of provisions for Stage 2Stock of provisions for Stage 2Stock of 	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2	exposure, of Stage 3 exposure, of which exposure guaranteed	provisions for provisions for p	Stock of Coverage Ratio - Stage 3 exposure Stock of Coverage Ratio - Stage 3 exposure
148 Central banks Central governments Central governments	%) amount	amount	amount expos	exposure exposu	re amou		amount	exposure exposure		amount	amount amount	exposure exposure	exposure
150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks													
153 International Organisations 154 Institutions													
Corporates of which: SME 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 LUXEMBOURG 159 160 of which: SME Secured by mortgages on immovable 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 -
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164 Collective investments undertakings (CIU) 165 Equity													
Securitisation Other exposures 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 -
			31/12/2021				Public guarantees - Adverse Scenario 31/12/2022				31/12/2023		
Row	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 Stock		of Coverage Ratio - Stage 1 Stage 1	of Stage 2 exposure, of	Stage 3	Stock of Stock of Stock of	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 2 Stage 3	Stock of Stock of	Stock of Coverage Ratio -
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170 Central governments 171 Regional governments or local authorities 172 Public sector entities	%) amount	guaranteed amount	exposure guaranteed expos	e 1 Stage 2 Stage sure exposure exposure	Stage 3 exposure exposure exposure exposure guarant amou	ed exposure which guaranteed amount	exposure which guaranteed amount	Stage 1 Stage 2 Stage 3 exposure exposure exposure	Stage 3 exposure	which guaranteed amount	which guaranteed amount Stage 3 which guaranteed amount	provisions for provisions for p	Stage 3
171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks 174 International Organisations	amount	guaranteed	exposure guaranteed amount Stage expos	e 1 Stage 2 Stage exposure exposure	Stage 3 exposure exposure exposure exposure guarant amou	exposure which guaranteed amount	exposure which guaranteed amount	Stage 1 Stage 2 Stage 3 exposure exposure exposure	Stage 3 exposure	which guaranteed amount exposure	which guaranteed amount Stage 3 which guaranteed amount	provisions for provisions for p	Stage 3
171 172 173 174 175 176 177 178 179 179 170 170 170 170 170 170 170 170 170 170	9%) amount 0 0	guaranteed amount 0 0	exposure guaranteed amount Stage expos 0 0	Stage 2 Stage exposure exposure 0 0 0	Stage 3 exposure exposure exposure guarant amou	ed exposure which guaranteed amount 0 0 0	exposure which guaranteed amount 0 0 0 0	Stage 1 Stage 2 Stage 3 exposure exposure 0 0 0	Stage 3 exposure exposure 0 -	which guaranteed amount exposure 0 0 0	which guaranteed amount Stage 3 exposure guaranteed amount 0 0 0 0	provisions for provisions for p	Stage 3
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Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Of Whith: SME Secured by mortpages on immovable property of whith: SME Secured by mortpages on immovable property of whith: SME Secured by mortpages on immovable property of whith: SME Secured by mortpages on immovable property of whith: SME Secured with particularly high risk Covered bonds Iss Iss Iss Iss Iss Iss Iss Iss Iss I	Stage 1 exposure Stage 1 exposure o	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of s for Stage 3 exposure	of Stage 2 exposure of which guaranteed amount Stage 2 exposure of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guaranteed amount	Stage 1 exposure exposure exposure 0 Stock of ovisions for Stage 1 exposure exposure exposure exposure 0 0 0 0 0 0 0 0 0 Stock of ovisions for Stage 2 exposure exposure exposure 0	Coverage Ratio - Stage 1 exposure Coverage Ratio - Stage 1 exposure Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
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Rey Num Rey Rej	Stage 1 exposure Stage 1 exposure o	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of s for Stage 3 exposure	of Stage 2 exposure of which guaranteed amount Stage 2 exposure of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guaranteed amount	Stage 1 exposure exposure exposure 0 Stock of ovisions for Stage 1 exposure exposure exposure exposure 0 0 0 0 0 0 0 0 0 Stock of ovisions for Stage 2 exposure exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1 exposure Coverage Ratio - Stage 1 exposure Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Regional governments or local authorities	Stage 1 exposure Stage 1 exposure o	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of s for Stage 3 exposure	of Stage 2 exposure of which guaranteed amount Stage 2 exposure of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guaranteed amount	Stage 1 exposure exposure exposure 0 Stock of ovisions for Stage 1 exposure exposure exposure exposure 0 0 0 0 0 0 0 0 0 Stock of ovisions for Stage 2 exposure exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1 exposure Coverage Ratio - Stage 1 exposure Coverage Ratio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O



2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	697						
3	Exposure values	SEC-ERBA	67						
4		SEC-IAA	0						
5		Total	764						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	60	69	73	77	81	110	135
8	DEA	SEC-ERBA	10	12	13	14	15	19	23
9	REA	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

		1	2	3	4	5	6	7
	_	Actual	2	Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	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

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN um			(make ELID 0//)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS (mln EUR,%)		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	•	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
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		7,831	7,831	7,831		7,831	7,831	7,831
5		A.1.2	Retained earnings		6,161	6,663	7,257		4,534	4,283	4,159
6		A.1.3	Accumulated other comprehensive income		-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				-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		-17	-1/	-17	-17	-17	-17	-1/
			Funds for general banking risk		0	0	0	0	0	0	
11		A.1.5			0	0	0	0	0	0	
12		A.1.6	Minority interest given recognition in CET1 capital		1 024	0	1 024	1 021	1.002	1 002	1.002
13		A.1.7	Adjustments to CET1 due to prudential filters		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)		-4 5	-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
			(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a								
26		A.1.16	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

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		110,481	111,252	112,348	112,889	117,102	120,087	121,152
62	TOTAL RISK EXPOSURE AMOUNT	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		C.1	Common Equity Tier 1 Capital ratio		17.69%	18.38%	18.74%	19.08%	14.42%	13.81%	13.51%
65	CAPITAL RATIOS (%) Transitional period	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		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		19,548	20,447	21,054	21,535	16,891	16,585	16,368
68	Fully loaded CAPITAL	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		E.1	Common Equity Tier 1 Capital ratio		17.69%	18.38%	18.74%	19.08%	14.42%	13.81%	13.51%
71	CAPITAL RATIOS (%) Fully loaded	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		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	Memorandum items	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		Н.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		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	Transitional combined	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
83	buffer requirements (%)	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		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	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
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

		1	2	3	4	5	6	7
	<u>_</u>	Actual		Baseline scenario			Adverse scenario	
Rowl um	(mln EUR)	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 14	Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations	-401 0	-470	-548	-520	658	68	14
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

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	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

um	Net issuance of Additional Her 1 and Her 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

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