



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

ABN AMRO Group N.V.

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		13,948.59	12,716.81
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		495.59	-136.74
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,102.32	-4,760.50
Cumulative 3y: Profit or (-) loss for the year		1,944.31	-2,305.14
Coverage ratio - Default stock	46.35%	30.66%	34.38%
Common Equity Tier 1 capital	16,750.25	17,893.35	12,687.93
Total Risk exposure amount	108,001.36	110,412.56	133,071.94
Common Equity Tier 1 ratio, %	15.5%	16.2%	9.5%
Fully loaded Common Equity Tier 1 ratio, %	15.4%	16.2%	9.5%
Tier 1 capital	18,208.99	18,886.35	13,680.93
Total leverage ratio exposures	464,535.95	464,535.95	464,535.95
Leverage ratio, %	3.9%	4.1%	2.9%
Fully loaded leverage ratio, %	3.8%	4.1%	2.9%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			993
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**
ABN AMRO Group N.V.

		31/12/2015														Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(mn EUR, %)																	
ABN AMRO Group N.V.	Central banks and central governments	58,892	0	0	0	977	1	0	0	1	0	0	0	0	0	0	0.0%
	Institutions	14,154	21	0	0	2,886	2	0	0	4	16	0	0	0	0	0	45.9%
	Corporates	93,918	5,211	0	0	34,821	5,771	0	0	366	2,660	0	0	0	0	0	51.1%
	Corporates - Of Which: Specialised Lending	23,422	260	0	0	6,965	336	0	0	14	72	0	0	0	0	0	27.6%
	Corporates - Of Which: SME	26,670	2,696	0	0	9,332	2,836	0	0	156	1,211	0	0	0	0	0	41.2%
	Retail	171,570	2,539	0	0	22,455	4,177	0	0	115	658	0	0	0	0	0	25.7%
	Retail - Secured on real estate property	157,820	1,753	0	0	17,461	2,808	0	0	55	269	0	0	0	0	0	15.3%
	Retail - Secured on real estate property - Of Which: SME	3,179	14	0	0	657	5	0	0	11	86	0	0	0	0	0	40.2%
	Retail - Secured on real estate property - Of Which: non-SME	154,641	1,539	0	0	16,804	2,803	0	0	44	183	0	0	0	0	0	11.9%
	Retail - Qualifying Revolving	6,493	303	0	0	2,002	1,004	0	0	30	167	0	0	0	0	0	55.2%
	Retail - Other Retail	7,257	902	0	0	2,992	366	0	0	30	222	0	0	0	0	0	44.1%
	Retail - Other Retail - Of Which: SME	3,390	392	0	0	926	183	0	0	22	168	0	0	0	0	0	42.9%
	Retail - Other Retail - Of Which: non-SME	3,867	111	0	0	2,066	183	0	0	8	53	0	0	0	0	0	48.4%
	Equity	1,210	0	0	0	5,185	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	1,239	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	343,030	7,791	0	0	67,562	9,951	0	0	487	3,321	0	0	0	0	0	42.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(mn EUR, %)																	
Netherlands	Central banks and central governments	32,691	0	0	0	139	0	0	0	1	0	0	0	0	0	0	-
	Institutions	3,061	0	0	0	486	2	0	0	4	0	0	0	0	0	0	11.0%
	Corporates	50,723	4,265	0	0	21,525	4,376	0	0	366	2,333	0	0	0	0	0	54.7%
	Corporates - Of Which: Specialised Lending	4,900	103	0	0	2,062	307	0	0	14	261	0	0	0	0	0	24.8%
	Corporates - Of Which: SME	20,912	2,701	0	0	8,048	2,447	0	0	156	1,149	0	0	0	0	0	42.6%
	Retail	170,750	2,534	0	0	22,326	4,096	0	0	115	644	0	0	0	0	0	25.5%
	Retail - Secured on real estate property	157,285	1,738	0	0	17,378	2,781	0	0	55	266	0	0	0	0	0	15.3%
	Retail - Secured on real estate property - Of Which: SME	3,171	212	0	0	655	3	0	0	11	85	0	0	0	0	0	40.3%
	Retail - Secured on real estate property - Of Which: non-SME	154,114	1,527	0	0	16,723	2,778	0	0	44	181	0	0	0	0	0	11.8%
	Retail - Qualifying Revolving	6,414	295	0	0	1,972	973	0	0	30	163	0	0	0	0	0	55.2%
	Retail - Other Retail	7,052	491	0	0	2,955	341	0	0	30	216	0	0	0	0	0	44.6%
	Retail - Other Retail - Of Which: SME	3,279	391	0	0	925	181	0	0	22	168	0	0	0	0	0	42.9%
	Retail - Other Retail - Of Which: non-SME	3,673	100	0	0	2,030	159	0	0	8	48	0	0	0	0	0	48.2%
	Equity	945	0	0	0	2,730	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	1,239	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	299,197	6,789	0	0	48,705	8,473	0	0	487	2,978	0	0	0	0	0	43.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(mn EUR, %)																	
France	Central banks and central governments	5,793	0	0	0	111	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,280	0	0	0	187	0	0	0	0	0	0	0	0	0	0	-
	Corporates	4,427	137	0	0	1,594	246	0	0	0	37	0	0	0	0	0	31.3%
	Corporates - Of Which: Specialised Lending	164	0	0	0	30	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	2,532	66	0	0	802	86	0	0	0	21	0	0	0	0	0	30.5%
	Retail	69	2	0	0	14	4	0	0	0	11	0	0	0	0	0	34.7%
	Retail - Secured on real estate property	43	1	0	0	9	1	0	0	0	0	0	0	0	0	0	11.3%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	41	1	0	0	9	1	0	0	0	0	0	0	0	0	0	11.3%
	Retail - Qualifying Revolving	4	0	0	0	1	1	0	0	0	0	0	0	0	0	0	57.1%
	Retail - Other Retail	170	22	0	0	4	2	0	0	0	11	0	0	0	0	0	42.8%
	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	0	0	0	0	0	0	0	44.7%
	Retail - Other Retail - Of Which: non-SME	118	18	0	0	3	2	0	0	0	11	0	0	0	0	0	41.5%
	Equity	30	0	0	0	655	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	11,984	120	0	0	2,431	249	0	0	0	37	0	0	0	0	0	31.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions							
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				
(mn EUR, %)																	
United States	Central banks and central governments	3,149	0	0	0	60	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,934	10	0	0	253	0	0	0	0	10	0	0	0	0	0	100.0%
	Corporates	5,045	96	0	0	1,370	53	0	0	0	30	0	0	0	0	0	30.9%
	Corporates - Of Which: Specialised Lending	3,203	39	0	0	843	12	0	0	0	0	0	0	0	0	0	0.0%
	Corporates - Of Which: SME	21	0	0	0	4	0	0	0	0	0	0	0	0	0	0	-
	Retail	43	1	0	0	5	4	0	0	0	4	0	0	0	0	0	35.7%
	Retail - Secured on real estate property	36	1	0	0	4	2	0	0	0	0	0	0	0	0	0	19.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	36	1	0	0	4	2	0	0	0	0	0	0	0	0	0	19.6%
	Retail - Qualifying Revolving	2	0	0	0	1	1	0	0	0	0	0	0	0	0	0	55.9%
	Retail - Other Retail	4	0	0	0	1	0	0	0	0	0	0	0	0	0	0	39.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	0	0	0	0	0	0	0	39.9%
	Equity	91	0	0	0	297	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	10,262	107	0	0	1,985	57	0	0	0	40	0	0	0	0	0	37.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
ABN AMRO Group N.V.

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Germany	Central banks and central governments	4,999	0	0	0	19	0	0	0	0	0	0	0	0	0	-
	Institutions	695	0	0	0	183	0	0	0	0	0	0	0	0	0	-
	Corporates	1,372	64	0	0	338	143	0	0	0	27	0	0	0	0	41.7%
	Corporates - Of Which: Specialised Lending	227	0	0	0	92	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	220	2	0	0	41	1	0	0	0	0	0	0	0	0	11.0%
	Retail	110	5	0	0	24	14	0	0	0	3	0	0	0	0	47.8%
	Retail - Secured on real estate property	52	1	0	0	7	1	0	0	0	0	0	0	0	0	11.2%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	50	1	0	0	7	1	0	0	0	0	0	0	0	0	11.2%
	Retail - Qualifying Revolving	20	2	0	0	8	7	0	0	0	1	0	0	0	0	64.3%
	Retail - Other Retail	39	3	0	0	8	6	0	0	0	1	0	0	0	0	47.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	253.8%
	Retail - Other Retail - Of Which: non-SME	38	3	0	0	8	6	0	0	0	1	0	0	0	0	45.1%
	Equity	20	0	0	0	64	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	7,196	70	0	0	627	158	0	0	0	29	0	0	0	0	42.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Belgium	Central banks and central governments	2,825	0	0	0	85	0	0	0	0	0	0	0	0	0	-
	Institutions	478	0	0	0	83	0	0	0	0	0	0	0	0	0	-
	Corporates	2,074	152	0	0	850	62	0	0	0	96	0	0	0	0	63.4%
	Corporates - Of Which: Specialised Lending	169	0	0	0	38	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	252	30	0	0	96	16	0	0	0	15	0	0	0	0	51.3%
	Retail	213	11	0	0	45	33	0	0	0	4	0	0	0	0	35.2%
	Retail - Secured on real estate property	128	7	0	0	24	17	0	0	0	1	0	0	0	0	21.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	127	7	0	0	23	17	0	0	0	1	0	0	0	0	21.7%
	Retail - Qualifying Revolving	22	3	0	0	8	9	0	0	0	1	0	0	0	0	53.7%
	Retail - Other Retail	63	2	0	0	13	7	0	0	0	2	0	0	0	0	55.2%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	0	0	52.9%
	Retail - Other Retail - Of Which: non-SME	61	2	0	0	12	7	0	0	0	1	0	0	0	0	55.4%
	Equity	0	0	0	0	52	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	5,990	163	0	0	1,115	95	0	0	0	100	0	0	0	0	61.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
United Kingdom	Central banks and central governments	289	0	0	0	3	0	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,624	11	0	0	601	0	0	0	0	0	0	0	0	0	47.3%
	Corporates	3,474	70	0	0	1,020	94	0	0	0	33	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	416	0	0	0	180	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	520	18	0	0	103	55	0	0	0	2	0	0	0	0	8.6%
	Retail	83	2	0	0	12	5	0	0	0	1	0	0	0	0	43.4%
	Retail - Secured on real estate property	60	0	0	0	7	1	0	0	0	0	0	0	0	0	19.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	60	0	0	0	7	1	0	0	0	0	0	0	0	0	19.4%
	Retail - Qualifying Revolving	6	1	0	0	2	4	0	0	0	1	0	0	0	0	53.4%
	Retail - Other Retail	16	0	0	0	3	0	0	0	0	0	0	0	0	0	40.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31.2%
	Retail - Other Retail - Of Which: non-SME	16	0	0	0	3	0	0	0	0	0	0	0	0	0	41.1%
	Equity	73	0	0	0	316	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	5,543	81	0	0	1,952	99	0	0	0	34	0	0	0	0	40.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Singapore	Central banks and central governments	186	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	344	0	0	0	46	0	0	0	0	0	0	0	0	0	-
	Corporates	4,062	29	0	0	1,067	2	0	0	0	5	0	0	0	0	16.0%
	Corporates - Of Which: Specialised Lending	2,778	0	0	0	698	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	322	0	0	0	32	0	0	0	0	0	0	0	0	0	-
	Retail	21	0	0	0	3	0	0	0	0	2	0	0	0	0	-
	Retail - Secured on real estate property	17	0	0	0	2	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	17	0	0	0	2	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Equity	22	0	0	0	58	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	4,635	29	0	0	1,174	2	0	0	0	5	0	0	0	0	16.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
ABN AMRO Group N.V.

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
Switzerland	Central banks and central governments	58	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	503	0	0	0	40	0	0	0	0	0	0	0	0	-
	Corporates	2,913	8	0	0	971	35	0	0	0	0	0	0	0	31.3%
	Corporates - Of Which: Specialised Lending	1,561	0	0	0	477	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	25	3	0	0	8	13	0	0	0	0	0	0	0	1.0%
	Retail	26	1	0	0	3	2	0	0	0	0	0	0	0	23.7%
	Retail - Secured on real estate property	19	0	0	0	2	2	0	0	0	0	0	0	0	16.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	19	0	0	0	2	2	0	0	0	0	0	0	0	16.5%
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	0	0	0	0	0	32.3%
	Retail - Other Retail	5	0	0	0	1	0	0	0	0	0	0	0	0	55.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	5	0	0	0	1	0	0	0	0	0	0	0	0	55.9%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3,500	8	0	0	1,015	37	0	0	0	0	3	0	0	30.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
Marshall Islands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	2,910	46	0	0	779	0	0	0	0	11	0	0	0	24.4%
	Corporates - Of Which: Specialised Lending	2,759	0	0	0	662	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	18	46	0	0	5	0	0	0	11	0	0	0	0	24.4%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	107	0	0	0	397	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	3,017	46	0	0	1,176	0	0	0	0	11	0	0	0	24.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
Bermuda	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	2,223	53	0	0	454	4	0	0	0	9	0	0	0	16.3%
	Corporates - Of Which: Specialised Lending	2,084	50	0	0	395	0	0	0	0	8	0	0	0	17.3%
	Corporates - Of Which: SME	21	0	0	0	9	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	7	0	0	0	14	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	2,231	53	0	0	469	4	0	0	0	9	0	0	0	16.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
ABN AMRO Group N.V.

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	5	17.2%	0.0%	9	16.3%	0.0%	12	13.4%
Institutions	0.0%	17	37.0%	0.0%	22	36.9%	0.0%	25	34.7%
Corporates	0.4%	3,530	41.4%	0.3%	3,764	35.7%	0.5%	3,965	32.3%
Corporates - Of Which: Specialised Lending	0.2%	132	21.0%	0.1%	162	18.0%	0.1%	188	16.7%
Corporates - Of Which: SME	0.6%	1,566	33.9%	0.4%	1,678	29.9%	0.4%	1,773	27.4%
Retail	0.2%	1,177	25.4%	0.2%	1,515	24.2%	0.2%	1,826	23.4%
Retail - Secured on real estate property	0.1%	505	14.9%	0.1%	647	13.9%	0.1%	765	13.0%
Retail - Secured on real estate property - Of Which: SME	1.0%	130	38.6%	0.9%	157	37.3%	0.8%	182	36.4%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	375	12.2%	0.1%	490	11.5%	0.1%	583	10.8%
Retail - Qualifying Revolving	1.9%	321	59.0%	1.6%	422	59.3%	1.5%	513	59.4%
Retail - Other Retail	1.3%	351	47.3%	1.3%	446	48.4%	1.5%	547	49.4%
Retail - Other Retail - Of Which: SME	1.7%	350	45.4%	1.5%	297	46.1%	1.4%	341	46.5%
Retail - Other Retail - Of Which: non-SME	1.0%	101	52.7%	1.2%	146	53.5%	1.5%	206	54.9%
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.2%	4,230	35.2%	0.2%	5,110	31.3%	0.2%	5,827	28.2%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	14	11.3%	0.0%	29	10.9%	0.0%	44	12.6%
Institutions	0.0%	30	33.0%	0.2%	59	27.9%	0.2%	89	32.3%
Corporates	0.4%	3,548	39.3%	0.6%	4,239	34.1%	0.6%	5,399	35.3%
Corporates - Of Which: Specialised Lending	0.2%	135	19.3%	0.3%	225	18.4%	0.3%	345	21.1%
Corporates - Of Which: SME	0.8%	1,604	32.7%	1.0%	1,967	30.0%	1.1%	2,555	32.3%
Retail	0.3%	1,315	26.7%	0.4%	2,056	29.0%	0.4%	2,812	28.9%
Retail - Secured on real estate property	0.1%	588	15.8%	0.2%	896	17.0%	0.2%	1,259	17.1%
Retail - Secured on real estate property - Of Which: SME	1.3%	139	38.8%	1.3%	197	43.3%	1.1%	239	44.9%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	429	13.1%	0.2%	700	14.5%	0.2%	1,019	14.9%
Retail - Qualifying Revolving	2.4%	368	64.5%	3.2%	589	70.6%	3.5%	797	71.9%
Retail - Other Retail	1.6%	376	49.0%	2.2%	571	56.5%	2.4%	756	60.4%
Retail - Other Retail - Of Which: SME	2.1%	265	46.3%	2.4%	373	54.0%	2.5%	474	58.7%
Retail - Other Retail - Of Which: non-SME	1.2%	115	56.4%	2.1%	198	61.7%	2.3%	282	63.6%
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.3%	4,897	34.6%	0.4%	6,373	31.4%	0.4%	8,343	32.8%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	5	2.2%	0.0%	8	5.2%	0.0%	10	48.9%
Institutions	0.0%	5	28.0%	0.0%	8	56.2%	0.0%	10	48.9%
Corporates	0.5%	3,117	45.1%	0.4%	3,288	38.9%	0.3%	3,439	35.1%
Corporates - Of Which: Specialised Lending	0.1%	32	28.8%	0.1%	59	26.1%	0.1%	61	27.0%
Corporates - Of Which: SME	0.7%	1,492	34.8%	0.5%	1,595	30.6%	0.5%	1,683	28.0%
Retail	0.1%	1,160	25.2%	0.2%	1,495	24.3%	0.2%	1,802	23.9%
Retail - Secured on real estate property	0.1%	502	14.9%	0.1%	642	13.9%	0.1%	761	13.0%
Retail - Secured on real estate property - Of Which: SME	1.0%	129	38.7%	0.9%	156	37.3%	0.8%	181	36.4%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	372	12.2%	0.1%	486	11.5%	0.1%	579	10.8%
Retail - Qualifying Revolving	1.9%	315	59.0%	1.6%	415	59.2%	1.5%	504	59.4%
Retail - Other Retail	1.4%	344	47.3%	1.4%	437	48.4%	1.5%	537	49.5%
Retail - Other Retail - Of Which: SME	1.7%	349	45.4%	1.5%	297	46.1%	1.4%	341	46.5%
Retail - Other Retail - Of Which: non-SME	1.0%	95	53.1%	1.3%	141	54.1%	1.5%	196	55.6%
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.2%	4,284	37.0%	0.2%	4,794	32.5%	0.2%	5,254	29.7%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	14	11.3%	0.0%	29	10.9%	0.0%	44	12.6%
Institutions	0.0%	30	33.0%	0.2%	59	27.9%	0.2%	89	32.3%
Corporates	0.6%	3,177	43.7%	0.7%	3,711	38.3%	0.8%	4,599	39.0%
Corporates - Of Which: Specialised Lending	0.1%	32	28.6%	0.1%	61	27.0%	0.2%	67	30.0%
Corporates - Of Which: SME	0.9%	1,538	33.8%	1.1%	1,882	30.9%	1.3%	2,458	33.3%
Retail	0.2%	1,291	29.2%	0.3%	2,032	29.6%	0.3%	2,812	29.7%
Retail - Secured on real estate property	0.1%	564	15.8%	0.2%	891	17.0%	0.2%	1,253	17.1%
Retail - Secured on real estate property - Of Which: SME	1.3%	138	38.9%	1.3%	196	43.4%	1.1%	238	45.0%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	426	13.1%	0.2%	695	14.5%	0.2%	1,014	14.9%
Retail - Qualifying Revolving	2.4%	362	64.7%	3.2%	581	70.7%	3.5%	797	72.0%
Retail - Other Retail	1.2%	372	49.1%	2.2%	561	56.7%	2.4%	744	60.7%
Retail - Other Retail - Of Which: SME	2.1%	264	46.3%	2.4%	372	54.0%	2.5%	474	58.7%
Retail - Other Retail - Of Which: non-SME	1.2%	108	57.2%	2.1%	189	62.8%	2.3%	271	64.5%
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
IRB TOTAL	0.3%	4,483	36.7%	0.4%	5,757	34.3%	0.4%	7,400	34.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	24.8%
Institutions	0.0%	0	21.8%	0.0%	0	21.1%	0.0%	0	20.8%
Corporates	0.2%	45	26.6%	0.1%	51	24.1%	0.1%	56	22.6%
Corporates - Of Which: Specialised Lending	0.1%	0	10.8%	0.1%	0	10.2%	0.1%	1	10.0%
Corporates - Of Which: SME	0.2%	26	25.7%	0.2%	30	23.3%	0.1%	34	21.8%
Retail	0.3%	1	33.6%	0.4%	1	33.0%	0.5%	2	33.8%
Retail - Secured on real estate property	0.2%	0	13.3%	0.2%	0	14.1%	0.2%	0	14.6%
Retail - Secured on real estate property - Of Which: SME	0.2%	0	13.2%	0.2%	0	13.7%	0.2%	0	14.1%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Qualifying Revolving	1.5%	0	60.0%	1.6%	0	61.7%	1.6%	0	63.0%
Retail - Other Retail	0.4%	0	42.8%	0.7%	1	45.4%	1.0%	1	47.2%
Retail - Other Retail - Of Which: SME	0.6%	0	46.8%	1.0%	0	52.2%	1.2%	0	55.7%
Retail - Other Retail - Of Which: non-SME	0.4%	0	40.3%	0.6%	0	40.1%	0.8%	1	40.7%
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	0.1%	46	26.7%	0.1%	53	24.3%	0.0%	58	22.9%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(m€ EUR, %)									
Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	35.0%
Institutions	0.0%	0	23.8%	0.1%	2	26.0%	0.1%	3	33.2%
Corporates	0.2%	47	26.0%	0.4%	65	23.6%	0.4%	85	26.5%
Corporates - Of Which: Specialised Lending	0.2%	0	11.1%	0.4%	1	12.4%	0.4%	2	15.4%
Corporates - Of Which: SME	0.3%	28	25.1%	0.4%	39	22.6%	0.4%	57	25.4%
Retail	0.3%	1	33.8%	0.7%	2	35.8%	0.6%	2	37.3%
Retail - Secured on real estate property	0.2%	0	14.0%	0.3%	0	15.6%	0.2%	0	16.2%
Retail - Secured on real estate property - Of Which: SME	0.2%	0	13.8%	0.3%	0	15.0%	0.2%	0	15.4%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Retail - Qualifying Revolving	1.8%	0	60.9%	2.6%	0	65.0%	2.7%	1	68.4%
Retail - Other Retail	0.4%	0	45.4%	1.0%	1	47.2%	1.1%	1	49.7%
Retail - Other Retail - Of Which: SME	0.9%	0	47.7%	1.4%	0	55.7%	1.4%	0	60.4%
Retail - Other Retail - Of Which: non-SME	0.3%	0	40.8%	0.6%	1	43.0%	1.0%	1	45.0%
Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-
IRB TOTAL	0.1%	49	<						

**2016 EU-wide Stress Test:
Credit risk IRB**
ABN AMRO Group N.V.

		Baseline Scenario											
		31/12/2016			31/12/2017			31/12/2018			31/12/2018		
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central banks and central governments	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%
	Institutions	0.0%	0	21.0%	0.0%	0	19.3%	0.0%	0	18.7%	0.0%	0	18.7%
	Corporates	0.2%	30	33.4%	0.2%	32	29.5%	0.1%	34	27.3%	0.1%	37	27.5%
	Corporates - Of Which: Socialised Lending	0.3%	1	10.9%	0.2%	1	10.5%	0.1%	1	10.3%	0.1%	1	10.3%
	Corporates - Of Which: SME	0.3%	1	12.6%	0.2%	1	12.3%	0.2%	2	12.1%	0.4%	1	12.0%
	Retail	0.7%	3	45.5%	0.7%	4	43.0%	0.7%	5	43.0%	0.8%	3	45.6%
	Retail - Secured on real estate property	0.2%	0	13.9%	0.2%	0	14.9%	0.2%	0	15.4%	0.3%	0	17.5%
	Retail - Secured on real estate property - Of Which: SME	1.2%	0	36.1%	1.5%	0	35.0%	1.6%	0	34.6%	1.5%	0	44.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	13.2%	0.2%	0	13.9%	0.2%	0	14.2%	0.3%	0	15.8%
	Retail - Qualifying Revolving	1.8%	1	66.2%	1.8%	2	67.0%	1.6%	2	67.6%	1.7%	2	72.8%
	Retail - Other Retail	0.6%	2	45.8%	0.7%	2	44.4%	0.7%	2	43.7%	0.8%	2	46.1%
	Retail - Other Retail - Of Which: SME	7.5%	0	159.1%	2.8%	0	145.1%	1.8%	0	133.1%	1.8%	0	142.2%
	Retail - Other Retail - Of Which: non-SME	0.5%	1	42.8%	0.6%	2	41.7%	0.7%	2	41.3%	0.7%	2	44.1%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-
IRB TOTAL		0.1%	34	34.2%	0.0%	37	30.6%	0.0%	39	28.5%	0.1%	44	28.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016			31/12/2017			31/12/2018			31/12/2018		
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central banks and central governments	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%
	Institutions	0.1%	0	20.8%	0.2%	2	23.7%	0.2%	4	29.4%	0.2%	4	29.4%
	Corporates	0.3%	31	32.2%	0.4%	37	27.5%	0.4%	37	27.5%	0.4%	51	30.6%
	Corporates - Of Which: Socialised Lending	0.3%	1	11.2%	0.4%	2	12.7%	0.4%	3	15.8%	0.3%	3	15.8%
	Corporates - Of Which: SME	0.4%	1	12.8%	0.4%	2	13.7%	0.4%	3	17.0%	0.4%	3	17.0%
	Retail	0.8%	3	45.6%	1.1%	5	45.8%	1.0%	6	46.3%	1.0%	6	46.3%
	Retail - Secured on real estate property	0.3%	0	14.7%	0.4%	0	16.6%	0.3%	0	17.5%	0.3%	0	17.5%
	Retail - Secured on real estate property - Of Which: SME	1.5%	0	36.7%	2.1%	0	42.6%	2.0%	0	44.9%	1.5%	0	44.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	13.5%	0.3%	0	15.3%	0.3%	1	15.8%	0.2%	1	15.8%
	Retail - Qualifying Revolving	2.2%	2	67.3%	3.0%	2	70.9%	3.0%	3	72.8%	2.9%	3	72.8%
	Retail - Other Retail	0.8%	2	46.0%	1.1%	2	46.1%	1.0%	2	46.5%	1.0%	2	46.5%
	Retail - Other Retail - Of Which: SME	8.9%	0	152.9%	3.9%	0	142.2%	2.3%	0	137.7%	2.3%	0	137.7%
	Retail - Other Retail - Of Which: non-SME	0.7%	2	42.9%	1.0%	2	43.4%	1.0%	2	44.1%	1.0%	2	44.1%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-
	IRB TOTAL	0.1%	35	32.9%	0.1%	44	28.5%	0.1%	60	31.6%	0.1%	60	31.6%

		Baseline Scenario											
		31/12/2016			31/12/2017			31/12/2018			31/12/2018		
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central banks and central governments	0.0%	0	27.6%	0.0%	0	27.6%	0.0%	0	27.6%	0.0%	0	27.6%
	Institutions	0.0%	0	22.8%	0.0%	0	21.6%	0.0%	0	21.6%	0.0%	0	21.6%
	Corporates	0.3%	103	53.2%	0.2%	107	47.8%	0.2%	110	46.4%	0.2%	110	46.4%
	Corporates - Of Which: Socialised Lending	0.1%	0	11.2%	0.1%	0	10.6%	0.1%	0	10.4%	0.1%	0	10.4%
	Corporates - Of Which: SME	0.4%	17	42.2%	0.3%	16	37.8%	0.2%	18	35.6%	0.3%	20	35.6%
	Retail	0.4%	5	34.3%	0.5%	6	33.8%	0.5%	7	33.6%	0.5%	7	33.6%
	Retail - Secured on real estate property	0.2%	2	20.2%	0.2%	2	19.2%	0.2%	2	18.6%	0.2%	2	18.9%
	Retail - Secured on real estate property - Of Which: SME	0.8%	0	35.0%	1.1%	0	33.0%	1.2%	0	33.5%	1.3%	0	43.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	2	20.2%	0.2%	2	19.1%	0.2%	2	18.5%	0.2%	2	18.5%
	Retail - Qualifying Revolving	1.7%	2	56.7%	1.8%	2	58.6%	1.6%	3	60.1%	1.6%	3	65.2%
	Retail - Other Retail	0.5%	2	49.8%	0.8%	2	46.5%	0.8%	2	45.1%	0.8%	2	49.1%
	Retail - Other Retail - Of Which: SME	1.5%	0	52.5%	1.6%	0	51.5%	1.9%	0	50.8%	1.8%	0	49.3%
	Retail - Other Retail - Of Which: non-SME	0.5%	1	49.6%	0.7%	2	46.2%	0.8%	2	44.8%	0.8%	3	48.7%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-
IRB TOTAL		0.1%	108	51.8%	0.1%	113	46.4%	0.1%	118	43.5%	0.1%	135	40.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016			31/12/2017			31/12/2018			31/12/2018		
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central banks and central governments	0.0%	0	23.8%	0.0%	0	33.8%	0.0%	0	33.8%	0.0%	0	33.8%
	Institutions	0.1%	0	24.2%	0.4%	2	27.0%	0.4%	5	33.4%	0.4%	5	33.4%
	Corporates	0.4%	104	52.1%	0.5%	113	44.4%	0.5%	122	40.8%	0.4%	122	40.8%
	Corporates - Of Which: Socialised Lending	0.1%	0	11.5%	0.2%	1	13.0%	0.2%	1	16.1%	0.2%	1	16.1%
	Corporates - Of Which: SME	0.4%	17	42.2%	0.3%	19	35.0%	0.3%	20	33.0%	0.3%	20	33.0%
	Retail	0.6%	5	34.4%	0.8%	7	35.3%	0.7%	8	36.1%	0.7%	8	36.1%
	Retail - Secured on real estate property	0.2%	2	20.2%	0.3%	2	19.4%	0.2%	2	18.9%	0.2%	2	18.9%
	Retail - Secured on real estate property - Of Which: SME	1.1%	0	35.0%	1.5%	0	41.3%	1.5%	0	43.5%	1.1%	0	43.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	2	20.1%	0.3%	2	19.2%	0.2%	2	18.5%	0.2%	2	18.5%
	Retail - Qualifying Revolving	2.0%	2	57.6%	2.9%	2	62.2%	2.9%	3	65.2%	2.9%	3	65.2%
	Retail - Other Retail	0.7%	2	49.5%	1.1%	2	49.2%	1.0%	3	49.1%	1.0%	3	49.1%
	Retail - Other Retail - Of Which: SME	1.8%	0	52.7%	1.5%	0	56.8%	1.2%	0	56.8%	1.2%	0	49.3%
	Retail - Other Retail - Of Which: non-SME	0.7%	1	49.7%	1.1%	2	48.8%	1.0%	3	48.7%	1.0%	3	48.7%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-
	IRB TOTAL	0.2%	109	50.7%	0.2%	122	43.3%	0.2%	135	40.2%	0.2%	135	40.2%

		Baseline Scenario											
		31/12/2016			31/12/2017			31/12/2018			31/12/2018		
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central banks and central governments	0.0%	0	30.7%	0.0%	0	30.7%	0.0%	0	30.7%	0.0%	0	30.7%
	Institutions	0.0%	0	2.4%	0.0%	1	5.4%	0.0%	1	5.4%	0.0%	0	5.4%
	Corporates	0.3%	44	30.5%	0.2%	51	25.6%	0.2%	56	23.3%	0.2%	64	23.3%
	Corporates - Of Which: Socialised Lending	0.2%	1	18.4%	0.2%	2	17.2%	0.2%	3	16.7%	0.2%	4	16.7%
	Corporates - Of Which: SME	0.7%	5	11.4%	0.4%	7	11.5%	0.3%	9	11.5%	0.7%	16	17.3%
	Retail	0.3%	1	37.0%	0.3%	1	33.7%	0.4%	2	32.0%	0.6%	2	33.8%
	Retail - Secured on real estate property	0.1%	0	12.7%	0.1%	0	10.5%	0.1%	0	9.4%	0.1%	0	9.9%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	12.7%	0.1%	0	10.5%	0.1%	0	9.4%	0.1%	0	9.9%
	Retail - Qualifying Revolving	1.6%	1	55.7%	1.8%	1	57.4%	1.8%	1	58.9%	1.0%	1	63.5%
	Retail - Other Retail	0.5%	0	42.5%	0.8%	0	42.4%	1.0%	0	43.1%	1.3%	1	50.7%
	Retail - Other Retail - Of Which: SME	0.5%	0	38.8%	0.8%	0	41.9%	1.2%	0	43.7%	1.4%	0	53.7%
	Retail - Other Retail - Of Which: non-SME	0.5%	0	42.7%	0.8%	0	42.4%	1.0%	0	43.1%	1.3%	1	50.6%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-
IRB TOTAL		0.2%	45	28.3%	0.1%	52	24.3%	0.1%	58	22.4%	0.2%	64	

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
ABN AMRO Group N.V.	Central governments or central banks	309	0	132	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	151	0	0	0	0	0	0.0%
	International Organisations	2,498	0	0	0	0	0	0.0%
	Institutions	4,393	0	153	0	0	0	0.0%
	Corporates	3,962	41	3,535	62	29	563	93.2%
	of which: SME	951	15	920	23	0	0	0.0%
	Retail	1,358	13	793	15	0	13	50.8%
	of which: SME	32	1	18	1	0	1	46.8%
	Secured by mortgages on immovable property	2,832	11	510	11	0	8	42.8%
	of which: SME	4	1	3	1	0	0	23.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	3,655	0	1,900	0	0	0	0.0%	
Standardised Total	19,158	65	7,023	88	29	584	90.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	53	0	18	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	54	0	22	0	0	0	0.0%
	Corporates	1,400	3	1,007	5	8	8	71.4%
	of which: SME	220	3	212	5	5	0	0.0%
	Retail	1,350	12	787	15	0	13	50.9%
	of which: SME	32	1	18	1	0	1	46.9%
	Secured by mortgages on immovable property	2,832	11	510	11	0	8	42.8%
	of which: SME	4	1	3	1	0	0	23.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	3,655	0	1,900	0	0	0	0.0%	
Standardised Total	9,348	27	4,243	31	8	29	52.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	151	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	19	0	0	0	0	0	0.0%
	Corporates	386	6	366	10	0	2	23.8%
	of which: SME	214	6	194	9	0	0	0.0%
	Retail	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	556	6	367	10	0	2	23.8%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	21	0	1	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	859	0	22	0	0	0	0.0%
	Corporates	158	0	158	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	35.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total		1,037	0	181	0	0	0	35.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	112	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	416	0	14	0	0	0	0.0%
	Corporates	771	31	759	46	1	1	2.0%
	of which: SME	264	6	261	9	0	0	0.0%
	Retail	2	0	1	0	0	0	12.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total		1,302	31	774	47	1	1	2.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	13	0	3	0	0	0	0.0%
	Corporates	230	0	230	0	0	0	0.0%
	of which: SME	6	0	6	0	0	0	0.0%
	Retail	3	0	2	0	0	0	43.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total		245	0	234	0	0	0	43.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,878	0	77	0	0	0	0.0%
	Corporates	367	0	367	0	0	0	39.9%
	of which: SME	242	0	242	0	0	0	0.0%
	Retail	0	0	0	0	0	0	53.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	3,245	0	444	0	0	0	40.9%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Singapore	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	8	0	8	0	0	0	0.0%
	of which: SME	2	0	2	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	8	0	8	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	5	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	46	0	1	0	0	0	0.0%
	Corporates	400	0	400	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	451	0	401	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Marshall Islands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Bermuda	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
ABN AMRO Group N.V.	Central governments or central banks	0.1%	0	52.3%	0.1%	1	49.5%	0.1%	1	48.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	International Organisations	0.0%	0	20.4%	0.0%	0	19.4%	0.0%	0	18.9%
	Institutions	0.0%	0	25.4%	0.0%	1	24.1%	0.0%	1	23.5%
	Corporates	0.0%	619	94.9%	0.0%	623	93.2%	0.0%	624	91.3%
	of which: SME	0.1%	1	2.5%	0.1%	1	3.3%	0.0%	2	3.8%
	Retail	0.0%	13	13.2%	0.0%	13	8.1%	0.0%	13	6.0%
	of which: SME	0.0%	1	22.2%	0.0%	1	15.3%	0.0%	1	12.0%
	Secured by mortgages on immovable property	0.0%	9	30.0%	0.0%	9	23.2%	0.0%	9	19.1%
	of which: SME	0.0%	0	27.3%	0.0%	0	25.7%	0.0%	0	24.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.5%	19	52.1%	0.5%	37	52.1%	0.5%	55	52.2%	
Standardised Total	0.1%	659	80.3%	0.1%	683	71.9%	0.1%	703	65.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
ABN AMRO Group N.V.	Central governments or central banks	0.3%	1	53.9%	0.2%	2	57.1%	0.1%	2	61.5%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	International Organisations	0.0%	0	20.9%	0.0%	0	23.5%	0.0%	0	25.0%
	Institutions	0.0%	0	26.1%	0.0%	1	29.1%	0.0%	2	35.9%
	Corporates	0.1%	619	94.9%	0.1%	626	92.8%	0.1%	631	91.3%
	of which: SME	0.1%	1	4.0%	0.1%	2	6.2%	0.1%	4	8.3%
	Retail	0.1%	62	59.0%	0.3%	107	61.0%	2.9%	142	60.3%
	of which: SME	6.4%	3	62.1%	6.2%	5	67.0%	5.5%	7	68.2%
	Secured by mortgages on immovable property	0.0%	10	35.6%	0.0%	12	29.1%	0.0%	13	24.1%
	of which: SME	1.3%	0	33.7%	1.3%	0	36.9%	1.1%	1	38.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.5%	19	52.1%	0.5%	37	52.1%	0.5%	55	52.2%	
Standardised Total	0.4%	712	85.8%	0.3%	784	80.7%	0.3%	844	76.9%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	13.2%	0.0%	0	13.2%	0.0%	0	13.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	24.8%	0.0%	0	23.7%	0.0%	0	23.2%
	Corporates	0.0%	17	63.0%	0.0%	17	59.5%	0.0%	18	56.3%
	of which: SME	0.1%	0	3.3%	0.1%	0	4.4%	0.0%	0	5.0%
	Retail	0.0%	13	13.3%	0.0%	13	8.1%	0.0%	13	6.0%
	of which: SME	0.0%	1	22.2%	0.0%	1	15.3%	0.0%	1	12.0%
	Secured by mortgages on immovable property	0.0%	9	30.0%	0.0%	9	23.2%	0.0%	9	19.1%
	of which: SME	0.0%	0	27.3%	0.0%	0	25.7%	0.0%	0	24.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.5%	19	52.1%	0.5%	37	52.1%	0.5%	55	52.2%	
Standardised Total	0.2%	57	27.7%	0.2%	76	23.9%	0.2%	94	22.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	13.2%	0.0%	0	13.2%	0.0%	0	13.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	25.7%	0.0%	0	28.7%	0.0%	0	35.6%
	Corporates	0.0%	17	64.0%	0.1%	19	61.0%	0.1%	20	61.7%
	of which: SME	0.2%	0	9.0%	0.2%	1	13.9%	0.2%	1	17.7%
	Retail	0.0%	62	59.0%	3.3%	106	60.9%	2.9%	141	60.2%
	of which: SME	6.4%	3	62.1%	6.2%	5	67.1%	5.5%	7	68.2%
	Secured by mortgages on immovable property	0.0%	10	35.6%	0.0%	12	29.1%	0.0%	13	24.1%
	of which: SME	1.3%	0	33.7%	1.3%	0	36.9%	1.1%	1	38.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.5%	19	52.1%	0.5%	37	52.1%	0.5%	55	52.2%	
Standardised Total	0.7%	108	54.3%	0.7%	173	54.6%	0.6%	229	53.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	21.0%	0.0%	0	19.9%	0.0%	0	19.4%
	Corporates	0.1%	3	14.2%	0.1%	3	11.3%	0.1%	3	9.9%
	of which: SME	0.2%	0	3.0%	0.2%	1	3.7%	0.1%	1	4.6%
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	3	14.1%	0.1%	3	11.3%	0.1%	3	9.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	24.1%	0.0%	0	26.6%	0.0%	0	32.3%
	Corporates	0.2%	3	14.2%	0.2%	3	11.7%	0.2%	4	12.0%
	of which: SME	0.2%	0	3.1%	0.2%	1	4.6%	0.2%	2	6.3%
	Retail	6.4%	0	69.6%	6.1%	0	73.9%	5.4%	0	73.5%
	of which: SME	1.3%	0	69.6%	1.3%	0	73.9%	1.1%	0	73.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.2%	3	14.4%	0.2%	3	11.9%	0.2%	5	12.2%	

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.1%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	27.1%	0.0%	0	26.1%	0.0%	0	25.6%
	Corporates	0.0%	0	35.7%	0.0%	0	34.3%	0.0%	0	33.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	28.5%	0.0%	0	22.4%	0.0%	0	18.7%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	37.1%	0.0%	0	36.1%	0.0%	0	35.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.2%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	28.1%	0.0%	0	30.2%	0.0%	0	34.9%
	Corporates	0.0%	0	36.3%	0.0%	0	40.7%	0.0%	0	48.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	55.6%	6.6%	0	61.1%	6.0%	0	64.1%
	of which: SME	7.3%	0	79.1%	6.6%	0	80.8%	5.8%	0	80.3%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	42.8%	0.0%	0	44.0%	0.0%	0	48.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	17.3%	0.0%	0	16.6%	0.0%	0	16.4%
	Corporates	0.1%	3	5.1%	0.0%	3	5.6%	0.0%	3	5.9%
	of which: SME	0.0%	0	0.9%	0.0%	0	1.4%	0.0%	0	1.9%
	Retail	0.0%	0	3.2%	0.0%	0	2.0%	0.0%	0	1.5%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	3	5.1%	0.0%	3	5.6%	0.0%	3	6.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	18.2%	0.0%	0	19.7%	0.0%	0	24.3%
	Corporates	0.1%	3	5.1%	0.1%	3	6.4%	0.1%	4	8.2%
	of which: SME	0.0%	0	0.9%	0.0%	0	2.0%	0.0%	0	3.3%
	Retail	0.0%	0	54.5%	5.9%	0	60.8%	5.2%	0	62.3%
	of which: SME	6.1%	0	0.1%	6.1%	0	0.2%	5.4%	0	0.3%
	Secured by mortgages on immovable property	0.2%	0	6.7%	0.2%	0	6.9%	0.2%	0	7.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	3	5.5%	0.1%	4	6.9%	0.0%	5	8.9%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	25.7%	0.0%	0	24.4%	0.0%	0	23.7%
	Corporates	0.1%	0	27.0%	0.1%	0	25.6%	0.0%	0	24.9%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	0.0%	0	11.0%	0.0%	0	6.7%	0.0%	0	5.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	21.1%	0.0%	0	19.5%	0.0%	0	18.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	26.3%	0.1%	0	29.5%	0.1%	0	36.5%
	Corporates	0.1%	0	27.6%	0.1%	0	31.0%	0.1%	1	38.4%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	79.3%
	Retail	0.0%	0	66.0%	6.5%	0	70.2%	5.9%	0	70.3%
	of which: SME	6.4%	0	73.0%	8.3%	0	80.3%	7.8%	0	79.1%
	Secured by mortgages on immovable property	0.1%	0	5.1%	0.2%	0	5.2%	0.2%	0	5.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	41.7%	0.1%	1	43.0%	0.1%	1	47.7%	

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Baseline Scenario										
		31/12/2016		31/12/2017		31/12/2018						
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
United Kingdom	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-	0	
	Public sector entities	-	0	-	0	-	0	-	0	-	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	
	International Organisations	-	0	-	0	-	0	-	0	-	0	
	Institutions	0.0%	0	25.7%	0.0%	1	24.3%	0.0%	1	23.7%	0.0%	0
	Corporates	0.0%	0	60.0%	0.0%	0	58.4%	0.0%	0	57.1%	0.0%	0
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0
	Retail	0.0%	0	29.3%	0.0%	0	21.1%	0.0%	0	16.9%	6.4%	0
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.2%	0
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-	0	-
	Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	0	-
Equity	-	0	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	0	-	
Standardised Total	0.0%	1	36.7%	0.0%	1	31.0%	0.0%	1	28.5%	0.0%	2	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario										
		31/12/2016		31/12/2017		31/12/2018						
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
United Kingdom	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-	0	
	Public sector entities	-	0	-	0	-	0	-	0	-	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	
	International Organisations	-	0	-	0	-	0	-	0	-	0	
	Institutions	0.0%	0	26.3%	0.0%	1	29.5%	0.0%	1	36.5%	0.0%	0
	Corporates	0.0%	0	60.0%	0.0%	0	58.6%	0.0%	0	58.5%	0.0%	0
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0
	Retail	6.4%	0	63.9%	6.1%	0	68.0%	5.4%	0	68.8%	6.4%	0
	of which: SME	6.2%	0	64.7%	5.9%	0	70.1%	5.4%	0	75.9%	6.2%	0
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-	0	-
	Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	0	-
Equity	-	0	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	0	-	
Standardised Total	0.0%	1	38.2%	0.0%	1	36.1%	0.0%	2	40.6%	0.0%	2	

		Baseline Scenario										
		31/12/2016		31/12/2017		31/12/2018						
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Singapore	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-	0	
	Public sector entities	-	0	-	0	-	0	-	0	-	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	
	International Organisations	-	0	-	0	-	0	-	0	-	0	
	Institutions	-	0	-	0	-	0	-	0	-	0	
	Corporates	0.0%	0	11.0%	0.0%	0	10.5%	0.0%	0	10.2%	0.0%	0
	of which: SME	0.0%	0	11.0%	0.0%	0	10.5%	0.0%	0	10.2%	0.0%	0
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-	0	-
	Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	0	-
Equity	-	0	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	0	-	
Standardised Total	0.0%	0	6.6%	0.0%	0	6.3%	0.0%	0	6.3%	0.1%	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario										
		31/12/2016		31/12/2017		31/12/2018						
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Singapore	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-	0	
	Public sector entities	-	0	-	0	-	0	-	0	-	0	
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	
	International Organisations	-	0	-	0	-	0	-	0	-	0	
	Institutions	-	0	-	0	-	0	-	0	-	0	
	Corporates	0.0%	0	11.3%	0.0%	0	12.7%	0.0%	0	15.7%	0.0%	0
	of which: SME	0.0%	0	11.3%	0.0%	0	12.7%	0.1%	0	15.7%	0.0%	0
	Retail	6.4%	0	69.6%	6.1%	0	74.0%	5.4%	0	73.6%	6.4%	0
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-	0	-
	Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	0	-
Equity	-	0	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	0	-	
Standardised Total	0.1%	0	36.2%	0.1%	0	36.3%	0.1%	0	36.6%	0.1%	0	

		Baseline Scenario										
		31/12/2016		31/12/2017		31/12/2018						
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Switzerland	Central governments or central banks	4.3%	0	92.5%	3.8%	0	97.8%	3.3%	1	85.9%	10.3%	1
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-	0	-
	Public sector entities	-	0	-	0	-	0	-	0	-	0	-
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	-
	International Organisations	-	0	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	25.7%	0.0%	0	24.4%	0.0%	0	23.8%	0.0%	0
	Corporates	0.0%	0	9.3%	0.0%	0	8.9%	0.0%	0	8.6%	0.0%	0
	of which: SME	0.0%	0	5.3%	0.0%	0	5.0%	0.0%	0	4.9%	0.0%	0
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.4%	0
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-	0	-
	Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	0	-
Equity	-	0	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	0	-	
Standardised Total	0.0%	0	85.9%	0.0%	0	81.7%	0.0%	1	79.6%	0.1%	1	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario										
		31/12/2016		31/12/2017		31/12/2018						
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Switzerland	Central governments or central banks	10.3%	1	94.9%	9.8%	1	99.8%	4.5%	1	100.0%	10.3%	1
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-	0	-
	Public sector entities	-	0	-	0	-	0	-	0	-	0	-
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-	0	-
	International Organisations	-	0	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	26.4%	0.0%	0	29.5%	0.0%	0	36.5%	0.0%	0
	Corporates	0.0%	0	9.6%	0.0%	0	10.7%	0.0%	0	13.3%	0.0%	0
	of which: SME	0.0%	0	5.4%	0.0%	0	6.1%	0.0%	0	7.5%	0.0%	0
	Retail	6.4%	0	69.6%	6.1%	0	73.9%	5.4%	0	73.5%	6.4%	0
	of which: SME	-	0	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Marshall Islands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Marshall Islands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Bermuda	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Bermuda	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

2016 EU-wide Stress Test: Securitisations

ABN AMRO Group N.V.

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	1,125						
	Total	1,125						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	84	88	93	98	99	118	137
	Total	84	88	93	98	99	118	137
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

ABN AMRO Group N.V.

		31/12/2015																				
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
Residual Maturity	Country / Region	of which: AFS		of which: FVO (designated at fair value through profit&loss)		of which: HFT (2)		of which: HTM		of which: Loans and receivables		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	10	10	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		15	15	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		17	17	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		30	30	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		40	40	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		41	41	0	0	0	0	0	41	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	153	153	0	0	0	0	0	153	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		33,701	33,266	30,356	134	1,066	0	1,710	37,325	1,924	26,061	-2,646	14	14	617	-786						

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

ABN AMRO Group N.V.

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	84,958	85,769	85,774	86,897	94,247	101,585	108,256
Risk exposure amount for securitisations and re-securitisations	84	88	93	98	99	118	137
Risk exposure amount other credit risk	84,875	85,681	85,681	86,799	94,148	101,467	108,120
Risk exposure amount for market risk	6,816	6,816	6,816	6,816	6,816	6,816	6,816
Risk exposure amount for operational risk	16,227	16,700	16,700	16,700	18,000	18,000	18,000
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	108,001	109,285	109,289	110,413	119,063	126,401	133,072

2016 EU-wide Stress Test - P&L

ABN AMRO Group N.V.

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	6,019	5,543	4,289	4,116	4,861	3,871	3,985
Interest income	12,943	11,177	10,431	10,606	11,819	11,297	11,354
(Interest expense)	-6,924	-5,633	-6,142	-6,490	-6,958	-7,426	-7,369
Dividend income	55	55	55	55	47	47	47
Net fee and commission income	1,829	1,829	1,829	1,829	1,617	1,617	1,617
Gains or (-) losses on financial assets and liabilities held for trading, net	172	165	165	165	-248	77	58
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	129				-24		
Other operating income not listed above, net	307	179	179	179	196	179	179
Total operating income, net	8,511	7,771	6,517	6,344	6,449	5,791	5,885
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-579	-962	-604	-536	-1,181	-1,548	-2,031
Other income and expenses not listed above, net	-5,214	-5,233	-5,271	-5,248	-5,589	-5,600	-5,469
Profit or (-) loss before tax from continuing operations	2,718	1,577	642	559	-322	-1,357	-1,614
(Tax expenses or (-) income related to profit or loss from continuing operations)	-795	-473	-192	-168	97	407	484
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	1,923	1,104	449	391	-225	-950	-1,130
Attributable to owners of the parent	1,918	1,101	448	390	-225	-947	-1,127
Amount of dividends paid	625	495	224	195	0	0	0
Attributable to owners of the parent net of estimated dividends	1,293	605	224	195	-225	-947	-1,127

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	23,414	22,723	22,780	22,725	20,372	19,675	17,519
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,750	17,390	17,660	17,893	15,099	14,608	12,688
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,910	13,910	13,910	13,910	13,910	13,910	13,910
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	2,633	3,238	3,462	3,658	2,408	1,461	334
	A.1.3	Accumulated other comprehensive income	-394	-394	-394	-394	-934	-934	-934
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	255	255	255	255	-286	-286	-286
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	217	217	217	217	217	217	217
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	1,076	1,076	1,076	1,076	1,076	1,076	1,076
	A.1.8	(-) Intangible assets (including Goodwill)	-260	-260	-260	-260	-260	-260	-260
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-9	-9	-9	-106	-513	-997
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-278	-197	-128	-95	-348	-398	-449
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	-988	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	73	26	3	8	241	266	8	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-153	-102	-51	0	114	57	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-130	-87	-43	0	-87	-43	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	356	215	98	8	314	252	8	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	6	4	2	0	42	103	0	
A.1.21.5.2	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	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,459	850	928	993	819	901	993	
A.2.1	Additional Tier 1 Capital instruments	993	993	993	993	993	993	993	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	466	-143	-65	0	-174	-92	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,209	18,240	18,588	18,886	15,919	15,509	13,681	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,205	4,483	4,192	3,838	4,453	4,165	3,838	
A.4.1	Tier 2 Capital Instruments	2,845	2,845	2,845	2,845	2,845	2,845	2,845	
A.4.2	Other Tier 2 Capital components and deductions	91	0	0	0	0	0	0	
A.4.3	Tier 2 transitional adjustments	2,268	1,639	1,347	993	1,608	1,320	993	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	108,001	109,285	109,289	110,413	119,063	126,401	133,072
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	15.51%	15.91%	16.16%	16.21%	12.68%	11.56%	9.53%
	C.2	Tier 1 Capital ratio	16.86%	16.69%	17.01%	17.11%	13.37%	12.27%	10.28%
	C.3	Total Capital ratio	21.68%	20.79%	20.84%	20.58%	17.11%	15.57%	13.17%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	15.44%	15.89%	16.16%	16.20%	12.40%	11.35%	9.53%
	D.2	Tier 1 Capital ratio (2)	16.36%	16.80%	17.06%	17.10%	13.23%	12.13%	10.27%
	D.3	Total Capital ratio (3)	19.08%	19.40%	19.67%	19.67%	15.62%	14.38%	12.41%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					993	993	993	
F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0	
Memorandum items	G.1	Total leverage ratio exposures (transitional)	464,536	464,536	464,536	464,536	464,536	464,536	464,536
	G.2	Total leverage ratio exposures (fully loaded)	464,657	464,657	464,657	464,657	464,657	464,657	464,657
	G.3	Leverage ratio (transitional)	3.92%	3.93%	4.00%	4.07%	3.43%	3.34%	2.95%
	G.4	Leverage ratio (fully loaded)	3.80%	3.95%	4.01%	4.06%	3.39%	3.30%	2.94%

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))] / [B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)] / [B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3] / [B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

ABN AMRO Group N.V.

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	39,477	0	0	0	0	0	0
Central banks	46	0	0	0	0	0	0
General governments	33,583	0	0	0	0	0	0
Credit institutions	4,634	0	0	0	0	0	0
Other financial corporations	1,157	0	0	0	0	0	0
Non-financial corporations	57	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	322,987	1,163	8,573	8,458	464	3,908	0
Central banks	26,980	0	0	0	0	0	0
General governments	1,805	0	1	1	0	0	0
Credit institutions	21,308	0	16	16	1	12	0
Other financial corporations	31,467	2	689	624	6	621	0
Non-financial corporations	77,590	553	5,312	5,266	289	2,559	0
Households	163,837	608	2,555	2,551	168	716	0
DEBT INSTRUMENTS other than HFT	362,464	1,163	8,573	8,458	464	3,908	0
OFF-BALANCE SHEET EXPOSURES	118,341		302	280	8	0	0

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

ABN AMRO Group N.V.

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,065	3,201	995	994	3,891,459
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	2	2	1	1	1,838
Non-financial corporations	6,658	2,568	873	873	2,160,024
Households	2,405	631	121	120	1,729,598
DEBT INSTRUMENTS other than HFT	9,065	3,201	995	994	3,891,459
Loan commitments given	0	0	0	0	0

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