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		
RowNum	(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
3	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

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2025 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	287	0	0	0	0	0	0	0	1	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			11,178	0			2,185	0	3,754	9	0	1	0	0	-
6		Corporates	49,717	2,316	43,073	884	25,451	2,758	23,918	0	81,101	8,500	3,190	110	142	715	22.40%
7		Corporates - Of Which: Specialised Lending	9,465	143	9,330	131	3,879	43	5,419	0	17,351	1,068	274	16	28	71	25.83%
8		Corporates - Of Which: SME general corporates	17,449	847	1,840	115	8,234	727	1,621	0	16,455	2,800	960	43	69	255	26.53%
9		Corporates - Of Which: Purchased receivables	2,904	255	758	260	946	254	751	0	3,661	0	515	1	0	25	4.81%
10		Retail	162,946	1,614			15,554	1,683			150,682	12,264	1,614	42	63	111	6.87%
11	ABN AMRO Bank N.V.	Retail - Secured by residential estate property	156,115	1,464			13,825	1,472			144,327	11,789	1,464	36	44	56	3.85%
12		Retail - Qualifying Revolving	3,236	69			821	125			3,116	119	69	3	8	31	44.54%
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	356	82	3	11	24	29.12%
15		Retail - Other Retail - Of Which: SME	2,647	53			527	42			2,330	316	53	2	11	11	20.81%
16		Retail - Other Retail - Of Which: non-SME	948	29			381	44			908	40	29	1	1	13	44.66%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	1,100	0			3,905	0			124	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	**214,050**	**3,931**	**54,250**	**884**	**44,910**	**4,441**	**26,103**	**0**	235,661	20,773	4,804	153	205	825	17.18%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			2,139	0			311	0	1,256	3	0	0	0	0	-
27		Corporates	36,399	2,081	16,529	542	18,825	2,470	9,288	0	46,300	5,587	2,613	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	203	11	2	42	20.92%
29		Corporates - Of Which: SME general corporates	16,728	835	19	0	7,919	714	14	0	14,385	2,336	833	37	62	228	27.33%
30		Corporates - Of Which: Purchased receivables	2,338	235	562	223	717	203	576	0	2,899	0	458	1	0	18	3.89%
31		Retail	162,466	1,604			15,496	1,669			150,241	12,225	1,604	42	63	110	6.86%
32	NETHERLANDS	Retail - Secured by residential estate property	155,667	1,454			13,770	1,457			143,917	11,751	1,454	36	44	56	3.84%
33		Retail - Qualifying Revolving	3,208	68			818	125			3,089	118	68	3	8	30	44.59%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	3,592	82			908	86			3,235	356	82	3	11	24	29.12%
36		Retail - Other Retail - Of Which: SME	2,646	53			527	42			2,329	316	53	2	11	11	20.81%
37		Retail - Other Retail - Of Which: non-SME	946	29			381	44			906	40	29	1	1	13	44.66%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	874	0			3,213	0			119	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	**199,741**	**3,685**	**18,668**	**542**	**37,533**	**4,139**	**9,599**	**0**	197,917	17,815	4,217	114	162	664	15.75%

RowNum		(mln EUR, %)	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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43		Central banks	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	-
45		Regional governments or local authorities	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	-
47		Institutions			0	0			0	0	0	0	0	0	0	0	-
48		Corporates	2,540	90	6,802	37	1,326	185	3,363	0	7,718	799	127	15	5	12	9.09%
49		Corporates - Of Which: Specialised Lending	116	0	1,575	0	35	0	947	0	1,366	297	0	1	2	0	-
50		Corporates - Of Which: SME general corporates	1	0	1	0	0	0	1	0	0	1	0	0	0	0	0.00%
51		Corporates - Of Which: Purchased receivables	566	20	196	36	229	51	175	0	762	0	56	0	0	7	12.31%
52		Retail	50	0			5	0			46	4	0	0	0	0	4.02%
53	UNITED KINGDOM	Retail - Secured by residential estate property	48	0			5	0			44	4	0	0	0	0	2.29%
54		Retail - Qualifying Revolving	2	0			0	0			2	0	0	0	0	0	35.61%
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	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	-
58		Retail - Other Retail - Of Which: non-SME	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	0	0	0	-
60		Equity	43	0			108	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	**2,633**	**91**	**6,802**	**37**	**1,440**	**186**	**3,363**	**0**	7,764	803	127	15	5	12	9.07%

RowNum		(mln EUR, %)	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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
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	0	-
68		Institutions			2,324	0			209	0	64	0	0	1	0	0	-
69		Corporates	1,539	49	5,099	137	897	20	3,473	0	5,796	796	186	11	8	48	25.63%
70		Corporates - Of Which: Specialised Lending	231	0	470	0	113	0	256	0	681	8	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	122	8	1,522	99	73	4	1,272	0	1,301	343	107	5	4	20	18.96%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	36	2			4	2			33	2	2	0	0	0	5.41%
74	FRANCE	Retail - Secured by residential estate property	34	2			4	2			31	2	2	0	0	0	4.82%
75		Retail - Qualifying Revolving	2	0			0	0			2	0	0	0	0	0	36.05%
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	0	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	0	-
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	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	**1,584**	**50**	**7,423**	**137**	**949**	**22**	**3,682**	**0**	5,894	798	188	11	8	48	25.46%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	GERMANY	Central banks	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	-
87		Regional governments or local authorities	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	-
89		Institutions			938	0			181	0	88	0	0	0	0	0	-
90		Corporates	1,404	48	2,997	31	576	50	1,990	0	3,843	457	79	3	5	28	35.90%
91		Corporates - Of Which: Specialised Lending	66	0	1,426	17	25	0	751	0	1,361	38	17	0	0	7	39.22%
92		Corporates - Of Which: SME	195	0	192	7	59	0	248	0	302	85	7	0	2	3	33.58%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	40	2			5	2			37	3	2	0	0	0	3.77%
95		Retail - Secured by residential estate property	36	1			4	2			33	2	1	0	0	0	2.76%
96		Retail - Qualifying Revolving	4	0			1	0			3	1	0	0	0	0	36.34%
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0			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	0	0	-
102		Equity	87	0			319	0			4	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		TOTAL	1,531	49	3,935	31	901	52	2,171	0	3,972	460	80	3	5	28	35.30%

RowNum		(mln EUR, %)															
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	286	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	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			1,788	0			739	0	1,688	0	0	0	0	0	-
111		Corporates	28	0	1,112	8	34	0	419	0	343	87	8	2	0	2	26.95%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	2	0	2	0	1	0	2	0	2	2	0	0	0	0	100.00%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	52	1			5	1			48	4	1	0	0	0	2.07%
116		Retail - Secured by residential estate property	51	1			5	1			47	4	1	0	0	0	1.81%
117		Retail - Qualifying Revolving	1	0			0	0			1	0	0	0	0	0	35.61%
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	66	0			165	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		TOTAL	430	1	2,900	8	204	1	1,158	0	2,079	91	9	2	0	2	23.82%

RowNum		(mln EUR, %)															
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			63	0			20	0	35	0	0	0	0	0	-
132		Corporates	929	0	2,593	13	548	0	1,269	0	3,307	130	13	2	20	6	50.28%
133		Corporates - Of Which: Specialised Lending	345	0	738	0	189	0	425	0	967	90	0	1	19	0	-
134		Corporates - Of Which: SME general corporates	75	0	33	0	39	0	29	0	99	8	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	4	0			1	0			4	0	0	0	0	0	35.64%
137		Retail - Secured by residential estate property	4	0			1	0			4	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	35.64%
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	2	0			5	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		TOTAL	935	0	2,656	13	553	0	1,288	0	3,345	130	13	2	20	6	50.28%

RowNum		(mln EUR, %)															
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	BELGIUM	Central banks	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	-
150		Regional governments or local authorities	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	-
152		Institutions			275	0			82	0	11	0	0	0	0	0	-
153		Corporates	1,632	20	1,510	13	907	31	852	0	2,968	121	34	2	2	13	40.08%
154		Corporates - Of Which: Specialised Lending	0	0	328	0	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	11	0	0	3	25.99%
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	55	0			9	0			49	5	0	0	0	0	15.32%
158		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	0	0	0	0	0	35.81%
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	2	0			0	0			2	0	0	0	0	0	-
162		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	10	0			24	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		TOTAL	1,697	20	1,785	13	940	31	934	0	3,028	126	34	2	2	14	39.88%

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks	0	0	0	0	0	0	-	0	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	0	2.05%	1	0	0	0	0	0	1.99%
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	3,738	22	3	1	0	1	17.39%	3,721	35	7	1	0	1	17.98%	3,703	48	12	1	0	2	17.97%
6		Corporates	77,086	11,244	4,461	188	274	1,021	22.89%	75,048	11,999	5,743	194	296	1,323	23.04%	74,264	11,454	7,073	192	333	1,639	23.18%
7		Corporates - Of Which: Specialised Lending	17,023	1,166	503	23	22	101	20.08%	16,629	1,333	731	24	16	130	17.84%	16,543	1,191	959	24	22	160	16.64%
8		Corporates - Of Which: SME general corporates	14,830	3,975	1,410	67	106	368	26.08%	14,157	4,190	1,867	70	128	483	25.87%	13,974	3,889	2,352	69	156	606	25.77%
9		Corporates - Of Which: Purchased receivables	3,105	480	591	18	19	48	8.10%	2,956	532	689	17	22	78	11.39%	2,866	526	784	17	24	109	13.89%
10		Retail	149,499	12,708	2,353	50	83	194	8.23%	147,833	13,498	3,229	55	96	293	9.09%	146,437	13,978	4,145	54	109	400	9.64%
11		Retail - Secured by residential estate property	143,722	11,731	2,126	34	48	110	5.20%	142,224	12,453	2,903	35	53	174	6.00%	140,882	12,986	3,711	34	57	243	6.54%
12		Retail - Qualifying Revolving	2,884	336	85	3	9	37	43.56%	2,826	374	104	4	13	44	42.26%	2,827	349	128	4	16	53	41.19%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	2,893	641	142	13	25	46	32.57%	2,783	672	222	17	30	75	33.88%	2,728	642	306	16	37	105	34.13%
15		Retail - Other Retail - Of Which: SME	2,116	503	81	6	12	19	23.05%	2,012	567	121	7	21	29	24.38%	1,976	554	170	7	28	43	25.10%
16		Retail - Other Retail - Of Which: non-SME	777	139	61	7	13	28	45.27%	771	105	101	10	9	46	45.22%	752	88	136	9	8	62	45.39%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	112	10	2	1	0	1	38.56%	105	15	4	1	1	1	38.58%	101	17	6	1	1	2	38.59%
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	230,436	23,983	6,819	239	358	1,216	17.83%	226,708	25,547	8,983	251	393	1,619	18.03%	224,506	25,497	11,235	247	443	2,044	18.19%

RowNum		(mln EUR, %)																					
			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	1	0	0	0	0	0	2.15%	1	0	0	0	0	0	2.05%	1	0	0	0	0	0	1.99%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	1,249	8	1	1	0	0	53.91%	1,243	14	2	1	0	1	53.91%	1,236	19	3	1	0	2	53.91%
27		Corporates	43,866	7,147	3,487	141	227	798	22.89%	42,459	7,695	4,345	145	245	1,035	23.81%	42,039	7,235	5,226	143	270	1,282	24.53%
28		Corporates - Of Which: Specialised Lending	6,579	426	308	9	11	57	18.43%	6,407	501	406	10	6	70	17.15%	6,363	450	500	9	8	82	16.36%
29		Corporates - Of Which: SME general corporates	12,695	3,612	1,247	62	96	332	26.60%	12,006	3,876	1,672	65	119	439	26.27%	11,794	3,634	2,126	64	148	555	26.10%
30		Corporates - Of Which: Purchased receivables	2,449	393	516	15	16	37	7.14%	2,316	445	597	15	20	64	10.67%	2,248	433	677	14	21	91	13.43%
31		Retail	149,081	12,649	2,340	50	83	193	8.24%	147,408	13,449	3,214	55	95	292	9.10%	145,999	13,944	4,127	54	109	399	9.66%
32		Retail - Secured by residential estate property	143,333	11,675	2,114	34	48	110	5.20%	141,828	12,405	2,888	34	53	173	6.00%	140,472	12,955	3,694	34	56	242	6.55%
33		Retail - Qualifying Revolving	2,858	334	84	3	9	37	43.59%	2,800	371	104	4	13	44	42.28%	2,802	347	127	4	16	52	41.20%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	2,891	641	142	13	25	46	32.57%	2,780	672	222	17	29	75	33.88%	2,726	642	306	16	37	105	34.13%
36		Retail - Other Retail - Of Which: SME	2,115	503	81	6	12	19	23.05%	2,011	567	121	7	21	29	24.38%	1,975	554	170	7	28	43	25.10%
37		Retail - Other Retail - Of Which: non-SME	775	138	61	7	13	28	45.27%	769	104	101	10	9	46	45.22%	750	88	136	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	0	-
39		Equity	108	9	2	1	0	1	39.29%	101	14	4	1	1	1	39.31%	97	17	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	0	-
42		TOTAL	194,306	19,814	5,829	192	310	992	17.02%	191,212	21,172	7,564	201	341	1,330	17.58%	189,372	21,215	9,362	198	380	1,685	17.99%

RowNum		(mln EUR, %)																					
			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks	0	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	0	-
45		Regional governments or local authorities	0	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	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	7,257	1,177	210	10	12	26	12.24%	7,184	1,159	301	11	13	41	13.63%	7,116	1,130	398	11	17	57	14.36%
49		Corporates - Of Which: Specialised Lending	1,396	251	16	2	3	2	12.35%	1,394	235	34	2	2	4	12.36%	1,419	191	53	2	4	7	12.38%
50		Corporates - Of Which: SME general corporates	1	1	0	0	0	0	13.67%	1	0	0	0	0	0	16.28%	1	0	0	0	0	0	17.73%
51		Corporates - Of Which: Purchased receivables	656	87	76	2	3	11	14.71%	640	87	92	2	3	15	16.02%	618	93	108	2	3	18	16.81%
52		Retail	45	5	1	0	0	0	3.89%	45	4	1	0	0	0	3.96%	47	3	1	0	0	0	4.12%
53		Retail - Secured by residential estate property	43	5	1	0	0	0	2.45%	43	4	1	0	0	0	2.38%	45	3	1	0	0	0	2.34%
54		Retail - Qualifying Revolving	2	0	0	0	0	0	36.58%	2	0	0	0	0	0	36.63%	2	0	0	0	0	0	36.56%
55		Retail - Purchased receivables	0	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	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	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	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	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	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	7,302	1,182	211	10	12	26	12.21%	7,229	1,164	302	11	13	41	13.60%	7,162	1,133	399	11	17	57	14.33%

RowNum		(mln EUR, %)																					
			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	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	0	-
66		Regional governments or local authorities	0	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	0	-
68		Institutions	64	0	0	0	0	0	2.40%	64	0	0	0	0	0	2.40%	64	0	0	0	0	0	2.40%
69		Corporates	5,520	982	275	9	13	61	22.32%	5,456	958	363	9	13	75	20.58%	5,414	911	452	9	15	88	19.52%
70		Corporates - Of Which: Specialised Lending	660	21	9	1	0	1	13.21%	637	35	17	1	0	2	13.03%	628	36	26	1	1	3	12.93%
71		Corporates - Of Which: SME general corporates	1,356	265	130	3	7	26	20.00%	1,374	226	151	3	6	31	20.58%	1,400	179	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	0	-
73		Retail	31	5	2	0	0	0	5.38%	32	4	2	0	0	0	5.57%	33	2	2	0	0	0	5.94%
74		Retail - Secured by residential estate property	29	5	2	0	0	0	4.80%	30	4	2	0	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	0	38.03%	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	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	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	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	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	5,615	987	277	9	13	62	22.20%	5,552	961	365	9	13	75	20.49%	5,511	914	454	9	15	88	19.45%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	GERMANY	Central banks	0	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	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	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	88	0	0	0	0	0	0.04%	88	0	0	0	0	0	0.04%	88	1	0	0	0	0	0.04%
90		Corporates	3,764	481	133	6	7	38	28.30%	3,750	439	189	7	7	47	24.77%	3,710	422	246	7	8	56	22.72%
91		Corporates - Of Which: Specialised Lending	1,346	40	30	2	0	8	27.76%	1,313	58	45	2	1	10	22.77%	1,299	56	60	2	1	12	20.09%
92		Corporates - Of Which: SME	313	66	16	1	2	5	29.51%	315	57	22	1	2	6	28.41%	320	47	27	1	2	8	27.84%
93		Corporates - Of Which: Purchased receivables	0	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%	35	4	2	0	0	0	4.36%	37	3	2	0	0	0	4.66%
95		Retail - Secured by residential estate property	31	4	2	0	0	0	2.70%	32	3	2	0	0	0	2.62%	33	2	2	0	0	0	2.55%
96		Retail - Qualifying Revolving	3	1	0	0	0	0	40.21%	3	1	0	0	0	0	40.86%	3	1	0	0	0	0	41.10%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	25.56%	0	0	0	0	0	0	25.68%	0	0	0	0	0	0	25.76%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	25.50%	0	0	0	0	0	0	25.63%	0	0	0	0	0	0	25.72%
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	42.14%	0	0	0	0	0	0	42.37%	0	0	0	0	0	0	42.93%
101		Collective investments undertakings (CIU)	0	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%	4	0	0	0	0	0	14.77%	4	0	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	0	0	0	0	-
105		TOTAL	3,891	486	135	7	7	38	27.99%	3,877	444	191	7	7	47	24.54%	3,838	426	248	7	8	56	22.55%

RowNum		(mln EUR, %)																					
			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	UNITED STATES	Central banks	0	0	0	0	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	0	0	-
108		Regional governments or local authorities	0	0	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	0	-	0	0	0	0	0	0	-
110		Institutions	1,681	6	2	0	0	0	3.18%	1,672	13	3	0	0	0	3.18%	1,663	20	6	0	0	0	3.18%
111		Corporates	334	90	14	1	1	3	22.66%	349	70	19	1	1	4	20.74%	347	66	25	1	1	5	19.59%
112		Corporates - Of Which: Specialised Lending	0	0	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%	3	1	0	0	0	0	44.90%
114		Corporates - Of Which: Purchased receivables	0	0	0	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	2.25%
116		Retail - Secured by residential estate property	45	5	1	0	0	0	1.86%	47	4	1	0	0	0	1.91%	48	2	2	0	0	0	1.96%
117		Retail - Qualifying Revolving	1	0	0	0	0	0	37.75%	1	0	0	0	0	0	38.98%	1	0	0	0	0	0	39.94%
118		Retail - Purchased receivables	0	0	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%	0	0	0	0	0	0	42.80%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	42.21%	0	0	0	0	0	0	42.27%	0	0	0	0	0	0	42.80%
122		Collective investments undertakings (CIU)	0	0	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%	0	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	0	0	0	-
126		TOTAL	2,062	101	16	1	1	3	19.21%	2,069	87	24	1	1	4	17.05%	2,059	88	32	1	1	5	15.73%

RowNum		(mln EUR, %)																					
			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	34	0	0	0	0	0	46.23%	34	0	0	0	0	0	46.24%	34	0	0	0	0	0	46.24%
132		Corporates	3,126	275	48	4	3	12	24.35%	3,013	352	84	4	4	17	20.24%	2,964	362	123	4	5	23	18.51%
133		Corporates - Of Which: Specialised Lending	957	81	18	1	2	3	13.69%	935	88	34	1	2	5	13.45%	930	78	49	1	2	6	13.30%
134		Corporates - Of Which: SME general corporates	96	9	2	0	0	0	23.82%	95	9	3	0	0	1	23.76%	94	9	4	0	0	1	23.73%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	4	1	0	0	0	0	4.53%	4	1	0	0	0	0	3.35%	4	1	0	0	0	0	3.02%
137		Retail - Secured by residential estate property	3	1	0	0	0	0	2.20%	4	1	0	0	0	0	2.02%	4	0	0	0	0	0	1.97%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	37.13%	0	0	0	0	0	0	38.69%	0	0	0	0	0	0	40.05%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	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	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	3,164	276	48	4	3	12	24.34%	3,051	352	85	4	4	17	20.24%	3,003	363	123	4	5	23	18.50%

RowNum		(mln EUR, %)																					
			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BELGIUM	Central banks	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%	11	0	0	0	0	0	0.03%
153		Corporates	2,748	313	60	4	3	18	29.27%	2,643	387	92	4	3	23	24.56%	2,601	394	128	4	5	28	22.05%
154		Corporates - Of Which: Specialised Lending	245	65	3	0	1	0	12.29%	248	58	6	0	1	1	12.29%	256	47	10	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	11	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		Retail	47	7	1	0	0	0	11.43%	47	7	1	0	0	0	9.26%	48	5	1	0	0	0	8.22%
158		Retail - Secured by residential estate property	40	7	0	0	0	0	3.54%	40	6	1	0	0	0	3.31%	41	5	1	0	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	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	0	35.60%
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	0	25.71%
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																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	2,806	321	61	4	3	18	29.12%	2,701	394	93	4	3	23	24.42%	2,660	399	129	4	5	28	21.93%

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	1	0	0	0	0	0	9.66%	1	0	0	0	0	0	10.91%	1	0	0	0	0	0	11.67%
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	3,734	24	5	1	0	1	16.31%	3,708	41	14	1	1	2	15.31%	3,685	56	21	1	1	3	16.49%
6		Corporates	74,176	13,575	5,039	546	478	1,583	31.41%	71,040	14,379	7,373	466	534	2,418	32.80%	69,230	14,090	9,471	403	583	3,163	33.40%
7		Corporates - Of Which: Specialised Lending	16,668	1,470	555	72	52	253	45.58%	16,049	1,774	870	64	37	360	41.44%	15,714	1,848	1,131	56	36	450	39.76%
8		Corporates - Of Which: SME general corporates	14,023	4,403	1,789	261	144	632	35.31%	12,680	4,688	2,846	216	167	1,022	35.92%	12,288	4,167	3,761	183	187	1,367	36.36%
9		Corporates - Of Which: Purchased receivables	3,261	303	612	35	18	67	10.90%	3,030	409	737	27	25	113	15.36%	2,842	486	849	24	29	154	18.12%
10		Retail	147,939	13,534	3,088	352	394	660	21.36%	144,627	14,527	5,405	380	424	1,269	23.47%	142,028	14,559	7,973	320	436	1,936	24.28%
11		Retail - Secured by residential estate property	142,279	12,469	2,831	317	341	545	19.24%	139,263	13,337	4,979	346	369	1,083	21.74%	136,700	13,497	7,382	289	370	1,684	22.81%
12		Retail - Qualifying Revolving	2,839	373	92	8	15	50	54.17%	2,741	433	130	7	18	67	51.76%	2,757	379	168	7	21	84	50.18%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	2,821	691	164	27	37	65	39.54%	2,623	758	296	27	37	119	40.16%	2,570	684	423	25	45	168	39.65%
15		Retail - Other Retail - Of Which: SME	2,024	579	97	15	18	29	30.19%	1,873	655	172	14	27	55	31.78%	1,846	603	251	12	34	81	32.35%
16		Retail - Other Retail - Of Which: non-SME	797	112	67	12	19	36	53.09%	750	102	124	13	10	64	51.74%	724	81	171	12	11	86	50.38%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	112	10	2	1	0	1	38.56%	105	15	4	1	1	1	38.58%	101	17	6	1	1	2	38.59%
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	225,962	27,142	8,134	900	872	2,244	27.59%	219,481	28,962	12,795	848	960	3,691	28.84%	215,045	28,722	17,471	724	1,020	5,105	29.22%

RowNum		(mln EUR, %)	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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	1	0	0	0	0	0	9.66%	1	0	0	0	0	0	10.91%	1	0	0	0	0	0	11.67%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	1,249	9	1	1	0	1	62.00%	1,241	15	3	1	0	2	62.00%	1,233	21	5	1	0	3	61.99%
27		Corporates	41,931	8,553	4,015	463	411	1,282	31.92%	38,861	9,817	5,822	385	468	1,995	34.28%	37,275	9,821	7,404	328	514	2,626	35.46%
28		Corporates - Of Which: Specialised Lending	6,420	564	330	29	25	135	40.95%	6,160	690	463	24	15	181	39.19%	6,034	713	566	21	13	217	38.40%
29		Corporates - Of Which: SME general corporates	11,883	4,059	1,612	251	133	592	36.75%	10,570	4,378	2,606	207	157	968	37.14%	10,176	3,910	3,469	175	178	1,300	37.49%
30		Corporates - Of Which: Purchased receivables	2,625	198	534	32	15	55	10.27%	2,406	314	637	24	21	96	15.05%	2,240	388	730	21	26	132	18.08%
31		Retail	147,516	13,481	3,074	352	393	657	21.38%	144,201	14,482	5,388	380	424	1,266	23.50%	141,597	14,524	7,950	320	435	1,932	24.31%
32		Retail - Secured by residential estate property	141,884	12,419	2,818	317	341	543	19.26%	138,864	13,294	4,963	346	369	1,080	21.76%	136,297	13,464	7,361	288	370	1,681	22.84%
33		Retail - Qualifying Revolving	2,813	371	92	8	15	50	54.22%	2,716	430	129	7	18	67	51.78%	2,732	377	167	7	21	84	50.19%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	2,819	691	164	27	37	65	39.54%	2,620	757	296	27	37	119	40.16%	2,568	683	422	25	45	167	39.65%
36		Retail - Other Retail - Of Which: SME	2,023	579	97	15	18	29	30.19%	1,872	655	172	14	27	55	31.78%	1,845	603	251	12	34	81	32.35%
37		Retail - Other Retail - Of Which: non-SME	795	112	67	12	19	36	53.08%	748	102	124	13	10	64	51.74%	723	81	171	12	11	86	50.38%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	108	9	2	1	0	1	39.29%	101	14	4	1	1	1	39.31%	97	17	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	0	-
42		TOTAL	190,805	22,051	7,093	816	805	1,940	27.36%	184,405	24,328	11,216	767	893	3,264	29.11%	180,202	24,382	15,364	649	950	4,563	29.70%

RowNum		(mln EUR, %)	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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks	0	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	0	-
45		Regional governments or local authorities	0	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	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	7,019	1,410	215	15	17	30	14.05%	7,147	1,178	318	16	16	53	16.62%	7,150	1,068	426	15	17	76	17.77%
49		Corporates - Of Which: Specialised Lending	1,374	271	18	6	7	6	30.97%	1,362	260	41	5	5	13	31.88%	1,358	242	62	5	5	20	32.28%
50		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	15.42%	1	0	0	0	0	0	18.34%	1	0	0	0	0	0	19.52%
51		Corporates - Of Which: Purchased receivables	636	105	78	3	3	12	15.27%	624	95	100	3	3	17	17.39%	601	98	119	3	3	22	18.35%
52		Retail	45	5	1	0	0	0	12.21%	46	4	1	0	0	0	12.73%	46	3	2	0	0	0	13.29%
53		Retail - Secured by residential estate property	43	5	1	0	0	0	10.70%	44	4	1	0	0	0	10.94%	44	3	2	0	0	0	11.43%
54		Retail - Qualifying Revolving	2	0	0	0	0	0	44.25%	2	0	0	0	0	0	44.81%	2	0	0	0	0	0	44.78%
55		Retail - Purchased receivables	0	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	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	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	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	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	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	7,064	1,415	216	15	17	30	14.04%	7,193	1,182	320	16	17	53	16.61%	7,196	1,071	427	15	17	76	17.75%

RowNum		(mln EUR, %)	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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	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	0	-
66		Regional governments or local authorities	0	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	0	-
68		Institutions	64	0	0	0	0	0	2.76%	64	0	0	0	0	0	2.76%	64	0	0	0	0	0	2.76%
69		Corporates	5,374	1,116	288	14	15	66	23.04%	5,427	947	404	13	15	88	21.81%	5,417	848	512	13	15	108	21.03%
70		Corporates - Of Which: Specialised Lending	646	32	11	3	1	4	33.25%	614	52	23	2	1	8	33.67%	595	62	33	2	1	11	33.70%
71		Corporates - Of Which: SME general corporates	1,361	251	139	7	7	28	20.21%	1,346	223	181	6	7	38	21.09%	1,354	181	216	6	6	47	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	-
73		Retail	32	4	2	0	0	0	24.07%	32	3	2	0	0	1	23.22%	32	3	3	0	0	1	22.58%
74		Retail - Secured by residential estate property	30	4	2	0	0	0	23.70%	30	3	2	0	0	0	22.82%	30	3	2	0	0	1	22.18%
75		Retail - Qualifying Revolving	2	0	0	0	0	0	44.50%	2	0	0	0	0	0	45.88%	2	0	0	0	0	0	46.56%
76		Retail - Purchased receivables	0	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	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	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	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	5,470	1,120	289	14	15	67	23.04%	5,523	950	406	13	15	89	21.81%	5,513	851	515	13	15	108	21.03%

2025 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	GERMANY	Central banks	0	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	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	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	88	0	0	0	0	0	0.04%	88	0	0	0	0	0	0.04%	87	1	0	0	0	0	0.04%
90		Corporates	3,659	581	138	11	8	51	36.91%	3,707	465	206	10	8	66	32.11%	3,673	434	271	10	8	80	29.64%
91		Corporates - Of Which: Specialised Lending	1,323	61	32	5	1	21	65.93%	1,275	90	51	5	2	27	53.65%	1,249	99	68	4	2	33	48.38%
92		Corporates - Of Which: SME	314	62	18	2	3	5	29.05%	309	56	30	1	2	8	27.64%	311	45	38	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	0	0	0	-
94		Retail	35	5	2	0	0	0	15.09%	35	4	2	0	0	0	15.17%	36	3	3	0	0	0	15.15%
95		Retail - Secured by residential estate property	32	4	2	0	0	0	13.62%	32	3	2	0	0	0	13.07%	32	2	2	0	0	0	12.74%
96		Retail - Qualifying Revolving	3	1	0	0	0	0	49.33%	3	1	0	0	0	0	49.54%	3	1	0	0	0	0	48.98%
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	32.72%	0	0	0	0	0	0	32.94%	0	0	0	0	0	0	32.95%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	32.66%	0	0	0	0	0	0	32.84%	0	0	0	0	0	0	32.88%
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	55.71%	0	0	0	0	0	0	47.99%	0	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	0	0	0	-
102		Equity	4	0	0	0	0	0	14.67%	4	0	0	0	0	0	14.77%	4	0	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	0	0	0	0	-
105		TOTAL	3,786	586	140	11	8	51	36.61%	3,834	470	209	10	8	67	31.90%	3,800	438	274	10	8	81	29.46%

RowNum		(mln EUR, %)																					
			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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	UNITED STATES	Central banks	0	0	0	0	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	0	0	-
108		Regional governments or local authorities	0	0	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	0	-	0	0	0	0	0	0	-
110		Institutions	1,679	7	2	0	0	0	3.66%	1,664	17	8	0	0	0	3.66%	1,652	25	11	0	0	0	3.66%
111		Corporates	322	102	14	1	1	3	22.65%	356	62	19	1	1	4	20.69%	358	54	25	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	0	0	-
113		Corporates - Of Which: SME general corporates	2	2	0	0	0	0	58.46%	3	1	0	0	0	0	42.53%	3	1	0	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	0	-
115		Retail	48	4	1	0	0	0	9.67%	48	3	2	0	0	0	10.16%	49	2	2	0	0	0	10.74%
116		Retail - Secured by residential estate property	47	4	1	0	0	0	9.37%	47	3	2	0	0	0	9.84%	48	2	2	0	0	0	10.44%
117		Retail - Qualifying Revolving	1	0	0	0	0	0	45.51%	1	0	0	0	0	0	47.24%	1	0	0	0	0	0	47.84%
118		Retail - Purchased receivables	0	0	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	55.72%	0	0	0	0	0	0	48.02%	0	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	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	55.72%	0	0	0	0	0	0	48.02%	0	0	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	0	0	-
123		Equity	0	0	0	0	0	0	14.86%	0	0	0	0	0	0	15.44%	0	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	0	0	0	-
126		TOTAL	2,049	113	17	1	1	3	19.04%	2,068	82	29	1	1	4	15.52%	2,059	81	39	1	1	6	14.47%

RowNum		(mln EUR, %)																					
			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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	34	0	0	0	0	0	53.16%	34	0	0	0	0	0	53.17%	34	0	0	0	0	0	53.18%
132		Corporates	3,033	362	54	6	6	18	32.25%	2,969	380	100	6	5	29	29.22%	2,943	363	142	6	6	39	27.40%
133		Corporates - Of Which: Specialised Lending	939	94	24	4	4	8	34.08%	906	104	47	4	3	16	34.39%	887	107	63	3	2	22	34.36%
134		Corporates - Of Which: SME general corporates	96	9	2	1	0	1	23.79%	92	10	5	0	0	1	23.65%	91	9	7	0	0	2	23.67%
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	4	1	0	0	0	0	11.70%	4	1	0	0	0	0	11.43%	4	1	0	0	0	0	11.79%
137		Retail - Secured by residential estate property	4	1	0	0	0	0	9.65%	4	0	0	0	0	0	10.35%	4	1	0	0	0	0	11.00%
138		Retail - Qualifying Revolving	0	0	0	0	0	0	44.60%	0	0	0	0	0	0	47.00%	0	0	0	0	0	0	47.84%
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	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	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	3,071	362	54	6	6	18	32.25%	3,007	381	100	6	5	29	29.22%	2,981	364	142	6	6	39	27.40%

RowNum		(mln EUR, %)																					
			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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	BELGIUM	Central banks	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%	11	0	0	0	0	0	0.03%
153		Corporates	2,645	416	61	4	4	18	30.16%	2,616	411	95	5	4	25	25.80%	2,610	379	133	5	5	31	23.48%
154		Corporates - Of Which: Specialised Lending	241	68	3	1	2	1	30.81%	243	63	7	1	1	2	31.71%	245	56	11	1	1	4	32.11%
155		Corporates - Of Which: SME general corporates	7	2	11	0	0	3	25.92%	7	2	12	0	0	3	25.74%	7	2	12	0	0	3	25.63%
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		Retail	48	7	1	0	0	0	18.76%	47	7	1	0	0	0	17.91%	47	6	2	0	0	0	16.76%
158		Retail - Secured by residential estate property	41	6	0	0	0	0	10.89%	40	6	1	0	0	0	12.13%	40	5	2	0	0	0	12.42%
159		Retail - Qualifying Revolving	5	0	0	0	0	0	44.81%	5	0	0	0	0	0	46.34%	5	0	0	0	0	0	46.94%
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	50.80%	1	0	0	0	0	0	46.31%	1	0	0	0	0	0	44.11%
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	32.66%	0	0	0	0	0	0	32.82%	0	0	0	0	0	0	32.87%
163		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	55.32%	1	0	0	0	0	0	49.31%	1	0	0	0	0	0	47.77%
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																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	2,704	422	61	4	4	18	30.05%	2,674	418	96	5	4	25	25.70%	2,668	384	135	5	5	32	23.38%

* 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: Credit risk STA

ABN AMRO Bank N.V.

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

			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 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	NETHERLANDS	Central banks	43,517	0	0	0	43,516	0	0	0	0	0	0.00%
26		Central governments	4,085	0	469	0	775	40	0	1	1	0	0.00%
27		Regional governments or local authorities	90	0	0	0	82	8	0	0	0	0	0.00%
28		Public sector entities	359	0	9	0	338	22	0	1	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	1,005	0	397	0	204	0	0	0	0	0	0.00%
32		Corporates	3,524	17	2,348	19	3,376	24	27	29	1	11	38.85%
33		of which: Other - SME	317	17	317	19	297	21	27	0	1	10	38.22%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	2,955	63	2,223	83	2,606	374	124	6	20	61	48.93%
36		of which: SME	878	38	659	54	672	222	68	2	14	29	43.62%
37		Secured by mortgages on immovable property and ADC exposures	602	6	385	6	585	18	6	0	0	1	9.52%
38		of which: Residential immovable property	576	5	364	5	559	17	6	0	0	1	10.27%
39		of which: Commercial immovable property	26	1	21	1	25	1	1	0	0	0	0.94%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	2	0	3	0	2	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	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	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	2,114	0	1,573	0	2,117	0	0	3	0	0	0.00%
48		TOTAL	58,252	86	7,407	108	53,601	486	157	41	24	72	45.61%

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

2025 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	FRANCE	Central banks	62	0	0	0	62	0	0	0	0	0	0.00%
74		Central governments	3,008	0	58	0	93	28	0	1	1	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	656	0	0	0	44	0	0	0	0	0	0.00%
77		Multilateral Development Banks	328	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	107	0	4	0	2	0	0	0	0	0	0.00%
80		Corporates	449	22	449	33	442	4	36	0	0	14	37.79%
81		of which: Other - SME	212	11	212	16	208	4	19	0	0	9	44.79%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	10	0	7	1	8	1	1	0	0	0	28.17%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	83	3	57	3	72	11	3	0	0	0	0.00%
86		of which: Residential immovable property	47	3	28	3	39	8	3	0	0	0	0.00%
87		of which: Commercial immovable property	36	0	30	0	34	3	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	8	0	12	0	4	4	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	10	0	10	0	10	0	0	0	0	0	0.00%
96		**TOTAL**	**4,720**	**25**	**599**	**36**	**738**	**48**	**39**	**2**	**1**	**14**	**35.06%**

RowNum		(mln EUR, %)											
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	GERMANY	Central banks	485	0	0	0	485	0	0	0	0	0	0.00%
98		Central governments	4,272	0	25	0	10	0	0	0	0	0	0.00%
99		Regional governments or local authorities	1,117	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	140	0	0	0	3	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	1,805	0	50	0	12	0	0	0	0	0	0.00%
104		Corporates	395	18	395	27	284	0	20	0	0	2	11.44%
105		of which: Other - SME	50	11	50	17	50	0	12	0	0	1	4.44%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	17	5	13	8	15	3	6	1	1	1	14.84%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	75.42%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	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	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	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	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	30	0	30	0	30	0	0	0	0	0	0.00%
120		**TOTAL**	**8,261**	**23**	**513**	**34**	**839**	**3**	**26**	**1**	**1**	**3**	**12.21%**

RowNum		(mln EUR, %)											
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
122		Central governments	6,862	0	20	0	8	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	24	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	1,170	0	217	0	32	0	0	0	0	0	0.00%
128		Corporates	986	0	986	0	5	0	0	0	0	0	100.00%
129		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	2	0	1	0	1	0	0	0	0	0	45.81%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	67.09%
133		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	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	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	6	0	6	0	6	0	0	0	0	0	0.00%
144		**TOTAL**	**9,048**	**0**	**1,230**	**0**	**52**	**0**	**0**	**0**	**0**	**0**	**48.19%**

RowNum		(mln EUR, %)											
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
146		Central governments	246	0	0	0	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	1,572	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
152		Corporates	2	0	2	0	2	0	0	0	0	0	0.00%
153		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	1	0	1	0	1	0	0	0	0	0	97.91%
156		of which: SME	1	0	1	0	1	0	0	0	0	0	98.04%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**TOTAL**	**1,822**	**0**	**4**	**0**	**4**	**0**	**0**	**0**	**0**	**0**	**97.91%**

2025 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			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 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	BELGIUM	**Central banks**	29	0	0	0	29	0	0	0	0	0	0.00%
170		**Central governments**	2,064	0	0	0	1	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	684	0	0	0	0	0	0	0	0	0	0.00%
172		**Public sector entities**	158	0	19	0	133	20	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	14	0	6	0	0	0	0	0	0	0	0.00%
176		**Corporates**	97	7	97	8	97	0	26	0	0	19	74.43%
177		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
179		**Retail**	40	2	33	2	36	3	2	0	0	1	34.08%
180		of which: SME	0	0	0	0	0	0	0	0	0	0	43.91%
181		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	1	0	0	0	0	0	0	2.64%
182		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
183		of which: Commercial immovable property	0	0	0	1	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	0	0	0	0.00%
185		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	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	0	0	0	0.00%
188		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
189		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
190		**Securitisation**											
191		**Other exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
192		**TOTAL**	**3,087**	**9**	**154**	**11**	**296**	**24**	**29**	**0**	**0**	**20**	**69.84%**

2025 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	ABN AMRO Bank N.V.	Central banks	44,213	0	0	0	0	0	0.00%	44,213	0	0	0	0	0	0.00%	44,213	0	0	0	0	0	0.00%
2		Central governments	1,029	62	8	0	1	2	20.22%	1,029	60	10	0	1	2	24.76%	1,028	59	12	0	1	3	27.46%
3		Regional governments or local authorities	83	7	0	0	0	0	40.00%	83	6	1	0	0	0	40.00%	83	6	1	0	0	0	40.00%
4		Public sector entities	1,076	95	5	0	4	1	27.46%	1,086	81	8	0	3	2	26.74%	1,089	75	11	0	3	3	26.18%
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	0.03%
6		International Organisations	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
7		Institutions	326	1	0	0	0	0	20.43%	325	3	1	0	0	0	20.42%	323	4	1	0	0	0	20.18%
8		Corporates	4,182	282	181	15	4	91	50.48%	3,979	432	234	14	6	108	46.32%	3,836	521	288	14	5	126	43.62%
9		of which: Other - SME	514	55	70	3	1	26	37.24%	481	76	82	2	2	29	35.62%	454	90	95	2	1	33	34.42%
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	0	0.00%
11		Retail	2,563	461	196	14	43	94	48.18%	2,431	516	273	15	42	126	46.30%	2,308	551	361	14	35	163	45.16%
12		of which: SME	620	256	89	4	15	42	46.95%	567	284	114	4	14	51	44.32%	518	304	143	3	10	61	42.48%
13		Secured by mortgages on immovable property and ADC exposures	630	58	13	0	1	1	10.74%	615	68	17	0	1	2	12.00%	607	72	22	0	0	3	12.69%
14		of which: Residential immovable property	571	55	11	0	1	1	9.92%	557	65	15	0	1	2	11.01%	549	69	19	0	0	2	11.59%
15		of which: Commercial immovable property	59	3	1	0	0	0	17.65%	59	3	2	0	0	0	20.86%	58	3	2	0	0	0	22.93%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	7	3	0	0	0	0	15.91%	7	2	0	0	0	0	15.97%	8	2	1	0	0	0	16.02%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	2,176	0	0	0	0	0	0.00%	2,176	0	0	0	0	0	0.00%	2,176	0	0	0	0	0	0.00%
24		TOTAL	56,285	969	403	29	53	190	47.22%	55,945	1,168	543	29	53	242	44.49%	55,671	1,289	697	28	44	298	42.83%

RowNum		(mln EUR, %)																					
			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	NETHERLANDS	Central banks	43,516	0	0	0	0	0	0.00%	43,516	0	0	0	0	0	0.00%	43,516	0	0	0	0	0	0.00%
26		Central governments	768	45	2	0	1	1	40.00%	764	47	3	0	1	1	40.00%	761	48	5	0	1	2	40.00%
27		Regional governments or local authorities	83	7	0	0	0	0	40.00%	83	6	1	0	0	0	40.00%	83	6	1	0	0	0	40.00%
28		Public sector entities	338	22	1	0	0	0	3.00%	337	22	2	0	0	0	3.00%	336	22	2	0	0	0	3.00%
29		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%
30		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%
31		Institutions	203	1	0	0	0	0	29.74%	202	2	0	0	0	0	29.74%	201	3	1	0	0	0	29.74%
32		Corporates	3,137	224	66	13	4	25	37.29%	2,983	338	106	12	5	39	36.93%	2,878	402	147	12	4	54	36.78%
33		of which: Other - SME	266	43	36	2	1	13	35.23%	240	60	46	2	2	15	33.43%	219	72	55	2	1	18	32.23%
34		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	0	0.00%
35		Retail	2,474	448	183	14	42	90	49.12%	2,344	503	258	14	41	122	47.04%	2,221	538	345	14	34	158	45.78%
36		of which: SME	618	256	88	4	15	41	46.72%	565	284	113	4	13	50	44.13%	516	304	142	3	10	60	42.32%
37		Secured by mortgages on immovable property and ADC exposures	552	48	9	0	0	1	11.52%	537	59	12	0	0	1	11.69%	530	63	16	0	0	2	11.78%
38		of which: Residential immovable property	527	47	8	0	0	1	10.57%	513	58	11	0	0	1	10.77%	506	62	15	0	0	2	10.88%
39		of which: Commercial immovable property	25	1	1	0	0	0	22.45%	24	1	1	0	0	0	23.35%	24	2	1	0	0	0	24.07%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	2	0	0	0	0	0	25.28%	2	0	0	0	0	0	25.62%	2	0	0	0	0	0	25.85%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	2,117	0	0	0	0	0	0.00%	2,117	0	0	0	0	0	0.00%	2,117	0	0	0	0	0	0.00%
48		TOTAL	53,190	794	260	27	48	116	44.65%	52,885	976	382	27	48	164	42.85%	52,645	1,082	517	26	40	217	41.90%

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			Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	UNITED KINGDOM	Central banks	45	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	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	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	0	0	0	0	0	10.45%	45	0	0	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	16.66%	231	39	9	0	0	2	16.68%
57		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	0.00%
58		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	0	0.00%
59		Retail	4	1	1	0	0	0	33.37%	4	1	1	0	0	0	30.20%	4	1	1	0	0	0	28.17%
60		of which: SME	0	0	0	0	0	0	77.23%	0	0	0	0	0	0	74.42%	0	0	0	0	0	0	72.15%
61		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	74.76%	1	0	0	0	0	0	75.25%	1	0	0	0	0	0	75.60%
62		of which: Residential immovable property	1	0	0	0	0	0	100.00%	1	0	0	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	0.03%	0	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)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	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	383	33	4	0	0	1	21.87%	373	39	8	0	0	2	20.15%	364	45	12	0	0	2	19.28%

2025 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	FRANCE	Central banks	62	0	0	0	0	0	0.00%	62	0	0	0	0	0	0.00%	62	0	0	0	0	0	0.00%
74		Central governments	104	16	1	0	0	0	40.00%	108	11	2	0	0	1	40.00%	110	9	2	0	0	1	40.00%
75		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%
76		Public sector entities	42	1	0	0	0	0	30.00%	42	2	0	0	0	0	30.00%	41	2	0	0	0	0	30.00%
77		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%
78		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%
79		Institutions	2	0	0	0	0	0	2.40%	2	0	0	0	0	0	2.40%	2	0	0	0	0	0	2.40%
80		Corporates	418	23	40	1	0	14	35.87%	401	36	45	1	0	15	34.16%	387	44	50	1	0	16	32.70%
81		of which: Other - SME	200	10	22	1	0	9	42.81%	194	13	24	1	0	10	41.16%	190	15	26	1	0	10	39.80%
82		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	0	0.00%
83		Retail	8	2	1	0	0	0	23.80%	7	2	1	0	0	0	21.07%	6	3	1	0	0	0	19.23%
84		of which: SME	0	0	0	0	0	0	35.20%	0	0	0	0	0	0	35.20%	0	0	0	0	0	0	35.20%
85		Secured by mortgages on immovable property and ADC exposures	73	9	4	0	0	0	9.80%	73	9	4	0	0	1	13.65%	73	8	5	0	0	1	16.06%
86		of which: Residential immovable property	39	7	3	0	0	0	8.24%	39	7	4	0	0	0	11.41%	39	6	5	0	0	1	13.50%
87		of which: Commercial immovable property	34	2	0	0	0	0	38.76%	34	2	0	0	0	0	38.76%	34	2	1	0	0	0	38.76%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	5	3	0	0	0	0	15.34%	6	2	0	0	0	0	15.34%	6	2	1	0	0	0	15.34%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%
96		TOTAL	**724**	**55**	**46**	**1**	**1**	**15**	**33.61%**	**710**	**62**	**53**	**1**	**1**	**17**	**32.18%**	**698**	**68**	**59**	**1**	**1**	**18**	**30.98%**

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			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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	GERMANY	Central banks	485	0	0	0	0	0	0.00%	485	0	0	0	0	0	0.00%	485	0	0	0	0	0	0.00%
98		Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	9	1	0	0	0	0	40.00%
99		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%
100		Public sector entities	3	0	0	0	0	0	3.00%	3	0	0	0	0	0	3.00%	3	0	0	0	0	0	3.00%
101		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%
102		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%
103		Institutions	12	0	0	0	0	0	0.03%	12	0	0	0	0	0	0.03%	12	0	0	0	0	0	0.03%
104		Corporates	270	10	24	1	0	7	31.12%	259	17	27	1	0	8	29.48%	251	22	31	1	0	9	28.20%
105		of which: Other - SME	48	2	12	0	0	4	33.36%	46	3	13	0	0	4	33.10%	45	3	13	0	0	4	32.85%
106		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	0	0.00%
107		Retail	15	3	6	0	0	2	34.96%	15	3	6	0	0	2	34.10%	15	3	7	0	0	2	33.32%
108		of which: SME	0	0	0	0	0	0	75.12%	0	0	0	0	0	0	74.77%	0	0	0	0	0	0	74.43%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	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	0.03%	0	0	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	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	30	0	0	0	0	0	0.00%	30	0	0	0	0	0	0.00%	30	0	0	0	0	0	0.00%
120		TOTAL	**825**	**14**	**30**	**1**	**0**	**9**	**31.90%**	**814**	**21**	**33**	**1**	**0**	**10**	**30.34%**	**805**	**26**	**37**	**1**	**0**	**11**	**29.09%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%
130		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	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		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		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	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	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%	6	0	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%**

RowNum		(mln EUR, %)	Baseline 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		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%
148		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%
149		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%
150		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%
151		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Corporates	2	0	0	0	0	0	15.77%	2	0	0	0	0	0	16.12%	2	0	0	0	0	0	16.35%
153		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	0.00%
154		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	0	0.00%
155		Retail	1	0	0	0	0	0	94.92%	1	0	0	0	0	0	91.73%	1	0	0	0	0	0	88.49%
156		of which: SME	1	0	0	0	0	0	95.66%	1	0	0	0	0	0	92.94%	1	0	0	0	0	0	90.06%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
158		of which: Residential immovable property	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	**4**	**0**	**0**	**0**	**0**	**0**	**91.57%**	**3**	**0**	**0**	**0**	**0**	**0**	**85.06%**	**3**	**1**	**0**	**0**	**0**	**0**	**78.94%**

2025 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	BELGIUM	**Central banks**	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%
170		**Central governments**	1	0	0	0	0	0	40.00%	1	0	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	0.00%	0	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	45.00%	140	11	1	0	0	1	45.00%	141	10	2	0	0	1	45.00%
173		**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	0.03%
174		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		**Institutions**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		**Corporates**	90	6	26	0	0	22	85.04%	85	10	27	0	0	23	82.54%	81	13	29	0	0	23	79.83%
177		of which: Other - SME	0	0	0	0	0	0	25.59%	0	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	0.00%	0	0	0	0	0	0	0.00%
179		**Retail**	36	3	3	0	0	1	32.41%	36	3	3	0	0	1	29.60%	35	3	4	0	0	1	27.51%
180		of which: SME	0	0	0	0	0	0	43.66%	0	0	0	0	0	0	43.43%	0	0	0	0	0	0	43.22%
181		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	0	0	2.64%	0	0	0	0	0	0	2.64%	0	0	0	0	0	0	2.64%
182		of which: Residential immovable property	0	0	0	0	0	0	10.53%	0	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	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	0.00%	0	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	0.00%	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	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	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	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	0.00%	0	0	0	0	0	0	0.00%
192		**TOTAL**	**295**	**23**	**30**	**0**	**0**	**24**	**77.86%**	**292**	**24**	**32**	**0**	**0**	**24**	**74.53%**	**288**	**26**	**35**	**0**	**0**	**25**	**71.40%**

2025 EU-wide Stress Test: Credit risk STA

ABN AMRO Bank N.V.

Adverse Scenario

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure (33)	31/12/2025 Stage 2 exposure (34)	31/12/2025 Stage 3 exposure (35)	31/12/2025 Stock of provisions for Stage 1 exposure (36)	31/12/2025 Stock of provisions for Stage 2 exposure (37)	31/12/2025 Stock of provisions for Stage 3 exposure (38)	31/12/2025 Coverage Ratio - Stage 3 exposure (39)	31/12/2026 Stage 1 exposure (40)	31/12/2026 Stage 2 exposure (41)	31/12/2026 Stage 3 exposure (42)	31/12/2026 Stock of provisions for Stage 1 exposure (43)	31/12/2026 Stock of provisions for Stage 2 exposure (44)	31/12/2026 Stock of provisions for Stage 3 exposure (45)	31/12/2026 Coverage Ratio - Stage 3 exposure (46)	31/12/2027 Stage 1 exposure (47)	31/12/2027 Stage 2 exposure (48)	31/12/2027 Stage 3 exposure (49)	31/12/2027 Stock of provisions for Stage 1 exposure (50)	31/12/2027 Stock of provisions for Stage 2 exposure (51)	31/12/2027 Stock of provisions for Stage 3 exposure (52)	31/12/2027 Coverage Ratio - Stage 3 exposure (53)
1	ABN AMRO Bank N.V.	Central banks	44,213	0	0	0	0	0	0.00%	44,213	0	0	0	0	0	0.00%	44,213	0	0	0	0	0	0.00%
2		Central governments	1,029	62	8	0	1	2	20.22%	1,029	60	10	0	1	2	24.76%	1,028	59	12	0	1	3	27.46%
3		Regional governments or local authorities	83	7	0	0	0	0	40.00%	83	6	1	0	0	0	40.00%	83	6	1	0	0	0	40.00%
4		Public sector entities	1,076	95	5	0	4	1	27.46%	1,086	81	8	0	3	2	26.74%	1,089	75	11	0	3	3	26.18%
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	0.03%
6		International Organisations	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
7		Institutions	326	2	0	0	0	0	20.58%	324	3	1	0	0	0	19.57%	322	5	2	0	0	0	20.00%
8		Corporates	4,079	347	220	34	11	120	54.45%	3,786	539	320	28	15	159	49.78%	3,598	635	413	24	12	196	47.42%
9		of which: Other - SME	498	63	78	6	3	35	44.32%	450	89	100	5	3	42	42.11%	416	104	119	4	3	49	40.86%
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	0	0.00%
11		Retail	2,520	484	216	35	90	127	58.99%	2,300	570	350	38	94	201	57.39%	2,088	616	516	31	76	292	56.62%
12		of which: SME	606	264	96	9	35	58	60.29%	524	300	140	9	32	79	56.29%	448	323	194	7	23	104	53.92%
13		Secured by mortgages on immovable property and ADC exposures	616	68	16	2	3	5	32.06%	585	89	26	2	3	9	32.64%	569	95	37	2	3	12	32.77%
14		of which: Residential immovable property	558	65	14	2	3	5	31.96%	528	85	24	2	3	8	32.06%	512	91	34	1	2	11	31.99%
15		of which: Commercial immovable property	58	3	2	0	0	1	32.86%	57	4	3	0	0	1	38.09%	56	4	3	0	0	1	40.69%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	7	3	0	0	0	0	15.91%	7	2	0	0	0	0	15.97%	8	2	1	0	0	0	16.02%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	2,176	0	0	0	0	0	0.00%	2,176	0	0	0	0	0	0.00%	2,176	0	0	0	0	0	0.00%
24		TOTAL	56,125	1,067	464	71	109	255	54.91%	55,590	1,350	717	68	116	374	52.19%	55,173	1,491	992	57	94	507	51.10%

Adverse Scenario

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
25	NETHERLANDS	Central banks	43,516	0	0	0	0	0	0.00%	43,516	0	0	0	0	0	0.00%	43,516	0	0	0	0	0	0.00%
26		Central governments	768	45	2	0	1	1	40.00%	764	47	3	0	1	1	40.00%	761	48	5	0	1	2	40.00%
27		Regional governments or local authorities	83	7	0	0	0	0	40.00%	83	6	1	0	0	0	40.00%	83	6	1	0	0	0	40.00%
28		Public sector entities	338	22	1	0	0	0	3.00%	337	22	2	0	0	0	3.00%	336	22	2	0	0	0	3.00%
29		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%
30		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%
31		Institutions	203	1	0	0	0	0	34.19%	202	2	0	0	0	0	34.19%	200	3	1	0	0	0	34.19%
32		Corporates	3,058	275	94	28	9	44	46.39%	2,843	417	167	23	12	76	45.90%	2,712	483	232	20	9	106	45.76%
33		of which: Other - SME	255	49	42	4	3	18	43.95%	220	68	58	3	3	24	41.36%	194	80	71	3	3	29	40.01%
34		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	0	0.00%
35		Retail	2,432	470	202	34	89	121	59.85%	2,216	555	334	38	93	194	58.13%	2,007	601	497	30	75	285	57.29%
36		of which: SME	603	263	95	9	35	57	60.15%	522	300	140	9	32	78	56.18%	447	322	193	7	23	104	53.83%
37		Secured by mortgages on immovable property and ADC exposures	541	57	11	1	2	4	33.76%	512	78	19	1	2	6	32.20%	497	84	27	1	2	9	31.51%
38		of which: Residential immovable property	516	56	10	1	2	3	33.25%	488	77	18	1	2	6	31.60%	474	82	26	1	2	8	30.90%
39		of which: Commercial immovable property	25	1	1	0	0	0	39.94%	24	2	1	0	0	0	41.02%	23	2	2	0	0	1	41.76%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	2	0	0	0	0	0	25.28%	2	0	0	0	0	0	25.62%	2	0	0	0	0	0	25.85%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	2,117	0	0	0	0	0	0.00%	2,117	0	0	0	0	0	0.00%	2,117	0	0	0	0	0	0.00%
48		TOTAL	53,057	877	310	63	102	169	54.57%	52,592	1,127	525	62	109	278	53.00%	52,232	1,247	766	52	87	402	52.54%

Adverse Scenario

RowNum		(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 2 exposure	31/12/2025 Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure	31/12/2026 Stage 1 exposure	31/12/2026 Stage 2 exposure	31/12/2026 Stage 3 exposure	31/12/2026 Stock of provisions for Stage 1 exposure	31/12/2026 Stock of provisions for Stage 2 exposure	31/12/2026 Stock of provisions for Stage 3 exposure	31/12/2026 Coverage Ratio - Stage 3 exposure	31/12/2027 Stage 1 exposure	31/12/2027 Stage 2 exposure	31/12/2027 Stage 3 exposure	31/12/2027 Stock of provisions for Stage 1 exposure	31/12/2027 Stock of provisions for Stage 2 exposure	31/12/2027 Stock of provisions for Stage 3 exposure	31/12/2027 Coverage Ratio - Stage 3 exposure
49	UNITED KINGDOM	Central banks	45	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	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	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	0	0	0	0	0	12.02%	44	0	0	0	0	0	12.02%	44	1	0	0	0	0	12.02%
56		Corporates	254	21	5	1	1	1	22.97%	231	36	12	2	1	3	23.05%	210	49	22	1	1	5	23.12%
57		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	0.00%
58		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	0	0.00%
59		Retail	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		of which: SME	0	0	0	0	0	0	77.39%	0	0	0	0	0	0	74.11%	0	0	0	0	0	0	71.39%
61		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	74.76%	1	0	0	0	0	0	75.72%	1	0	0	0	0	0	76.28%
62		of which: Residential immovable property	1	0	0	0	0	0	100.00%	1	0	0	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	0.03%	0	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)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	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	36	7	1	1	2	26.50%	361	45	14	2	1	4	24.82%	342	55	25	1	1	6	24.16%

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		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	FRANCE	Central banks	62	0	0	0	0	0	0.00%	62	0	0	0	0	0	0.00%	62	0	0	0	0	0	0.00%
74		Central governments	104	16	1	0	0	0	40.00%	108	11	2	0	0	1	40.00%	110	9	2	0	0	1	40.00%
75		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%
76		Public sector entities	42	1	0	0	0	0	30.00%	42	2	0	0	0	0	30.00%	41	2	0	0	0	0	30.00%
77		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%
78		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%
79		Institutions	2	0	0	0	0	0	2.76%	2	0	0	0	0	0	2.76%	2	0	0	0	0	0	2.76%
80		Corporates	411	27	44	2	0	16	37.83%	384	44	54	2	0	19	35.55%	366	53	63	2	1	21	34.22%
81		of which: Other - SME	197	11	23	2	0	10	42.89%	187	16	28	1	0	12	41.22%	180	19	32	1	0	13	40.28%
82		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	0	0.00%
83		Retail	7	2	1	0	0	0	33.78%	6	2	2	0	0	0	28.33%	6	3	2	0	0	1	25.85%
84		of which: SME	0	0	0	0	0	0	47.51%	0	0	0	0	0	0	47.51%	0	0	0	0	0	0	47.51%
85		Secured by mortgages on immovable property and ADC exposures	71	10	5	1	1	1	30.56%	69	10	7	1	1	2	34.84%	68	9	9	1	0	3	36.99%
86		of which: Residential immovable property	37	8	4	0	1	1	28.29%	36	8	6	0	0	2	32.10%	35	7	7	0	0	3	34.15%
87		of which: Commercial immovable property	34	2	0	0	0	0	53.30%	33	2	1	0	0	0	53.30%	33	2	1	0	0	1	53.30%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	5	3	0	0	0	0	15.34%	6	2	0	0	0	0	15.34%	6	2	1	0	0	0	15.34%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%
96		TOTAL	715	60	50	3	2	19	37.02%	689	72	64	2	1	23	35.28%	671	78	76	2	1	26	34.31%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	GERMANY	Central banks	485	0	0	0	0	0	0.00%	485	0	0	0	0	0	0.00%	485	0	0	0	0	0	0.00%
98		Central governments	10	0	0	0	0	0	40.00%	10	0	0	0	0	0	40.00%	9	1	0	0	0	0	40.00%
99		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%
100		Public sector entities	3	0	0	0	0	0	3.00%	3	0	0	0	0	0	3.00%	3	0	0	0	0	0	3.00%
101		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%
102		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%
103		Institutions	12	0	0	0	0	0	0.03%	12	0	0	0	0	0	0.03%	12	0	0	0	0	0	0.03%
104		Corporates	260	17	27	2	0	12	42.46%	239	29	36	1	1	14	38.41%	227	34	42	1	0	15	36.41%
105		of which: Other - SME	46	3	13	0	0	6	48.17%	43	4	14	0	0	7	46.96%	42	5	15	0	0	7	46.13%
106		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	0	0.00%
107		Retail	15	3	6	0	0	3	52.23%	14	3	7	0	0	3	49.87%	13	3	7	0	0	3	47.92%
108		of which: SME	0	0	0	0	0	0	74.93%	0	0	0	0	0	0	74.08%	0	0	0	0	0	0	73.25%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	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	0.03%	0	0	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	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	30	0	0	0	0	0	0.00%	30	0	0	0	0	0	0.00%	30	0	0	0	0	0	0.00%
120		TOTAL	814	20	34	2	1	15	44.24%	793	33	42	1	1	17	40.20%	780	39	49	1	1	19	38.06%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	2.30%	32	0	0	0	0	0	2.30%	31	0	0	0	0	0	2.30%
128		Corporates	5	0	0	0	0	0	22.47%	5	0	0	0	0	0	21.89%	4	1	0	0	0	0	21.74%
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	0.00%
130		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	0	0.00%
131		Retail	1	0	0	0	0	0	45.48%	1	0	0	0	0	0	43.19%	1	0	0	0	0	0	43.17%
132		of which: SME	0	0	0	0	0	0	64.91%	0	0	0	0	0	0	62.28%	0	0	0	0	0	0	60.50%
133		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0.00%	0	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	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
144		TOTAL	51	1	0	0	0	0	24.25%	51	1	0	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 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		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%
148		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%
149		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%
150		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%
151		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Corporates	2	0	0	0	0	0	21.69%	2	0	0	0	0	0	22.21%	2	0	0	0	0	0	22.52%
153		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	0.00%
154		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	0	0.00%
155		Retail	1	0	0	0	0	0	93.62%	1	0	0	0	0	0	88.45%	1	0	0	0	0	0	83.85%
156		of which: SME	1	0	0	0	0	0	94.72%	1	0	0	0	0	0	90.32%	1	0	0	0	0	0	86.16%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
158		of which: Residential immovable property	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.03%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	3	0	0	0	0	0	89.03%	3	1	0	0	0	0	79.47%	3	1	1	0	0	0	72.53%

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		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	BELGIUM	**Central banks**	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%	29	0	0	0	0	0	0.00%
170		**Central governments**	1	0	0	0	0	0	40.00%	1	0	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	0.00%	0	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	45.00%	140	11	1	0	0	1	45.00%	141	10	2	0	0	1	45.00%
173		**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	0.03%
174		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		**Institutions**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		**Corporates**	89	7	27	0	0	24	90.09%	81	12	29	0	0	25	84.93%	76	15	32	0	0	25	80.60%
177		of which: Other - SME	0	0	0	0	0	0	33.03%	0	0	0	0	0	0	33.03%	0	0	0	0	0	0	33.03%
178		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	0	0.00%
179		**Retail**	36	3	3	0	0	1	34.73%	35	3	4	0	0	1	31.73%	34	3	5	0	0	1	29.14%
180		of which: SME	0	0	0	0	0	0	48.18%	0	0	0	0	0	0	48.10%	0	0	0	0	0	0	48.00%
181		**Secured by mortgages on immovable property and ADC exposures**	0	0	0	0	0	0	2.64%	0	0	0	0	0	0	2.65%	0	0	0	0	0	0	2.65%
182		of which: Residential immovable property	0	0	0	0	0	0	25.58%	0	0	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	2.64%	0	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	0	0	0	0	0.00%	0	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	0.00%	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	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	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	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	0.00%	0	0	0	0	0	0	0.00%
192		**TOTAL**	**293**	**24**	**31**	**1**	**1**	**26**	**82.50%**	**287**	**26**	**35**	**0**	**1**	**27**	**76.83%**	**282**	**28**	**38**	**0**	**1**	**27**	**72.00%**

* 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

ABN AMRO Bank N.V.

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

2025 EU-wide Stress Test: Risk exposure amounts

ABN AMRO Bank N.V.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		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.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		**A**	**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
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 dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

eba European Banking Authority

2025 EU-wide Stress Test: Capital

ABN AMRO Bank N.V.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		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	3,474	3,474
52		A.2.1	Additional Tier 1 Capital instruments		3,474	3,474	3,474	3,474	3,474	3,474	3,474	3,474
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		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	18,955
58		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	5,515
59		A.4.1	Tier 2 Capital instruments		4,646	4,646	4,646	4,646	4,646	4,646	4,646	4,646
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	20	45	63	1,154	1,043	868
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			143,563	143,258	142,243	141,628	146,990	149,592	152,401
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			146,100	145,795	144,674	143,953	149,527	152,024	154,726
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			163,103	165,651	164,960	164,479	171,933	180,612	187,334
66		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	195,654
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		140,871	143,563	143,258	142,243	141,628	146,990	149,592	152,401
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		140,871	146,100	145,795	144,674	143,953	149,527	152,024	154,726
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		14.45%	14.19%	14.98%	15.00%	14.75%	11.37%	10.75%	10.16%
70		C.2	Tier 1 Capital ratio (transitional)		16.92%	16.61%	17.41%	17.45%	17.21%	13.73%	13.07%	12.44%
71		C.3	Total Capital ratio (transitional)		20.21%	19.85%	20.67%	20.75%	20.53%	17.68%	16.88%	16.06%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		20,357	20,378	21,467	21,343	20,893	16,715	16,084	15,481
73		D.2	TIER 1 CAPITAL (fully loaded)		23,831	23,852	24,941	24,817	24,367	20,189	19,558	18,955
74		D.3	TOTAL CAPITAL (fully loaded)		28,477	28,498	29,607	29,508	29,077	25,989	25,247	24,469
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		14.45%	13.95%	14.72%	14.75%	14.51%	11.18%	10.58%	10.01%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.92%	16.33%	17.11%	17.15%	16.93%	13.50%	12.87%	12.25%
77		E.3	Total Capital ratio (fully loaded)		20.21%	19.51%	20.31%	20.40%	20.20%	17.38%	16.61%	15.81%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		420,932		420,932	420,932	420,932	420,932	420,932	420,932
79		H.2	Total leverage ratio exposures (fully loaded)		420,932		420,932	420,932	420,932	420,932	420,932	420,932
80		H.3	Leverage ratio (transitional)		5.66%	5.67%	5.93%	5.90%	5.79%	4.80%	4.65%	4.50%
81		H.4	Leverage ratio (fully loaded)		5.66%	5.67%	5.93%	5.90%	5.79%	4.80%	4.65%	4.50%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		1.73%		1.73%	1.73%	1.73%	1.73%	1.73%	1.73%
84		P.3	O-SII buffer		1.25%		1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		5.48%		5.48%	5.48%	5.48%	5.48%	5.48%	5.48%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89		R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90		R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
91		R.2	Total SREP capital requirement (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%	10.25%	10.25%	10.25%
92		R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.73%	15.73%	15.73%	15.73%	15.73%	15.73%	15.73%	15.73%
94		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%	11.25%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	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%	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.

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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	Interest income	17,052	13,754	13,369	13,514	16,562	16,794	16,642
3	Interest expense	-10,895	-7,289	-6,765	-6,982	-11,366	-10,881	-10,559
4	**Dividend income**	9	9	9	9	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 at fair value through profit or loss**					-543		
8	**Other operating income not listed above, net**	208	119	119	119	-517	117	117
9	**Total operating income, net**	8,944	8,950	9,037	8,918	5,861	7,797	8,005
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	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	224	86
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

ABN AMRO Bank N.V.

	(mln EUR)	1
RowNum	**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

RowNum	**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

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