

### **2025 EU-wide Stress Test**

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



## **2025 EU-wide Stress Test: Summary**

ABN AMRO Bank N.V.

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Rov	vNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	6,157		6,654	6,793	6,721	5,382	6,091	6,254
	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	659		257	257	257	71	140	140
	≺ .	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-41		-699	-502	-518	-3,065	-1,606	-1,450
	4	Profit or (-) loss for the year	2,403		1,905	2,002	1,831	-2,357	-6	264
	5	Coverage ratio: non-performing exposure (%)	19.40%		19.47%	19.54%	19.63%	29.07%	30.08%	30.40%
	6	Common Equity Tier 1 capital	20,357	20,378	21,467	21,343	20,893	16,715	16,084	15,481
	7	Total Risk exposure amount (all transitional adjustments included)	140,871	143,563	143,258	142,243	141,628	146,990	149,592	152,401
	8	Common Equity Tier 1 ratio, %	14.45%	14.19%	14.98%	15.00%	14.75%	11.37%	10.75%	10.16%
	9	Fully loaded Common Equity Tier 1 ratio, %	14.45%	13.95%	14.72%	14.75%	14.51%	11.18%	10.58%	10.01%
	10	Tier 1 capital	23,831	23,852	24,941	24,817	24,367	20,189	19,558	18,955
	11	Total leverage ratio exposures	420,932		420,932	420,932	420,932	420,932	420,932	420,932
	12	Leverage ratio, %	5.66%	5.67%	5.93%	5.90%	5.79%	4.80%	4.65%	4.50%
	13	Fully loaded leverage ratio, %	5.66%	5.67%	5.93%	5.90%	5.79%	4.80%	4.65%	4.50%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	No



		ADITA MATERIA DATIK 14.4.															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposure	e values			Risk exposu	re amounts								
			A-IRE		F-IRB		A-IR	В	F-IR	RB	Stage 1 evenesure	Store 2 avenue	Store 2 average	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
RowNum		(n	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			for Stage 3 exposure	
1		Central banks	0	0	0	0	0	0	0		0 0			0		0 0	0 -
2		Central governments	287	0	0	0	0	0	0	I	0 1	. (		0	)	0 0	0 -
3		Regional governments or local authorities	0	0	0	0	0	0	0		0 0	) (		0	)	0 0	0 -
4		Public sector entities	0	0	0	0	0	0	0	1	0 0	) (		0	0	0 0	0 -
5		Institutions			11,178	0			2,185		0 3,754	1 9	9	0	1	0 0	0 -
6		Corporates	49,717	2,316	43,073	884	25,451	2,758	23,918		0 81,101	8,500	3,19	0 11	14	2 715	.5 22.4
7		Corporates - Of Which: Specialised Lending	9,465	143	9,330	131	3,879	43	5,419		0 17,351	1,068			5 2	8 71	1 25.8
8		Corporates - Of Which: SME general corporates	17,449	847		115	8,234	727	1,621		0 16,455	2,800	96	0 4:	6	9 255	55 26.5 25 4.8
9		Corporates - Of Which: Purchased receivables	2,904	255	758	260	946	254	751		0 3,661	. (	51	5	1	0 25	5 4.5
10		Retail	162,946	1,614			15,554	1,683			150,682	12,264	1,61	4	2 6	3 111	.1 6.8
11	ABN AMRO Bank N.V.	Retail - Secured by residential estate property	156,115	1,464			13,825	1,472			144,327	11,789	1,46	4 3	6 4	4 56	3.8
12		Retail - Qualifying Revolving	3,236	69			821	125			3,116	119	6	9	3	8 31	44.5
13		Retail - Purchased receivables	0	0			0	0			0	)		0	0	0 0	0 -
14		Retail - Other Retail	3,595	82			908	86			3,238		8	2	3 1	1 24	29.1
15		Retail - Other Retail - Of Which: SME	2,647	53			527	42			2,330	316	5	3	2 1	1	.1 20.8
16		Retail - Other Retail - Of Which: non-SME	948	29			381	44			908	3 40	2	9	1	1 13	.3 44.6
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0		0	) (		0	0	0 0	ე -
18		Equity	1,100	0			3,905	0			124	1		0	0	0 0	0 -
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	) (		0	0	0 0	ე -
21		TOTAL	214,050	3,931	54,250	884	44,910	4,441	26,103		0 235,661	20,773	4.80	15	30	5 825	17.1

											Restated							
											31/12/2024*							
					Exposure	values			Risk exposu	ure amounts								
				A-IRB		F-II	RB	A-II	RB	F-IR	В	Ct 1	C4 2	S4 2	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
22		Central banks		0	0	0	0	0	0	0		0 0	C		0 0	0		) -
23		Central governments		1	0	0	0	0	0	0		0 1	C		0	0		) -
24		Regional governments or local authorities		0	0	0	0	0	0	0		0 0	C		0	0		) -
25		Public sector entities		0	0	0	0	0	0	0		0	C		0	0		) -
26		Institutions				2,139	0			311		0 1,256	3	3	0 0	0		) -
27		Corporates		36,399	2,081	16,529	542	18,825	2,470	9,288		0 46,300	5,587	2,61	.3 72	. 99	554	21.21
28		Corporates - Of Which: Specialised Lending		4,545	142	2,676	61	2,037	43	1,569		0 6,800	311	20	3 11	. 2	4′	20.92
29		Corporates - Of Which: SME general corporates		16,728	835	19	0	7,919	714	14		0 14,385	2,336	83	3	62	22′	8 27.33 8 3.89
30		Corporates - Of Which: Purchased receivables		2,338	235	562	223	717	203	576		0 2,899	C	45	8	. 0	1'	3.89
31		Retail		162,466	1,604			15,496	1,669			150,241	12,225	1,60	42	63	11/	0 6.86
32	NETHERLANDS	Retail - Secured by residential estate property		155,667	1,454			13,770	1,457			143,917	11,751	1,45	4 36	44	5/	6 3.84 0 44.59
33		Retail - Qualifying Revolving		3,208	68			818	125			3,089	118	6	3	8	3/	44.59
34		Retail - Purchased receivables		0	0			0	0			0	C		0	0		) -
35		Retail - Other Retail		3,592	82			908	86			3,235	356	8	3	11	2	4 29.129
36		Retail - Other Retail - Of Which: SME		2,646	53			527	42			2,329	316	5	3 2	11	1	1 20.81
37		Retail - Other Retail - Of Which: non-SME		946	29			381	44			906	40	2	9 1	. 1	11	3 44.66
38		Collective investments undertakings (CIU)		0	0	0	0	0	0	0		0 0	C		0	0		) -
39		Equity		874	0			3,213	0			119	C		0 0	0		) -
40		Securitisation																
41		Other non-credit obligation assets		0	0			0	0			0	C		0 0	0		) -
42		TOTAL		199,741	3,685	18,668	542	37,533	4.139	9,599		<b>0</b> 197,917	17,815	4,21	7 114	162	664	4 15.75%

											Restated 31/12/2024*							
					Exposure	e values			Risk exposu	re amounts	31/12/2024							
				A-IRB		F-I	RB	A-II			IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
43		Central banks	(	0	(	0	0	0	0	(		0 0	0	) (	0	0	C	) <u>-</u>
44		Central governments		0	C	0	0	0	0	(		0 0	0		0	0	C	ı -
45		Regional governments or local authorities		0	C	0	0	0	0	(		0 0	0	) (	0	0	C	ı -
46		Public sector entities		0	C	0	0	0	0	(		0 0	0	) (	0	0	C	<i>i</i> -
47		Institutions				0	0			(		0 0	0	) (	0	0	C	<i>i</i> -
48		Corporates		2,540	90	6,802	37	1,326	185	3,363	В	0 7,718	799	127	7 15	5	12	9.09%
49		Corporates - Of Which: Specialised Lending		116	(	1,575	0	35	0	947	7	0 1,366	297	7	1	2	C	<i>i</i> -
50		Corporates - Of Which: SME general corporates		1	(	1	0	0	0		L	0 0	1	. (	0	0	C	0.00%
51		Corporates - Of Which: Purchased receivables		566	20	196	36	229	51	175	5	0 762	0	56	6 0	0	7	12.31%
52	LINUTED KINICDONA	Retail		50	(			5	0			46	4	1 (	0	0	C	4.02%
53	UNITED KINGDOM	Retail - Secured by residential estate property		48	C			5	0			44	4	1	0	0	C	2.29%
54		Retail - Qualifying Revolving		2	C	)		0	0			2	0	)	0	0	C	35.61%
55		Retail - Purchased receivables		0	C			0	0			C	0	)	0	0	C	<i>y</i> -
56		Retail - Other Retail		0	C	)		0	0			C	0	)	0	0	C	<i>y</i> -
57		Retail - Other Retail - Of Which: SME		0	C	)		0	0			C	0	(	0	0	C	/ -
58		Retail - Other Retail - Of Which: non-SME		0	(			0	0			C	0	)	0	0	C	<i>,</i> -
59		Collective investments undertakings (CIU)		0	(	0	0	0	0	(	)	0 0	0	) (	0	0	C	, <b>-</b>
60		Equity		43				108	0			C	0	) (	0	0		-
61		Securitisation										_						
62		Other non-credit obligation assets		2 623	(	6 003		1 440	0	2.20		0 7.764	000	)	0	0	(	0.070/

										Restated							
				Exposure	value			Pick ovnosi	ure amounts	31/12/2024*							
			A-IRB		F-IRE	3	A-IR		F-II	RB						6	
RowNum		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure		
64		Central banks	0	0	0	0	0	0	0		0 (	0	0	0	0 0	C	, <u> </u>
65		Central governments	0	0	0	0	0	0	0		0 (	0	0	0	0 0	0	, –
66		Regional governments or local authorities	0	0	0	0	0	0	0		0 (	0	0	0	0 0	0	, –
67		Public sector entities	0	0	0	0	0	0	0		0	0	0	0	0	0	, <del>-</del>
68		Institutions			2,324	0			209		0 64	4	0	0	1 0	0	-
69		Corporates	1,539	49	5,099	137	897	20	3,473		0 5,796	6 79	18	6 1	1 8	48	25.63
70		Corporates - Of Which: Specialised Lending	231	0	470	0	113	0	256		0 683		8	0	0	0	-
71		Corporates - Of Which: SME general corporates	122	8	1,522	99	73	4	1,272		0 1,303	1 34	3 10	7	5 4	20	18.96
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0		0	0	0	0	0	0	-
73		Retail	36	2			4	2			33	3	2	2	0	0	5.41
74 FRA	ANCE	Retail - Secured by residential estate property	34	2			4	2			31	1	2	2	0	0	4.82
75		Retail - Qualifying Revolving	2	0			0	0			2	2	0	0	0	0	36.05
76		Retail - Purchased receivables	0	0			0	0			(	0	0	0	0	0	-
77		Retail - Other Retail	0	0			0	0			(	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0			0	0				0	0	0	0	0	<i>i</i> –
79		Retail - Other Retail - Of Which: non-SME	0	0			0	0			(	0	0	0	0 0	0	, –
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0		0 (	0	0	0	0 0	0	, –
81		Equity	10	0			47	0			(	0	0	0	0 0	0	, <del>-</del>
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			(	0	0	0	0 0	) (	, -
84		TOTAL	1,584	50	7,423	137	949	22	3,682		<b>0</b> 5.89 <sup>4</sup>	4 79	8 18	8 1	1 8	48	25.46%



		ADIN AIVINO DAITK IN.V.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts	<u> </u>							
				A-IRE		F-I	DD	A-I		F-I	IDD							
				A-INL	,			Λ-1	ND .	1-1		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions	
					56 11 1		- C 11 1		- C 1: 1		- C !: 1	Stage I exposure	Stuge 2 exposure	Stage S exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
RowNum			(   5115 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
٥٢		Control house	(mln EUR, %)	0	0	0	0	0		0 0		0	0					
85		Central gavernments		0	0	0	0	0		0 0	1	0 0	0				2 01	-
86 87		Central governments Regional governments or local authorities		0	0	0	0	0		0 0	,	0 0	0			0	2	1-
0/		Public sector entities		0	0	0	0	0		0 0	,	0 0	0			0	2	1-
00		Institutions		U	U	938	0	U		181	'	0 0	0			0	2	1-
90		Corporates		1,404	10	2,997		576		1,990		0 3,843	457	70		, .	- 20	25.00
91		Corporates - Of Which: Specialised Lending		1,404		1,426	17	25		0 751		0 1,361		15	,	5	201	35.90 7 39.22
92		Corporates - Of Which: SME		195	0	192	7	59		0 248		0 302		-	,	) 2	) 7	33.58
93		Corporates - Of Which: Purchased receivables		199	0	192	,	0		0 248	1	0 302	0	,		) 2	) C	) -
94		Retail		40	2		0	5		2		37	3		)	) 0	) C	3.7
95	GERMANY	Retail - Secured by residential estate property		36	1			4		2		33	2	1		) 0	) 0	3.77
96	GENIVIAINT	Retail - Qualifying Revolving		4	0			1		0		3	1		)		) 0	36.34
97		Retail - Purchased receivables		0	0			0		0		0	0			0	0	) -
98		Retail - Other Retail		0	0			0		0		0	0	(		0	0 (	) -
99		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	(	)	0	0	) -
100		Retail - Other Retail - Of Which: non-SME		0	0			0		0		0	0	(		0	0	) -
101		Collective investments undertakings (CIU)		0	0	0	0	0		0 0		0 0	0	(	)	0	0	- ر
102		Equity		87	0			319		0		4	0	(		0	0 (	) <del>-</del>
103		Securitisation																
104		Other non-credit obligation assets		0	0			0		0		0	0	(	)	C	0	-
105		TOTAL		1,531	49	3,935	31	901	5	2,171		<b>0</b> 3,972	460	80		5 5	28	35.30

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB	l e	F-I	RB	A-	IRB	F-IF	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			Non-c (mln EUR, %)	lefaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure			
106		Central banks		0		0 0		0	C	0		0 0	C	(	0 0	0	(	-
107		Central governments		286		0		0	C	0		0 0	C	(	0	0	(	-
108		Regional governments or local authorities		0		0		0	C	0		0 0	C		0	0	(	-
109		Public sector entities		0		0		0	C	0		0 0	C	)	0 0	0	(	-
110		Institutions				1,788				739		0 1,688	С	)	0 0	0	(	-
111		Corporates		28		0 1,112		34	C	419		0 343	87	7	8 2	0		26.95%
112		Corporates - Of Which: Specialised Lending		0		0		0	C	0		0 0	С	)	0	0	(	-
113		Corporates - Of Which: SME general corporates		2		0 2		) 1	C	2		0 2	2	2	0	0	(	100.00%
114		Corporates - Of Which: Purchased receivables		0		0		0	C	0		0 0	С	)	0 0	0	(	-
115		Retail		52		1		5	1	1		48	4	1	1 0	0	(	2.07% 1.81%
116	UNITED STATES	Retail - Secured by residential estate property		51		1		5	1	1		47	4	1	1 0	0	(	1.81%
117		Retail - Qualifying Revolving		1		0		0	C			1	C	)	0	0	(	35.61%
118		Retail - Purchased receivables		0		0		0	C			C	C	)	0	0	(	-
119		Retail - Other Retail		0		0		0	C			C	C	)	0	0	(	-
120		Retail - Other Retail - Of Which: SME		0		0		0	C			C	C	)	0	0	(	-
121		Retail - Other Retail - Of Which: non-SME		0		0		0	C			C	C	)	0	0	(	) -
122		Collective investments undertakings (CIU)		0		0		0	C	0		0 0	C	)	0	0	(	) -
123		Equity		66		0		165	C			C	C	) (	0 0	0	(	-
124		Securitisation																
125		Other non-credit obligation assets		0		0		0	C			C	C	) (	0 0	0	(	) -
126		TOTAL		420		1 2 900		204	1	1 150		2 079	01		0 2	0		22 82%

											Restated							
											31/12/2024*							
					Exposur	e values			Risk expos	sure amounts								
				A-IRB		F-IR	В	A-I	RB	F-IF	lB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
127		Central banks	(111111 EON, 76)	0		0		0		0 0		0			0 0	0	(	0 -
128		Central governments		0	(	0	(	0	(	0 0		0	) (	0 (	0 0	0	(	J -
129		Regional governments or local authorities		0	(	0	(	0	(	0 0		0	) (	0 (	0 0	0	(	J -
130		Public sector entities		0	(	0	(	0	C	0 0		0	) (	0	0 0	0	(	J -
131		Institutions				63	(	0		20		0 3:	5 (	0 (	0 0	0	(	J -
132		Corporates		929	(	2,593	1	548	C	0 1,269		0 3,30	7 130	0 13	3 2	20	6	6 50.28
133		Corporates - Of Which: Specialised Lending		345	(	738	(	189	C	0 425		0 96	7 90	0 (	0 1	19	(	J -
134		Corporates - Of Which: SME general corporates		75	(	33	(	39	C	0 29		0 99	9	8 (	0 0	0	(	J -
135		Corporates - Of Which: Purchased receivables		0	(	0	(	0	C	0 0		0	) (	0 (	0 0	0	(	J -
136	1117/51/45/61/15/6	Retail		4	(			1	C	0		4	4 (	0 (	0 0	0	(	0 35.64
137	LUXEMBOURG	Retail - Secured by residential estate property		4	(			1	C	0		4	4 (	0 (	0 0	0	(	J -
138		Retail - Qualifying Revolving		0	(			0	C	0			) (	0 (	0 0	0	(	0 35.64
139		Retail - Purchased receivables		0	(			0	C	0			) (	0 (	0 0	0	(	J -
140		Retail - Other Retail		0	(			0	C	0			) (	0 (	0 0	0	(	J -
141		Retail - Other Retail - Of Which: SME		0	(			0	C	0			0	0 (	0 0	0	(	J -
142		Retail - Other Retail - Of Which: non-SME		0	(			0	C	0			0	0	0 0	0	(	J -
143		Collective investments undertakings (CIU)		0	(	0		0	C	0		0	0	0	0 0	0	(	) -
144		Equity		2				5	С	0			0	0	0 0	0	(	) -
145		Securitisation														_		
146		Other non-credit obligation assets		0		2.556	4	0	(	0 4 200		0 2.24	- 424	0	0	0	(	7-
14/		TOTAL		935		2,656	1	553		1,288		<b>0</b> 3,34!	5 130	J 13	3	20	(	6 50.289

											Restated							
											31/12/2024*							
					Exposure	values			Risk exposui	e amounts								
				A-IR	В	F-I	RB	A-I	RB	F-I	RB				Stock of provisions	Stock of provisions Stock of prov	isions Cov	verage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure for Stage 3 ex	osure Stag	ge 3 exposure
148		Central banks	( 2011) // (	0	0	0	C	0	0	0	(	0 0	C		0 0	0	0 -	
149		Central governments		0	0	0	С	0	0	0	(	0 0	C	)	0 0	0	0 -	
150		Regional governments or local authorities		0	0	0	C	0	0	0	(	0 0	C	)	0 0	0	0 -	
151		Public sector entities		0	0	0	С	0	0	0	(	0 0	C	)	0 0	0	0 -	
152		Institutions				275	С			82	(	0 11	C	)	0 0	0	0 -	
153		Corporates		1,632	20	1,510	13	907	31	852	(	0 2,968	121	. 3	34 2	2	13	40.08
154		Corporates - Of Which: Specialised Lending		0	0	328	C	0	0	218	(	0 235	77	,	0 0	1	0 -	
155		Corporates - Of Which: SME general corporates		9	3	1	8	8	9	0	(	0 7	3	1	.1 0	0	3	25.999
156		Corporates - Of Which: Purchased receivables		0	0	0	C	0	0	0	(	0 0	C	)	0 0	0	0 -	
157	551 61118 4	Retail		55	0			9	0			49	5		0 0	0	0	15.32%
158	BELGIUM	Retail - Secured by residential estate property		47	0			8	0			42	5		0 0	0	0	3.32%
159		Retail - Qualifying Revolving		6	0			0	0			6	С	)	0 0	0	0	35.81%
160		Retail - Purchased receivables		0	0			0	0			0	C	)	0 0	0	0 -	
161		Retail - Other Retail		2	0			0	0			2	C	)	0 0	0	0 -	
162		Retail - Other Retail - Of Which: SME		0	0			0	0			0	C	)	0 0	0	0 -	
163		Retail - Other Retail - Of Which: non-SME		1	0			0	0			1	C	)	0 0	0	0 -	
164		Collective investments undertakings (CIU)		0	0	0	С	0	0	0	(	0 0	C		0 0	0	0 -	
165		Equity		10	0			24	0			0	C	)	0 0	0	0 -	
166		Securitisation Color and the latest		^	0										0	0		
167		Other non-credit obligation assets TOTAL		1,69 <b>7</b>	30	1,785	13	940	0	934		0 3,028	126		0	<u>U</u>	14	39.88%
168		TOTAL		1,697	20	1,/85	13	940	31	934		3,028	126	7] 3	2	۷	14	39.88%



## eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB ABN AMRO Bank N.V.

		ABIN AIVIRU BATIK IN.V.																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35		36
													Baseline Scenario											
						31/12/2025							31/12/2026							31/12/2027				
RowNum		(mln El		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	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			sions Stock of provisio osure Stage 3 expos		
1		Central banks	(	0 0	0	0	0	0	-	0	0		0 0		0	) -					0	0	0 -	
2		Central governments		1 0	0	0	0	0	2.15%	1	0		0 0		0 (	2.05%	1	1 (			0	0	0	1.99
3		Regional governments or local authorities	(	0 0	0	0	0	0	-	0	0		0 0	)	0 (	) -	C	0 (	)	)	0	0	0 -	
4		Public sector entities	(	0 0	0	0	0	0	-	0	0	(	0 0		0	) -	C	0 (	) (	)	0	0	0 -	
5		Institutions	3,738	8 22	3	1	0	1	17.39%	3,721	35		7 1	L	0	17.98%	3,703	3 48	12	2	1	0	2	17.9
6		Corporates	77,086	6 11,244	4,461	188	274	1,021	22.89%	75,048	11,999	5,74	3 194	1 29	6 1,323	3 23.04%	74,264	4 11,454	7,073	19	2	333	1,639	23.18
7		Corporates - Of Which: Specialised Lending	17,023	3 1,166	503	23	22	101	20.08%	16,629	1,333	73:	1 24	1 1	6 130	17.84%	16,543	3 1,193	. 959	2	4	22	160	16.64
8		Corporates - Of Which: SME general corporates	14,830	0 3,975	1,410	67	106	368	26.08%	14,157	4,190	1,86	7 70	12	8 483	3 25.87%	13,974	4 3,889		. 6	9	156	606	25.7
9		Corporates - Of Which: Purchased receivables	3,105	5 480	591	18	19	48	8.10%	2,956	532	689	9 17	7 2:	2 78	11.39%	2,866	526	784	1	.7	24	109	13.8
10		Retail	149,499	9 12,708	2,353	50	83	194	8.23%	147,833	13,498	3,22	9 55	5 9	6 293	9.09%	146,437	7 13,978	4,145	5	4	109	400	9.6
11	ABN AMRO Bank N.V.	Retail - Secured by residential estate property	143,722	2 11,731	2,126	34	48	110	5.20%	142,224	12,453	2,90	3 35	5	3 174	6.00%	140,882	2 12,986	3,711	. 3	4	57	243	9.64 6.54 41.19
12	ABILIA IVIINO Barin IVI.V.	Retail - Qualifying Revolving	2,884	4 336	85	3	9	37	43.56%	2,826	374	104	4	1 1	3 44	42.26%	2,827	7 349	128	3	4	16	53	41.1
13		Retail - Purchased receivables	(	0 0	0	0	0	0 -	-	0	0		0 (	)	0 (	) -	C	0 (	) (	)	0	0	0 -	
14		Retail - Other Retail	2,893	3 641	142	13	25	46	32.57%	2,783	672	22:	2 17	7 30	0 7!	33.88%	2,728	8 642	306	5 1	.6	37	105	34.13
15		Retail - Other Retail - Of Which: SME	2,116	6 503	81	6	12	19	23.05%	2,012	567	12	1 7	7 2	1 29	24.38%	1,976	554	170	)	7	28	43	25.10
16		Retail - Other Retail - Of Which: non-SME	777	7 139	61	7	13	28	45.27%	771	105	10	1 10	9	9 40	45.22%	752	2 88	136	5	9	8	62	45.39
17		Collective investments undertakings (CIU)	(	0 0	0	0	0	0 -	-	0	0		0 0		0 (	) -	C	0	) (	)	0	0	0 -	
18		Equity	112	2 10	2	1	0	1	38.56%	105	15		4 1	l :	1	38.58%	101	1 17	' E	5	1	1	2	38.59
19		Securitisation																						
20		Other non-credit obligation assets		0 0	0	0	0	0	-	0	0		0 0		0	) -	C	0	) (		0	0	0 -	
21		TOTAL	230.436	6 23.983	6.819	239	358	1 216	17.83%	226 708	25 547	8 98	3 251	39	1 619	18 03%	224 506	25.49	11 23	24	.7	443	2.044	18.19

												Baseline Scenario										
					31/12/2025							31/12/2026	•						31/12/20	027		
RowNum			Stage 2 exposure	Stage 3 exposur		s Stock of provision re for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		S Stock of provisions e for Stage 2 exposur	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		risions Stock of	provisions Stock of p 2 exposure Stage 3	rovisions for Coverage Ratio - exposure Stage 3 exposure
22	Central banks	(mln EUR, %)	0	0	0	0	0	0 -	0	0		0	0	0	) <sub>-</sub>	0		0	0	0	0	0 -
23	Central governments		1	0	0	0	0	0 2.15%	/ 1	0	,	0	0	0	2 05%	1		0	0	0	0	0 1.999
24	Regional governments or local authorities		0	0	0	0	0	0 - 2.13%	0	0	1	0	0	0	2.05%	1		0	0	0	0	0 1.997
25	Public sector entities		0	0	0	0	0	0 -	0	0	,	0	0	0	) -	0		0	0	0	0	0 -
26	Institutions	1.20	19	8	1	1	0	0 53.91%	6 1 243	14		2	1	0	53.91%	1 236	5 19	9	3	1	0	2 53.919
27	Corporates	43.8	66 7.14	7 3.4	487 14	11 2	27 79	08 22.89%	, -	7.695	4.34	45 14	5 24	15 1.03	23.81%	42.039	7.23	5 5.22	26	143	270	
28	Corporates - Of Which: Specialised Lending	6,5	79 42	6	308	9	11 5	57 18.43%	,	501	40	06 1	0	6 70	17.15%	6,363	3 450	0 50	00	9	8	1,282 24.539 82 16.369
29	Corporates - Of Which: SME general corporates	12,69	95 3,61	2 1,2	247 6	52	96 33	26.60%	6 12,006	3,876	1,67	72 6	5 11	19 439	26.27%	11,794	3,63	4 2,12	26	64	148	555 26.109
30	Corporates - Of Which: Purchased receivables	2,4	19 39	3	516 1	15	16 3	7.14%	· · ·	445	59	97 1	5 2	20 64	10.67%	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	3 67	77	14	21	91 13.439
31	Retail	149,0	31 12,64	9 2,3	340 5	50	83 19	8.24%	6 147,408	13,449	3,21	14 5	5 9	95 293	9.10%	145,999	13,94	4 4,12	27	54	109	399 9.669
NETHERLAND	Retail - Secured by residential estate property	143,3	33 11,67	5 2,3	114 3	34	48 11	.0 5.20%	6 141,828	12,405	2,88	88 3	4 5	53 173	6.00%	140,472	12,95	5 3,69	94	34	56	242 6.55
33	Retail - Qualifying Revolving	2,8	33	4	84	3	9 3	43.59%	2,800	371	. 10	04	4 1	13 44	42.28%	2,802	34	7 12	27	4	16	52 41.209
34	Retail - Purchased receivables		0	0	0	0	0	0 -	0	0		0	0	0	) -	0		0	0	0	0	0 -
35	Retail - Other Retail	2,89	91 64	1	142 1	13	25 4	32.57%		672	. 22	22 1	7 2	29 7:	33.88%	2,726	643	2 30	06	16	37	105 34.139 43 25.109
36	Retail - Other Retail - Of Which: SME	2,1	.5 50	3	81	6	12 1	.9 23.05%	6 2,011	567	12	21	7 2	21 29	24.38%	1,975	55-	4 17	70	7	28	
37	Retail - Other Retail - Of Which: non-SME	7	75 13	8	61	7	13 2	45.27%	6 769	104	10	01 1	0	9 40	45.22%	750	8	8 13	36	9	8	62 45.40%
38	Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	0		0	0	0	) -	0		0	0	0	0	0 -
39	Equity	10	08	9	2	1	0	1 39.29%	6 101	14		4	1	1 :	39.31%	97	7 1	7	6	1	1	2 39.33%
40	Securitisation																					
41	Other non-credit obligation assets		0	0	0	0	0	0 -	0	0		0	0	0	) -	0	)	0	0	0	0	0 -
42	TOTAL	194,30	19,81	4 5,8	829 19	92 3	10 99	17.02%	191,212	21,172	7,56	64 20	1 34	1,330	17.58%	189,372	21,21	5 9,36	52	198	380	1,685 17.99%

													Baseline Scenario								
						31/12/2025							31/12/2026						31/12/2027		
RowNum		(mIn EU		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions e 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 Stock of provisi for Stage 1 exposure	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions Stoc for Stage 1 exposure for St	k of provisions Stock of age 2 exposure Stage	provisions for Coverage Ratio 3 exposure Stage 3 exposur
43		Central banks		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
44		Central governments		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
45		Regional governments or local authorities		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
46		Public sector entities		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
47		Institutions		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
48		Corporates	7,25	57 1,17	7 21	0 1	0 12	. 26	12.24%	6 7,184	1,159	30	11	13 4	1 13.639	6 7,11	.6 1,130	398	11	17	57 14.3
49		Corporates - Of Which: Specialised Lending	1,39	96 25	1 1	6	2	2	12.35%	6 1,394	235	3	34 2	2	4 12.369	6 1,41	.9 191	53	2	4	7 12.3 0 17.7
50		Corporates - Of Which: SME general corporates		1	1	0	0 (	0	13.67%	6 1	0		0 0	0	0 16.289	6	1 0	0	0	0	0 17.7
51		Corporates - Of Which: Purchased receivables	65	56 8	7	6	2	11	14.71%	640	87	9	92 2	3 1	5 16.029	61	.8 93	108	2	3	18 16.8
52		Retail	4	45	5	1	0 (	0	3.89%	6 45	4		1 0	0	0 3.96%	6 4	3	1	0	0	0 4.1
53	UNITED KINGDOM	Retail - Secured by residential estate property	4	43	5	1	0 (	0	2.45%	6 43	4		1 0	0	0 2.389	6 4	15 3	1	0	0	0 2.3
54		Retail - Qualifying Revolving		2	0	0	0 (	0	36.58%	6 2	0		0 0	0	0 36.639	6	2 0	0	0	0	0 36.5
55		Retail - Purchased receivables		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
56		Retail - Other Retail		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
57		Retail - Other Retail - Of Which: SME		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
58		Retail - Other Retail - Of Which: non-SME		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
59		Collective investments undertakings (CIU)		0	0	0	0 (	0	-	0	0		0 0	0	0 -	1	0 0	0	0	0	0 -
60		Equity		0	0	0	0 (	0	-	0	0		0 0	0	0 -		0 0	0	0	0	0 -
61		Securitisation																			
62		Other non-credit obligation assets	7.00	0	0	0	0 (	0	- 40.040	0	0	20	0 0	0	0 -	/ 7.10	0 0	0	0	0	0 -
63		TOTAL	7,30	02 1,18	21	1 1	0 12	. 26	12.21%	6 7,229	1,164	30	02 11	13 4	1 13.609	6 7,16	52 1,133	399	11	1/	57 14.3

														Baseline Scenario	•									
						31/1	12/2025							31/12/2026							31/	/12/2027		
RowNum		(mln EUR		Stage 2 exposur	e Stage 3 expo	sure Stock of for Stage	f provisions Stock of 21 exposure for Stage	f provisions Sto 2 2 exposure for S	ck of provisions Coversitage 3 exposure Stage 3	age Ratio - 3 exposure	tage 1 exposure Si	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	re Stock of for Stage	of provisions Stock of e 1 exposure for Stage	provisions Stock of pr 2 exposure Stage 3 (	rovisions for Coverage Ratio - exposure Stage 3 exposure
64		Central banks		0	0	0	0	0	0 -		0	0		0 (	ס	0	) -	0	)	0	0	0	0	0 -
65		Central governments		0	0	0	0	0	0 -		0	0		0 (	0	0	) -	0	)	0	0	0	0	0 -
66		Regional governments or local authorities		0	0	0	0	0	0 -		0	0		0 (	0	0	) -	0	)	0	0	0	0	0 -
67		Public sector entities		0	0	0	0	0	0 -		0	0		0 (	0	0	) -	0	)	0	0	0	0	0 -
68		Institutions		54	0	0	0	0	0	2.40%	64	0		0 (	0	0	2.40%	64	l .	0	0	0	0	0 2.40%
69		Corporates	5,5	20	82	275	9	13	61	22.32%	5,456	958	36	53	9 1	3 7:	20.58%	5,414	91	11	452	9	15	88 19.52%
70		Corporates - Of Which: Specialised Lending	6	50	21	9	1	0	1	13.21%	637	35	1	.7	1	0	13.03%	628	3	36	26	1	1	3 12.93%
71		Corporates - Of Which: SME general corporates	1,3	56	65	130	3	7	26	20.00%	1,374	226	15	51 3	3	6 3:	20.58%	1,400	17	79 :	171	3	6	36 21.00%
72		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0		0 (	0	0	) -	0	)	0	0	0	0	0 -
73		Retail		31	5	2	0	0	0	5.38%	32	4		2 (	0	0	5.57%	33	3	2	2	0	0	0 5.94%
74	FRANCE	Retail - Secured by residential estate property	:	29	5	2	0	0	0	4.80%	30	4		2 (	0	0	5.00%	31		2	2	0	0	0 5.37%
75		Retail - Qualifying Revolving		2	0	0	0	0	0	37.16%	2	0		0 (	0	0	38.03%	2	2	0	0	0	0	0 38.86%
76		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0		0 (	0	0	) -	0	)	0	0	0	0	0 -
77		Retail - Other Retail		0	0	0	0	0	0 -		0	0		0 (	ס	0	) -	0	)	0	0	0	0	0 -
78		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -		0	0		0	ס	0	) -	0	)	0	0	0	0	0 -
79		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0		0	ס	0	) -	0		0	0	0	0	0 -
80		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0		0	O .	0	) -	0	)	0	0	0	0	0 -
81		Equity		0	0	0	0	0	0 -		0	0		0 (	O Company	0	) -	0		0	0	0	0	0 -
82		Equity Securitisation																						
83		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0		0 (	D	0 (	) -	0		0	0	0	0	0 -
84		TOTAL	5,6	15	87	277	9	13	62	22.20%	5,552	961	36	55	9 1	3 7:	20.49%	5,511	. 91	14	454	9	15	88 19.45%



## eba Banking Authority 2025 EU-wide Stress Test: Credit risk IRB ABN AMRO Bank N.V.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenari	0									
						31/12/202	25						31/12/2026							31/12/2027			
RowNum		(mln EU		e Stage 2 exposure	Stage 3 exposure	re Stock of provi	risions Stock of prov posure for Stage 2 ex	risions Stock of provi posure for Stage 3 exp	sions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions e 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 for Coverage Ratio - re Stage 3 exposure
85		Central banks		0	0	0	0	0	0 -	0		0	0	0	0 (	) -	(	0	0	0	0	0	0 -
86		Central governments		0	0	0	0	0	0 -	0	l	0	0	0	0	) -	(	ס	0	0	0	0	0 -
87		Regional governments or local authorities		0	0	0	0	0	0 -	0	l	0	0	0	0	) -	(	ס	0	0	0	0	0 -
88		Public sector entities		0	0	0	0	0	0 -	0	l	0	0	0	0	) -	(	0	0	0	0	0	0 -
89		Institutions		88	0	0	0	0	0 0.04%		l	0	0	0	0	0.04%	88	8	1	0	0	0	0 0.049
90		Corporates	3,7	64 4	81 1	133	6	7	38 28.30%	6 3,750	43	18	89	7	7 47	24.77%	3,710	0 42	2	46	7	8	56 22.729
91		Corporates - Of Which: Specialised Lending	1,3	46	40	30	2	0	8 27.76%		5	58	45	2	1 10	22.77%	1,299	9 5	6	50	2	1	12 20.099
92		Corporates - Of Which: SME	3	13	66	16	1	2	5 29.51%	6 315	5	57	22	1	2 6	28.41%	320	0 4	.7	27	1	2	8 27.849
93		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0		0	0	0	0	) -	(	0	0	0	0	0	0 -
94		Retail		35	5	2	0	0	0 4.08%	6 35		4	2	0	0	4.36%	37	7	3	2	0	0	0 4.669
95	GERMANY	Retail - Secured by residential estate property		31	4	2	0	0	0 2.70%	6 32		3	2	0	0	2.62%	33	3	2	2	0	0	0 2.559
96		Retail - Qualifying Revolving		3	1	0	0	0	0 40.219	6 3		1	0	0	0	40.86%	3	3	1	0	0	0	0 41.109
97		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0	0	0	) -	(	ס	0	0	0	0	0 -
98		Retail - Other Retail		0	0	0	0	0	0 25.56%	6 0		0	0	0	0	25.68%	(	ס	0	0	0	0	0 25.769
99		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 25.50%	6 0	l	0	0	0	0	25.63%	(	ס	0	0	0	0	0 25.729
100		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 42.14%	6 0	(	0	0	0	0	42.37%	(	0	0	0	0	0	0 42.939
101		Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0		0	0	0	0	) -	(	0	0	0	0	0	0 -
102		Equity		4	0	0	0	0	0 14.67%	6 4		0	0	0	0 0	14.77%		4	0	0	0	0	0 14.869
103		Securitisation																					
104		Other non-credit obligation assets		0	0	0	0	0	0 -	0		0	0	0	0 0	) -	(	D	0	0	0	0	0 -
105		TOTAL	3,8	91 4	36 1	135	7	7	38 27.99%	6 3,877	44	14 19	91	7	7 47	24.54%	3,838	8 42	6 24	48	7	8	56 22.559

													Baseline Scenario										
						31/12/2025	;						31/12/2026							31/12/2027			
owNum		Sta <sub>l</sub>	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provis for Stage 1 expo	ions Stock of provision osure for Stage 2 exposu	ns Stock of pro	ovisions Coverage Ratio exposure Stage 3 exposu	o - Stage 1 exposur ure	e Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure for	Stock of provisions or 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 provision for Stage 1 exposu	ns Stock of provisions ure for Stage 2 exposur	S Stock of provisions for E Stage 3 exposure	Coverage Ration
106	Central banks	(Hill EOK, 78)	0	0		0	0	0	0 -		0	0	0 0	0	0	-					0	0	-
107	Central governments		0	0		0	0	0	0 -		0	0	0 0	0	0	-		0			0	0 0	-
108	Regional governments or local authorities		0	0		0	0	0	0 -		0	0	0 0	0	0	-		C	) (		0	0 0	-
109	Public sector entities		0	0		0	0	0	0 -		0	0	0 0	0	0	-		0	) (		0	0 0	-
110	Institutions		1,681	6		2	0	0	0 3.	.18% 1,6	572	13	3 0	0	0	3.18%	1,663	3 20	) (		0	0 0	3
111	Corporates		334	90	1	14	1	1	3 22.	.66%	349	70 1	19 1	1	. 4	20.74%	34	66	5 25		1	1 5	19
112	Corporates - Of Which: Specialised Lending		0	0		0	0	0	0 -		0	0	0 0	0	0	-		0	) (		0	0 0	-
113	Corporates - Of Which: SME general corporates		2	2		0	0	0	0 65.	.77%	3	1	0 0	0	0	52.23%	5	3	. (		0	0 0	4
14	Corporates - Of Which: Purchased receivables		0	0		0	0	0	0 -		0	0	0 0	0	0	-		0			0	0	-
115	Retail		46	5		1	0	0	0 2.	.16%	48	4	1 0	0	0	2.21%	49	2	2		0	0 0	2
116 UNIT	FED STATES  Retail - Secured by residential estate property		45	5		1	0	0	0 1.	.86%	47	4	1 0	0	0	1.91%	48	3	2		0	0 0	1
117	Retail - Qualifying Revolving		1	0		0	0	0	0 37.	.75%	1	0	0 0	0	0	38.98%	S :	. С	)		0	0 0	39
118	Retail - Purchased receivables		0	0		0	0	0	0 -		0	0	0 0	0	0	-	(	0	)		0	0 0	-
119	Retail - Other Retail		0	0		0	0	0	0 42.	.21%	0	0	0 0	0	0	42.27%	6	0	)		0	0 0	42
120	Retail - Other Retail - Of Which: SME		0	0		0	0	0	0 -		0	0	0 0	0	0	-	(	0	)		0	0 0	-
.21	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0 42.	.21%	0	0	0 0	0	0	42.27%	6	0	)		0	0 0	42
122	Collective investments undertakings (CIU)		0	0		0	0	0	0 -		0	0	0 0	0	0	-	(	0	)		0	0 0	-
123	Equity		0	0		0	0	0	0 14.	.86%	0	0	0 0	0	0	15.44%	S (	0	)		0	0 0	15
124	Securitisation																						
125	Other non-credit obligation assets		0	0		0	0	0	0 -		0	0	0 0	0	0	-	(	0	)		0	0 0	-
126	TOTAL		2.062	101	4		1	ا م	10	210/	200	07	24	1	4	17.000/	2.05	\	1	II.	1	4	15

															Baseline	e Scenario									
							31/12/2025								31/12,							31/12/2027			
RowNum			Stage 1 ex	exposure	Stage 2 exposure	Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposu	ns Coverage R ure Stage 3 exp	Ratio - Stage 1 posure	1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of p	provisions Stock of pro 1 exposure for Stage 2 ex	visions Stock of provisions oposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provise for Stage 2 expo	ions Stock of provisions Stage 3 expos	ns for Coverage Rature Stage 3 expo
127		Central banks		0	C		0 (		0	0 -		0	C		0	0	0	0 -	0		0	0	0	0	0 -
128		Central governments		0	C		0 (	) (	0	0 -		0	C		0	0	0	0 -	0		0	0	0	0	0 -
129		Regional governments or local authorities		0	C		0 (	) (	0	0 -		0	C		0	0	0	0 -	0		0	0	0	0	0 -
130		Public sector entities		0	C		0 (	) (	0	0 -		0	C		0	0	0	0 -	0		0	0	0	0	0 -
131		Institutions		34	C		0 (	) (	0	0	46.23%	34	C		0	0	0	0 46.24%	34		0	0	0	0	0 46
132		Corporates		3,126	275		48	1 3	3	12	24.35%	3,013	352	2 8	34	4	4 1	7 20.24%	2,964		362 1	123	4	5	23 18
133		Corporates - Of Which: Specialised Lending		957	81		18	1	2	3	13.69%	935	88	3	34	1	2	5 13.45%	930		78	49	1	2	6 13
134		Corporates - Of Which: SME general corporates		96	9		2 (	) (	0	0	23.82%	95	9	)	3	0	0	1 23.76%	94		9	4	0	0	1 23
135		Corporates - Of Which: Purchased receivables		0	C		0 (	) (	0	0 -		0	C	)	0	0	0	0 -	0		0	0	0	0	0 -
136		Retail		4	1		0 (	) (	0	0	4.53%	4	1	L	0	0	0	0 3.35%	4		1	0	0	0	0 3
LUXEMB	BOURG	Retail - Secured by residential estate property		3	1		0 (	) (	0	0	2.20%	4	1	L	0	0	0	0 2.02%	4		0	0	0	0	0 1
138		Retail - Qualifying Revolving		0	C		0 (	) (	0	0	37.13%	0	C	)	0	0	0	0 38.69%	0		0	0	0	0	0 40
139		Retail - Purchased receivables		0	C		0 (	) (	0	0 -		0	C		0	0	0	0 -	0		0	0	0	0	0 -
140		Retail - Other Retail		0	C		0 (	) (	0	0 -		0	C	)	0	0	0	0 -	0		0	0	0	0	0 -
141		Retail - Other Retail - Of Which: SME		0	C		0 (	) (	0	0 -		0	C	)	0	0	0	0 -	0		0	0	0	0	0 -
142		Retail - Other Retail - Of Which: non-SME		0	C		0 (		0	0 -		0	C	)	0	0	0	0 -	0		0	0	0	0	0 -
143		Collective investments undertakings (CIU)		0	0		0 (	0	0	0 -		0	C		0	0	0	0 -	0		0	0	0	0	0 -
144		Equity		0	0		0 (	0	0	0 -		0	C	)	0	0	0	0 -	0		0	0	0	0	0 -
145		Securitisation			-																				
146		Other non-credit obligation assets TOTAL		0	0		0 (	) (	0	0 -	24.34%	3.051	<u> </u>	)	0	0	0	0 - 7 20.24%	0		0	0	0	0	0 - 23 18

													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/2027	•		
RowNum			Stage 1 expo	sure Stage 2 exposure	e Stage 3 exposure		ns Stock of provisio ure for Stage 2 exposi	ons Stock of provi ure for Stage 3 exp	isions Coverage F posure Stage 3 exp	Ratio - Stage 1 exp posure	osure Stage 2 expo	sure Stage 3 exposure	Stack of provisions Sta	ock of provisions 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 provisio	ns Stock of provisions	S Stock of provisions for E Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	(111111 2011, 70)	0	0	0	0	0	0 -		0	0	0 0	0	0	-		0	0	0	0	0	0 -
149		Central governments		0	0	0	0	0	0 -		0	0	0 0	0	0	-		0 (	0	0	0	0	0 -
150		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	0 0	0	0	-		0 (	0	0	0	0	0 -
151		Public sector entities		0	0	0	0	0	0 -		0	0	0 0	0	0	-		0 (	0	0	0	0	0 -
152		Institutions		11	0	0	0	0	0	0.03%	11	0	0 0	0	0	0.03%	1	1	0	0	0	0	0.03%
153		Corporates		2,748	13	60	4	3	18	29.27%	2,643	387	92 4	3	23	24.56%	2,60	1 394	4 12	8	4	5 2	8 22.05%
154		Corporates - Of Which: Specialised Lending		245	65	3	0	1	0	12.29%	248	58	6 0	1	1	12.29%	25	6 47	7 1	0	0	1	1 12.32%
155		Corporates - Of Which: SME general corporates		7	2	11	0	0	3	25.87%	7	2	11 0	0	3	25.77%		7	2 1	1	0	0	3 25.70%
156		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	0 0	0	0	-		0 (	0	0	0	0	0 -
157	551 611 18 4	Retail		47	7	1	0	0	0	11.43%	47	7	1 0	0	0	9.26%	4	8 !	5	1	0	0	8.22%
158	BELGIUM	Retail - Secured by residential estate property		40	7	0	0	0	0	3.54%	40	6	1 0	0	0	3.31%	4	1 !	5	1	0	0	3.21%
159		Retail - Qualifying Revolving		5	0	0	0	0	0	37.32%	5	0	0 0	0	0	38.31%		5 (	0	0	0	0	39.16%
160		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	0 0	0	0	-		0 (	0	0	0	0	0 -
161		Retail - Other Retail		1	0	0	0	0	0	38.67%	1	0	0 0	0	0	36.89%		1 (	0	0	0	0	35.60% 25.71%
162		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	25.50%	0	0	0 0	0	0	25.62%		0 (	0	0	0	0	
163		Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0	42.50%	1	0	0 0	0	0	42.40%		1	0	0	0	0	0 42.67%
164		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	0 0	0	0	-		0	0	0	0	0	0 -
165		Equity		0	0	0	0	0	0 -		0	0	0 0	0	0	-		0 (	0	0	0	0	0 -
166		Securitisation		0	0	0	0	0	0		0	0	0	0					0	0	0	0	
167		Other non-credit obligation assets TOTAL		2.806	24	61	0	0	0 -	20.420/	2.704	204	0 0	0	0	24.42%	2.55	0 0	0 43	0	0	0	8 21.93%



## eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB ABN AMRO Bank N.V.

	ABITATIO Bank IV.V.		37	38	39	40 _41	42	43	44	45	46	_47	48	49	50	51	_52	53	54	55	56	_ 57
												Adverse Scenari	0									
						31/12/2025						31/12/2026							31/12/2027			
		Stage 1 (mln EUR, %)	exposure Stag	e 2 exposure Stag	ge 3 exposure	Stock of provisions Stock of provi for Stage 1 exposure for Stage 2 exp	sions Stock of provision osure for Stage 3 exposu	ns Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				ons Coverage Ratio - sure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		s Stock of provisions re for Stage 2 exposure		
	Central banks		0	0	0	0	0	0 -	0	(	0	0	0	0	0 -	C		0	0	0 0	0	<i>i</i> -
	Central governments		1	0	0	0	0	0 9.66%	6 1	(	0 (	0	0	0	0 10.91	% 1	1	0	0	0 0	0	11.
	Regional governments or local authorities		0	0	0	0	0	0 -	0	(	0 (	0	0	0	0 -	C	)	0	0	0 0	0	/-
	Public sector entities		0	0	0	0	0	0 -	0	(	0 (	0	0	0	0 -	C	)	0	0	0 0	0	/ <del>-</del>
	Institutions		3,734	24	5	1	0	1 16.31%	6 3,708	4:	1 14	4	1	1	2 15.31	% 3,685	5	56	21	1 1	3	16.
	Corporates		74,176	13,575	5,039	546	478 1,5	31.419	6 71,040	14,379	9 7,373	3	166 5:	4 2	,418 32.80	% 69,230	14,0	90 9,4	71 40	583	3,163	33.
	Corporates - Of Which: Specialised Lending		16,668	1,470	555	72	52 2	253 45.58%	6 16,049	1,774	4 870	0	64	57	360 41.44	% 15,714	1,8	48 1,1	31	36	450	39
	Corporates - Of Which: SME general corporates		14,023	4,403	1,789	261	144 6	35.319	6 12,680	4,688	8 2,846	6	216 10	57 1	,022 35.92	% 12,288	3 4,1	67 3,7	61 18	33 187	1,367	36
	Corporates - Of Which: Purchased receivables		3,261	303	612	35	18	67 10.90%	6 3,030	409	9 737	7	27	.5	113 15.36	% 2,842	2 4	86 8	49	24 29	154	. 18
	Retail		147,939	13,534	3,088	352	394 6	560 21.36%	6 144,627	14,52	7 5,405	5	380 4:	4 1	,269 23.47	% 142,028	3 14,5	59 7,9	73 32	20 436	1,936	, 24
ABN AMRO Bank N.V.	Retail - Secured by residential estate property		142,279	12,469	2,831	317	341 5	19.249	6 139,263	13,337	7 4,979	9	346 3	59 1	,083 21.74	% 136,700	13,4	97 7,3	82 28	370	1,684	. 22.
ABITA ITALE BATIK TUTT	Retail - Qualifying Revolving		2,839	373	92	8	15	50 54.17%	6 2,741	433	3 130	0	7	.8	67 51.76	% 2,757	7 3	79 1	68	7 21	84	3 16. 3 33. 3 39. 7 36. 4 18. 6 24. 4 22.
	Retail - Purchased receivables		0	0	0	0	0	0 -	0	(	0 (	0	0	0	0 -	C	)	0	0	0 0	0	) -
	Retail - Other Retail		2,821	691	164	27	37	65 39.54%	6 2,623	758	8 296	6	27	37	119 40.16	% 2,570	6	84 4	23	25 45	168	39
	Retail - Other Retail - Of Which: SME		2,024	579	97	15	18	29 30.19%	6 1,873	655	5 172	2	14	27	55 31.78	% 1,846	6	03 2	51	12 34	81	39 1 32 5 50
	Retail - Other Retail - Of Which: non-SME		797	112	67	12	19	36 53.09%	750	102	2 124	4	13	.0	64 51.74	% 724	1	81 1	71	12 11	86	50.
	Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	(	0	0	0	0	0 -	C	ס	0	0	0 0	0	-
	Equity		112	10	2	1	0	1 38.56%	6 105	15	5	4	1	1	1 38.58	% 101	1	17	6	1	2	38.
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -	0	(	0 (	0	0	0	0 -	C	)	0	0	0 0	0	-
	TOTAL		225,962	27,142	8,134	900	872 2.2	244 27.59%	6 219.481	28.962	2 12.795	5	348 9	50 3	.691 28.84	% 215,045	5 28.7	22 17.4	71 72	24 1.020	5,105	29.2

													Adverse Scenario										
					1	31/12/2025		1				1	31/12/2026			1			1	31/12/2027		1	_
ım		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for S	ock of provisions Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of provisions for Stage 1 exposur	s Stock of provisions re 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		ns Stock of provisions re for Stage 2 exposure		
	Central banks	(IIIII LOK, 78	6)	0 0		0	0		-	0		0	0	0	0	) -			0	0	0 0		0 -
	Central governments			1 (		0	0	0	9.66%	6 1		0	0	0	0 (	10.919	%	1	0	0	0 (		0 11.6
	Regional governments or local authorities			0 0		0	0	0 0	-	0		0	0	0	0 (	) -	(	)	0	0	0 0	)	0 -
	Public sector entities			0 0		0	0	0	-	0		0	0	0	0 (	) -	(		0	0	0 0		0 -
	Institutions		1,24	19	9 1	1 1	0	) 1	62.00%	6 1,241		5	3	1	0 2	62.009	% 1,233	3 2	1	5	1 (		3 61.99
	Corporates		41,93	8,553	3 4,015	463	411	1,282	31.92%	6 38,861	9,81	7 5,8	322 38	35 468	3 1,999	34.289	% 37,275	9,82	1 7,40	04 32	28 514	2,63	_
	Corporates - Of Which: Specialised Lending		6,42	20 564	330	29	25	135	40.95%	6 6,160	69	0 4	163 2	24 1	5 18:	39.199			3 50	66 2	21 13	3 2:	6 35.46 7 38.40
	Corporates - Of Which: SME general corporates		11,88	33 4,059	1,612	2 251	133	592	36.75%	6 10,570	4,37	8 2,6	506 20	07 15	7 968	37.149	% 10,176	3,91	0 3,40	69 17	75 178	1,30	0 37.49
	Corporates - Of Which: Purchased receivables		2,62	25 198	534	4 32	15	5 55	10.27%	· · · · · · · · · · · · · · · · · · ·	31	4	537 2	24 2	1 96	15.059	· · · · · · · · · · · · · · · · · · ·	· ·	8 73	30 2	21 26	1	2 18.08
	Retail		147,51	13,481	3,074	352	393	657	21.38%	6 144,201	14,48	2 5,3	388 38	30 42	1,266	23.509	% 141,597	7 14,52	4 7,9!	50 32	20 435	1,93	2 18.08 2 24.31
NETHERLANDS	Retail - Secured by residential estate property		141,88	12,419	2,818	317	341	543	19.26%	6 138,864	13,29	4 4,9	963 34	16 369	9 1,080	21.769	% 136,297	7 13,46	4 7,30	61 28	88 370	1,68	1 22.84
	Retail - Qualifying Revolving		2,81	.3 371	92	2 8	15	5 50	54.22%	6 2,716	43	0 1	129	7 1	8 67	51.789	% 2,732	2 37	7 10	67	7 21	. :	1 22.84 4 50.19
	Retail - Purchased receivables			0 0	) (	0	0	0	-	0		0	0	0	0 (	) -	(		0	0	0 (	)	0 -
	Retail - Other Retail		2,81	.9 691	164	1 27	37	7 65	39.54%	6 2,620	75	7 2	296 2	27 3	7 119	40.169		68	3 4:	22 2	25 45	10	7 39.65
	Retail - Other Retail - Of Which: SME		2,02	23 579	97	7 15	18	3 29	30.19%	6 1,872	65	5 1	172 1	14 2	7 55	31.789	% 1,845	60	3 2!	51	12 34	1	7 39.65 1 32.35
	Retail - Other Retail - Of Which: non-SME		79	95 112	67	7 12	19	36	53.08%	748	10	2	124 1	13 10	0	51.749	<b>72</b> 3	8	1	71	12 11		6 50.38
	Collective investments undertakings (CIU)			0 0		0	0	0	-	0		0	0	0	0	) -	(		0	0	0 (	)	0 -
	Equity		10	08	9 2	2 1	0	1	39.29%	6 101	1	4	4	1	1	39.319	% 97	7 1	7	6	1 1		2 39.33
	Securitisation																						
	Other non-credit obligation assets		190.80	0 (	7.093	0 916	905	0	27.269	0	24.22	0	0	0	0 (	) -	/ / 190.202	24.28	2 15 20	0	0 0	)	0 -

													Adverse Scen	ario									
				ı	1	31/12/2025					_		31/12/202	6						31/12/2027			
Num		St (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisior for Stage 1 exposu	ns Stock of provision ure for Stage 2 exposu	ns Stock of provisions ure for Stage 3 exposure	Coverage Ration Stage 3 exposu	io - Stage 1 exposure ure	Stage 2 exposu	re Stage 3 exp	osure Stock of provi	sions Stock of provisio osure for Stage 2 expos	ns Stock of provisions are for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	s Stock of provisions e for Stage 3 exposure	Coverage Rati Stage 3 expos
3	Central banks	(11111 2011) 70)	0	0	(	0	0	0 (	0 -		0	0	0	0	0	) -			0	0	0	0	o -
	Central governments		0	0		0	0	0	0 -		0	0	0	0	0	) -		)	0	0	0	0	<b>၁</b> -
	Regional governments or local authorities		0	0	(	0	0	0	0 -		0	0	0	0	0	) -	(	)	0	0	0	0	ა -
	Public sector entities		0	0	(	0	0	0	0 -		0	0	0	0	0	) -	(	)	0	0	0	0	<b>ာ</b> -
	Institutions		0	0	(	0	0	0	0 -		0	0	0	0	0	) -	(	)	0	0	0	0	<b>ာ</b> -
	Corporates		7,019	1,410	21!	5	15	17 30	) 14	7,14	17 1	,178	318	16	16 5	16.629	7,150	1,068	8 4.	26	15 1	.7	6 1
	Corporates - Of Which: Specialised Lending		1,374	271	18	8	6	7	5 30	0.97% 1,36	52	260	41	5	5 1	31.889	6 1,358	3 24:	2	62	5	5 2	0 3
	Corporates - Of Which: SME general corporates		1	. 0	(	0	0	0 (	15	5.42%	1	0	0	0	0	18.349	<b>%</b>	L	0	0	0	0	0 :
	Corporates - Of Which: Purchased receivables		636	105	78	8	3	3 12	2 15	5.27% 62	24	95	100	3	3 1	7 17.399	60:	98	8 1	19	3	3 2	2
LINUTED KINGDOM	Retail		45	5		1	0	0 (	12	21% 4	16	4	1	0	0	12.739	6 40	5	3	2	0	0	2 1 0 1 0 1 0 2
UNITED KINGDOM	Retail - Secured by residential estate property		43	5	:	1	0	0 (	10	0.70% 4	14	4	1	0	0	10.949	6 4	:	3	2	0	0	J 1
	Retail - Qualifying Revolving		2	. 0	(	0	0	0 (	0 44	.25%	2	0	0	0	0	44.819	6	2	0	0	0	0	ر ک
	Retail - Purchased receivables		0	0	(	0	0	0 (	0 -		0	0	0	0	0	-		)	0	0	0	0	ນ -
	Retail - Other Retail		0	0	(	0	0	0 (	0 -		0	0	0	0	0	) -		)	0	0	0	0	ນ -
	Retail - Other Retail - Of Which: SME		0	0	(	0	0	0	0 -		0	0	0	0	0	) -		)	0	0	0	0	ນ -
	Retail - Other Retail - Of Which: non-SME		0	0	(	0	0	0	0 -		0	0	0	0	0	) -	(	)	0	0	0	0	J -
_	Collective investments undertakings (CIU)		0	0	(	0	0	0 (	0 -		0	0	0	0	0	) -	(	)	0	0	0	0	<i>)</i> -
	Equity		0	0	(	0	0	0 (	0 -		0	0	0	0	0	) -			0	0	0	0	1 -
	Securitisation					0									0				0			0	
	Other non-credit obligation assets TOTAL		7 064	1.415	(	6	15	17 (	J -	7.19	0 4	.182	220	16	17 5	) - 3 16.619	7.40	1 07	1 4	0	0	7 7	0 - 6 1

												Adverse Scenario									
					31/12/2025							31/12/2026						31/12/2027			
owNum		Stage 1 exposur (mln EUR, %)	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions e for Stage 2 exposure	Stock of provision for Stage 3 exposu	os Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 expos	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure f	Stock of provisions or Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
64	Central banks		0 0	D	0	0	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0	J -
65	Central governments		0 0		0	0	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0	) -
66	Regional governments or local authorities		0 0		0	0	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0	<i>j</i> -
67	Public sector entities		0 0		0	0	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0	<i>j</i> -
68	Institutions		64 0	O .	0	0	0	0 2.76	64		0	0 0	0	0 2.769	6	4	0	0	0	0'	0 2.76
69	Corporates	5,3	374 1,116	5 28	38 1	4 15	5	66 23.04	5,427	94	.7 40	13	15 8	8 21.819	5,41	7 848	8 51	2 13	15	108	8 21.03
70	Corporates - Of Which: Specialised Lending		32	2 1	.1	3	1	4 33.25	614	5	2	23 2	1	8 33.67%	% 59!	5 62	2 3	3	1	11	1 33.70
71	Corporates - Of Which: SME general corporates	1,3	361 251	1 13	9	7	7	28 20.21	1,346	22	3 18	6	7 3	8 21.09%	1,35	4 18:	1 21	6	6	47	7 21.59
72	Corporates - Of Which: Purchased receivables		0 0	0	0	0	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0'	<i>)</i> -
73	Retail		32 4	1	2	0	0	0 24.07	7% 32		3	2 0	0	1 23.229	3	2	3	0	0	1'	1 22.5
74 FRANC	CE Retail - Secured by residential estate property		30 4	1	2	0	0	0 23.70	30		3	2 0	0	0 22.829	% 30	0	3	0	0	1'	1 22.1
75	Retail - Qualifying Revolving		2 0	O .	0	0	0	0 44.50	2		0	0 0	0	0 45.889	%	2	0	0	0	0'	0 46.5
76	Retail - Purchased receivables		0 0	O .	0	0	0	0 -	0		0	0 0	0	0 -	(	0	0	0	0	0'	<i>)</i> -
77	Retail - Other Retail		0 0	O .	0	0 (	0	0 -	0		0	0 0	0	0 -	(	0	0	0	0	0'	<i>)</i> -
78	Retail - Other Retail - Of Which: SME		0 0	O .	0	0 (	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0'	)-
79	Retail - Other Retail - Of Which: non-SME		0 0	0	0	0 (	0	0 -	0		0	0 0	0	0 -	(	0	0	0	0	0'	<i>)</i> -
80	Collective investments undertakings (CIU)		0 0	O .	0	0	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0'	<u>)</u> -
81	Equity		0 0	O	0	0	0	0 -	0		0	0 0	0	0 -	(	0	0	0	0	0'	<i>)</i> -
82	Securitisation																				
83	Other non-credit obligation assets		0 0	D	0	0	0	0 -	0		0	0 0	0	0 -		0	0	0	0	0	J -
84	TOTAL	5,4	1,120	28	39 1	4 15	5 6	67 23.04	5,523	95	0 40	06 13	15 8	9 21.819	5,51	3 85:	1 51	5 13	15	108	8 21.03

## eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB ABN AMRO Bank N.V.

		ADIN AIVINO DAIIK IN.V.																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenar	rio									
						31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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 exposu	re Stock of provision for Stage 1 expos	ons Stock of provision sure for Stage 2 exposu	s Stock of provisions re 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 f	Stock of provisions Sto or Stage 2 exposure for S	k of provisions Co age 3 exposure St	overage Ratio - age 3 exposure
85		Central banks		0	0		0 0	0 -		0		0	0	0	0 0	-	0		0	0	0	0 -	
86		Central governments		0 (	0		0 0	0 -		0		0	0	0	0 0	-	0		0	0	0	0 -	
87		Regional governments or local authorities		0 (	0		0 0	0 -		0		0	0	0	0 0	-	0		0	0	0	0 -	
88		Public sector entities		0 (	0		0 0	0 -		0		0	0	0	0 0	-	0	)	0	0	0	0 -	
89		Institutions	8	8	0		0	0	0.04%	88		0	0	0	0 0	0.04%	87	7	1	0	0	0	0.04%
90		Corporates	3,65	58:	138	1	1 8	51	36.91%	3,707	4	65	206	10	8 66	32.11%	3,673	43	4 27	1 10	8	80	29.64%
91		Corporates - Of Which: Specialised Lending	1,32	6:	32		5 1	21	65.93%	1,275		90	51	5	2 27	53.65%	1,249	9	9 6	4	2	33	48.38%
92		Corporates - Of Which: SME	31	4 62	2 18		2 3	5	29.05%	309		56	30	1	2 8	27.64%	311	4	5 3	1	2	10	27.16%
93		Corporates - Of Which: Purchased receivables		0	0		0	0 -		0		0	0	0	0 0	-	0	)	0	0	0	0 -	
94		Retail	3.	5 !	5 2		0	0	15.09%	35		4	2	0	0 0	15.17%	36	5	3	0	0	0	15.15%
95	GERMANY	Retail - Secured by residential estate property	3.	2	1 2		0	0	13.62%	32		3	2	0	0 0	13.07%		2	2	2 0	0	0	12.74%
96		Retail - Qualifying Revolving		3	. 0		0	0	49.33%	3		1	0	0	0 0	49.54%	3	3	1	0	0	0	48.98%
97		Retail - Purchased receivables		0	0		0	0 -		0		0	0	0	0 0	-	0	)	0	0	0	0 -	
98		Retail - Other Retail		0	0		0	0	32.72%	0		0	0	0	0 0	32.94%	0	)	0	0	0	0	32.95%
99		Retail - Other Retail - Of Which: SME		0	0		0	0	32.66%	0		0	0	0	0 0	32.84%	0		0	0	0	0	32.88%
100		Retail - Other Retail - Of Which: non-SME		0	0		0	0	55.71%	0		0	0	0	0 0	47.99%	0		0	0	0	0	45.55%
101		Collective investments undertakings (CIU)		0	0		0	0 -		0		0	0	0	0 0	-	0		0	0	0	0 -	
102		Equity		4	0		0	0	14.67%	4		0	0	0	0 0	14.77%	4	1	0	0	0	0	14.86%
103		Securitisation																					
104		Other non-credit obligation assets		0	0		0	0 -		0		0	0	0	0	-	0		0	0	0	0 -	
105		TOTAL	3,78	580	140	1	1 8	51	36.61%	3,834	4	70	209	10	8 67	31.90%	3,800	43	8 27	10	8	81	29.46%

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 e	kposure Stage 2 exposui	re Stage 3 exposur	e Stock of provisions for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	sure Stage 2	exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	s Stock of provisions e 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 Stoc for Stage 2 exposure for St	c of provisions Co age 3 exposure St	overage Ratio - cage 3 exposure
106		Central banks		0	0	0	0 (	0	) -	0	0	0	0		0 0	-		O .	0	0 (	0	0 -	
107		Central governments		0	0	0	0 (	0	) -	0	0	0	0		0 0	-		0	0	0 (	0	0 -	
108		Regional governments or local authorities		0	0	0	0 (	0	) -	0	0	0	0	)	0 0	-		0	0	0 (	0	0 -	
109		Public sector entities		0	0	0	0 (	0	) -	0	0	0	0	)	0 0	-		ס	0	0 (	0	0 -	,
110		Institutions		1,679	7	2	0	0	3.66%	1,664	17	8	0		0	3.669	% 1,65	2	25 1	1	0	0	3.66%
111		Corporates		322	102	14	1	1 3	22.65%	356	62	19	1		1 4	20.699	% 35	8	54 2	5 1	. 1	5	19.52%
112		Corporates - Of Which: Specialised Lending		0	0	0	0 (	0	) -	0	0	0	0	)	0 0	-		0	0	0 (	0	0 -	
113		Corporates - Of Which: SME general corporates		2	2	0	0 (	0	58.46%	3	1	0	0	)	0 0	42.539	%	3	1	0 (	0	0	37.10%
114		Corporates - Of Which: Purchased receivables		0	0	0	0 (	0	) -	0	0	0	0	)	0 0	-		0	0	0 0	0	0 -	
115		Retail		48	4	1	0 (	0	9.67%	48	3	2	2 0	)	0 0	10.169	% 4	9	2	2 (	0	0	10.74% 10.44% 47.84%
116	UNITED STATES	Retail - Secured by residential estate property		47	4	1	0 (	0	9.37%	47	3	2	2 0	)	0 0	9.849	, ,	8	2	2 (	0	0	10.44%
117		Retail - Qualifying Revolving		1	0	0	0 (	0	45.51%	1	0	0	0	)	0 0	47.249	%	1	0	0 0	0	0	47.84%
118		Retail - Purchased receivables		0	0	0	0 (	0	) -	0	0	0	0	)	0 0	-		ס	0	0 0	0	0 -	
119		Retail - Other Retail		0	0	0	0 (	0	55.72%	0	0	0	0	)	0 0	48.029	%	ס	0	0 0	0	0	45.60%
120		Retail - Other Retail - Of Which: SME		0	0	0	0 (	0	) -	0	0	0	0	)	0 0	-		ס	0	0 0	0	0 -	
121		Retail - Other Retail - Of Which: non-SME		0	0	0	0 (	0	55.72%	0	0	0	0	)	0 0	48.029	%	ס	0	0 (	0	0	45.60%
122		Collective investments undertakings (CIU)		0	0	0	0 (	0	) -	0	0	0	0	)	0 0	-		0	0	0 (	0	0 -	
123		Equity		0	0	0	0 (	0	14.86%	0	0	0	0	)	0 0	15.449	%	0	0	0 (	0	0	15.80%
124		Securitisation																					
125		Other non-credit obligation assets		0	0	0	0	0	) -	0	0	0	0		0	-		0	0	0	0	0 -	
126		TOTAL		2,049	113	17	1	1 3	19.04%	2,068	82	29	1		1 4	15.529	% 2,05	9	81 3	9	. 1	6	14.47%

														Adverse Scenario										
							31/12/2025							31/12/2026							31/12/2027			
			s	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rate Stage 3 expos	io - Stage 1 exposure	e Stage 2 exposu	re Stage 3 exposu	Stock of provision for Stage 1 exposur	s Stock of provisions re 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 f	tock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum			(mln EUR, %)																					
127		Central banks		0	0	0		0 0	C	0 -		0	0	0	0	0 0	-	(	)	0	0	0 0	0 -	
128		Central governments		0	0	0		0 0	C	0 -		0	0	0	0	0 0	-	(		0	0	0 0	0 -	
129		Regional governments or local authorities		0	0	0	)	0 0	C	0 -		0	0	0	0	0 0	-	(	)	0	0	0 0	0 -	
130		Public sector entities		0	0	0	)	0 0	C	0 -		0	0	0	0	0 0	-	(	)	0	0	0 0	0 -	
131		Institutions		34	0	0	)	0 0	C	0 53	3.16%	34	0	0	0	0 0	53.17%	34	ı	0	0	0 0	0	53.189
132		Corporates		3,033	362	54	1	6 6	18	8 32	2.25% 2,9	069	380	100	6	5 29	29.22%	2,943	36	3 14	2	6 6	39	27.40
133		Corporates - Of Which: Specialised Lending		939	94	1 24	1	4 4	8	8 34	4.08% 9	006	104	47	4	3 16	34.39%	887	10	07 6	3	3 2	22	34.36 23.67
134		Corporates - Of Which: SME general corporates		96	9	2	2	1 0	1	1 23	3.79%	92	10	5	0	0 1	23.65%	91	L	9	7	0 0	2	23.67
135		Corporates - Of Which: Purchased receivables		0	0	0	)	0 0	C	0 -		0	0	0	0	0 0	-	(	)	0	0	0 0	0 -	
136	1117514501150	Retail		4	1	L C	)	0 0	C	0 11	1.70%	4	1	0	0	0 0	11.43%	5	ı	1	0	0 0	0	11.79
137	LUXEMBOURG	Retail - Secured by residential estate property		4	1	L C		0 0	C	0 9	9.65%	4	0	0	0	0 0	10.35%	5	ı	1	0	0 0	0	11.00
138		Retail - Qualifying Revolving		0	0	0		0 0	C	0 44	4.60%	0	0	0	0	0 0	47.00%	5		0	0	0 0	0	47.84
139		Retail - Purchased receivables		0	0	0	)	0 0	C	0 -		0	0	0	0	0 0	-	(	)	0	0	0 0	0 -	
140		Retail - Other Retail		0	0	0		0 0	C	0 -		0	0	0	0	0 0	-	(		0	0	0 0	0 -	
141		Retail - Other Retail - Of Which: SME		0	0	0	)	0 0	C	0 -		0	0	0	0	0 0	-	(	)	0	0	0 0	0 -	
142		Retail - Other Retail - Of Which: non-SME		0	0	0	)	0 0	C	0 -		0	0	0	0	0	-	(	)	0	0	0 0	0 -	
143		Collective investments undertakings (CIU)		0	0	0	)	0 0	C	0 -		0	0	0	0	0	-	(	)	0	0	0 0	0 -	
144		Equity		0	0	0		0 0	С	0 -		0	0	0	0	0	-		)	0	0	0 0	0 -	
145		Securitisation										0	0		0					0				
146		Other non-credit obligation assets TOTAL		2.074	202	)	<u> </u>	0 0	10	0 -	2 25% 3.0	007	U  201	100	6	0	- 29.22%	2 981	20	0	2	0	0 -	27.40

Part													Adverse Scenar	io									
Serial banks   Certical banks   Certic						31/12/2025							31/12/2026							31/12/2027			
Part   Contrat governments of call whorities   Companies   Compa			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provision re for Stage 2 exposu	ns Stock of provisions ure for Stage 3 exposure	s Coverage R e Stage 3 exp	Ratio - Posure Stage 1 exposure	Stage 2 exposu	ure Stage 3 expo	Stock of provisio for Stage 1 expos	ons Stock of provisions ure for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisio re for Stage 2 exposi	ns Stock of prov are for Stage 3 ex	visions Coverage kposure Stage 3 ex
Regional governments or local authorities		Central banks	0	)	0	0	0	0	0 -		0	0	0	0	0 0	-	(		0	0	0	0	0 -
Public sector mattles   0   0   0   0   0   0   0   0   0		Central governments	0	(	0	0	0	0	0 -		0	0	0	0	0 0	-	(		0	0	0	0	0 -
BELGIUM		Regional governments or local authorities	0	)	0	0	0	0	0 -		0	0	0	0	0 0	-	(		0	0	0	0	0 -
Corporates - Of Which Specialised Lunding   245   416   61   4   4   18   30.068   2.516   41   95   5   4   25   25.09%   2.610   379   133   5   5   5   31   2   5   5   5   5   5   5   5   5   5		Public sector entities	0	(	0	0	0	0	0 -		0	0	0	0	0 0	-	(		0	0	0	0	0 -
BELGIUM  Fig. 1		Institutions	11	. (	0	0	0	0	0	0.03%	11	0	0	0	0 0	0.039	6 1	L	0	0	0	0	0
BELGIUM    Second   Comparates   Comparates		Corporates	2,645	416	6	51	4	4 1	.8	30.16% 2,6	16	411	95	5	4 25	25.809	6 2,61	37	9 13	33	5	5	31
BELGIUM    Corporates - Of Which, Purchased receivables   0			241	. 68	8	3	1	2	1	30.81%	43	63	7	1	1 2	31.719	6 24:	5	6	11	1	1	31 4
BEGUN         Retail         48         7         1         0         18.76%         47         7         1         0         0         17.93%         47         6         2         0		Corporates - Of Which: SME general corporates	7	2	2 1	.1	0	0	3	25.92%	7	2	12	0	0 3	25.749	6	7	2	12	0	0	3
Retail - Secured by residential estate property			0	(	0	0	0	0	0 -		0	0	0	0	0 0	-	(		0	0	0	0	0 -
Retail - Qualifying Revolving         5         0         0         0         44.81%         5         0         0         46.34%         5         0	DELCHINA		48	7	7	1	0	0	0	18.76%	<b>17</b>	7	1	0	0 0	17.919	4	7	6	2	0	0	0
Retail - Purchased receivables   0   0   0   0   0   0   0   0   0	BELGIUM	Retail - Secured by residential estate property	41	. 6	6	0	0	0	0	10.89%	40	6	1	0	0 0	12.139	6 40		5	2	0	0	0
Retail - Other Retail         1         0         0         0         50.80%         1         0 </td <td></td> <td>Retail - Qualifying Revolving</td> <td>5</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>44.81%</td> <td>5</td> <td>0</td> <td>0</td> <td>0</td> <td>0 0</td> <td>46.349</td> <td>6</td> <td>5</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>		Retail - Qualifying Revolving	5		0	0	0	0	0	44.81%	5	0	0	0	0 0	46.349	6	5	0	0	0	0	0
Retail - Other Retail - Of Which: SME       0       0       0       0       0       32.66%       0<			0	(	0	0	0	0	0 -		0	0	0	0	0 0	-	(		0	0	0	0	0 -
Retail - Other Retail - Of Which: non-SME         1         0         0         0         55.32%         1         0         0         49.31%         1         0         0         0         0           Collective investments undertakings (CIU)         0		Retail - Other Retail	1	. (	0	0	0	0	0	50.80%	1	0	0	0	0 0			L	0	0	0	0	0
Collective investments undertakings (CIU)  Equity  Securitisation  Other non-credit obligation assets			0	(	0	0	0	0	0	32.66%	0	0	0	0	0 0	32.829	6		0	0	0	0	0
Equity         0 <td></td> <td>1</td> <td>. (</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>55.32%</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> <td>0 0</td> <td>49.319</td> <td>6</td> <td>L</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>			1	. (	0	0	0	0	0	55.32%	1	0	0	0	0 0	49.319	6	L	0	0	0	0	0
Securitisation         Other non-credit obligation assets         0			0		0	0	0	0	0 -		0	0	0	0	0 0	-	1	)	0	0	0	0	0 -
Other non-credit obligation assets 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		0	0	0	0	0 -		0	0	0	0	0 0	-			0	0	0	0	0 -
					0	0	0	0	0		0	0	0	0	0 0				0	0	0		
2 704   421   61   41   421   51   25 706   2 678   384   135   51   31   32   32   32   32   32   32   3		Other non-credit obligation assets  TOTAL	2 704	423	2 4	U :1	4	4 1	0	30.05% 2.6	74	410	06	U	4 25	25.709	/ 3.66	20	4 11	0	5		32

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

## eba European Banking Authority 2025 EU-wide Stress Test: Credit risk STA

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %											
1		Central banks	45,627	0	0	(	0 44,213		(	0	0	0	0.00%
2		Central governments	28,111	5	673	(	6 1,026	68	Ę	5 3	2	1	10.44%
3		Regional governments or local authorities	3,124	0	0	(	0 82		(	0	0	0	0.00%
4		Public sector entities	2,822	0	92	(	0 1,049	126	(	0 1	. 1	0	0.00%
5		Multilateral Development Banks	1,975	0	0	(	0	0	(	0	0	0	0.00%
6		International Organisations	5,627	0	0	(	0	0	(	0	0	0	0.00%
7		Institutions	5,657	0	912	(	0 328	0	(	0	0	0	0.00%
8		Corporates	6,502	63	5,323	88	4,486	28	131	1 30	2	68	51.63%
9		of which: Other - SME	579	39	579	52	2 556	25	58	3	. 1	20	33.56%
10		of which: Specialised Lending	0	0	0	(	0	0	(	0	0	0	0.00%
11	ABN AMRO Bank N.V.	Retail	3,056	72	2,302	96	2,697	387	136	5 7	21	64	46.94%
12		of which: SME	881	38	661	54	4 674	222	68	3	14	30	43.95%
13		Secured by mortgages on immovable property and ADC exposures	690	9	444	g	9 662	29	g	9 0	0	1	6.46%
14		of which: Residential immovable property	628	8	393	8	8 603	25	3	3	0	1	7.00%
15		of which: Commercial immovable property	62	1	. 51	1	1 59	3	1	1 0	0	0	1.77%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	O	0	(	0	0	(	0	0	0	0.00%
17		Subordinated debt exposures	10	0	15	(	0 6	4	(	0	0	0	0.00%
18		Covered bonds	0	O	0	(	0 0	0	(	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	O	0	(	0 0	0	(	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	(	0 0	0	(	0	0	0	0.00%
21		Equity	0	C	0	(	0 0	0	(	0	0	0	0.00%
22		Securitisation											
23		Other exposures	2,173	0	1,632	(	0 2,176	0	(	3	0	0	0.00%
24		TOTAL	105,375	149	11,395	199	9 56,725	650	281	1 44	. 26	133	47.12%

								Restated					
								31/12/2024	*				
			Exposur	e values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln E	EUR, %)										
25		Central banks	43,51	7	0	0	43,516	i c	(	)		0	0.00
26		Central governments	4,085	5 (	469	0	775	40		)	1	. 0	0.00
27		Regional governments or local authorities	90	0	0	0	82	. 8		)		0	0.00
28		Public sector entities	359	9 (	9	0	338	22		)	L C	0	0.00
29		Multilateral Development Banks			0	0	0	0		)		0	0.00
30		International Organisations			0	0	0	0		)		0	0.00
31		Institutions	1,009	5 (	397	0	204	C		)		0	0.00
32		Corporates	3,524	1	7 2,348	19	3,376	24	. 27	29	)	. 11	38.85
33		of which: Other - SME	31	7 17	7 317	19	297	21	. 27	′	) 1	10	38.22
34		of which: Specialised Lending		0	0	0	0	0		)		0	0.00
35		Retail	2,95	5 63	2,223	83	2,606	374	. 124	ŀ	20	61	48.93
36	NETHERLANDS	of which: SME	878	38	659	54	672	222	. 68	3	2 14	29	43.62
37	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	602	2	385	6	585	18	6	6		1	9.52
38		of which: Residential immovable property	570	5	364	5	559	17	(	6	) (	1	10.27
39		of which: Commercial immovable property	20	6	1 21	1	25	1		. (		0	0.94
40		of which: Land, acquisition, development and construction exposures (ADC)			0	0	0	0		)		0	0.00
41		Subordinated debt exposures		2 (	3	0	2	. C	(	)	) (	0	0.00
42		Covered bonds		0	0	0	0	0	(	) (	) (	0	0.00
43		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	(	) (	) (	0	0.00
44		Collective investments undertakings (CIU)		0	0	0	0	0		)	) (	0	0.00
45		Equity		0	0	0	0	0		) (		0	0.00
46		Securitisation											
47		Other exposures	2,114	4	1,573	0	2,117	C	(	) 3	3	0	0.00
48		TOTAL	58,252	2 80	7,407	108	53,601	. 486	157	41	1 24	72	45.61

								Restated			
								31/12/2024*			
			Exposure v	alues	Risk exposur	e amounts					
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure		Stock of provisions for Stage 2 exposure  Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)									
49		Central banks	45	0	0	C	45	0	0 0	0 (	0.00%
50		Central governments	176	0	16	C	6	0	0 0	0 (	0.00%
51		Regional governments or local authorities	0	0	0	C	0	0	0 0	0 (	0.00%
52		Public sector entities	30	0	0	C	0	30	0 0	0 0	0.00%
53		Multilateral Development Banks	29	0	0	C	0	0	0 0	0 0	0.00%
54		International Organisations	0	0	0	C	0	0	0 0	0 (	0.00%
55		Institutions	989	0	28	C	45	0	0 0	0 0	0.00%
56		Corporates	406	0	406	C	280	0	0 0	0 0	0.00%
57		of which: Other - SME	0	0	0	C	0	0	0 0	0 0	0.00%
58		of which: Specialised Lending	0	0	0	C	0	0	0 0	0 0	0.00%
59	UNITED KINGDOM	Retail	5	0	4	C	4	1	0 0	0 0	31.60%
60		of which: SME	0	0	0	C	0	0	0 0	0 0	80.18%
61		Secured by mortgages on immovable property and ADC exposures	1	0	1	C	1	0	0 0	0 0	0.00%
62		of which: Residential immovable property	1	0	1	C	1	0	0 0	0 0	0.00%
63		of which: Commercial immovable property	0	0	0	C	0	0	0 0	0 0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	0 0	0 0	0.00%
65		Subordinated debt exposures	0	0	0	C	0	0	0 0	0 0	0.00%
66		Covered bonds	0	0	0	C	0	0	0 0	0 0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0 0	0 0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	C	0	0	0 0	0 0	0.00%
69		Equity	0	0	0	C	0	0	0 0	0 (	0.00%
70		Securitisation									
71		Other exposures	9	0	9	C	9	0	0 0	0 (	0.00%
72		TOTAL	1,690	0	464	O	389	31	0 0	0 0	31.60%



				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024	*				
				Exposure v	alues	Risk exposur	e amounts							
RowNum				lefaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		·	mln EUR, %)		_		_							
73		Central banks		62	0	0	0	62			0	0	0	0.009
74		Central governments		3,008	0	58	0	93	28	(	1	1	. 0	0.009
75		Regional governments or local authorities		0	0	0	0	0	C		0	0	0	0.009
76		Public sector entities		656	0	0	0	44	C		0	0	0	0.009
77		Multilateral Development Banks International Organisations		328	0	0	0	0	C		0	0	0	0.009
78		Institutions		107	0	0	0	0	C		0	0	0	
79		Corporates		107	22	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	33	442		36	0	0	14	0.009
81		of which: Other - SME		449 212	22	449 212	33	442 208		30	0	0	14	37.799 44.799
82		of which: Specialised Lending		212		212	10	208	4	15	0	0	9	0.009
83		Retail		10	0	7	1	0	1		0	0	0	28.179
84		of which: SME		10	0	7		0	1	-	0	0	0	0.009
85	FRANCE	Secured by mortgages on immovable property and ADC exposures		83	2	57	2	72	11		0	0		0.009
86		of which: Residential immovable property		47	3	28	3	39			3 0	0		0.009
87		of which: Commercial immovable property		36	<u> </u>	30	<u> </u>	34			0	0		0.009
88		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0			0	0	0	0.009
89		Subordinated debt exposures		8	0	12	0	4	4	. (	0	0	0	0.009
90		Covered bonds		0	0	0	0	0	C	(	0	0	0	0.009
91		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	C	(	0	0	0	0.009
92		Collective investments undertakings (CIU)		0	0	0	0	0	C	(	0	0	0	0.009
93		Equity		0	0	0	0	0	C		0	0	0	0.009
94		Securitisation												3.007
95		Other exposures		10	n	10	0	10	C	(	0	0	O	0.009
96		TOTAL		4,720	25	599	36		48	39	2	1	14	

								Restated					
								31/12/2024	k				
			Exposure v	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR,	%)										
97		Central banks	485	C	0	(	485	0	(	0	0	0	0.00%
98		Central governments	4,272	C	25	(	10	0	(	0	0	0	0.00%
99		Regional governments or local authorities	1,117	C	0	(	0	0	(	0	0	0	0.00%
100		Public sector entities	140	C	0	(	3	0	(	0	0	0	0.00%
101		Multilateral Development Banks	0	C	0	(	0	0	(	0	0	0	0.009
102		International Organisations	0	C	0	(	0	0	(	0	0	0	0.009
103		Institutions	1,805	C	50	(	12	0	(	0	0	0	0.009
104		Corporates	395	18	395	27	284	0	20	0	0	2	11.449
105		of which: Other - SME	50	11	50	17	50	0	12	2 0	0	1	4.449
106		of which: Specialised Lending	0	C	0	(	0	0	(	0	0	0	0.009
107		Retail	17	5	13	8	15	3	6	5 1	1	. 1	14.849
108	CEDNAANIV	of which: SME	0	C	0	(	0	0	(	0	0	0	75.429
109	GERMANY	Secured by mortgages on immovable property and ADC exposures	0	C	0	(	0	0	(	0	0	0	0.009
110		of which: Residential immovable property	0	C	0	(	0	0	(	0	0	0	0.009
111		of which: Commercial immovable property	0	C	0	(	0	0	(	0	0	0	0.009
112		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	(	0	0	(	0	0	0	0.009
113		Subordinated debt exposures	0	C	0	(	0	0	(	0	0	0	0.009
114		Covered bonds	0	C	0	(	0	0	(	0	0	0	0.009
115		Claims on institutions and corporates with a ST credit assessment	0	C	0	(	0	0	(	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	C	0	(	0	0	(	0	0	0	0.009
117		Equity	0	C	0	(	0	0	(	0	0	O	0.00%
118		Securitisation											
119		Other exposures	30	C	30	(	30	0	(	0	0	0	0.009
120		TOTAL	9 261	22	E12	2	920	3	26	-	1	-	12.24(

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum		(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
121		Central banks	0		0		0	0	C	0			0.00%
122		Central paints  Central governments	6,862		20		8	0		0		0	0.00%
123		Regional governments or local authorities	0,802		0		0	0	0	0		0	0.00%
124		Public sector entities	0	0	0		0	0	0	0	0	) 0	0.00%
125		Multilateral Development Banks	24		0		0	0	0	0			0.00%
126		International Organisations	0	0	0		0	0	C	0	0	0	0.00%
127		Institutions	1,170	0	217	C	32	0	C	0	C	0	0.00%
128		Corporates	986	0	986	C	5	0	C	0	C	0	100.00%
129		of which: Other - SME	0	0	0	C	0	0	C	0	C	0	0.00%
130		of which: Specialised Lending	0	0	0	С	0	0	C	0	C	0	0.00%
131		Retail	2	0	1	C	1	0	C	0	C	0	45.81%
132	LINUTED CTATEC	of which: SME	0	0	0	C	0	0	С	0	C	0	67.09%
133	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	0	0	0	C	0	0	C	0	C	0	0.00%
134		of which: Residential immovable property	0	0	0	C	0	0	C	0	C	0	0.00%
135		of which: Commercial immovable property	0	0	0	C	0	0	C	0	C	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	С	0	С	0	0.00%
137		Subordinated debt exposures	0	0	0	C	0	0	C	0	C	0	0.00%
138		Covered bonds	0	0	0	C	0	0	C	0	C	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	C	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	C	0	0	С	0	С	0	0.00%
141		Equity	0	0	0	C	0	0	С	0	C	0	0.00%
142		Securitisation											
143		Other exposures	6	0	6	C	6	0	C	0	C	0	0.00%
144		TOTAL	9,048	0	1,230	0	52	0	C	0	C	0	48.19%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			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
		(mln EUR, %)											
145		Central banks	0	0	0	(	0	C	)	0	(	0	0.009
146		Central governments	246	0	0	(	0	C	)	0	(	0	0.009
147		Regional governments or local authorities	0	0	0	(	0	C	)	0	(	0	0.009
148		Public sector entities	0	0	0	(	0	C	)	0	(	0	0.009
149		Multilateral Development Banks	1,572	0	0	(	0	C	)	0	(	0	0.009
150		International Organisations	0	0	0	(	0	C	)	0	(	0	0.009
151		Institutions	0	0	0	(	0	C	)	0	(	0	0.009
152		Corporates	2	0	2	(	2	C	)	0	(	0	0.009
153		of which: Other - SME	0	0	0	(	0	C	)	0	(	0	0.009
154		of which: Specialised Lending	0	0	0	(	0	C	(	0	(	0	0.009
155	LUXEMBOURG	Retail	1	0	1	(	) 1	C	(	0	(	0	97.919
156		of which: SME	1	0	1	(	) 1	C	)	0	(	0	98.049
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	(	0	C	)	0	(	0	0.009
158		of which: Residential immovable property	0	0	0	(	0	C	)	0	(	0	0.009
159		of which: Commercial immovable property	0	0	0	(	0	C	)	0	(	0	0.009
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	(	0	C	)	0	(	0	0.009
161		Subordinated debt exposures	0	0	0	(	0	C	)	0	(	0	0.009
162		Covered bonds	0	0	0	(	0	C	)	0	(	0	0.009
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	C		0	(	0	0.009
164		Collective investments undertakings (CIU)	0	0	0	(	0	C	)	0	(	0	0.009
165		Equity	0	0	0	(	0	C	)	0	(	0	0.009
166		Securitisation											
167		Other exposures	0	0	0	(	0	C		0	(	0	0.009
168		TOTAL	1,822	0	4	(	) 4	C		0 0	(	) 0	97.919

# 2025 EU-wide Stress Test: Credit risk STA ABN AMRO Bank N.V.

Restated 31/12/2024\* Exposure values Risk exposure amounts Stage 1 exposure

Stage 2 exposure

Stage 3 exposure

Stock of provisions for Stage 1 exposure

Stock of provisions for Stage 2 exposure

Stock of provisions for Stage 2 exposure

Stage 2 exposure

Stock of provisions for Stage 2 exposure

Stage 3 exposure (mln EUR, %) **Public sector entities** of which: Other - SME of which: Specialised Lending Retail of which: SME BELGIUM Secured by mortgages on immovable property and ADC exposures of which: Residential immovable property of which: Commercial immovable property of which: Land, acquisition, development and construction exposures (ADC) Subordinated debt exposures Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Securitisation Other exposures TOTAL



# 2025 EU-wide Stress Test: Credit risk STA ABN AMRO Bank N.V.

ABN AMRO	Bank N.V.		_

			12	13	14	15	16	17	18	19	20	21 22	.2	23 24	25	26	27	28	29 30	31	32
												Baseline S	Scenario								
						31/12/2025						31/12/2	2/2026						31/12/2027		
RowNum			Stage 1 expos	sure Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure S			ck of provisions Stock of provisions tage 2 exposure for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposure		
1		Central banks	· · ·	14,213	0	0	0	0 0	0.00%	44,213	0	0	0	0 0	0.00%	44,213	3	0	0 0	0 0	
2		Central governments		1.029	62	8	0	1 2	20.22%	1.029	60	10	0	1 2	24.76%	1.028	3 5	9 1	2 0	1 3	0. 27.
3		Regional governments or local authorities		83	7	0	0	0 0	40.00%	83	6	1	0	0 0	40.00%	83	3	6	1 0	0 0	40
4		Public sector entities		1.076	95	5	0	4 1	27.46%	1.086	81	8	0	3 2	26.74%	1.089	9 7	'5 1	1 0	3 3	27 40 26
5		Multilateral Development Banks		0	0	0	0	0 0	0.03%	0	0	0	0	0 0	0.03%		)	0	0 0	0 0	0
6		International Organisations		0	0	0	0	0 0	0.03%	0	0	0	0	0 0	0.03%	(	)	0	0 0	0 0	(
7		Institutions		326	1	0	0	0 0	20.43%	325	3	1	0	0 0	20.42%	323	3	4	1 0	0 0	20
8		Corporates		4,182	282 18	81 1	5	4 91	50.48%	3,979	432	234	14	6 108	46.32%	3,836	5 52	1 28	8 14	5 126	20 43
9		of which: Other - SME		514	55 7	70	3	1 26	37.24%	481	76	82	2	2 29	35.62%	454	4 S	00 9	5 2	1 33	34
10		of which: Specialised Lending		0	0	0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	(		0	0 0	0 0	34
11		Retail		2,563	461 19	96 1	4 4.	3 94	48.18%	2,431	516	273	15	42 126	46.30%	2,308	3 55	36	1 14	35 163	45
12 A D N	N AMRO Bank N.V.	of which: SME		620	256	89	4 1	5 42	46.95%	567	284	114	4	14 51	44.32%	518	30	14	3 3	10 61	4
13 ADI	IN AIVINO BATIK IN.V.	Secured by mortgages on immovable property and ADC exposures		630	58 1	13	0	1 1	10.74%	615	68	17	0	1 2	12.00%	607	7	2 2	2 0	0 3	45 42 12 11
14		of which: Residential immovable property		571	55 1	11	0	1 1	9.92%	557	65	15	0	1 2	11.01%	549	9 6	9 1	9 0	0 2	11
15		of which: Commercial immovable property		59	3	1	0	0	17.65%	59	3	2	0	0 0	20.86%	58	3	3	2 0	0 0	22
16		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	(	O	0	0 0	0 0	C
17		Subordinated debt exposures		7	3	0	0	0 0	15.91%	7	2	0	0	0 0	15.97%	8	3	2	1 0	0 0	22 0 16 0 0
18		Covered bonds		0	0	0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	(	O	0	0 0	0 0	C
19		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0 0	0.00%	0	0	0	0	0 0	0.00%	(	O	0	0 0	0 0	0
20		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	(	O	0	0 0	0 0	0
21		Equity		0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	(	O	0	0 0	0 0	0
22		Securitisation																			
23		Other exposures		2,176	0	0	0	0 0	0.00%	2,176	0	0	0	0 0	0.00%	2,170	5	0	0 0	0 0	C
24		TOTAL	5	6,285	969 40	03 2	9 5	3 190	47.22%	55,945	1,168	543	29	53 242	44.49%	55,673	1,28	69	7 28	44 298	0. <b>42</b> .

												Baseline S	Scenario							
							31/12/2025					31/12,	2/2026						31/12/2027	
RowNum			(mln EUR, %)	Stage 1 exposure Stage 2 e	exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	s Stock of prov re for Stage 3 exp	sions Coverage Ratio osure Stage 3 exposure	re Stage 1	1 exposure Stage 2 exposure	Stock of p for Stage 1	provisions 1 exposure	Stock of provisions for Stage 2 exposure 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 for Stage 2 exposure	Stock of provisions Coverage Ratio for Stage 3 exposure Stage 3 exposure
25		Central banks		43,516	0	0	0	0	0.0	00%	43,516 0	0	0	0 0	0.009	43,51	6	0	0 0	0 0.0
26		Central governments		768	45	2	0	1	1 40.0	00%	764 47	3	0	1 1	40.009	% 76	1 4	8	5 0	1 2 40.0
27		Regional governments or local authorities		83	7	0	0	0	0 40.0	00%	83 6	1	0	0 0	40.009	% 8	3	6	1 0	0 0 40.0
28		Public sector entities		338	22	1	0	0	0 3.0	00%	337 22	2	0	0 0	3.009	% 33	6 2	2	2 0	0 3.0
29		Multilateral Development Banks		0	0	0	0	0	0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	0 0 0.0 0 0 0.0 0 0 29.7
30		International Organisations		0	0	0	0	0	0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	<b>δ</b> 0 0.0
31		Institutions		203	1	0	0	0	0 29.7	74%	202 2	0	0	0 0	29.749	% 20	1	3	1 0	<i>δ</i> 0 29.7
32		Corporates		3,137	224	66	13	4	25 37.2	29%	2,983 338	106	12	5 39	36.939	% 2,87	8 40	2 14	17 12	4 54 36.7
33		of which: Other - SME		266	43	36	2	1	13 35.2	23%	240 60	46	2	2 15	33.439	% 21	9 7	2 5	55 2	1 18 32.2
34		of which: Specialised Lending		0	0	0	0	0	0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	0 0 0.0
35		Retail		2,474	448	183	14	42	90 49.1	12%	2,344 503	258	14	41 122	47.049	% 2,22	1 53	8 34	15 14 3	4 158 45.7
36	NETHERLANDS	of which: SME		618	256	88	4 1	15	41 46.7	72%	565 284	113	4	13 50	44.139	% 51	6 30	4 14	3 1	0 60 42.3
37	NETHERLANDS	Secured by mortgages on immovable property and ADC exposures		552	48	9	0	0	1 11.5	52%	537 59	12	0	0 1	11.699	% 53	0 6	3 1	.6 0	0 2 11.7
38		of which: Residential immovable property		527	47	8	0	0	1 10.5	57%	513 58	11	0	0 1	10.779	% 50	6 6	2 1	.5 0	0 2 10.8
39		of which: Commercial immovable property		25	1	1	0	0	0 22.4	45%	24 1	1	0	0 0	23.359	% 2	4	2	1 0	0 24.0
40		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0 0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	0 0.0
41		Subordinated debt exposures		2	0	0	0	0	0 25.2	28%	2 0	0	0	0 0	25.629	%	2	0	0 0	0 0 25.8
42		Covered bonds		0	0	0	0	0	0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	δ 0 0.0
43		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	0         0         0.0           0         0         0.0
44		Collective investments undertakings (CIU)		0	0	0	0	0	0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	0 0.0
45		Equity		0	0	0	0	0	0.0	00%	0 0	0	0	0 0	0.009	%	0	0	0 0	0 0.0
46		Securitisation																		
47		Other exposures		2,117	0	0	0	0	0.0	00%	2,117 0	0	0	0 0	0.009	% 2,11	7	0	0 0	0 0.0
48		TOTAL		53.190	794	260	27 4	48	116 44.6	65%	52,885 976	382	27	48 164	42.859	% 52,64	5 1.08	2 51	7 26 4	0 0 0.00 0 217 41.90

										Baseline Scenario						
					31/12/2025					31/12/2026				31/12/2027		
RowNum		(min EUF		Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage	provisions Coverage Ratio B exposure Stage 3 exposu	re Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49		Central banks	45	5 (	0 0	0 0 0.00%	45	0	C	0 0	0 0.	00% 45	0	0 0 0	0	0.00%
50		Central governments	(	6 (	0 0	0 0 40.00%	6	0	C	0 0	0 40.	00% 6	1	0 0 0	0	40.00%
51		Regional governments or local authorities			0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	00%	0	0 0 0	0	0.00%
52		Public sector entities	15	5 14	4 1 0	0 0 30.00%	6 21	7	1	0 0	0 30.	24	4	2 0 0	1	30.00%
53		Multilateral Development Banks			0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	00%	0	0 0 0	0	0.00%
54		International Organisations			0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	00%	0	0 0 0	0	0.00%
55		Institutions	45	5 (	0 0	0 0 10.45%	45	0	C	0 0	0 10.	45% 45	0	0 0 0	0	10.45%
56		Corporates	259	18	3 0	0 0 16.65%	243	30	6	0 0	1 16.	231	39	9 0 0	2	16.68%
57		of which: Other - SME			0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	00%	0	0 0 0	0	0.00%
58		of which: Specialised Lending			0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	00%	0	0 0 0	0	0.00%
59		Retail		1	1 1 0	0 0 33.37%	6 4	1		0 0	0 30.	20% 4	1	1 0 0	0	28.17%
60	LINITED KINICDOM	of which: SME			0 0	0 0 77.23%	6 0	0	C	0 0	0 74.	42% 0	0	0 0 0	0	72.15%
61	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	í	1 (	0 0	0 0 74.76%		0	C	0 0		25% 1	0	0 0	0	75.60%
62		of which: Residential immovable property	í	1 (	0 0	0 0 100.00%	6 1	0	C	0 0	0 100.	00% 1	0	0 0 0	0	100.00%
63		of which: Commercial immovable property	(	0	0 0	0 0 0.03%	6 0	0	C	0 0	0 0.	0	0	0 0 0	0	0.03%
64		of which: Land, acquisition, development and construction exposures (ADC)	(	0	0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	0	0	0 0 0	0	0.00%
65		Subordinated debt exposures	(	0	0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	0	0	0 0 0	0	0.00%
66		Covered bonds	(	0	0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	0	0	0 0 0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment			0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	0	0	0 0 0	0	0.00%
68		Collective investments undertakings (CIU)			0 0	0 0 0.00%	6 0	0	C	0 0	0 0.	00%	0	0 0 0	0	0.00%
69		Equity			0 0	0 0.00%	6 0	0	C	0 0	0 0.	00%	0	0 0	0	0.00%
70		Securitisation														
71		Other exposures	9	9 (	0 0	0 0 0.00%	6 9	0	C	0 0	0 0.	9	0	0 0	0	0.00%
72		TOTAL	383	33	3 4 0	0 1 21.87%	373	39	8	0 0	2 20.	15% 364	45 1	2 0 0	2	19.28%

					14																
													Baseline Scenario								
						31/12/2025							31/12/2026						31/12/2027		
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	ock of provisions 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 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 for Stage 2		
	Central banks	(mln EUR, %)	63	0	,		0		0.00	0/ 62	0	0	0		0.00%	62	,			0	
	Central governments		104	16		1 0	0		40.00		11	0	0	0 0	40.00%	110		) \		0	1
	Regional governments or local authorities		104	10		1 0	0		0.00		11	2	0		0.00%	110		)		0	0
	Public sector entities		42	1			<u> </u>	(	30.00		2	0	0		30.00%	<u>σ</u>		)		0	0
	Multilateral Development Banks		0	0			0	(	0.00		0	n	<u>_</u>	0 0	0.00%	0	(	)	0 0	0	0
	International Organisations		0	0		0 0	0	(	0.00	·	0	0	0	0 0	0.00%	0	(	)	0 0	0	0
	Institutions		2	0	(	0 0	0	(	2.40		0	0	0	0 0	2.40%	2	(	)	0 0	0	0
	Corporates		418	23	40	0 1	0	14	35.87	% 401	36	45	1	0 15	34.16%	387	44	5	0 1	0	16
	of which: Other - SME		200	10	22	2 1	0	9	42.81	% 194	13	24	1	0 10	41.16%	190	15	5 2	6 1	0	10
	of which: Specialised Lending		0	0	(	0 0	0	(	0.00	% 0	0	0	0	0 0	0.00%	0	(	)	0 0	0	0
	Retail		8	2	:	1 0	0	(	23.80	% 7	2	1	0	0 0	21.07%	6	3	3	1 0	0	0
FDANCE	of which: SME		0	0	(	0	0	(	35.20	% 0	0	0	0	0 0	35.20%	0	(		0 0	0	0
FRANCE	Secured by mortgages on immovable property and ADC exposures		73	9	4	4 0	0	(	9.80	% 73	9	4	0	0 1	13.65%	73	8	3	0	0	1
	of which: Residential immovable property		39	7		0	0	(	8.24	% 39	7	4	0	0 0	11.41%	39	(	5	0	0	1
	of which: Commercial immovable property		34	2	(	0	0	(	38.76	% 34	2	0	0	0 0	38.76%	34	2	2	1 0	0	0
	of which: Land, acquisition, development and construction exposures (ADC)		0	0	(	0	0	(	0.00	% 0	0	0	0	0 0	0.00%	0	(	)	0	0	0
	Subordinated debt exposures		5	3	(	0	0	(	15.34	% 6	2	0	0	0 0	15.34%	6	2	2	1 0	0	0
	Covered bonds		0	0	(	0	0	(	0.00	% 0	0	0	0	0 0	0.00%	0	(	)	0 0	0	0
	Claims on institutions and corporates with a ST credit assessment		0	0	(	0 0	0	(	0.00	% 0	0	0	0	0 0	0.00%	0	(	)	0	0	0
	Collective investments undertakings (CIU)		0	0		0	0	(	0.00	% 0	0	0	0	0 0	0.00%	0	(		0	0	0
	Equity		0	0	(	0	0	(	0.00	% 0	0	0	0	0 0	0.00%	0	(		0 0	0	0
	Securitisation																				
	Other exposures		10	0	(	0	0	(	0.00		0	0	0	0 0	0.00%	10	(		0 0	0	0
	TOTAL		724	55	40	6 1	1	15	33.61	% 710	62	53	1	1 17	32.18%	698	68	5	9 1	1	18

								Baseline Scenario					
					31/12/2025			31/12/2026				31/12/2027	
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure Stage 3 exp	Stock of provisions Stock of for Stage 1 exposure for Stage	f provisions Stock of provisions Coverage Ratio 2 exposure for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provision for Stage 1 exposure	s Stock of provisions stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks	485	0	0 0	0 0 0.0	0% 485	0 0	0 0 0	0.00% 48	0	0 0	0 0.00%
98		Central governments	10	0	0 0	0 0 40.0	0% 10	0 0	0 0 0	0 40.00%	9 1	0 0 (	0 40.00%
99		Regional governments or local authorities	0	0	0 0	0 0 0.0	0% 0	0 0	0 0 0	0.00%	0 0	0 0 (	0 0.00%
100		Public sector entities	3	0	0 0	0 0 3.0	0% 3	0 0	0 0 0	3.00%	3 0	0 0 (	0 3.00%
101		Multilateral Development Banks	0	0	0 0	0 0 0.0	0% 0	0 0	0 0 0	0.00%	0 0	0 0 (	0 0.00%
102		International Organisations	0	0	0 0	0 0 0.0	0% 0	0 0	0 0 0	0.00%	0 0	0 0 (	0 0.00%
103		Institutions	12	0	0 0	0 0 0.0	3% 12	0 0	0 0 0	0.03% 1	.2 0	0 0 (	0 0.03%
104		Corporates	270	10	24 1	0 7 31.1	2% 259	17 27	1 0 8	8 29.48% 25	51 22 3	31 1 (	9 28.20%
105		of which: Other - SME	48	2	12 0	0 4 33.3	6% 46	3 13	0 0 4	4 33.10% 4	15 3 1	13 0 (	9 28.20% 0 4 32.85%
106		of which: Specialised Lending	0	0	0 0	0 0 0.0	0% 0	0 0	0 0 0	0.00%	0 0	0 0 (	0 0.00%
107		Retail	15	3	6 0	0 2 34.9	6% 15	3 6	0 0 2	2 34.10% 1	.5 3	7 0 0	2 33.32%
108	CEDRAANIV	of which: SME	0	0	0 0	0 0 75.1	2% 0	0 0	0 0 0	0 74.77%	0 0	0 0 (	0 74.43%
109	GERMANY	Secured by mortgages on immovable property and ADC exposures	0	0	0 0	0 0 0.0	3% 0	0 0	0 0 0	0.03%	0 0	0 0 (	0 0.03%
110		of which: Residential immovable property	0	0	0 0	0 0 0.0	3% 0	0 0	0 0 0	0.03%	0 0	0 0 (	0 0.03%
111		of which: Commercial immovable property	0	0	0 0	0 0 0.0	0% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0 0	0 0 0.0	0% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
113		Subordinated debt exposures	0	0	0 0	0 0 0.0	0% 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
114		Covered bonds	0	0	0 0	0 0 0.0	0% 0	0 0	0 0 0	0.00%	0 0	0 0	0 0.00%
115		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	0.00%	0 0	0 0 (	0 0.00%
116		Collective investments undertakings (CIU)	0	0	0 0	0 0 0.0	0% 0	0 0	0 0 0	0.00%	0 0	0 0 (	0 0.00%
117		Equity	0	0	0 0	0 0 0.0	0% 0	0 0	0 0 0	0.00%	0 0	0 0 (	0 0.00%
118		Securitisation											
119		Other exposures	30	0	0 0	0 0 0.0	0% 30	0 0	0 0 0	0.00%	0	0 0 (	0 0.00%
120		TOTAL	825	14	30 1	0 9 31.9	0% 814	21 33	1 0 10	0 30.34% 80	26 3	27 1	0 0.00% 11 29.09%

											Baseline Scenario							
					31/12/2025	;					31/12/2026				31/12/2027			
RowNum																		
			(mln EUR, %)															
121		Central banks	(11111 2011, 70)	0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	,	0 0.00%
122		Central governments		8 0	0	0 0	0	40.00%	8	0	0 0	0	0 40.00%	8 0	0	0 0	,	0 40.00%
123		Regional governments or local authorities		0 0	0	0 0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0 0	,	0 0.00%
124		Public sector entities		0 0	0	0 0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0 0	,	0 0.00%
125		Multilateral Development Banks		0 0	0	0 0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0 0	,	0 0.00%
126		International Organisations		0 0	0	0 0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0 0	,	0 0.00%
127		Institutions		32 0	0	0 0	0	2.00%	32	0	0 0	0	0 2.00%	32 0	0	0 0	,	0 2.00%
128		Corporates		5 0	0	0 0	0	17.80%	5	0	0 0	0	0 16.75%	5 0	0	0 0	,	0 16.43%
129		of which: Other - SME		0 0	0	0 0	0	0.00%	0	0	0 0	0	0 0.00%	0 0	0	0 0	,	0.00%
130		of which: Specialised Lending		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0	,[	0.00%
131		Retail		1 0	0	0 0	0	40.60%	1	0	0 0	0	0 38.10%	1 0	0	0 0		0 37.10%
132	LINUTED STATES	of which: SME		0 0	0	0 0	0	64.89%	0	0	0 0	0	0 62.42%	0 0	0	0 0		0 60.27%
133	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
134		of which: Residential immovable property		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
135		of which: Commercial immovable property		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0	1	0.00%
137		Subordinated debt exposures		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
138		Covered bonds		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
139		Claims on institutions and corporates with a ST credit assessment		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
140		Collective investments undertakings (CIU)		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
141		Equity		0 0	0	0 0	0	0.00%	0	0	0 0	0	0.00%	0 0	0	0 0		0.00%
142		Securitisation																
143		Other exposures		6 0	0	0 0	0	0.00%	6	0	0 0	0	0.00%	6 0	0	0 0		0.00%
144		TOTAL		52 1	0	0 0	0	22.44%	51	1	0 0	0	0 18.46%	51 2	0	0 0		0 16.83%

											Baseline Scenario			
						31/12/2025					31/12/2026		31/12/2027	
RowNum			Stage 1	exposure	Stage 2 exposure Stage 3 exp	Stock of provision for Stage 1 exposu	ns Stock of provisions Stock of provision for Stage 2 exposure for Stage 3 exposu	ns Coverage Ratio - are Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure Stage 1 exposure		s Stock of provisions Stock of provisions Coverage Ratio - for Stage 2 exposure for Stage 3 exposure
145		Central banks		0	0	0	0 0	0 0.009	6 O	0	0 0	0.00%	0 0	0 0 0 0.00%
146		Central governments		0	0	0	0 0	0 0.009	6 0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
147		Regional governments or local authorities		0	0	0	0 0	0 0.009	6 0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
148		Public sector entities		0	0	0	0 0	0 0.009	6 0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
149		Multilateral Development Banks		0	0	0	0 0	0 0.009	6 0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
150		International Organisations		0	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0 0 0.00%
151		Institutions		0	0	0	0 0	0 0.009	6 0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
152		Corporates		2	0	0	0 0	0 15.779	6 2	0	0 0 0	0 16.12%	2 0 0	0 0 16.35%
153		of which: Other - SME		0	0	0	0 0	0.009	6 0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
154		of which: Specialised Lending		0	0	0	0 0	0 0.009	6 0	0	0 0 0	0 0.00%	0 0	0 0 0 0.00%
155		Retail		1	0	0	0 0	0 94.929	6 1	0	0 0 0	0 91.73%	1 0 0	0 0 88.49%
156	LUXEMBOURG	of which: SME		1	0	0	0 0	0 95.669	6 1	0	0 0	0 92.94%	1 0 0	0 0 90.06%
157	LUXEIVIBUURG	Secured by mortgages on immovable property and ADC exposures		0	0	0	0 0	0 0.039	6 0	0	0 0	0.03%	0 0	0 0 0 0.03%
158		of which: Residential immovable property		0	0	0	0 0	0 0.039	6 0	0	0 0	0.03%	0 0	0 0 0 0.03%
159		of which: Commercial immovable property		0	0	0	0 0	0.009	6 0	0	0 0	0.00%	0 0	0 0 0 0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0 0 0.00%
161		Subordinated debt exposures		0	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0 0 0.00%
162		Covered bonds		0	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0 0 0.00%
163		Claims on institutions and corporates with a ST credit assessment		0	0	0	0 0	0 0.009	6 0	0	0 0	0.00%	0 0	0 0 0 0.00%
164		Collective investments undertakings (CIU)		0	0	0	0 0	0.009	6 0	0	0 0	0.00%	0 0	0 0 0 0.00%
165		Equity		0	0	0	0 0	0.009	6 0	0	0 0	0 0.00%	0 0	0 0 0 0.00%
166		Securitisation												
167		Other exposures		0	0	0	0 0	0 0.009	•	0	0 0	0 0.00%	0 0	0 0 0 0.00%
168		TOTAL		4	0	0	0 0	0 91.579	6 3	0	0 0	0 85.06%	3 0	0 0 78.94%

## eba European Banking Authority 2025 EU-wide Stress Test: Credit risk STA

	AB	N A	MR	O E	3ank	ίN.	٧.	

				12	13	14	15	16	17	18		19	20	21	22	23	24	25	26	27	28	29	30	31	32
															Baseline Scenario	)									
							31/12/2025								31/12/2026							31/12/2027			
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions or Stage 2 exposure	Stock of provision for Stage 3 exposu	s Coverage Rat re Stage 3 expos	tio - Stage sure	1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposur	S Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			s Stock of provisions re for Stage 3 exposure	
169		Central banks	(mln EUR, %)	20	0		0	0		0	0.00%	20	0		0	0	0	0.00	2	0	0	0	0		0.00%
170		Central governments		1	0	0	0	0		0	0.00%	1	0		0	0	0	0.00	2	1	0	0	0	0 0	40.00%
171		Regional governments or local authorities		0	0	0	0	0			0.00%	0	0		0	0	0	0.00		0	0	0	0	0 0	0.00%
172		Public sector entities		138	14	1	0	0		0	5.00%	140	11		1	0	0	45.00	70	1	10	2	0	0 1	45.00%
173		Multilateral Development Banks		0	0	1	0	0		0	0.03%	0	0		0	0	0	0.03	%	0	0	0	0	0 0	0.03%
174		International Organisations		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
175		Institutions		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
176		Corporates		90	6	26	0	0	2	22 8	35.04%	85	10	2	.7	0	0 23	82.54	% 8	1	13 2	29	0	0 23	79.83%
177		of which: Other - SME		0	0	0	0	0		0 2	25.59%	0	0	_	0	0	0	25.59	%	0	0	0	0	0 0	25.59%
178		of which: Specialised Lending		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
179		Retail		36	3	3	0	0		1 3:	32.41%	36	3		3	0	0	29.60	% 3	5	3	4	0	0 1	27.51%
180	DEL CULTA	of which: SME		0	0	O	0	0		0 4:	3.66%	0	0		0	0	0	43.43	%	0	0	0	0	0 0	43.22%
181	BELGIUM	Secured by mortgages on immovable property and ADC exposures		0	0	C	0	0		0	2.64%	0	0		0	0	0	2.64	%	0	0	0	0	0 0	2.64%
182		of which: Residential immovable property		0	0	C	0	0		0 1	.0.53%	0	0		0	0	0	10.82	%	0	0	0	0	0 0	11.43%
183		of which: Commercial immovable property		0	0	0	0	0		0	2.64%	0	0		0	0	0	2.64	%	0	0	0	0	0 0	2.64%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	0	C	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
185		Subordinated debt exposures		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
186		Covered bonds		0	0	O	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
188		Collective investments undertakings (CIU)		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
189		Equity		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
190		Securitisation																							
191		Other exposures		0	0	0	0	0		0	0.00%	0	0		0	0	0	0.00	%	0	0	0	0	0 0	0.00%
192		TOTAL		295	23	30	0	0	2	24 7	7.86%	292	24	3	2	0	0 24	74.53	% 28	8	26	35	0	0 25	71.40%



ABN AMRO Bank N.V.

# 2025 EU-wide Stress Test: Credit risk STA ABN AMRO Bank N.V.

of which: Commercial immovable property

Subordinated debt exposures

Other exposures

of which: Land, acquisition, development and construction exposures (ADC)

Claims on institutions and corporates with a ST credit assessment

ABITATIO BUILTI.V.																						
		33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
					31/12/2025							31/12/2026							31/12/2027			
	(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 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provision re for Stage 2 exposu	ns Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		ns Stock of provisions are for Stage 2 exposur		
Central banks		44,213		0	0 0		o l	0.00%	44,21	3	0	0	0	0 0	0.00%	6 44,21	.3	0	0	0	0 0	0.00%
Central governments		1,029		62	8 0	) 1	1	2 20.22%			60	10	0	1 2	24.76%	6 1,02	.8 5	9 1	.2	0	1 3	3 27.46%
Regional governments or local authorities		83		7	0 0	) (	)	0 40.00%	% 8	3	6	1	0	0 0	40.00%	6 8	3	6	1	0	0 0	40.00%
Public sector entities		1,076		95	5 C	)	1	1 27.46%	// 1,08	6 8	81	8	0	3 2	26.74%	6 1,08	9 7	'5 1	.1	0	3	26.18%
Multilateral Development Banks		C		0	0 0	) (	)	0.03%	%	0	0	0	0	0 0	0.03%	6	0	0	0	0	0 0	40.00% 3 26.18% 0 0.03% 0 0.03%
International Organisations		C		0	0 0	) (	)	0.03%	%	0	0	0	0	0 0	0.03%	6	0	0	0	0	0 0	0.03%
Institutions		326		2	0 0	) (	)	0 20.58%	% 32	4	3	1	0	0 0	19.57%	6 32	2	5	2	0	0 0	20.00%
Corporates		4,079	3	47 22	.0 34	11	1 12	0 54.45%	% 3,78	6 53	39 3	20 2	28	15 159	49.78%	6 3,59	63	5 41	.3	24 1	2 196	6 47.42%
of which: Other - SME		498	3	63 7	8	5	3	5 44.32%	<b>45</b>	0	89 1	00	5	3 42	42.11%	6 41	.6 10	11	.9	4	3 49	40.86%
of which: Specialised Lending		C		0	0 0	) (		0.00%	%	0	0	0	0	0 0	0.00%	6	0	0	0	0	0	0.00%
Retail		2,520	4	84 21	.6 35	90	12	7 58.99%	% 2,30	0 57	70 3	50 3	38	94 201	57.39%	6 2,08	61	.6 51	.6	31 7	6 292	56.62%
of which: SME		606	2	64 9	6 9	35	5 5	8 60.29%	6 52	4 30	00 1	40	9	32 79	56.29%	6 44	8 32	19	14	7 2	3 104	9 40.86% 0 0.00% 2 56.62% 4 53.92% 2 32.77% 1 31.99%
Secured by mortgages on immovable property and ADC exposures		616		68 1	.6 2	2 3	3	5 32.06%	6 58	5 8	89	26	2	3 9	32.64%	6 56	9	3	,7	2	3 12	32.77%
of which: Residential immovable property		558		65 1	4 2	3	3	5 31.96%	6 52	8	85	24	2	3 8	32.06%	6 51	2 9	1 3	34	1	2 11	31.99%

										Adverse Scenario							
					31/12/2025					31/12/2026					31/12/2027		
RowNun		(mln E	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of prov for Stage 1 exposure for Stage 2 ex	isions Stock of provisions Coverage Rationsure for Stage 3 exposure Stage 3 exposu	o - Stage 1 e	exposure Stage	e 2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions  Stock of provisions ge 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure			of provisions Coverage Ratio - ge 3 exposure Stage 3 exposure
25		Central banks	43,516	0	0	0 0 0	.00%	43,516	0	0 0	0 (	0.00%	43,516	0 (	0	0	0 0.00%
26		Central governments	768 4	5 2	0	1 1 40	.00%	764	47	3 0	1	1 40.00%	761 4	8 !	5 0	1	2 40.00%
27		Regional governments or local authorities	83	7 (	0	0 0 40	.00%	83	6	1 0	0 (	0 40.00%	83	6	0	0	0 40.00%
28		Public sector entities	338 2	2 1	0	0 0 3	.00%	337	22	2 0	0 (	0 3.00%	336 2	2	2 0	0	0 3.00%
29		Multilateral Development Banks	0	0	0	0 0 0	.00%	0	0	0 0	0	0.00%	0	0	0	0	0 0.00%
30		International Organisations	0	0	0	0 0 0	.00%	0	0	0 0	0 (	0.00%	0	0 (	0	0	0 0.00%
31		Institutions	203	1	0	0 0 34	.19%	202	2	0 0	0	0 34.19%	200	3	0	0	0 34.19%
32		Corporates	3,058	5 94	28	9 44 46	.39%	2,843	417 16	23	12 70	6 45.90%	2,712 48	3 232	20	9	106 45.76%
33		of which: Other - SME	255 4	9 42	4	3 18 43	.95%	220	68 5	3	3 24	41.36%	194 8	0 7:	1 3	3	29 40.01%
34		of which: Specialised Lending	0	0	0	0 0 0	.00%	0	0	0 0	0	0.00%	0	0	0	0	0 0.00%
35		Retail	2,432 47	202	34	89 121 59	.85%	2,216	555 33	38	93 194	4 58.13%	2,007 60	1 497	30	75	285 57.299
36	NETHERLANDS	of which: SME	603	95	9	35 57 60	.15%	522	300 14	.0 9	32 78	56.18%	447 32	2 193	7	23	285 57.29% 104 53.83%
37	NETTIERLANDS	Secured by mortgages on immovable property and ADC exposures	541 5	7 11	1	2 4 33	.76%	512	78 1	9 1	2	6 32.20%	497	4 27	7	2	9 31.51%
38		of which: Residential immovable property	516	6 10	1	2 3 33	.25%	488	77 1	.8 1	2	6 31.60%	474 8	2	5	2	8 30.90%
39		of which: Commercial immovable property	25	1	0	0 0 39	.94%	24	2	1 0	0	0 41.02%	23	2	0	0	1 41.76%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0 0 0	.00%	0	0	0 0	0	0.00%	0	0	0	0	0 0.00%
41		Subordinated debt exposures	2	0	0	0 0 25	.28%	2	0	0 0	0	0 25.62%	2	0	0	0	0 25.85% 0 0.00% 0 0.00%
42		Covered bonds	0	0	0	0 0	.00%	0	0	0 0	0	0.00%	0	0	0	0	0 0.009
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0 0	.00%	0	0	0 0	0	0.00%	0	0	0	0	0.009
44		Collective investments undertakings (CIU)	0	0	0	0 0 0	.00%	0	0	0 0	0 (	0.00%	0	0 (	0	0	0.00%
45		Equity	0	0	0	0 0 0	.00%	0	0	0 0	0 (	0.00%	0	0 (	0	0	0.00%
46		Securitisation															
47		Other exposures	2,117	0	0	0 0	.00%	2,117	0	0 0	0	0.00%	2,117	0	0	0	0 0.00%
10		TOTAL	53 057 97	7 210	62	102 169 54	57%	52 592	1 127 52	62	109	53 00%	52 222 1 24	7 760	5 52	97	402 52 546

													Adverse Scenario								
						31/12/2025							31/12/2026					31/12/2027			
RowNum		(mln EUR,		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stoc for Stage 2 exposure for St	k of provisions Cage 3 exposure St	overage Ratio - tage 3 exposure	Stage 1 exposure	Stage 2 expo	osure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions stock of provisions age 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	posure Stage 2 exposu	re Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	of provisions Sto ge 2 exposure for	tock of provisions Co r Stage 3 exposure Sta	overage Ratio - age 3 exposure
49		Central banks	45	5	0	0 0	0	0	0.00%	45		0 0	0	0 0	0.00%	45	0	0 0	0	0	0.00%
50		Central governments	$\epsilon$	6	0	0 0	0	0	40.00%	6		0 0	0	0 0	40.00%	6	1	0 0	0	0	40.00%
51		Regional governments or local authorities	(	0	0	0 0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
52		Public sector entities	15	5	14	1 0	0	0	30.00%	21		7 1	0	0 0	30.00%	24	4	2 0	0	1	30.00%
53		Multilateral Development Banks	(	0	0	0 0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
54		International Organisations	(	0	0	0 0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
55		Institutions	45	5	0	0 0	0	0	12.02%	44		0 (	0	0 0	12.02%	44	1	0 0	0	0	12.02%
56		Corporates	254	4	21	5 1	. 1	1	22.97%	231		36 12	2	1 3	3 23.05%	210	49 2	2 1	1	5	23.12%
57		of which: Other - SME		ס	0	0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
58		of which: Specialised Lending		O	0	0	0	0	0.00%	0		0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
59		Retail	4	4	1	1 0	0	0	49.18%	3		1 1	0	0 0	43.00%	3	1	1 0	0	0	39.26%
60	LINUTED VINICEONA	of which: SME		O	0	0	0	0	77.39%	0		0	0	0 0	74.11%	0	0	0 0	0	0	71.39%
61	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	1	1	0	0	0	0	74.76%	1		0	0	0 0	75.72%	1	0	0 0	0	0	76.28%
62		of which: Residential immovable property	1	1	0	0	0	0	100.00%	1		0	0	0 0	100.00%	1	0	0 0	0	0	100.00%
63		of which: Commercial immovable property		O .	0	0	0	0	0.03%	0		0	0	0 0	0.03%	0	0	0 0	0	0	0.03%
64		of which: Land, acquisition, development and construction exposures (ADC)		ס	0	0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
65		Subordinated debt exposures		ס	0	0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
66		Covered bonds		ס	0	0 0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment		O	0	0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
68		Collective investments undertakings (CIU)		O	0	0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
69		Equity		0	0	0	0	0	0.00%	0		0 0	0	0 0	0.00%	0	0	0 0	0	0	0.00%
70		Securitisation																			
71		Other exposures	g	9	0	0 0	0	0	0.00%	9		0 0	0	0 0	0.00%	9	0	0 0	0	0	0.00%
72		TOTAL	378	8	36	7 1	. 1	2	26.50%	361		45 14	2	1 4	24.82%	342	55 2	1	1	6	24.16%

			33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	52	53
													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provisions re for Stage 3 exposur	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 for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	
		(mln EUR, %)	)																			
	Central banks		62	(		0 0	)	0	0.00		0	0	0	0 (	0.00%	62		0	0 0		0	0
	Central governments Regional governments or local authorities		104	16			)	0	0.00	_	11	2	0		1 40.00%	110		9	0		1	1 4
	Public sector entities		42		1	0 0	)	0	30.00	•	2	0	0		0.00%	/1	'	2	0 0		0	1
	Multilateral Development Banks		0		) (	0 0		0	0.00		0	0	0		0.00%	41	,	0	0 0		0	0 3
	International Organisations		0		) (	0 0	)	0	0.00		0	0	0		0.00%			0	0 0		0	ó
	Institutions		2	(	0 (	0 0	)	0	2.76		0	0	0		2.76%	2		0	0 0		0 0	0
	Corporates		411	27	7 44	4 2	!	0 1	37.83	% 384	44	54	2	0 19	35.55%	366	5	3 6	3 2		1 21	21 3
	of which: Other - SME		197	11	1 23	3 2	!	0 1	42.89	% 187	16	28	1	. 0 12	2 41.22%	180	1	9 3	2 1	(	13	.3
	of which: Specialised Lending		0	(	) (	0 0	)	0	0.00	% 0	0	0	0	0 (	0.00%	C		0	0 0	(	0	0
	Retail		7	2	2	1 (	)	0	33.78	% 6	2	2	0	0 (	28.33%	6	5	3	2 0	(	1	1 2
FDANCE	of which: SME		0	(	) (	0 0	)	0	47.51	% 0	0	0	0	0 (	47.51%	C	)	0	0 0	(	0	0 4
FRANCE	Secured by mortgages on immovable property and ADC exposures		71	10		5 1		1	30.56	% 69	10	7	1	1 1	34.84%	68	}	9	9 1	(	3	3
	of which: Residential immovable property		37	8	3	4 0	)	1	1 28.29	% 36	8	6	0	0 2	32.10%	35		7	7 0		3	3
	of which: Commercial immovable property		34	2	2	0	)	0	53.30	% 33	2	1	0	0 (	53.30%	33		2	1 0		1	1 5
	of which: Land, acquisition, development and construction exposures (ADC)		0	(	0	0 0	)	0	0.00	% 0	0	0	0	0 (	0.00%	C		0	0		0	0
	Subordinated debt exposures		5	3	3	0 0	)	0	15.34	% 6	2	0	0	0 (	15.34%	6		2	1 0	(	0	0 1
	Covered bonds		0	(	) (	0 0	)	0	0.00	% 0	0	0	0	0 (	0.00%	C	)	0	0 0	(	0	0
	Claims on institutions and corporates with a ST credit assessment		0	(	0	0 0	)	0	0.00	% 0	0	0	0	0 (	0.00%	C		0	0 0	(	0	0
	Collective investments undertakings (CIU)		0	(	0	0	)	0	0.00	% 0	0	0	0	0 (	0.00%	C		0	0	(	0	0
	Equity		0	(	0	0 0	)	0	0.00	% 0	0	0	0	0 (	0.00%	C		0	0 0	(	0	0
	Securitisation																					
	Other exposures		10	(	0	0 0		0	0.00	% 10	0	0	0	0 (	0.00%	10		0	0		0	0
	TOTAL		715	60	50	0 3	3	2 1	37.02	689	72	64	2	2 1 2	35.28%	671	. 7	8	6 2		L 26	26 3

											Adverse Scenario					
						31/12/2025					31/12/2026				31/12/2027	
RowNum			St (mln EUR, %)	tage 1 exposure Stage 2 ex	posure Stage 3 exposi	Stock of provisions Stock of for Stage 1 exposure for Stage	of provisions Stores	cock of provisions Coverage F r Stage 3 exposure Stage 3 exp	Ratio - posure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks	(**************************************	485	0	0 0	0	0	0.00%	485	0 0	0 0	0.00% 48!	0	0 0	0 0.00%
98		Central governments		10	0	0 0	0	0	40.00%	10 0	0 (	0 0	40.00%	9 1	0 0	0 0.00% 0 40.00% 0 0.00%
99		Regional governments or local authorities		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0 0	0 0	0 0.00%
100		Public sector entities		3	0	0 0	0	0	3.00%	3 0	0 (	0 0	3.00%	0	0 0	0 3.00%
101		Multilateral Development Banks		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 3.00% 0 0.00% 0 0.00% 0 0.03%
102		International Organisations		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00%
103		Institutions		12	0	0 0	0	0	0.03%	12 0	0 (	0 0	0.03%	2 0	0 0	0 0.03%
104		Corporates		260	17	27 2	0	12	42.46%	239 29	36	1 14	38.41%	7 34 4	2 1 0	15 36.41%
105		of which: Other - SME		46	3	13 0	0	6	48.17%	43	14 (4	0 7	46.96%	2 5 1	0 0	7 46.13%
106		of which: Specialised Lending		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00% 3 47.92% 0 73.25% 0 0.03% 0 0.03% 0 0.00% 0 0.00%
107		Retail		15	3	6 0	0	3	52.23%	14 3	3 7 (	0 3	49.87%	3	7 0 0	3 47.92%
108	GERMANY	of which: SME		0	0	0 0	0	0	74.93%	0 0	0 (	0 0	74.08%	0	0 0	0 73.25%
109	GERIVIAINT	Secured by mortgages on immovable property and ADC exposures		0	0	0 0	0	0	0.03%	0 0	0 (	0 0	0.03%	0	0 0	0 0.03%
110		of which: Residential immovable property		0	0	0 0	0	0	0.03%	0 0	0 (	0 0	0.03%	0	0 0	0 0.03%
111		of which: Commercial immovable property		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00%
113		Subordinated debt exposures		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0.00%
114		Covered bonds		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00%
115		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00%
116		Collective investments undertakings (CIU)		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00%
117		Equity		0	0	0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0 0	0 0.00%
118		Securitisation														
119		Other exposures		30	0	0 0	0	0	0.00%	30	0 (	0 0	0.00%	0	0 0	0 0.00%
120		TOTAL		814	20	34 2	1	15	44.24%	793 33	3 42	1 17	40.20%	39 4	9 1	19 38.06%

													Adverse Scenario								
							31/12/2025						31/12/2026					31/12/2027			
RowNum			(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 St for Stage 1 exposure for	tock of provisions r Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 expo	sure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	Stock of provision e for Stage 3 exposu	ns Coverage Ratio - ure Stage 3 exposure
121		Central banks		(	J	0 0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	0	0 0.00%
122		Central governments		8	3	0 0	)	0 0	C	40.009	%	8 0	0 0	0 (	40.00%	8	0	0	0	0	0 40.00%
123		Regional governments or local authorities		(	J	0 0	)	0	C	0.009	%	0 0	0 0	0 (	0.00%	0	0	0	0	0	0 0.00%
124		Public sector entities		(	J	0 0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	o	0.00%
125		Multilateral Development Banks		(	J	0 0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	o	0.00%
126		International Organisations		(	J	0 0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
127		Institutions		32	2	0 0	)	0	C	2.309	%	32 0	0 0	0	2.30%	31	0	0	0	0	0 2.30%
128		Corporates		C.	ذ	0 0	)	0	C	22.479	%	5 0	0 0	0	21.89%	4	1	0	0	0	0 21.74%
129		of which: Other - SME		(	J	0	)	0	C	0.009	%	0 0	0	0	0.00%	0	0	0	0	o	0.00%
130		of which: Specialised Lending		(	J	0	(	0	C	0.009	%	0 0	0	0	0.00%	0	0	0	0	J	0.00%
131		Retail		1	1	0	(	0	C	45.489	%	1 0	0	0	43.19%	1	0	0	0	J	0 43.17%
132	LINITED STATES	of which: SME		(	J	0 0	(	0	C	64.919	%	0 0	0	0	62.28%	0	0	0	0	J	0 60.50%
133	UNITED STATES	Secured by mortgages on immovable property and ADC exposures		(	J	0 0	)	0	C	0.009	%	0 0	0	0	0.00%	0	0	0	0	S	0.00%
134		of which: Residential immovable property		(	J	0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	o	0.00%
135		of which: Commercial immovable property		(	J	0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	o	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		(	J	0 0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
137		Subordinated debt exposures		(	J	0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	o	0.00%
138		Covered bonds		(	J	0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	o	0.00%
139		Claims on institutions and corporates with a ST credit assessment		(	J	0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		(	J	0 0		0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	0	0.00%
141		Equity		(	J	0 0	)	0	C	0.009	%	0 0	0 0	0	0.00%	0	0	0	0	0	0 0.00%
142		Securitisation																			
143		Other exposures		(	ن	0 0	)	0	C	0.009	%	6 0	0 0	0 (	0.00%	6	0	0	0	0	0 0.00%
144		TOTAL		51	1	1 0	)	0 0	C	24.259	%	51 1	0 0	0	19.69%	50	2	1	0	0	0 19.16%

											Adverse Scenario								
						31/12/2025					31/12/2026					31/12/2027			
RowNum		(mln EUR		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3	rovisions Coverage Ratio - exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions Stock of provisions age 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	re Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions of for Stage 3 exposure S	Coverage Ratio - Stage 3 exposure
145		Central banks	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
146		Central governments		0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
147		Regional governments or local authorities		0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
148		Public sector entities	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
149		Multilateral Development Banks	(	0	0	0	0	0 0.009	6 (	0 0	0	0 (	0.00%	0	0 (	0	0	0	0.00%
150		International Organisations		0	0	0	0	0 0.009	6 (	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
151		Institutions	(	0	0	0	0	0 0.009	6 (	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
152		Corporates	2	0	0	0	0	0 21.699	6	2 0	0	0	22.21%	2	0 (	0	0	0	22.52%
153		of which: Other - SME		0	0	0	0	0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
154		of which: Specialised Lending	(	0	0	0	0	0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
155		Retail	1	0	0	0	0	0 93.629	6	1 0	0	0 0	88.45%	1	0 (	0	0	0	83.85%
156	LUXEMBOURG	of which: SME	1	0	0	0	0	0 94.729	6	1 0	0	0 0	90.32%	1	0 (	0	0	0	86.16%
157	LUXEIVIBUUKG	Secured by mortgages on immovable property and ADC exposures	(	0	0	0	0	0 0.039	6	0 0	0	0 0	0.03%	0	0 (	0	0	0	0.03%
158		of which: Residential immovable property	(	0	0	0	0	0 0.039	6	0 0	0	0 0	0.03%	0	0 (	0	0	0	0.03%
159		of which: Commercial immovable property	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
161		Subordinated debt exposures	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
162		Covered bonds	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
164		Collective investments undertakings (CIU)	(	0	0	0	0	0 0.009	6 (	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
165		Equity	(	0	0	0	0	0 0.009	6 (	0 0	0	0 0	0.00%	0	0 0	0	0	0	0.00%
166		Securitisation																	
167		Other exposures	(	0	0	0	0	0 0.009	6	0 0	0	0 0	0.00%	0	0 (	0	0	0	0.00%
168		TOTAL		0	0	0	0	0 89.039	6	3 1	0	0 0	79.47%	3	1	0	0	0	72.53%

### eba European Banking Authority

## 2025 EU-wide Stress Test: Credit risk STA

		ABN AMRO Bank N.V.																			
			33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51 52	53
												Adverse Scenario									
					31/12/2025							31/12/2026							31/12/2027		
RowNum			Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions e for Stage 2 exposur	s Stock of provisions re 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 Stage 2 exposur	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure for Stage 3 exposu	
169		Central banks	29	0 (	(	0	0 0	0.009			0	0		0	0.00%	2	29	0	0 0	0	0 0.00%
170		Central governments	1	0 0	)	0	0 0	40.009	% 1		0	0		0	0 40.00%		1	0	0 0	0	0 40.00%
171		Regional governments or local authorities	0	0 0	)	0	0 0	0.009	,,,		0	0		0	0.00%		0	0	0 0	0	0     0.00%       0     40.00%       0     0.00%       1     45.00%       0     0.03%       0     0.00%       0     0.00%       25     80.60%       0     33.03%
172		Public sector entities	138	.4 1	. (	0	0 0	45.009	% 140		11	1 0		0	1 45.00%	14	11 1	10	2 0	0	1 45.00%
173		Multilateral Development Banks	0	0 (	)	0	0 0	0.039	% 0		0	0		0	0.03%		0	0	0 0	0	0 0.03%
174		International Organisations	0	0 0	)	0	0 0	0.009	% 0		0	0		0	0.00%		0	0	0 0	0	0 0.00%
175		Institutions	0	0 (	)	0	0 0	0.009	% 0		0	0		0	0.00%		0	0	0 0	0	0 0.00%
176		Corporates	89	7 27	(	0	0 24	90.099	% 81		12 2	9 0		0 2	5 84.93%	7	76 1	15 3	2 0	0	25 80.60%
177		of which: Other - SME	0	0 0	)	0	0 0	33.039	% 0		0	0		0	0 33.03%		0	0	0 0	0	
178		of which: Specialised Lending	0	0 (	)	0	0 0	0.009	,,,		0	0		0	0.00%		0	0	0 0	0	0 0.00%
179		Retail	36	3	(	0	0 1	34.739	70 33		3	4 0		0	1 31.73%	3	34	3	5 0	0	1 29.14% 0 48.00%
180	BELGIUM	of which: SME	0	0 0	)	0	0 0	48.189			0	0		0	0 48.10%		0	0	0 0	0	0 48.00%
181	BELGIOW	Secured by mortgages on immovable property and ADC exposures	0	0 0	)	0	0 0	2.649	,,,		0	0		0	0 2.65%		0	0	0 0	0	0 2.65% 0 25.72% 0 2.64% 0 0.00% 0 0.00%
182		of which: Residential immovable property	0	0 0	)	0	0 0	25.589			0	0		0	0 25.80%		0	0	0 0	0	0 25.72%
183		of which: Commercial immovable property	0	0 0	)	0	0 0	2.649			0	0		0	0 2.64%		0	0	0 0	0	0 2.64%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0 0	)	0	0 0	0.009	% 0		0	0		0	0.00%		0	0	0 0	0	0 0.00%
185		Subordinated debt exposures	0	0 0	)	0	0 0	0.009			0	0		0	0.00%		0	0	0 0	0	0 0.00%
186		Covered bonds	0	0 (	)	0	0 0	0.009	% 0		0	0		0	0.00%		0	0	0 0	0	0 0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	)	0	0 0	0.009	% 0		0	0		0	0.00%	•	0	0	0 0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	)	0	0 0	0.009	% 0		0	0		0	0.00%	(	0	0	0	0	
189		Equity	0	0		0	0 0	0.009	% 0		0	0		0	0.00%		0	0	0	0	0 0.00% 0 0.00%
190		Securitisation																			
101		Other company	0	0		0	0	0.000	2/		0	2		0	0.000/		0		0	0	0.00%

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.



## **2025 EU-wide Stress Test: Securitisations**

				1	2	3	4	5	6	7
				Restated		Baseline Scenario			Adverse Scenario	
Row	'Nu I		(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1			SEC-IRBA	0						
2			SEC-SA	2,524						
3		Exposure values	SEC-ERBA	345						
4			SEC-IAA	0						
5			Total	2,869						
6			SEC-IRBA	0	0	0	0	0	0	0
7			SEC-SA	307	333	372	414	352	416	504
8		REA	SEC-ERBA	65	74	84	95	83	102	124
9		NEA	SEC-IAA	0	0	0	0	0	0	0
10	)		Additional risk exposure amounts	0	0	0	0	0	0	0
1:			Total	371	406	456	509	435	518	628
12	2	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



## 2025 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowNu m	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	94,674	88,135	90,652	92,302	93,903	90,310	94,180	99,283
2	Risk exposure amount for securitisations and re-securitisations	371	371	406	456	509	435	518	628
3	Risk exposure amount other credit risk	94,303	87,764	90,246	91,846	93,394	89,874	93,662	98,655
4	Risk exposure amount for market risk	2,238	2,476	2,476	2,476	2,476	3,076	3,162	3,170
5	Risk exposure amount for operational risk	15,977	16,335	16,335	16,335	16,335	16,335	16,335	16,335
6	Other risk exposure amounts	27,982	36,617	33,794	31,130	28,914	37,269	35,916	33,614
7	Total Risk exposure amount before Output floor	140,871	143,563	143,258	142,243	141,628	146,990	149,592	152,401
8	Unfloored Total Risk exposure amount (transitional)		143,563	143,258	142,243	141,628	146,990	149,592	152,401
9	Unfloored Total Risk exposure amount (fully loaded)		146,100	145,795	144,674	143,953	149,527	152,024	154,726
10	Standardised Risk exposure amount for credit risk exposures		150,544	151,361	150,601	149,888	156,972	165,419	171,247
11	Standardised Risk exposure amount for market risk exposures		1,199	1,199	1,199	1,199	1,199	1,199	1,199
12	Standardised Risk exposure amount for operational risk		16,335	16,335	16,335	16,335	16,335	16,335	16,335
13	Other Standardised risk exposure amounts		3,925	3,925	3,925	3,925	4,488	4,488	4,488
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		163,103	165,651	164,960	164,479	171,933	180,612	187,334
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		174,388	175,204	174,445	173,732	181,380	189,827	195,654
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	140,871	143,563	143,258	142,243	141,628	146,990	149,592	152,401
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	140,871	146,100	145,795	144,674	143,953	149,527	152,024	154,726



# 2025 EU-wide Stress Test: Capital ABN AMRO Bank N.V.

		ABN AMRO Bank N.V.									
			IFRS 9 first	2	3	4	5	6	7	8	9
			implementation	Actual	Restatement CRR3	E	Baseline Scenario			Adverse Scenario	
RowN um		(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1	А	OWN FUNDS		28,477	28,498	29,607	29,508	29,077	25,989	25,247	24,469
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		20,357	20,378	21,467	21,343	20,893	16,715	16,084	15,481
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		12,652		12,652	12,652	12,652	12,652	12,652	12,652
4	A.1.1.1	of which: CET1 instruments subscribed by Government		4,871		4,871	4,871	4,871	4,871	4,871	4,871
5	A.1.2	Retained earnings		9,678		10,200	10,771	11,256	7,172	7,166	7,272
6	A.1.3	Accumulated other comprehensive income		-409		-409	-409	-409	-1,096	-1,096	-1,096
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-502		-502	-502	-502	-1,190	-1,190	-1,190
8	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-5		-5	-5	-5	-5	-5	-5
9	A.1.3.3	Other OCI contributions		98		98	98	98	98	98	98
10	A.1.4	Other Reserves		0		0	0	0	0	0	0
11	A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
				0	0	0	0	0	150	156	156
13	A.1.7	Adjustments to CET1 due to prudential filters		-89	-89	-89	-89	-89	-156	-156	-156
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-95	-95	-95	-95	-95	-162	-162	-162
15	A.1.7.2	Cash flow hedge reserve		10		10	10	10	10	10	10
16	A.1.7.3	Other adjustments		-5		-5	-5	-5	-5	-5	-5
17	A.1.8	(-) Intangible assets (including Goodwill)		-247		-247	-247	-247	-247	-247	-247
18	A.1.8.1	of which: Goodwill (-)		-44		-44	-44	-44	-44	-44	-44
19	A.1.8.2	of which: Software assets (-)		-190		-190	-190	-190	-190	-190	-190
20	A.1.8.3	of which: Other intangible assets (-)		-13		-13	-13	-13	-13	-13	-13
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-47	-47	-47	-47	-47	-1,057	-1,060	-947
22	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-415	-394	0	0	0	0	0	0
23	A.1.11	(-) Defined benefit pension fund assets		-3		-3	-3	-3	-3	-3	-3
24	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27	A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31 OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		-141	-141	-382	-1,076	-2,010	-342	-963	-1,785
33	A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34	A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-621		-208	-208	-208	-208	-208	-208
36	A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new		0							
42	A.1.21.4.1	dynamic part")  Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43	A.1.22	Transitional adjustments		n	0	0	0	n	0	0	n
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	3		J.	ŭ	9	
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46	A.1.22.1.1	From the amount of DTAs that is deducted from CET1 capital									
46											
	A.1.22.2	Other transitional adjustments to CET1 Capital		0		-	-	-	-		-
48	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences  of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of		0	0	0	0	0	0	0	0
49	A.1.22.2.2	financial sector entities where the institution has a significant investment  of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive		0	0	0	0	0	0	0	0
50	A.1.22.2.3	income		0	0	0			0		

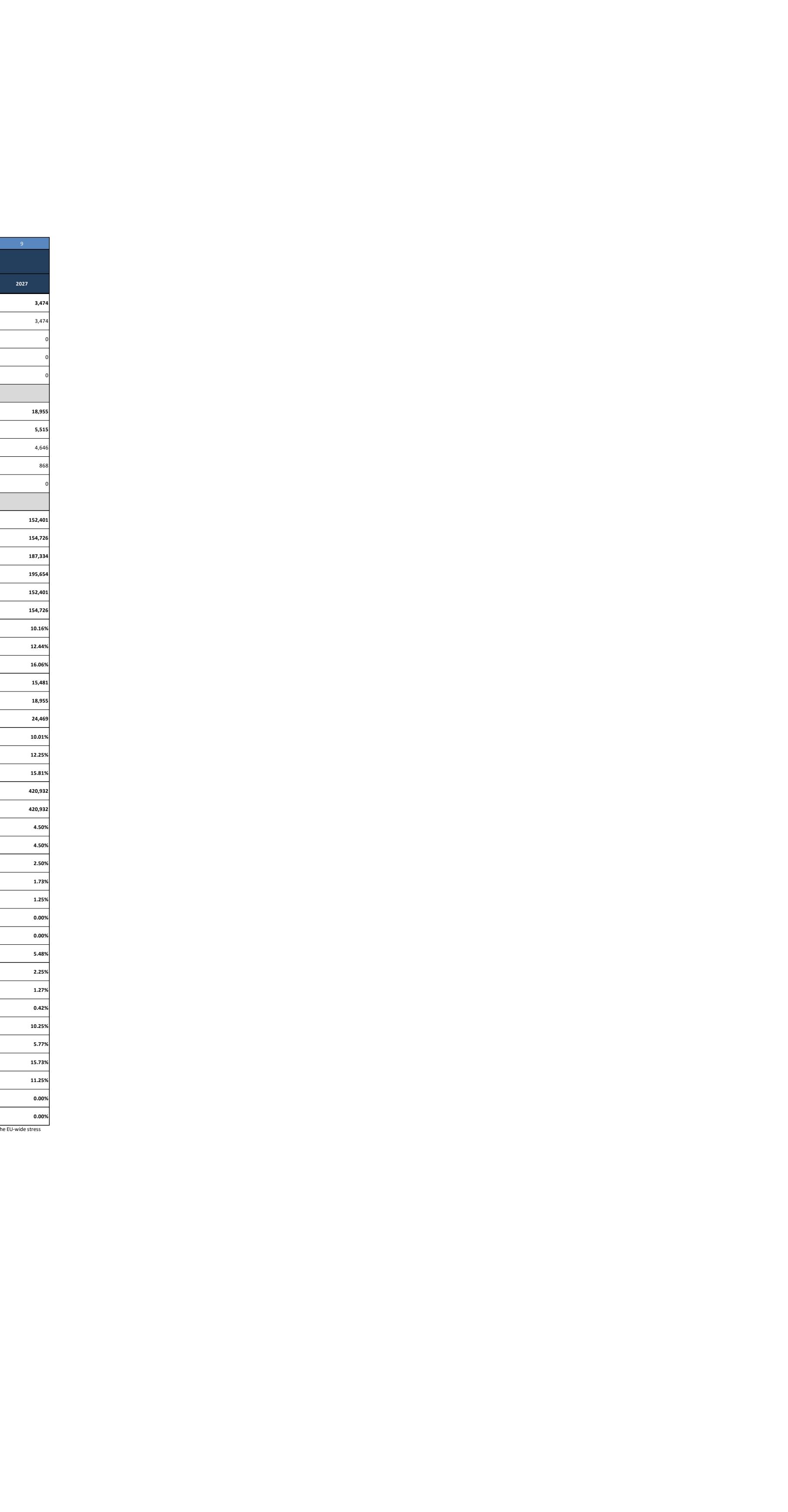
8 Adverse Scenario	9
2026 25,247	
16,084 12,652 4,871	
7,166 -1,096 -1,190	-1,096
-1,190 -5 98	-5
0 0	0
-156	
-5 -247	-5
-44	
-1,060 0	
-3	-3
0 0	0
0	0
-963	0 -1,785
0	0
-208	-208
0	0
0	0
0	0



# 2025 EU-wide Stress Test: Capital ABN AMRO Bank N.V.

		ABN AIVIRO Bank N.V.	1	2	2	4	-	_	7	0	0
			IFRS 9 first	Actual	Restatement CRR3	4	Baseline Scenario	б		Adverse Scenario	9
			implementation								
		(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		3,474	3,474	3,474	3,474	3,474		3,474	
	A.2.1	Additional Tier 1 Capital instruments		3,474	3,474	3,474	3,474	3,474	3,474	3,474	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		23,831	23,852	24,941	24,817	24,367	20,189	19,558	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,646	4,646	4,666	4,692	4,709	5,800	5,689	
	A.4.1	Tier 2 Capital instruments		4,646	4,646	4,646	4,646	4,646	4,646	4,646	
	A.4.2	Other Tier 2 Capital components and deductions		0	0	20	45	63	1,154	1,043	
	A.4.3	Tier 2 transitional adjustments		О	0	0	0	0	0	0	
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		О							
	В.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			143,563	143,258	142,243	141,628	146,990	149,592	
	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			146,100	145,795	144,674	143,953	149,527	152,024	:
TAL RISK EXPOSURE AMOUNT	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			163,103	165,651	164,960	164,479	171,933	180,612	1
AND OUTPUT FLOOR	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			174,388	175,204	174,445	173,732	181,380	189,827	:
	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		140,871	143,563	143,258	142,243	141,628	146,990	149,592	:
	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		140,871	146,100	145,795	144,674	143,953	149,527	152,024	:
	C.1	Common Equity Tier 1 Capital ratio (transitional)		14.45%	14.19%	14.98%	15.00%	14.75%	11.37%	10.75%	
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio (transitional)		16.92%	16.61%	17.41%	17.45%	17.21%	13.73%	13.07%	
	C.3	Total Capital ratio (transitional)		20.21%	19.85%	20.67%	20.75%	20.53%	17.68%	16.88%	
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		20,357	20,378	21,467	21,343	20,893	16,715	16,084	
Fully loaded  CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		23,831	23,852	24,941	24,817	24,367	20,189	19,558	
	D.3	TOTAL CAPITAL (fully loaded)		28,477	28,498	29,607	29,508	29,077	25,989	25,247	
	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		14.45%	13.95%	14.72%	14.75%	14.51%	11.18%	10.58%	
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio (fully loaded)		16.92%	16.33%	17.11%	17.15%	16.93%	13.50%	12.87%	
	E.3	Total Capital ratio (fully loaded)		20.21%	19.51%	20.31%	20.40%	20.20%	17.38%	16.61%	
	H.1	Total leverage ratio exposures (transitional)		420,932		420,932	420,932	420,932	420,932	420,932	
	H.2	Total leverage ratio exposures (fully loaded)		420,932		420,932	420,932	420,932	420,932	420,932	
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.66%	5.67%	5.93%	5.90%	5.79%	4.80%	4.65%	
	H.4	Leverage ratio (fully loaded)		5.66%	5.67%	5.93%	5.90%	5.79%	4.80%	4.65%	
	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	
	P.2	Countercyclical capital buffer		1.73%		1.73%	1.73%	1.73%	1.73%	1.73%	
	P.3	O-SII buffer		1.25%		1.25%	1.25%	1.25%		1.25%	
ransitional combined buffer requirements (%)	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	
	P.6	Combined buffer		5.48%		5.48%	5.48%	5.48%	5.48%	5.48%	
	R.1	Pillar 2 capital requirement		2.25%			2.25%	2.25%		2.25%	
-											
	R.1.1	of which: CET1		1.27%			1.27%	1.27%		1.27%	
	R.1.2	of which: AT1  Total SREP capital requirement		0.42%			0.42%	0.42%			
Pillar 2 (%)	R.2	(applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%		10.25%	10.25%	10.25%		10.25%	
	R.2.1	of which: CET1  Overall capital requirement		5.77%			5.77%	5.77%		5.77%	
	R.3	(applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.73%		+	15.73%	15.73%		15.73%	
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	11.25%	
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.





## 2025 EU-wide Stress Test: P&L

ABN AMRO Bank N.V.

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
Row m	wNu m (mln EU	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	1 Net interest income	6,157	6,654	6,793	6,721	5,382	6,091	6,254
2	2 Interest income	17,052	13,754	13,369	13,514	16,562	16,794	16,642
3	3 Interest expense	-10,895	-7,289	-6,765	-6,982	-11,366	-10,881	-10,559
4	4 Dividend income	9	9	9	9	5	5	5
5	5 Net fee and commission income	1,910	1,910	1,858	1,811	1,463	1,444	1,488
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	659	257	257	257	71	140	140
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 fair value through profit or loss	t				-543		
8	8 Other operating income not listed above, net	208	119	119	119	-517	117	117
9	9 Total operating income, net	8,944	8,950	9,037	8,918	5,861	7,797	8,005
10	10 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-41	-699	-502	-518	-3,065	-1,606	-1,450
11	Other income and expenses not listed above, net	-5,490	-5,536	-5,682	-5,790	-6,162	-6,200	-6,178
12	Profit or (-) loss before tax from continuing operations	3,413	2,715	2,854	2,609	-3,367	-9	377
13	Tax expenses or (-) income related to profit or loss from continuing operations	-1,011	-810	-852	-779	1,010	3	-113
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	2,403	1,905	2,002	1,831	-2,357	-6	264
16	Amount of dividends paid and minority interests after MDA-related adjustments	1,774	1,383	1,431	1,346	149	0	158
17	Attributable to owners of the parent net of estimated dividends	629	522	570	485	-2,506	-6	106
18	18 Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	19 Total post-tax MDA-related adjustment		0	0	0	0	224	86
20	20 Total assets	385,450						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.



## 2025 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	1
RowNu m	Issuance of CET 1 Instruments 01 January to 31 March 2025	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

RowNu m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	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 (+/-)	750

RowNu m	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0