

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

۱BN	AM	RO	Ban	kΙ	N.	V.

		1	2	3	4	5	6	7
	<u> </u>	Actual		Baseline Scenario			Adverse Scenario	
Rov Nui	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	5,871	5,715	5,530	5,414	5,382	5,039	4,861
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	82	218	218	218	-93	89	89
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,161	-333	-369	-348	-2,289	-944	-712
4	Profit or (-) loss for the year	-45	1,096	1,279	1,212	-1,536	-159	-33
5	Coverage ratio: non-performing exposure (%)	30.34%	28.47%	26.37%	24.84%	30.03%	27.91%	26.62%
6	Common Equity Tier 1 capital	19,548	20,447	21,054	21,535	16,891	16,585	16,368
7	Total Risk exposure amount (all transitional adjustments included)	110,481	111,252	112,348	112,889	117,102	120,087	121,152
8	Common Equity Tier 1 ratio, %	17.69%	18.38%	18.74%	19.08%	14.42%	13.81%	13.51%
9	Fully loaded Common Equity Tier 1 ratio, %	17.69%	18.38%	18.74%	19.08%	14.42%	13.81%	13.51%
10	Tier 1 capital	21,530	22,430	23,036	23,517	18,873	18,567	18,350
11	Total leverage ratio exposures	430,478	430,478	430,478	430,478	430,478	430,478	430,478
12	Leverage ratio, %	5.00%	5.21%	5.35%	5.46%	4.38%	4.31%	4.26%
13	Fully loaded leverage ratio, %	5.00%	5.21%	5.35%	5.46%	4.38%	4.31%	4.26%
			Memorano	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17 IFRS 9 transitional arrangements?	No
New definition of default?	no



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

											Actual							
											31/12/2020							
					Exposur	e values			Risk expos	ure amounts								
				A-IRB		F-1	RB	A-I	RB	F-I	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			Non-def	ulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
19		Central banks		58,443	0	0	0	2	0	0	(58,440	0	0	0	0	0	-
20		Central governments		6,530	0	0	0	268	0	0	(1,652	278	0	0	2	0	-
21		Institutions		2,729	0	0	0	737	0	0	(2,272	8	0	1	0	0	-
22		Corporates		52,128	4,278	0	0	32,014	3,758	0	(40,908	9,440	4,376	148	202	1,267	28.95%
23		Corporates - Of Which: Specialised Lending		5,845	207	0	0	2,300	157	0	(5,092	537	207	6	10	27	13.06%
24		Corporates - Of Which: SME		19,562	1,788	0	0	8,352	1,625	0	(15,648	3,815	1,779	19	100	343	19.27%
25		Retail		170,662	1,756	0	0	14,043	1,297	0	(158,854	11,692	1,872	45	112	237	12.66%
26		Retail - Secured on real estate property		161,319	1,236	0	0	11,380	617	0	(150,924	10,278	1,352	17	61	77	5.71%
27	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		3,557	108	0	0	634	57	0	(2,751	806		4	21	24	21.98%
28	NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		157,762	1,127	0	0	10,746	560	0	(148,174	9,472	1,243	13	41	53	4.30%
29		Retail - Qualifying Revolving		3,506	216	0	0	817	391	. 0	(3,194	312	216	17	16	64	29.64%
30		Retail - Other Retail		5,837	305	0	0	1,846	289	0	(4,735	1,102	305	12	34	96	31.48%
31		Retail - Other Retail - Of Which: SME		3,239	233	0	0	1,049	161	0	(2,293	946	233	7	30	71	30.52%
32		Retail - Other Retail - Of Which: non-SME		2,598	71	0	0	797	128	0	(2,442	156	71	5	5	25	34.62%
33		Equity		664	0			2,274	0			180	52	0	0	0	0	-
34		Securitisation																
35		Other non-credit obligation assets		1,114	0			1,078	0			1,113	1	0	1	0	0	-
36		IRB TOTAL		92,269	6,034	0	0	50,416	5,055	0	C	263,419	21,470	6,248	195	316	1,504	24.07%

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

										Actual							
										31/12/2020							
				Exposu	re values			Risk exposı	ure amounts								
			A-IR	kB	F-I	RB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55	Central banks		381	(0		0 0	0	0		0 38:	L (0	0	0	(5 -
56	Central governments		355	(0		0 2	0	0		0 4:	5 (0 (0	0)	ა -
57	Institutions		959	(0		0 210	0	0		0 14	. (0	0	0		ა -
58	Corporates		5,354	265	0		0 2,381	504	0		0 4,23	7 768	8 265	14	10	37	7 13.87%
59	Corporates - Of Which: Specialised Lending		1,237	13	0		0 523	2	0		0 1,139	59	9 13	4	0	(J 0.00%
60	Corporates - Of Which: SME		288	18	0		0 79	31	0		0 27:	13	3 18	0	1		3 14.71%
61	Retail		80	1	0		0 10	3	0		0 74	1 6	5 1	0	0)	77 13.87% 0 0.00% 3 14.71% 0 26.78%
62	Retail - Secured on real estate property		70	(0		0 6	0	0		0 60	5	4 (0	0	(0 1.10%
63 LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0	0	0		0	(0 (0	0	(ა -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		70	(0		0 6	0	0		0 60	5	4 (0	0	(J 1.10%
65	Retail - Qualifying Revolving		3	1	0		0 1	2	0		0	2 (0 1	0	0)	ນ 33.58%
66	Retail - Other Retail		7	(0		0 3	0	0		0	5 1	1 (0	0)	ປ 19.45%
67	Retail - Other Retail - Of Which: SME		0	(0		0 0	0	0		0) (0 (0	0	(ນ 2.09%
68	Retail - Other Retail - Of Which: non-SME		7	(0		0 3	0	0		0	5 1	1 (0	0)	0 1.10% 0 33.58% 0 19.45% 0 2.09% 0 26.40%
69	Equity		23	(72	0) (0 (0	0)	J -
70	Securitisation																
71	Other non-credit obligation assets		0	(0	0) (0 (0	0		J -
72	IRB TOTAL		7,151	266	0		2,675	507	0		0 4,878	774	1 266	14	10	37	7 13.92%



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

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

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

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



	ABN AMRO Bank N.V.															
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
									Actual							
									31/12/2020							
			Expos	ire values			Risk expos	ure amounts	<u> </u>							
			A-IRB	F-IF	RB	A-1		F-I	RB				Stock of	Stock of	Stock of	Cause na Batia
RowN										Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure S	provisions for	Coverage Ratio - Stage 3 exposure
um	(mln	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage I exposure	Stuge 2 exposure	ruge 5 exposure	
145	Central banks		0	0		0	(0		0 (0) (0	0	(0 -
146	Central governments		0	0 0		0 0	(0		0 (0 () (0	0	(0 -
147	Institutions		0	0		0	(0		0	0		0	0	C	0 -
148	Corporates	1,	884 4	7 0		0 372		2 0		0 1,540	300	5 47	7 11	5	ϵ	5 13.12%
149	Corporates - Of Which: Specialised Lending	1,	308 4	7 0		0 328	7	2 0		0 1,48	1 300	5 47	7 11	5	6	5 13.12%
150	Corporates - Of Which: SME		5	0		0 1	(0		0 !	5 () (0	0	C	0 -
151	Retail		0	0		0 0	(0		0 (0) (0	0	C	0 -
152	Retail - Secured on real estate property		0	0		0	(0		0	0) (0	0	C	0 -
MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: SME		0	0		0 0	(0		0 (0) (0	0	C	0 -
154 PIARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	(0		0	0) (0	0	C	0 -
155	Retail - Qualifying Revolving		0	0		0 0	(0		0 (0) (0	0	(0 -
156	Retail - Other Retail		0	0		0 0	(0		0	0) (0	0	(0 -
157	Retail - Other Retail - Of Which: SME		0	0		0 0	(0		0 (0) (0	0	(0 -
158	Retail - Other Retail - Of Which: non-SME		0	0		0 0	(0		0 (0	0	0	0	(0 -
159	Equity		34	0		75	(O		(0	0	0	0	(0 -
160	Securitisation															
161	Other non-credit obligation assets		0	0		0	(0			0 () (0	0	(0 -
162	IRB TOTAL	1,9	18 4	0		0 447		2 0		0 1,540	306	47	11	5	6	13.12%

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

											Actual							
											31/12/2020							
					Exposi	ıre values			Risk expos	sure amounts								
				A-I	IRB	F-II	₹В	A-I	RB	F-1	IRB	a			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Characa Discourse account
181		Central banks		0		0		0	(0 0		0 () (0		0 -
182		Central governments		4		0 0		0 0	(0 0		0 4	1 () () (0)	0 -
183		Institutions		747		0 0		0 38	(0 0		0 7	7 () ()	0		0 -
184		Corporates		1,610	33	9 0		0 395	4(0 0		0 1,200	161	338	3	4	15	53 45.22%
185		Corporates - Of Which: Specialised Lending		977	30	2 0		0 260	3:	1 0		0 812	161	30:	1	4	14.	47.94%
186		Corporates - Of Which: SME		4		0 0		0 3	(0 0		0 () () () (0		0 -
187		Retail		2		0 0		0 0	(0 0		0 2	2 () () (0		0 62.93%
188		Retail - Secured on real estate property		2		0 0		0 0	(0 0		0 2	2 () () (0		0 -
189	NORWAY	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	(0 0		0 () () () (0		0 -
190	NORWAI	Retail - Secured on real estate property - Of Which: non-SME		2		0 0		0 0	(0 0		0 2	2 () () (0		0 -
191		Retail - Qualifying Revolving		0		0 0		0 0	(0 0		0 () () () (0		0 68.03%
192		Retail - Other Retail		0		0 0		0 0	(0 0		0 () () () (0		0 68.03% 0 31.06% 0 61.76% 0 28.94%
193		Retail - Other Retail - Of Which: SME		0		0 0		0 0	(0 0		0 () () () (0		0 61.76%
194		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	(0 0		0 () () () (0		0 28.94%
195		Equity		6		0		12	(0		() () () (0		0 -
196		Securitisation																
197		Other non-credit obligation assets		0		0		0		0		() (0		0 -
198		IRB TOTAL		2,370	339	9		0 445	40	0		0 1,214	161	. 338	3	4 :	153	3 45.22%



		ABN AMRO Bank N.V.																			
			16	17 1	3 19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
												Baseline Scenario									
					31/12/202	1						31/12/2022						31/12/2023			
RowN um	N	(mln EUR,	Stage 1 exposure Stage	ge 2 exposure Stage 3	Stock of xposure provisions t Stage 1 expo	Stock of or provisions for sure Stage 2 exposu	Stock of provisions for e Stage 3 exposul	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure Stag	e 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	57,835	2,502	6	0	0	0.00%	56,586	3,673	83	0	0	0	0.00%	55,930	4,218	194	0 /	o c	0.00%
2		Central governments	2,101	415	29	0	12	9 32.11%	2,148	352	45	0	8	15	33.16%	2,205	281	59	0 /	8 21	34.76%
3 4 5		Institutions	3,904	132	17	0	5	3 15.33%	3,903	118	32	0	4	5	15.26%	3,900	106	47	0	2 7	15.23%
4		Corporates	64,313	19,968	8,027	102 2	04 2,5	79 32.12%	60,777	22,350	9,182	99	234	2,771	. 30.18%	59,292	22,634 10	,383	96 25'	5 2,969	28.60%
5		Corporates - Of Which: Specialised Lending	14,624	3,017	1,574	25	28 4	67 29.68%	13,699	3,703	1,812	24	32	503	27.73%	13,122	4,041	2,052	23 3'	ô 538	26.23%
6 7		Corporates - Of Which: SME	16,901	6,304	2,229	27	86 4	46 20.01%	15,862	7,004	2,568	26	99	509	19.81%	15,474	7,034	2,926	25 10°	<i>9</i> 573	19.59%
7		Retail	159,283	11,112	2,702	72 1	26 4	05 15.00%	158,843	10,612	3,641	55	110	551	15.14%	157,922	10,737	,438	52 99	ارة 670°	15.10%
8		Retail - Secured on real estate property	151,931	9,240	1,921	31	30 1	22 6.36%	151,741	8,747	2,604	19	40	171	6.58%	150,953	8,951	3,189	19 3	4 211	6.60%
9	ABN AMRO Bank N.V.	Retail - Secured on real estate property - Of Which: SME	3,036	427	212	11	10	40 18.85%	2,475	893	307	3	24	54	17.74%	2,531	758	386	3 1'	9 67	17.23%
10	ADIN AIMRO Dalik IN.V.	Retail - Secured on real estate property - Of Which: non-SME	148,895	8,813	1,709	20	20	82 4.81%	149,266	7,854	2,297	15	16	117	5.09%	148,422	8,193	2,802	15 1'	5 144	5.14%
11		Retail - Qualifying Revolving	2,998	501	263	7	17	88 33.44%	2,971	485	306	6	13	110	36.02%	3,006	417	339	6 1'	ປ 127	37.57%
12		Retail - Other Retail	4,354	1,371	517	34	79 1	95 37.73%	4,132	1,380	731	30	57	270	36.91%	3,963	1,369	910	27 5	4 332	36.51%
13		Retail - Other Retail - Of Which: SME	1,922	1,130	424	31	73 1	59 37.56%	1,710	1,143	623	28	51	. 227	36.52%	1,540	1,149	787	25 4 ^r	و 284	36.04%
9 10 11 12 13 14 15 16		Retail - Other Retail - Of Which: non-SME	2,433	241	93	3	6	36 38.53%	2,422	237	109	2	6	42	39.12%	2,424	220	123	2	5 49	39.51%
15		Equity	184	51	5	0	0	1 12.78%	180	50	9	0	0	1	. 12.78%	177	49	13	0 ′	J 2	12.78%
16		Securitisation																			
17		Other non-credit obligation assets	1,113	1	0	0	0	0 -	1,113	1	0	0	0	0) -	1,113	1	0	0 ′	δ C	-

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	je 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		56,012	2,423	5		0	C	0.00%	54,803	3,557	80	() (0	0.00%	54,168	4,08	187	(C	(0.00%
20		Central governments		1,697	221	11		0 8	4	40.00%	1,733	177	20	0	ϵ	8	40.00%	1,761	14	1 27	(3	11	1 40.00%
21		Institutions		2,269	10	1		0	C	11.21%	2,266	5 11	3	3) (0	11.21%	2,264	1	2 4	(C	(11.21%
22		Corporates		36,082	13,643	5,000	5	2 145	1,376	27.53%	33,263	15,751	5,710	49	171	1,493	26.14%	32,475	15,79	6,458	48	187	1,615	5 25.01%
23		Corporates - Of Which: Specialised Lending		4,656	903	277		7 8	38	13.61%	4,366	1,124	347	7	7	48	13.88%	4,192	1,22	7 418	7	11	59	14.07%
24		Corporates - Of Which: SME		13,317	5,904	2,021	1	7 74	389	19.25%	12,292	,	2,318	16	5 88	437	18.85%	11,920	6,68	7 2,635	16	99	487	7 18.48%
25		Retail		158,703	11,044	2,671	7	1 125	400	14.96%	158,260	10,552	3,606	54	110	545	15.11%	157,340	10,67	4,399	52	98	663	15.07%
26		Retail - Secured on real estate property		151,455	9,194	1,906	3	1 30	121	6.35%	151,262	8,706	2,586	5 19	9 40	170	6.58%	150,478	8,90	3,168	19	34	209	6.60%
27 NI	IETHERLANDS	Retail - Secured on real estate property - Of Which: SME		3,028	426	211	1	1 10	40	18.85%	2,467	892	307	7	3 24	54	17.73%	2,523	75	7 385	3	19	66	5 17.23%
28	IL ITILKLANDS	Retail - Secured on real estate property - Of Which: non-SME		148,427	8,768	1,694	2	0 20	81	4.79%	148,795	7,814	2,280	15	5 16	116	5.08%	147,955	8,15	2,783	15	15	143	5.13%
29		Retail - Qualifying Revolving		2,972	493	257		6 17	85	33.26%	2,944	479	299	9	5 12	2 107	35.87%	2,979	41	2 331	ϵ	10	124	37.44% 36.66%
30		Retail - Other Retail		4,277	1,357	508	3	4 78	193	38.00%	4,053	1,368	721	1 30	57	7 268	37.09%	3,883	1,35	900	27	54	330	36.66%
31		Retail - Other Retail - Of Which: SME		1,919	1,130	424	3	1 73	159	37.57%	1,708	1,142	622	2	51	227	36.53%	1,537	1,14	787	25	49	284	4 36.05%
32		Retail - Other Retail - Of Which: non-SME		2,357	227	84		3 5	34	40.18%	2,345	225	99	9	2	5 40	40.64%	2,346	21	113	2	5	46	6 40.94%
33		Equity		178	50	4		0	1	12.80%	175	48	9	9) (1	12.80%	172	4	7 13	(C	2	12.79%
34		Securitisation																						
35		Other non-credit obligation assets		1,113	1	0		0	C) -	1,113	_	0	0		0	-	1,113		0	(C	(0 -
36		IRB TOTAL		256,053	27,392	7,692	12	4 279	1,781	23.15%	251,614	30,097	9,426	104	286	2,047	21.71%	249,294	30,750	11,087	100	289	2,291	20.66%

														Baseline Scenario	0									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Sta	ige 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks		634	27	0		0 0		0.00%	62	20 40	1	1	0 (0	0.00%	613	3 4	6 3	(0 (٢ر	J 0.00%
38		Central governments		118	60	3		0 2	2	1 40.00%	12	28 48	į,	5	0	1 2	40.00%	136	5 3	8 7	(0 1	7	3 40.00%
39		Institutions		75	105	13		0 5	5	2 17.22%	8	86	23	3	0	3 4	17.22%	89	9 7	0 32	(0	<u>/</u>	6 17.22%
40		Corporates		3,967	977	222	1	.0 12	2 63	3 28.49%	3,99	95 886	286	66 10	0 12	2 79	27.60%	3,971	1 84	7 349	10	0 12	<u>∠</u> 9⁄	4 27.04%
41		Corporates - Of Which: Specialised Lending		131	34	2		0 0		14.08%	12	25 38	3	3	0	0	14.04%	122	2 4	0 5	(0	<u>,</u>	1 14.06% 0 32.26% 1 26.46%
42		Corporates - Of Which: SME		2,471	246	133		7	4:	1 31.02%	2,46	54 227	159	59	7	51	31.74%	2,452	2 21	2 186	7	7	6ر	J 32.26%
43		Retail		44	7	1		0 0		31.42%	4	14 6	2	2	0	0	28.28%	43	3	6 2	(0	<u>,</u>	26.46%
44		Retail - Secured on real estate property		32	5	0		0 0		18.87%	3	32 4	. 1	1	0	0	14.99%	32	2	4 1	(0	٢ ر	0 13.37%
45	FRANCE	Retail - Secured on real estate property - Of Which: SME		4	0	0		0 0)	15.43%		3 0	(0	0 (0	15.38%	3	3	0	(0	٢ ر	0 15.35%
46	TRANCL	Retail - Secured on real estate property - Of Which: non-SME		29	4	0		0 0)	19.97%	2	29 4		0	0 (0	14.86%	29	9	4 1	(0	٢ ر	0 12.75%
47		Retail - Qualifying Revolving		1	0	0		0 0) (63.86%		1 0	(0	0	0	62.25%	1	1	0	(0	۲ ر	0 61.38%
48		Retail - Other Retail		10	2	1		0 0) (30.22%	1	.0 2		1	0 (0	30.16%	10	0	2 1	(0	٢ ر	0 30.10%
49		Retail - Other Retail - Of Which: SME		0	0	0		0 0		21.86%		0 0	(0	0	0	19.76%	(O .	0	(0	٢ ر	0 18.89%
50		Retail - Other Retail - Of Which: non-SME		10	2	1		0 0	(30.23%	1	.0 2	1	1	0	0	30.18%	10	0	2 1	(0 () (0 30.14%
51		Equity		0	0	0		0 0	(0 -		0 0	(0	0	0	-	(0	0	(0 () (J -
52		Securitisation																						
53		Other non-credit obligation assets		0	0	0		0 0		0 -		0 0	(0	0 (0	-	(0	0 0	(0 (٦	J -
54		IRB TOTAL		4,837	1,176	240	1	0 19	67	7 28.01%	4,86	9 1,066	317	7 10	0 17	85	26.94%	4,852	1,00	7 393	10	15	10.7	3 26.28%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, %		e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for e Stage 3 exposu	Coverage Ratio - Stage 3 exposure
	Central banks	365	16 (0	0 0	C	0.00%	357		23 1	1 0	0	0.00%	353	3 2	7	2 0)	0	0.009
	Central governments	45	0	0	0	C	40.00%	45	5	0 (0	0	0 40.00%	4!	5	0	0)	0	0 40.00%
	Institutions	140	1	0	0	C	34.30%	139		1 (0	0	0 34.30%	138	3	2	1 0)	0	0 34.30%
	Corporates	3,854	1,072 345	5	8 11	50	14.48%	3,769	1,	,078 423	3 7	11	14.78%	3,68	1,09	0 50	0 7	7	11	75 14.94%
	Corporates - Of Which: Specialised Lending	1,042	142 26	5	2 1	2	7.56%	973		197 41	1 2	2	4 9.88%	930	22	5	5 1		2	6 11.04%
	Corporates - Of Which: SME	238	43 24	4	1 2	5	21.46%	230		46 30	1	2	7 24.74%	227	7 4	4 3.	5 1		2	9 26.63%
	Retail	70	9	1	0	C	25.46%	71		8 2	2 0	0	0 23.62%	70	O	9	2 0		0	0 22.40%
	Retail - Secured on real estate property	63	7	O	0 0	C	6.61%	63	3	7 1	1 0	0	0 7.99%	62	2	7	1 0		0	0 8.23%
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0 (O	0 0	C) -	0		0 (0	0	0 -	(0	0	0 0)	0	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	63	7	0	0 0	C	6.61%	63		7 1	1 0	0	0 7.99%	62	2	7	1 0)	0	0 8.23%
	Retail - Qualifying Revolving	2	1	1	0 0	C	35.31%	2		1 1	1 0	0	0 36.64%		2	0	1 0)	0	0 37.47%
	Retail - Other Retail	5	2 (O	0 0	C	24.29%	5	;	1 (0	0	0 25.93%	(5	1	0 0)	0	0 26.98%
	Retail - Other Retail - Of Which: SME	0	0 (O	0 0	C	3.22%	0		0 (0	0	0 3.87%		O	0	0		0	0 4.33%
	Retail - Other Retail - Of Which: non-SME	5	2 (0	0 0	C	31.13%	5		1 (0	0	0 31.34%	(5	1	0 0		0	0 31.40%
	Equity	0	0 (0	0 0	C) -	0		0 (0	0	0 -		0	0	0 0		0	0 -
	Securitisation																			
	Other non-credit obligation assets	0	0 (0	0 0	C) -	0		0 (0	0	0 -		0	0	0 0		0	0 -
	IRB TOTAL	4,474	1,097 346	5	8 11	50	14.52%	4,380	1,1	111 426	7	11 6	3 14.80%	4,286	1,12	7 504	4 7		1	75 14.95%



Tax III	ABN AMRO Bank N.V.																			
		16 17	18	19	20	21	22	23	24	25	26	27	28	29	30 31	32	33	34	35	36
											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln E	Stage 1 exposure Stage 2 expo	sure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	oosure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0 (0	0	-	0	0		0 0	C	0	-	0	0	0 0	C	0	<i>,</i>
	Central governments	37	0	0	0	0	0.03%	37	0		0 0	C	0	0.03%	37	0	0 0	C	0	18.17%
	Institutions	717	2	0	0	0	28.81%	716	3		1 0	C	0	28.81%	714	4	1 0	C	0	28.81% 25.37% 3 25.74% 3 30.08% 2 25.42% 11.66%
	Corporates	3,993	929 6	50	7 9	179	27.51%	3,791	1,059	72	23 7	10	190	26.33%	3,643	1,135 7	95 7	11	202	25.37%
	Corporates - Of Which: Specialised Lending	2,588	675 62	28	5 7	172	27.42%	2,419	791	68	50	7	180	26.50%	2,314	846 7	31 5	8	188	25.74%
	Corporates - Of Which: SME	5	2	0	0	0	30.26%	5	2		0	C	0	30.20%	5	2	1 0	0	0	30.08%
	Retail	42	2	0	0	0	36.11%	42	. 2		1 0	C	0	28.73%	41	3	1 0	0	0	25.42%
	Retail - Secured on real estate property	40	2	0	0	0	11.65%	40	2		0	C	0	11.80%	39	2	1 0	C	0	11.66%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0		0	C	0	-	0	0	0	0	0) -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	40	2	0	0	0	11.65%	40	2		0	C	0	11.80%	39	2	1 0	C	0	11.66% 52.75% 47.37%
	Retail - Qualifying Revolving	1	0	0	0	0	52.69%	1	0		0	C	0	52.73%	1	0	0	0	0	52.75%
	Retail - Other Retail	1	0	0	0	0	49.75%	1	0		0 0	C	0	48.47%	1	0	0 0	C	0	47.37%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	60.26%	0	0		0	C	0	57.54%	0	0	0 0	C	0	55.55%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	49.69%	1	0		0	C	0	48.42%	1	0	0 0	C	0	47.33%
	Equity	3	0	0 (0	0	11.92%	2	1		0 0	C	0	12.15%	2	1	0 0	0	0	55.55% 47.33% 12.28%
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0	0	-	0	0		0 0	C	0	-	0	0	0 0	0	0	-
	IRB TOTAL	4,792	934 65	1 8	9	179	27.52%	4,587	1,065	72!	5 7	10	191	26.33%	4,437	1,143 79	98 7	11	202	25.38%

															Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Row um	•			(mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91			Central banks		496	21	. 0	(0	0	0.00%	485	31	1	1 0	0	0	0.00%	480	3	5 2	C	0	ſ	ა 0.00%
92			Central governments		7	0	0	(0	0	40.01%	7	7 0	(0 0	0	0	39.99%	7		0	C)	ſ	0 39.99%
93			Institutions		78	1	. 0	(0	0	28.53%	78	3 1	(0 0	0	0	28.53%	77		1	C)	ſ	0 28.53%
94			Corporates		2,928	377	67		4	13	19.53%	2,844	419	108	8 5	4	20	18.58%	2,755	46	151	5	5	27	7 18.16%
95			Corporates - Of Which: Specialised Lending		307	43	5	:	. 0	1	14.59%	285	60	10	0 0	1	1	14.49%	272	6	3 14	C) 1	2	2 14.45% 3 21.44%
96			Corporates - Of Which: SME		462	20	9	:	. 0	1	12.93%	459	20	12	2 1	1	2	18.06%	455	2	15	1	. 1	,	الكامة كالكامة كامت كامت كالكامة كامت كامت كامت كامت كامت كامت كامت كامت
97			Retail		61	9	5	(0	1	26.18%	6:	8		5 0	0	1	26.33%	61		7)		2 26.20%
98			Retail - Secured on real estate property		42	5	1	(0	0	11.93%	42	2 4	1	1 0	0	0	10.56%	42	•	1	C)		J 9.68%
99	GERM	ANV	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	15.35%	(0	(0 0	0	0	15.30%	0	(0)		J 15.28%
100	GLRM	I/AIN I	Retail - Secured on real estate property - Of Which: non-SME		42	5	1	(0	0	11.93%	42	2 4	1	1 0	0	0	10.55%	42	•	1	C)		J 9.67%
101			Retail - Qualifying Revolving		7	2	. 1	(0	0	34.28%	7	7 2	2	2 0	0	1	36.91%	7		2	C)		1 38.36%
102			Retail - Other Retail		12	2	. 2	(0	1	26.61%	13	3	3	3 (0	1	26.81%	13		1 3	C	(1 26.97%
103			Retail - Other Retail - Of Which: SME		0	0	0	(0	0	30.23%	(0	(0 0	0	0	23.67%	0		0	C)	(r	J 21.31%
104			Retail - Other Retail - Of Which: non-SME		12	2	. 2	(0	1	26.60%	12	2	(3)	3	0	1	26.83%	12		1	C	(1	27.01%
105			Equity		3	1	. 0		0	0	11.97%		3	(0	0	0	11.92%	3		0	C	(<u> </u>	0 11.90%
106			Securitisation																						
107			Other non-credit obligation assets		0	0	0		0	0	-	(0	(0 0	0	0	-	0		0	C	(ſ	J -
108			IRB TOTAL		3,573	410	72	5	4	14	19.96%	3,478	461	115	5 5	4	22	18.84%	3,383	512	160	5	5	29	9 18.31%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		253	11	1 0		0 0	C	0.00%	248	16	1	1		0	0.00%	24!	1	8 1	(0 (o '	0.00%
110		Central governments		41	Ţ	5 0		0 0	C	40.00%	42	2 4	0	0	0	0	40.00%	4.	3	3 1	(0 (<u>ر</u>	0 40.00%
111		Institutions		35	(0		0 0	C	25.36%	34	1 0	0	0	0	0	25.36%	34		0	(0 (ر ر	0 25.36% 25 45.29%
112		Corporates		1,594	211	1 225		3 2	117	51.73%	1,55	230	250)	3 2	120	48.28%	1,500	25	5 275	3	3	3 12'	<u>45.29%</u>
113		Corporates - Of Which: Specialised Lending		73		5 1		0 0	C	14.03%	6	9	2	2		0	14.00%	6!	1	1 2		0 (<u>ა</u>	0 14.02% 6 25.99% 2 17.87%
114		Corporates - Of Which: SME		72	19	22		0 1	6	25.87%	7.	17	23	3		6	25.94%	7.	1	4 25	(0 (<u>ა</u> /	6 25.99%
115		Retail		118	16	5 11		0 0	2	16.83%	119	13	12	2		2	17.52%	119	1	2 13	(0	<u>)</u>	2 17.87%
116		Retail - Secured on real estate property		88	10	7		0 0	C	5.13%	8	8	8	3	0	0	5.33%	88	3	8	(0	<u>)</u>	0 5.43%
117	BELGIUM	Retail - Secured on real estate property - Of Which: SME		1	(0		0 0	C	15.36%		0	0	0	0	0	15.32%		-	0	(0	<u>)</u> (0 15.30%
118	DELOION	Retail - Secured on real estate property - Of Which: non-SME		87	g	7		0 0	C	5.04%	8	8	8	3	0	0	5.17%	87	7	8	(0	<u>)</u> (0 5.24%
119		Retail - Qualifying Revolving		7	2	2 2		0 0	1	46.39%		7 2	2	2	0	1	47.36%	5	3	1 2	(0	<u>)</u>	1 47.89%
120		Retail - Other Retail		22		4 3		0 0	1	30.60%	2.	3	3	3	0	1	30.44%	23	3	3	(0	<u>)</u>	1 30.34%
121		Retail - Other Retail - Of Which: SME		1	(0		0 0	C	32.84%		. 1	0	0	0	0	30.50%			0 0	(0 (<u>)</u>	1 30.34% 0 29.54% 1 30.41%
122		Retail - Other Retail - Of Which: non-SME		21		1 2		0 0	1	30.48%	2.	2 3	3	3	0	1	30.44%	22	2	2 3	(0	<u>)</u>	1 30.41%
123		Equity		0	(0		0 0	C) -		0	0	0	0	0	-	()	0 0	(0	<u>)</u>	0 -
124		Securitisation																						
125		Other non-credit obligation assets		0	(0		0 0	(-		0	0	0 (0	-	(0 0	(0 () (0 -
126		IRB TOTAL		2,040	244	1 237	,	3 3	119	50.03%	1,993	264	263	3	3	123	46.71%	1,941	. 290	290	3	3	3 127	43.85%

											Baseline Scenario	0							
					31/12/2021						31/12/2022						31/12/2023		
		(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of ure provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ure Stage 2 exposu	re Stage 3 exposure	Stock of Sto provisions for provis Stage 1 exposure Stage 2	ck of Stock of ons for provisions for exposure Stage 3 exposur	Coverage Stage 3 ex
	Central banks		0 (0		0	0 0	-		0	0	0	0) -	0	0	0	0	0 -
	Central governments		0 (0		0	0 0	-		0	0	0 (0 () -	0	0	0	0	0 -
	Institutions		45 (0		0	0 0	37.38%	44	4 0	0	0 (0 (37.38%	44	0	0	0	0
	Corporates		1,945 239	9 14		2	3	20.53%	1,894	274	30	2	3 (19.45% 1,	852 2	98 4	2	3	9
	Corporates - Of Which: Specialised Lending		359 28	3 4		0	0 0	14.05%	336	6 47	8	0 (0	14.02%	320	59 1	0	0	2
	Corporates - Of Which: SME		119 46	5 4		0	2 1	34.23%	123	39	7	0 :	1	33.99%	126	33 1	0	1	3
	Retail		8 (0		0	0 0	3.13%	8	3 0	0	0 (0 (5.52%	8	0	0	0	0
	Retail - Secured on real estate property		6 (0		0	0 0	7.30%	(5 0	0	0 (0	7.00%	6	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0 (0		0	0 0	-	(0	0	0 (0 () -	0	0	0	0	0 -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME		6 (0		0	0 0	7.30%	(5 0	0	0 (0	7.00%	6	0	0	0	0
	Retail - Qualifying Revolving		0 (0		0	0 0	2.02%	(0	0	0 (0 (3.96%	0	0	0	0	0
	Retail - Other Retail		1 (0		0	0 0	43.73%		1 0	0	0 (0 (40.61%	1	0	0	0	0
	Retail - Other Retail - Of Which: SME		0 (0		0	0 0	24.00%	(0	0	0 (0 (34.50%	0	0	0	0	0 3
	Retail - Other Retail - Of Which: non-SME		1 (0		0	0 0	52.35%		1 0	0	0 (0	43.11%	1	0	0	0	0 3
	Equity		0 (0		0	0 0	-	(0	0	0 (0 () -	0	0	0	0	0 -
	Securitisation																		Λ
	Other non-credit obligation assets		0 (0		0	0 0	-	(0	0	0 (0 () -	0	0	0	0	0 -
	IRB TOTAL		1,997 239	15		2	3 3	20.45%	1,946	275	31	2 3	3	19.43% 1,9	904 29	99 49	2	3	9 18



ABN AMRO Bank N.V.	
--------------------	--

	ABN AMRO Bank N.V.		16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
			10	17		20						Baseline Scenario	-/			30	91	32	33			
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stag	e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exp	oosure Stage 3 exposui	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		ovisions for p	Stock of rovisions for ge 3 exposure	Cove Stage
	Central banks		0	0 (0 0	(0 -	(0	0	0 0	C		0 -	((0	0 0	0	0	ນ -
	Central governments		0	0 (0 0	() -	(0	0	0 0	C		0 -	((0	0 0	0	0	ر -
	Institutions		0	0 (0 0	() -	(0	0	0 0	C		0 -	((0	0 0	0	0	ນ <u>-</u>
	Corporates		1,427	396 70		3 3	10	13.69%	1,344	4	453	96 3	4	1 1	3 13.95%	1,290	48:	1 12	2 2	4	17	/
	Corporates - Of Which: Specialised Lending		1,373	391 69		3	g	13.66%	1,294	14	446	94 2	4	1	3 13.93%	1,242	473	3 11	9 2	4	17	/
	Corporates - Of Which: SME		4	0 (0 0	(24.26%	4	4	1	0 0	C		0 24.46%	4	:	1	0 0	0	0	ر
	Retail		0	0 (0 0	() -	(0	0	0 0	C		0 -	((0	0 0	0	0	J -
	Retail - Secured on real estate property		0	0 (0 0	() -	(0	0	0 0	C		0 -	((0	0 0	0	0	ر ا
MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: SME		0	0 (0 0	() -	(0	0	0 0	C		0 -	((0	0 0	0	0	ງ <u>-</u>
MAKSHALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0 (0 0	() -	(0	0	0 0	C		0 -	((0	0 0	0	0	ر ا
	Retail - Qualifying Revolving		0	0		0) -	(0	0	0	C		0 -	((0	0 0	0	0) -
	Retail - Other Retail		0	0		0 0) -	(0	0	0	C		0 -	(0	0 0	0	0	- از
	Retail - Other Retail - Of Which: SME		0	0		0) -	(0	0	0	C		0 -	(0	0 0	0	0) -
	Retail - Other Retail - Of Which: non-SME		0	0		0 0) -	(0	0	0	C		0 -	(0	0 0	0	0	- از
	Equity		0	0		0 0	() -	(0	0	0	C		0 -	((0	0 0	0	0) -
	Securitisation																					
	Other non-credit obligation assets		0	0 (0	() -	(0	0	0 0	C		0 -	((0	0 0	0	0) -
	IRB TOTAL		1,427	396 70		3	10	13.69%	1,344	4	453	96 3	4	13	13.95%	1,290	481	1 12	2 2	4	17	/

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stage 3 e	exposure p Sta	Stock of provisions for age 1 exposure	Stock of Stock of provisions for provi	ock of sions for 3 exposure	atio - osure	tage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re S
	Central banks	, , , , , , , , , , , , , , , , , , ,	49	2	0	0	0	0 (0.00%	48	3	3	0	0		0.00%	4	8 4	0	C	0	,	0
	Central governments		0	0	0	0	0	0 -		0	0)	0	0) (0 -		0 0	0	C	0	,	0 -
	Institutions		63	0	0	0	0	0 37	7.39%	63	0)	0	0) (37.39%	6	3 0	0	C	0	,	0
	Corporates		1,384	97	124	2	1	21 17	7.05%	1,332	135	139	2	1	. 23	16.77%	1,28	7 163	155	2	2	. 21	26
	Corporates - Of Which: Specialised Lending		582	46	6	1	0	1 14	4.07%	545	76	5 13	3 1	1	. 2	2 14.02%	52	1 93	20	1	1		3
	Corporates - Of Which: SME		17	0	0	0	0	0 20	0.09%	17	0		0	0) (24.13%	1	7 1	0	C	0	1	0
	Retail		44	3	1	0	0	0 12	2.09%	43	3	3	1 0	0) (13.37%	4	3	1	C	0	ſ <u></u>	0
	Retail - Secured on real estate property		42	3	1	0	0	0	2.52%	42	3	3	1 0	0)	4.80%	4	2 3	1	O	0	1	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0	0		0	0	0	0 -		0 0	0	C	0	1	0 -
SWITZERLAIND	Retail - Secured on real estate property - Of Which: non-SME		42	3	1	0	0	0	2.52%	42	3	3	1 0	0	0	4.80%	4	2 3	1	C	0	1	0
	Retail - Qualifying Revolving		1	0	0	0	0	0 63	3.76%	1	0)	0	0	0	60.99%		1 0	0	C	0		0
	Retail - Other Retail		1	0	0	0	0	0 61	1.12%	1	0)	0	0	0	58.59%		1 0	0	C	0	r	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 69	9.84%	0	0)	0	0	0	69.75%		0 0	0	0	0	r	0
	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 37	7.92%	1	0		0	0	0	37.64%		1 0	0	0	0	r	0
	Equity		0	0	0	0	0	0 -		0	0		0	0) () -		0 0	0	0	0	r	0 -
	Securitisation																						4
	Other non-credit obligation assets		0	0	0	0	0	0 -	020/	0	0		0	0) () -	1.44	0 0	0	0	0		0 -

													Baseline Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
		s (mln EUR, %)	Stage 1 exposure Sta	ge 2 exposure Stage 3	3 exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for re Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ra Stage 3 expo	otio - osure Stage 1 expos	ıre Stage 2 exposı	ire Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
	Central banks		0	0	0		0	0) -	0		0	0	0	0	0 -		0	0	0	0 () (0 -
	Central governments		4	0	0		0	0	40.00%	6 4	1	0	0	0	0	0 40	0.00%	4	0	0	0 () (0 40.00
	Institutions		7	0	0		0	0	6.48%	6 7	7	0	0	0	0	0	5.48%	7	0	0	0 () (0 6.49
	Corporates		1,114	234	351		2	2 15	44.08%	6 1,068	3 2	265 36	56	2	2 15	57 42	2.90% 1,	036	282 38	31	2 2	159	9 41.7
	Corporates - Of Which: Specialised Lending		753	209	313		1	2 14	46.75%	6 714	1 2	236 32	24	1	2 14	18 4	5.58%	689	249 33	36	1 2	149	49 44.45
	Corporates - Of Which: SME		0	0	0		0	0	35.14%	6 0)	0	0	0	0	0 3	5.35%	0	0	0	0 () (0 35.41
	Retail		2	1	0		0	0	58.38%	6 2	2	0	0	0	0	0 53	3.38%	2	0	0	0 (0 49.94
	Retail - Secured on real estate property		1	0	0		0	0	7.68%	6 1	1	0	0	0	0	0	7.22%	1	0	0	0 () (0 6.70
NORWAY	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0) -	0)	0	0	0	0	0 -		0	0	0	0 () (0 -
NORWAI	Retail - Secured on real estate property - Of Which: non-SME		1	0	0		0	0	7.68%	6 1	L	0	0	0	0	0	7.22%	1	0	0	0 () (0 6.70
	Retail - Qualifying Revolving		0	0	0		0	0	64.98%	6 0)	0	0	0	0	0 63	3.05%	0	0	0	0 () (0 62.07
	Retail - Other Retail		0	0	0		0	0	34.79%	6 0)	0	0	0	0	0 34	4.61%	0	0	0	0 (0 34.40
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	69.31%	6 0)	0	0	0	0	0 69	9.31%	0	0	0	0 () (0 69.31
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	32.86%	6 0)	0	0	0	0	0 3:	3.17%	0	0	0	0 () (0 33.2f
	Equity		0	0	0		0	0) -	0		0	0	0	0	0 -		0	0	0	0 (0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0	0) -	0		0	0	0	0	0 -		0	0	0	0 () (0 -
	IRB TOTAL		1,127	235	351		2	2 15	44.08%	o 1,082	2	66 36	6	2	2 15	7 42	90% 1,0)49 2	83 38	32	2	159	59 41.73°



		ABN AMRO Bank N.V.																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Sco	nario									
							31/12/2021							31/12/20	22						31/12/2023			
RowN				Stage 1 exposure Stag	je 2 exposure Stage 3	3 exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exp	Stock of provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	(mln EUR, %)	57,833	2,502	7	0	(0 0	0.00%	6 56,582	3.6	73	87	0	0	0.00%	55,924	4,218	201	0	0		0.00%
2		Central governments		2,101	414	30	0	12	2 9	31.82%		3	50	48	0	9 1	6 32.74%	2,204	279	62	0	8	2*	1 34.37%
3		Institutions		3,888	124	41	1	7	7 7	18.03%	6 3,873	1	13	68	1	5 1	2 17.56%	3,857	104	93	1	3	16	1 34.37% 5 17.19%
4		Corporates		53,429	27,131	11,749	239	397	7 3,693	31.43%	6 51,522	25,9	89	L 4, 797	176 3	4,36	3 29.49%	53,303	22,071	16,934	166	305	4,804	
5		Corporates - Of Which: Specialised Lending		14,718	2,813	1,684	39	45	5 706	41.94%	6 13,753	3,4	85	1,978	31	44 76	9 38.89%	13,498	3,462	2,254	30	40	820	36.40%
6		Corporates - Of Which: SME		13,459	9,612	2,362	64	130	0 549	23.22%	6 13,191	9,2	86	2,957	56 1	.38 68	5 23.17%	16,060	5,816	3,557	61	102	811	1 22.80%
7		Retail		156,398	13,554	3,144	194	253	731	23.27%	6 156,075	11,9	77	5,045	180 1	.99 1,14	3 22.65%	155,811	10,467	6,819	177	120	1,510	22.14%
8		Retail - Secured on real estate property		149,786	11,063	2,243	129	114	4 289	12.88%	6 149,647	9,7	01	3,744	120	97 51	9 13.86%	148,992	8,917	5,183	111	59	732	14.12%
9	ABN AMRO Bank N.V.	Retail - Secured on real estate property - Of Which: SME		2,060	1,250	365	55	58	8 120	32.90%	6 1,570	1,4	13	692	42	58 22	5 32.56%	1,990	711	973	45	33	315	32.41%
10	ADN APIKO Dark N.V.	Retail - Secured on real estate property - Of Which: non-SME		147,726	9,812	1,878	75	56	6 169	8.99%	6 148,077	8,2	88	3,052	78	39 29	4 9.62%	147,001	8,206	4,210	67	26	416	9.89%
11		Retail - Qualifying Revolving		2,885	608	269	12	30	0 173	64.28%	6 2,905	5	19	339	14	23 21	8 64.31%	2,892	461	409	13	15	263	64.33%
12		Retail - Other Retail		3,727	1,884	632	53	109	9 270	42.68%	6 3,523	1,7	58	962	46	79 40	6 42.20%	3,927	1,089	1,227	53	47	515	3 64.33% 5 41.96% 2 41.89% 3 42.54%
13		Retail - Other Retail - Of Which: SME		1,546	1,397	532	50	95	5 228	42.87%	6 1,259	1,3	80	837	42	70 35	3 42.16%	1,606	791	1,079	49	39	452	41.89%
14		Retail - Other Retail - Of Which: non-SME		2,180	487	100	2	12	4 41	41.65%	6 2,264	3	78	125	4	9 5	3 42.44%	2,322	298	148	4	7	63	42.54%
15		Equity		176	54	9	2		2 3	26.55%	6 161		56	23	2	1	6 26.55%	150	56	34	1	1	Ģ	26.57%
16		Securitisation																						
17		Other non-credit obligation assets		1,113	1	0	0	(0	-	1,113		1	0	0	0	0 -	1,113	1	0	0	0	C	0 -

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		56,010	2,423	6		0	0	0.00%	54,799	3,557	83	3	0	0	0.00%	54,162	4,08	193	C	((0.00%
20		Central governments		1,697	221	11		8	4	40.00%	1,733	177	20	0	6	8	40.00%	1,761	14:	1 27	C)	11	40.00%
21		Institutions		2,263	12	6		1	1	12.89%	2,257	13	10	0	0	1	12.89%	2,253	14	13	C)	2	12.89%
22		Corporates		24,919	21,201	8,604	163	322	2,264	26.31%	24,268	19,359	11,097	7 117	272	2,817	25.39%	26,177	15,830	12,717	109	233	3,161	24.85%
23		Corporates - Of Which: Specialised Lending		4,691	839	306	1	13	62	20.21%	4,392	1,054	390	9	13	80	20.50%	4,319	1,040	6 472	g	12	95	20.19%
24		Corporates - Of Which: SME		9,906	9,213	2,124	39	117	481	22.64%	9,711	8,911	2,619	41	. 126	583	22.27%	12,621	5,46 ₄	3,157	47	91	687	21.77%
25		Retail		155,837	13,469	3,112	193	252	724	23.28%	155,506	11,907	5,005	179	198	1,134	22.65%	155,241	10,40	6,772	176	120	1,499	22.13%
26		Retail - Secured on real estate property		149,316	11,011	2,227	129	114	287	12.88%	149,174	9,658	3,723	119	96	516	13.87%	148,522	8,87	5,157	111	. 59	728	14.12%
27	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		2,052	1,249	364	5	58	120	32.92%	1,563	1,412	691	42	. 58	225	32.58%	1,982	71:	972	44	33	315	3 14.12% 5 32.43% 8 9.87%
28	NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		147,264	9,762	1,863	7-	56	167	8.97%	147,611	. 8,246	3,032	2 78	39	291	9.60%	146,540	8,16	4,185	67	26	413	
29		Retail - Qualifying Revolving		2,860	599	262	1	30	170	64.86%	2,880	511	331	14	23	214	64.81%	2,867	45!	400	12	2 15	259	64.78% 2 42.12%
30		Retail - Other Retail		3,660	1,859	623	5	108	267	42.95%	3,453	1,738	951	46	79	403	42.39%	3,852	1,07	1,215	53	3	512	42.12%
31		Retail - Other Retail - Of Which: SME		1,544	1,396	532	50	95	228	42.88%	1,257	1,379	837	7 42	2 70	353	42.17%	1,603	79:	1,078	49	39	452	41.89%
32		Retail - Other Retail - Of Which: non-SME		2,116	463	91		13	39	43.34%	2,196	359	115	5	9	50	43.95%	2,248	284	137	3	7	60	43.91% 26.64%
33		Equity		170	53	9		1	2	26.61%	156	54	22	2	. 1	6	26.61%	145	53	34	1	. 1	· ·	26.64%
34		Securitisation																						
35		Other non-credit obligation assets		1,113	1	0		0	0	-	1,113	1	0	0	0	0	-	1,113		1 0	C	(() -
36		IRB TOTAL		242,009	37,380	11,748	359	584	2,996	25.50%	239,833	35,068	16,237	298	477	3,966	24.42%	240,853	30,530	19,754	286	357	4,681	. 23.69%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stade I evnosiire	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks		634	27	0	(0	0	0.00%	620	0 40	1	1 ()	0	0.00%	612	. 4	6 3	(0	(0.00%
38		Central governments		118	60	3	() 2	2 1	40.00%	128	3 48	Į.	5 ()	1 2	40.00%	150	3	8 7	(0 1	:	40.00%
39		Institutions		72	92	2 28	(6	6	19.80%	78	3 73	41	1 ()	8	19.80%	83	5	9 50	(0 2	10	19.80%
40		Corporates		3,986	938	3 243	20	14	71	29.06%	3,90	919	346	6 14	14	1 99	28.77%	3,925	81	5 426	13	3 13	12:	28.37%
41		Corporates - Of Which: Specialised Lending		135	29	2	(0		20.91%	120	35	4	4 () (0 1	20.52%		3	3 6	(0		19.48% 33.16%
42		Corporates - Of Which: SME		2,452	246	153	17	7	48	31.62%	2,40	231	215	5 11		7 70	32.62%	2,376	21	8 256	10	0 7	8.	33.16%
43		Retail		40	10	1	(0) 1	36.09%	4	8		2 (1	31.55%	42		7		0		29.10%
44		Retail - Secured on real estate property		31	- 6	0	(0		27.63%	3.	5]			0	21.52%	32		4 1		0		19.22%
45	FRANCE	Retail - Secured on real estate property - Of Which: SME		3		0	(0		17.18%		3 0		0 (0	17.00%	3	3	0 0		0		16.82%
46		Retail - Secured on real estate property - Of Which: non-SME		28	5	0	(0		32.25%	2	4				0	23.33%	28	5	4 1		0		20.07% 61.33%
4/		Retail - Qualifying Revolving		1		0	(0		65.14%		0		1		0	62.82%			0 0		0		61.33%
48		Retail - Other Retail		8	4	1	(0		34.89%		3					34.05% 20.55%	-		2		0		33.34% 19.97%
4 9		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0		0	(0		21.02%		0		1 (0	20.55%			0 0		0	(33.46%
50		Retail - Other Retail - Of Which: Hon-SME		8		1	(0		34.93%		3	-				34.13%	9	1	2 3		0		33.46%
51		Securitisation Securitisation		U		0	(0	, C) -		<u> </u>	(U		0	-	(,	U U		0) -
52		Other non-credit obligation assets)_				0					1					
54		IRB TOTAL		4,849	1.127	276	20	21	78	28.23%	4.768	3 1.088	395	5 14	19	110	27.89%	4.799	96	4 489	13	3 15	134	27.49%
) 1		INDITIONAL		-1,0-15	-,,	270			70	20.29 /0	4,700	1,000	333			110	27.0570	+,7 5 5	1 30	-1	1.	- 13	15-	271-19 70

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposu	Coverage Ratio - Stage 3 exposure
	Central banks	365	16	0	0 0	0	0.00%	357	1	23 1	. 0	0	0.00%	352	2 2	27	2 0		0	0.00
	Central governments	45	0	0	0	0	40.00%	45	5	0 0	0	0	0 40.00%	45	5	0	0		0	0 40.00
	Institutions	138	1	1	0 0	0	39.45%	137	,	2 2	0	0	1 39.45%	135	5	3	2 0		0	1 39.45
	Corporates	3,908	1,006 356	5 1	0 12	54	15.13%	3,709	1,1	14 447	8	13	71 15.85%	3,730	1,00	7 53	2 8	1	2	35 16.05
	Corporates - Of Which: Specialised Lending	1,070	109 32	2	3 2	4	12.86%	989	1	73 49	2	2	8 15.51%	970	17	^{'5} 6	6 2		2	16.08
	Corporates - Of Which: SME	232	45 28	3	3	7	23.87%	217	'	48 40	15	4	11 28.20%	213	3 4	ŀ5 4	8 1		2	14 29.83
	Retail	69	10	1	0 0	0	26.92%	70		9 2	0	0	1 25.60%	69	9	9	3 0		0	1 24.76
	Retail - Secured on real estate property	62	8	O	0 0	0	11.32%	62	2	7 1	. 0	0	0 13.96%	62	2	7	2 0		0	0 14.67
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0 (O	0 0	0	-	0		0 0	0	0	0 -	(0	0	0 0		0	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	62	8	0	0 0	0	11.32%	62		7 1	. 0	0	0 13.96%	62	2	7	2 0		0	0 14.67
	Retail - Qualifying Revolving	2	1	1	0 0	0	36.06%	2		1 1	. 0	0	0 38.17%	2	2	0	1 0		0	0 39.75
	Retail - Other Retail	5	2 (O	0 0	0	29.00%	5	;	1 0	0	0	0 30.48%	(5	1	0 0		0	0 30.83
	Retail - Other Retail - Of Which: SME	0	0	O	0 0	0	4.03%	0		0 0	0	0	0 4.94%	(O	0	0 0		0	0 5.56
	Retail - Other Retail - Of Which: non-SME	5	2	O	0 0	0	35.66%	5	;	1 0	0	0	0 35.00%	(5	1	0 0		0	0 34.24
	Equity	0	0	0	0 0	0	-	0		0 0	0	0	0 -	(0	0	0 0		0	0 -
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 0	0	0	0 -	(0	0	0 0		0	0 -
	IRB TOTAL	4,525	1,034 359	1:	1 12	55	15.22%	4,317	1,14	48 452	8	13 7	'2 15.95 %	4,332	1,04	5 54	0 8	1	2 8	7 16.15%



J 1. J J	-			
abn amr	O	Bank N.	V.	

	ADN APIRO DAIR N.V.																				
		37	38 39	9 40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	į
											Adverse Scenario										
				31/12/202	1						31/12/2022							31/12/2023			
	(mln l	Stage 1 exposure St	tage 2 exposure Stage 3 ex	Stock of provisions for Stage 1 expos		Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu	Covera Stage 3
	Central banks	0	0	0	0	0	0 -	0	0	0	0 0	0		0 -	(0	0 0		0	0 -
	Central governments	37	0	0	0	0	0.03%	37	0	0	0 0	0		0.03%	37	7	0	0 0		0	0
	Institutions	716	3	1	0	0	0 33.13%	712	5	3	3 1	0)	1 33.13%	708	3	7	5 0		0	2
	Corporates	4,008	877	688	11 1	14 26	5 38.50%	3,765	1,030	778	8 9	13	28	36.46%	3,698	1,0	L4 86	81	1	12 2	299
	Corporates - Of Which: Specialised Lending	2,580	646	664	9 1	11 25	8 38.81%	2,404	754	733	3 7	10	27	37.27%	2,351	1 74	17 79	93 6		9 2	285
	Corporates - Of Which: SME	5	2	0	0	0	0 30.25%	5	2	1	1 0	0		0 30.01%	<u>.</u>	5	2	1 0		0	0
	Retail	41	3	1	0	0	0 36.94%	41	2	1	1 0	0		0 30.45%	41	1	3	1 0		0	0
	Retail - Secured on real estate property	40	2	0	0	0	0 17.55%	40	2	1	1 0	0		0 18.62%	39	9	2	1 0		0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 -	0	0	0	0	0		0 -	(0	0		0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	40	2	0	0	0	0 17.55%	40	2	1	1 0	0		0 18.62%	39	9	2	1 0		0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0 53.54%	1	0	0	0	0		0 53.66%	1	1	0	0		0	0
	Retail - Other Retail	1	0	0	0	0	0 58.99%	1	0	0	0	0		0 56.59%	1	1	0	0		0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 71.28%	0	0	0	0	0		0 67.70%	(O	0	0		0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0 58.92%	1	0	0	0	0		0 56.51%	1	1	0	0		0	0
	Equity	3	1	0	0	0	0 19.91%	2	1	0	0	0		0 20.68%	2	2	1	0		0	0
	Securitisation																				
	Other non-credit obligation assets	0	0	0	0	0	0 -	0	0	0	0	0		0 -	(0	0 0		0	0 -
	IRB TOTAL	4,805	883	689	11 1	14 26	38.49%	4,557	1,038	782	2 9	14	28	5 36.44%	4,485	1,02	5 86	8 9	1	.2 3	301

			1											Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Row			(mln EUR, %)	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	and the	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		496	21	. 0	(0	0	0.00%	48	31	:	1 (0	0	0.00%	479	3	6 2	() (·	J 0.00%
92		Central governments		7	0	0	(0	0	40.01%	'	7 0	(0	C	0	39.99%	7		0 0	()		0 39.99%
93		Institutions		78	1	. 1	(0	0	32.81%	7	7 1	:	1 (C	0	32.81%	76		1 2	() (1	1 32.81%
94		Corporates		2,965	334	73	7	7 4	15	20.46%	2,82	.7 424	122	2	5	5 24	19.92%	2,773	43	0 169	(5	33	19.42%
95		Corporates - Of Which: Specialised Lending		309	38	8	:	1	2	21.37%	28	54	14	4 1	. 1	. 3	21.07%	280	5	6 19	-	. 1	△	4 20.19%
96		Corporates - Of Which: SME		461	19	11	-	2 1	2	16.67%	45	20	18	8 1	. 1	4	23.35%	447	2	1 23	-	. 1		6 25.78%
97		Retail Retail		58	12	. 5	(0	1	. 29.06%	6	9	(6 (C) 2	29.23%	60		8 7	() (2	2 29.15%
98		Retail - Secured on real estate property		41	6	1	(0	0	20.88%	4.	-2 4	:	1 (C	0	17.87%	41		4 2	() (J 16.29%
99	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	17.15%		0 0	(0	C	0	17.00%	0		0 0	() (0 16.82%
100	GLRMANT	Retail - Secured on real estate property - Of Which: non-SME		41	6	1	(0	0	20.89%	4.	-2 4	:	1 (C	0	17.88%	41		4 2	() (0 16.29%
101		Retail - Qualifying Revolving		6	2	. 1	(0	0	35.49%		6 2	2	2	C) 1	39.39%	6		2 2	() (1 41.81%
102		Retail - Other Retail		11	3	3	(0	1	. 28.53%	1	.2 3	3	3 (C) 1	28.77%	12		2 3	() (1 28.85%
103		Retail - Other Retail - Of Which: SME		0	0	0	(0	0	24.15%		0 0	(0	C	0	21.52%	0		0 0	() (0 20.46%
104		Retail - Other Retail - Of Which: non-SME		11	3	2	(0	1	. 28.56%	1	.1 3	3	3 (0) 1	28.87%	12		2 3	()		1 29.00%
105		Equity		3	1	. 0	(0	0	22.75%		3 1	(0 (0	0	22.99%	2		2 0	()		0 23.11%
106		Securitisation																						
107		Other non-credit obligation assets		0	0	0		0	0	-		0	(0	0	0	-	0		0	()	<u> </u>	J -
108		IRB TOTAL		3,607	369	78		4	17	21.06%	3,458	8 467	130	0	5	26	20.35%	3,398	47	7 180		5	3F	6 19.75%

														Adverse Scenario)									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		253	1:	. 0		0 0	C	0.00%	24	7 16	1	1	0 (0	0.00%	244	1	8 1		0		0.00%
110		Central governments		41	!	5 0		0 0	C	40.00%	4	2 4	(0	0 (0	40.00%	43	3	3 1		0)	0 40.00%
111		Institutions		34	(0		0 0	C	29.16%	3	4 0	(0	0 (0	29.16%	34		1 0		0 ()	0 29.16%
112		Corporates		1,617	180	5 227		3 2	117	51.62%	1,53	8 237	255	5	3	3 122	47.89%	1,507	24	0 282		3	3 12	.6 44.78%
113		Corporates - Of Which: Specialised Lending		75		3		0	C	20.84%	7	0 7	2	2	0	0	20.45%	69)	8 3		0	O	0 29.16% 26 44.78% 1 19.42% 7 26.13%
114		Corporates - Of Which: SME		71	19	23		1 1	6	25.95%	7	0 16	27	7	0	7	26.05%	70	1	4 29		0	O	7 26.13%
115		Retail		113	20	12		0	2	20.08%	11	4 17	14	4	0	3	21.08%	116	5 1	3 16		0	0	3 21.66%
116		Retail - Secured on real estate property		87	1:	1 7		0	1	9.57%	8	8		8	0) 1	10.08%	87	7	8 9		0	0	1 10.41%
117	BELGIUM	Retail - Secured on real estate property - Of Which: SME		1	(0		0 0	C	17.16%)	1 0	(0	0	0	17.04%		-	0		0	0	0 16.91%
118	DELGION	Retail - Secured on real estate property - Of Which: non-SME		86	10	7		0	1	9.34%	8	7 8	}	8	0	1	9.80%	86	5	8 9		0	0	1 10.13% 1 49.80%
119		Retail - Qualifying Revolving		7	;	3 2		0 0	1	47.44%		7 3	2	2	0	1	48.92%	7	7	2 2		0	0	1 49.80%
120		Retail - Other Retail		20	(3		0 0	1	31.79%	2	0 6	3	3	0	1	31.59%	22	2	3 4	(0	O .	1 31.37%
121		Retail - Other Retail - Of Which: SME		0	:	0		0 0	C	31.40%)	1 0	(0	0	0	30.33%			0		0	0	0 29.83%
122		Retail - Other Retail - Of Which: non-SME		19	(3		0 0	1	31.84%	1	9 5	3	3	0 (0 1	31.77%	2:		3		0 (0	1 31.60%
123		Equity		0		0		0 0	C) -		0	(0	0 (0	-	()	0		0	0	0 -
124		Securitisation																						
125		Other non-credit obligation assets		0		0		0	(-		0	(0	0 (0	-	(0		0	0	0 -
126		IRB TOTAL		2,059	222	2 239		4 3	120	50.01%	1,97	5 275	270		3	125	46.38%	1,944	270	300	3	3	130	43.36%

												Adverse Scenario									
					31/12/20	21						31/12/2022						31/12/2023			
N	(m	smln EUR, %)	Stage 1 exposure Stag	ge 2 exposure Stage 3 expos	Stock of Stock of Stock of Stage 1 expe	Stock of for provisions for sure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of sions for exposure	Coverage Ratio - Stage 1 e	xposure Stage 2 exposu	ire Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	0) -	0		0 (0	0	0 -		0	0	0	0 () () -
	Central governments		0	0	0	0	0) -	0		0 (0 0	0	0 -		0	0	0	0 () () -
	Institutions		44	0	0	0	0	42.98%	44		0 (0	0	0	42.98%	44	1	0	0 () (42.98%
	Corporates		1,978	203	17	3	3	23.70%	1,898	2	64 37	7 2	2 3	9	22.76%	1,879	263 5	57	2	12	21.42%
	Corporates - Of Which: Specialised Lending		364	23	4	1	0	20.88%	339		43	9 1	1	2	20.50%	332	45 1	L4	1	1	19.45%
	Corporates - Of Which: SME		118	45	7	1	2	34.23%	120		37 13	3 1	1	4	33.68%	121	32 1	16	0 1		33.57%
	Retail		8	0	0	0	0	4.97%	8		0	0	0	0	9.93%	7	0	0	0	(12.83%
	Retail - Secured on real estate property		6	0	0	0	0	12.10%	6		0	0	0	0	12.57%	6	0	0	0	(12.62%
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0) -	0		0	0	0	0 -		0	0	0	0	() -
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME		6	0	0	0	0	12.10%	6		0	0	0	0	12.57%	6	0	0	0	(12.62%
	Retail - Qualifying Revolving		0	0	0	0	0	2.46%	0		0 (0	0	0	5.83%	0	0	0	0	(8.87%
	Retail - Other Retail		1	0	0	0	0	50.33%	1		0 (0	0	0	46.54%	1	0	0	0 ()	43.62%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	50.22%	0		0 (0	0	0	56.00%	0	0	0	0)	55.06%
	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	50.39%	1		0 (0	0	0	41.14%	1	0	0	0 ()	37.59%
	Equity		0	0	0	0	0) -	0		0 (0	0	0 -		0	0	0	0) () -
	Securitisation																				
	Other non-credit obligation assets		0	0	0	0	0	-	0		0 (0	0	0 -		0	0	0	0 (() -
	IRB TOTAL		2,030	204	18	3	3 4	23.78%	1,949	2	54 38	3 2	2 3	9	22.86%	1,930 2	.64 5	8	2 3	3 12	21.54%



	ABN AMRO Bank N.V.	<u>-</u>																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
owN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
45	Central banks		0	(0	(0	0) -		0 0	0	0	0	0 0	-	0		0 0)	0	(0 -
146	Central governments		0	(0	(0	0) -		0 0	D	0	0 (0 0	-	0)	0 0	(0	(0 -
147	Institutions		0	(0	(0	0) -	(0 0	0	0	0 (0 0	-	0)	0 0	(0	(0 -
148	Corporates		1,437	379	77	4	5	16	20.15%	1,35	1 434	4 10	8	3 !	5 22	20.35%	1,330	42	5 139	3	5	28	19.88
149	Corporates - Of Which: Specialised Lending		1,383	375	76	4	5	15	20.21%	1,30	1 427	7 10	6	3	5 22	20.45%	1,282	41	7 135	3	5	27	19.99 0 24.68
150	Corporates - Of Which: SME		4	(0	(0	0	24.46%	•	4 1	1	0	0	0 0	24.51%	4	ŀ	1 0	(0	(J 24.68
151	Retail		0	(0	(0	0	-		0 0	0	0	0	0 0	-	0)	0	(0	(0 -
152	Retail - Secured on real estate property		0	(0	(0	0) -		0 0	0	0	0	0 0	-	0)	0	(0	(ა -
MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: SME		0	(0	(0	0	-		0 0	0	0	0	0 0	-	0)	0	(0	(0 -
154 MANSHALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	(0	(0	0) -	(0 0	0	0	0	0 0	-	0)	0 0	(0	(ე -
.55	Retail - Qualifying Revolving		0	(0	(0	0) -	(0 0	0	0	0	0 0	-	0)	0 0	(0	(<u></u> ე-
156	Retail - Other Retail		0	(0	(0	0) -	(0 0	0	0	0	0 0	-	0)	0 0	(0	(<u>ე</u> -
157	Retail - Other Retail - Of Which: SME		0	(0	(0	0) -	(0 0	0	0	0	0 0	-	0)	0 0	(0	(<u>ე - </u>
158	Retail - Other Retail - Of Which: non-SME		0	(0	(0	0) -	(0 0	0	0	0	0 0	-	0)	0 0	(0	(<u>ე - </u>
159	Equity		0	(0	(0	0) -	(0 0	0	0	0	0 0	-	0)	0 0	(0	(J-
160	Securitisation																						4
161	Other non-credit obligation assets		0	(0	(0	0) - - 20 4 5 0 /	1.351	0 0	0	0	0 (0 0	- 20.35%	1.330)	0 0	(0	() -
162	IRB TOTAL		1,437	379	77	4	5	16	20.15%	1,351	1 434	+ 10	8	5	5 22	20.35%	1,330	42:	139	3	5	28	8 19.889

												Adverse Scenario										
					3	31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %)		exposure Stage 3 e	exposure pr Sta	Stock of provisions for age 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Of S for Stage 3 exposur	- Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	r ıre
	Central banks		49	2	0	0	0	0.00	% 4	8 3	(0	0	(0.00%	4	8	4 (0	0 (J	0
	Central governments		0	0	0	0	0	0 -		0 0	(0	0	(0 -		0	0	0	0 (J	0 -
	Institutions		63	0	0	0	0	0 43.00	% 6	3 1	(0	0	(0 43.00%	6	2	1	1	0	ر	0
	Corporates		1,400	80	125	2	1	22 17.469	% 1,33	5 128	142	2 2	2	25	5 17.47%	1,30	6 139	9 160)	2 2	2	28
	Corporates - Of Which: Specialised Lending		587	40	8	1	1	2 20.889	% 54	9 69	15	5 1	1	3	3 20.49%	53	8 7:	3 24	1	1 1	<i>L</i>	5
	Corporates - Of Which: SME		17	0	0	0	0	0 23.529	% 1	7 0	1	1 0	0	(0 26.76%	1	6	1	1 (0 (٦	0
	Retail		43	4	1	0	0	0 14.59	% 4	3 3	1	1 0	0	(0 17.82%	4	3	3	1 (0 (ر	0
	Retail - Secured on real estate property		42	3	1	0	0	0 4.90	% 4	2 3	1	1 0	0	(9.93%	4	1	3	1 (0 (ر	0
WITZERLAND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -		0 0	(0	0	(0 -		0	0	0	0	ار	0
WITZERLAND	Retail - Secured on real estate property - Of Which: non-SME		42	3	1	0	0	0 4.90	% 4	2 3	1	1 0	0	(9.93%	4	1	3	1 (0 (٦	0
	Retail - Qualifying Revolving		1	0	0	0	0	0 65.229	%	1 0	(0	0	(0 61.44%		1	0) (0	ر	0
	Retail - Other Retail		1	0	0	0	0	0 74.159	%	1 0	(0	0	(70.05%		1 (0 () (0 (ر	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 85.90	%	0 0	(0	0	(0 85.80%		0	0	0	0	ر	0
	Retail - Other Retail - Of Which: non-SME		1	0	0	0	0	0 46.06	%	1 0	(0	0	(0 45.62%		1	0 (0	0 (J	0
	Equity		0	0	0	0	0	0 -		0 0	(0	0	(0 -		0 (0 () (0 (J	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -		0 0	(0	0	(0 -		0 (0 () (0 (ر	0 -
	IRB TOTAL		1,556	86	126	3	1	22 17.469	1,48	9 135	143	3 2	2	25	17.52%	1,45	8 147	7 162	2	2	<u>2</u>	28

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(min EUR, %		2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks	0	0	0	0 0	0	-	0		0 0	0	0	() -	0	C	0	(0	0	J -
182	Central governments	4	0	0	0 0	0	40.00%	4		0 0	0 (0	(40.00%	4	C	0	(0 0	O	0 40.00%
183	Institutions	7	0	0	0 0	0	7.46%	7		0 0	0 (0	(7.46%	7	C	0	(0 0	0	7.46%
184	Corporates	1,133	211 3	55	2 3	3 224	62.93%	1,077	2!	51 372	2	2 3	227	60.95%	1,066	244	390	2	2 3	230	58.97%
185	Corporates - Of Which: Specialised Lending	766	192 3	16	2 2	2 215	67.87%	722	22	22 330	0 :	. 2	218	65.87%	716	214	344	1	1 2	220	63.94%
186	Corporates - Of Which: SME	0	0	0	0 0	0	35.14%	0		0 (0 (0	(35.03%	0	C	0	(0 0	0	35.34%
187	Retail	2	1	0	0 0	0	59.47%	2		0 (0	0	(53.08%	2	C	0	(0	0	0 48.75%
188	Retail - Secured on real estate property	1	0	0	0 0	0	13.52%	1		0 (0	0	(14.53%	1	C	0	(0	0	14.29%
NORWAY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	0		0 (0 (0	() -	0	C	0	(0	0	<i>y</i> -
190 NORVVAI	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0 0	0	13.52%	1		0 (0 (0	(14.53%	1	C	0	(0	0	14.29%
191	Retail - Qualifying Revolving	0	0	0	0 0	0	66.28%	0		0 0	0 (0	(63.51%	0	C	0	(0	0	61.80%
192	Retail - Other Retail	0	0	0	0 0	0	41.14%	0		0	0	0	(39.84%	0	C	0	(0	0	38.61%
193	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	81.99%	0		0	0	0	(81.99%	0	C	0	(0	0	81.99%
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	39.28%	0		0 (0 (0	(38.60%	0	C	0	(0	0	37.67%
195	Equity	0	0	0	0 0	0	-	0		0 (0 (0	() -	0	C	0	(0	0) -
196	Securitisation																				
197	Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 (0 (0	() -	0	C	0	(0	0) -
198	IRB TOTAL	1,146	212 3!	55	2 3	224	62.93%	1,090	25	372	2	2 3	227	60.95%	1,079	244	390	2	2 3	230	58.96%



		ADN ANNO BANK N.V.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	D				
			Exposure	values	Risk exposu	re amounts				Charle of	Charles	Charle of	
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	0	0	0	0		0	0	0	0	0.00%
2		Central governments	128	0	12		124	1 4		0	0	0	0.00%
3		Regional governments or local authorities	0	0	0		121			0	0	0	0.00%
4		Public sector entities	0	0	0	0	0			0	0	0	0.00%
5		Multilateral Development Banks	1,085	0	0	0	C	0		0	0	0	0.00%
6		International Organisations	5,536		0	C	C	0	C	0	0	0	0.00%
7		Institutions	8,605		838	C	2,279	3	C	0	0	0	0.00%
8		Corporates	5,902		5,309	96	3,726		264	3	4	111	41.96%
9		of which: SME	1,222	0	935	C	1,197	7 44	C	1	1	0	0.00%
10		Retail	2,094	89	1,550	37	1,591	503	89	1	21	56	62.97%
11	ABN AMRO Bank N.V.	of which: SME	22	1	15	2	. 21		1	. 0	0'	0	13.51%
12		Secured by mortgages on immovable property	665		233	13	611		15	0	0	1	7.52%
13		of which: SME	218	0	76	0	188	30	(0	0	0	49.93%
14		Items associated with particularly high risk	0	0	0	C	C	0	C	0	0	0	0.00%
15		Covered bonds	0	0	0		C	0	C	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	<u>C</u>	С	0	C	0	0	0	0.00%
17		Collective investments undertakings (CIU)	163	0	8	<u>C</u>	C	0	C	0	0	0	0.00%
18		Equity	0	C	0	C	C	0	C	0	01	0	0.00%
19		Securitisation			_								
20		Other exposures	1,200		859	0	1,196		4	1	01	1	36.51%
21		Standardised Total	25,377	271	8,809	146	9,526	633	372	. 6	26	169	45.53%

		· · · · · · · · · · · · · · · · · · ·						Actual					
		• • • • • • • • • • • • • • • • • • •						31/12/2020	0				
	_	,	Exposure	e values	Risk exposu	ire amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
22		Central banks	0'	<u>/</u>	/ 0	C	<u>)</u> 0	<u>/</u> 0	<u>, </u>	0	0'	0′	0.00%
23		Central governments	72'	. 0'	/ 12	<u>c</u>	0 68	4	<u></u>	0	0'	<u></u> 0'	0.00%
24		Regional governments or local authorities	0'	0'	0	C	<u>, </u>	<u>/</u> 0	<u> </u>	0	0'	<u></u> 0′	0.00%
25		Public sector entities	0'	0′	0	<u>c</u>	<u>) </u>	0	<u> </u>) 0	0'	0′	0.00%
26		Multilateral Development Banks	0'	<u>/ </u>	0		0	0	<u>, </u>	0	0'	0′	0.00%
27		International Organisations	0'	<u>/ 0'</u>	0	C	0	0	<u>, </u>	0	0'	0′	0.00%
28		Institutions	1,705		373	_	92		<u>, </u>	0	<u>'</u>	0′	0.00%
29		Corporates	2,028		1,800		4 1,542		. 185	<i>j</i> 3	4	67	7 36.43%
30		of which: SME	474	-	429		0 445) 1	. 1'	0'	0.00%
31		Retail	2,015	85′	1,492	35	5 1,540		, 8F	<i>j</i> 1	. 20	55′	63.95%
32	NETHERLANDS	of which: SME	21	1	. 15	2	2 20	1		0	, O'	0′	13.51%
33		Secured by mortgages on immovable property	536	14′	191	13	3 487	48	15	0	o'		7.52%
34		of which: SME	89	0′	35	C	0 64	ı 25	,	0	0'	ر،	49.93%
35		Items associated with particularly high risk	0'	0′	0	C) <u> </u>	0	(0	0'	ر،	0.00%
36		Covered bonds	0'	0′	0	C	C	0	(0	0'	ره ر	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0'	0′	0	C	C	0	(0	0	0	0.00%
38		Collective investments undertakings (CIU)	0'	0′	0	C	C	0	(0	0	0	0.00%
39		Equity	0'	0′	0	C) C	0	,	0	0	0	0.00%
40		Securitisation											
41		Other exposures	1,200	<u>'۲</u>	859	C	1,196	1		1	. 0	1	36.51%
42		Standardised Total	7,557	7 189	4.728	92	4,926	582	289	5	25	125	43.04%

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

								Actual					
								31/12/202	20				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0		0	(0	0	(0	0.00%
65		Central governments	0	0	0		0	(0	0	(0	0.00%
66		Regional governments or local authorities	0	0	0		0	(0	0	(0	0.00%
67		Public sector entities	0	0	0		0	(0	0	(0	0.00%
68		Multilateral Development Banks	43	0	0		0	(0	0	(0	0.00%
69		International Organisations	0	0	0		0	(0	0	(0	0.00%
70		Institutions	2,692	0	107		0 424		0	0	(0	0.00%
71		Corporates	401	2	324		3 362	(2	0	(0	0.00%
72		of which: SME	148	0	75		0 148	(0	0	(0	0.00%
73		Retail	3	0	2		0 3	(0	0	(0	61.39%
74	UNITED KINGDOM	of which: SME	0	0	0		0	(0	0	(0	0.00%
74 75 76 77	5112125 H2H6561	Secured by mortgages on immovable property	0	0	0		0	(0	0	(0	0.00%
76		of which: SME	0	0	0		0	(0	0	(0	0.00% 0.00%
77		Items associated with particularly high risk	0	0	0		0	(0	0	(0	0.00%
78		Covered bonds	0	0	0		0	(0	0	(0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	(0	0	(0	0.00%
80		Collective investments undertakings (CIU)	0	0	0		0	(0	0	(0	0.00%
81		Equity	0	0	0		0 0	(0	0	(0	0.00% 0.00%
82		Securitisation											
82 83		Other exposures	0	0	0		0 0	(0	0	(0	0.00%
84		Standardised Total	3,139	2	433	:	789	(2	0	0	0	2.06%



		ADN ANICO DAIR N.V.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0	(0		0 0	0	0	0	0	0	0.00%
86		Central governments	0	(0		0	0	C	0	0	0	0.00%
87		Regional governments or local authorities	0	(0		0	0	0	0	0	0	0.00%
88		Public sector entities	0	(0		0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	4	(0		0	0	0	0	0	0	0.00%
90		International Organisations	0	(0		0	0	0	0	0	0	0.00%
91		Institutions	1,093		69		0 41	0	0	0	0	0	0.00%
92		Corporates	448	(448		12	0	0	0	0	0	0.00%
93		of which: SME	0	(0		0	0	0	0	0	0	0.00%
94		Retail	0	(0		0	0	0	0	0	0	85.62%
95	UNITED STATES	of which: SME	0	(0		0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	(0		0	0	C	0	0	0	0.00%
97		of which: SME	0	(0		0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	(0		0	0	0	0	0	0	0.00%
99		Covered bonds	0	(0		0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	163	(8		0	0	0	0	0	0	0.00%
102		Equity	0	(0		0	0	C	0	Ü	Ü	0.00%
103		Securitisation	^	,				_		^			0.000/
104		Other exposures	1 700	(0		0	0	0	0	0	0	0.00%
105		Standardised Total	1,709		526		53	0	0	0	0	0	85.62%

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

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	C	0	C	C	0	C	0	0	0	0.00%
128		Central governments	0	C	0	C	C	0	C	0	0	0	0.00%
129		Regional governments or local authorities	0	C	0	C	C	0	C	0	0	0	0.00%
130		Public sector entities	0	C	0	C	C	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	C	0	C	C	0	C	0	0	0	0.00%
132		International Organisations	0	C	0	C	C	0	C	0	0	0	0.00%
133		Institutions	179	C	62	C	C	0	C	0	0	0	0.00%
134		Corporates	123	4	123	5	244	. 3	4	0	0	1	25.03%
135		of which: SME	2	C	2	C	2	. 0	C	0	0	0	0.00%
136		Retail	5	1	1 4	C	3	2	1	. 0	0	0	66.27%
137	BELGIUM	of which: SME	0	C	0	С	C	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	C	0	С	C	0	C	0	0	0	0.00%
139		of which: SME	0	C	0	С	C	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	C	C	0	C	0	0	0	0.00%
141		Covered bonds	0	C	0	C	C	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	C	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	C	0	C	C	0	C	0	0	0	0.00%
144		Equity	0	C	0	C	C	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	C	0	C	C	0	C	0	0	0	0.00%
147		Standardised Total	307	5	188	5	248	5	5	0	0	1	30.16%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	C	0		0	(0	0	C	(0.00%
149		Central governments	0	C	0		0	(0	0	C	(0.00%
150 151 152 153		Regional governments or local authorities	0	C	0		0	(0	0	C	(0.00%
151		Public sector entities	0	C	0		0		0	0	C)	0.00%
152		Multilateral Development Banks	721	С	0		0	(0	0	C	(0.00%
153		International Organisations	0	C	0		0	(0	0	C	(0.00%
154		Institutions	56	C	11		0	(0	0	C	(0.00%
155		Corporates	52	C	52		0 3	(0	0	C	(0.00%
156		of which: SME	0	C	0		0		0	0	C		0.00%
157		Retail	0	C	0		0		0	0	C		0.00%
158	LUXEMBOURG	of which: SME	0	C	0		0		0	0	C	(0.00%
159		Secured by mortgages on immovable property	0	C	0		0	(0	0	C	(0.00%
160		of which: SME	0	C	0		0	(0	0	C	(0.00%
161		Items associated with particularly high risk	0	C	0		0		0	0	C	0	0.00% 0.00% 0.00% 0.00% 0.00%
162		Covered bonds	0	C	0		0		0	0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	C	0		0		0	0	C)	0.00%
164		Collective investments undertakings (CIU)	0	C	0		0		0	0	C	(0.00%
154 155 156 157 158 159 160 161 162 163 164 165 166 167		Equity	0	C	0		0	(0	0	C)	0.00%
166		Securitisation											
167		Other exposures	0	C	0		0		0	0	C) (0.00%
168		Standardised Total	830	0	64		10	(0	0	0	0	0.00%

0.00% 0.00%			
atio - osure 0.00%			
0.00% 0.00%			
0.00% 0.00%			



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

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

								Actual					
								31/12/202	D				
			Exposure	e values	Risk exposu	re amounts					61.1.6	61.1.6	
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0		0 0		0 0	0	0	0	0		0.00%
212		Central governments	0		0		0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0		0		0	0	0	0	0	0	0.00%
214		Public sector entities	0		0		0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	(0		0	0	0	0	0	0	0.00%
216		International Organisations	0	(0		0	0	0	0	0	0	0.00%
217		Institutions	0	(0		0 0	0	0	0	0)	0.00%
218		Corporates	0	(0		0 0	0	0	0	0)	0.00%
219		of which: SME	0	(0		0 0	0	0	0	0)	0.00%
220		Retail	0	(0		0	0	0	0	0	0	0.00%
221	NORWAY	of which: SME	0	(0		0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	(0		0	0	0	0	0)	0.00%
223		of which: SME	0	(0		0 0	0	0	0	0	(0.00%
224		Items associated with particularly high risk	0	(0		0 0	0	0	0	0	(0.00%
225		Covered bonds	0	(0		0 0	0	0	0	0) (0.00%
226		Claims on institutions and corporates with a ST credit assessment	0		0 0		0 0	0	0	0	0) (0.00%
227		Collective investments undertakings (CIU)	0		0		0 0	0	0	0	0)	0.00%
228		Equity	0		0		0	0	0	0	0) (0.00%
229		Securitisation											
230		Other exposures	0		0		0 0	0	0	0	0) (0.00% 0.00%
231		Standardised Total	0		0		0 0	0	0	0	0		0.00%

Coverage Ratio - Stage 3 exposure 0			
Coverage Ratio - Stage 3 exposure 0 0 0.00%			
Coverage Ratio - Stage 3 exposure 0			

	ABN AMRO Bank N.V.																				
		12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario	o									
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(m	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	provisions for	Coverage Ratio Stage 3 exposur
1	Central banks		0	0	0	0	0.00%		0 0	(0	0 0		0.00%	0	,	0 (ر ا	0 0	O.	0.00
2	Central governments	123	5	0	0	0	0 40.00%	12	2 5	(0	0		0 40.00%	122		5	/ ر	0 0'	0'	40.00
3	Regional governments or local authorities		0	0	0	0	0.00%		0 0	(0	0		0.00%	0	<u>/</u>	0	/	0 0'	0'	0.00
4	Public sector entities		0	0	0	0	0.00%		0 0	(0	0		0.00%	0		0	/ ر	0 0	0′	0.00
5	Multilateral Development Banks		0	0	0	0	0.00%		0 0	(0	0		0.00%	0	1	0 (<u>)</u>	0 0'	0′	0.00
6	International Organisations		0	0	0	0	0 30.42%		0 0	(0	0		0 30.08%	0	1	0 (<u>)</u>	0 0'	0′	29.7
7	Institutions	2,262	17	3	1	0	1 20.68%	2,24	6 28	{	3	1		2 21.47%	2,230		37 14	<u>+</u>	1 1	3′	21.9
8	Corporates	3,369	387 30)4	6	7 13	42.83%	3,19	5 516	348		5 8	13	39.91%	3,078	55	394	<u>t</u>	5 9	148'	37.46
9	of which: SME	1,094	135 1	.3	2	4	4 29.16%	1,05	164	27	7	2 4		8 28.03%	1,039	<u>1</u> 6	51 42	<u> </u>	2 4	11'	27.27
10	Retail	1,770	303 11	.0	1	10 6	59.41%	1,80	6 249	128	3	1 8	7	73 56.98%	1,828	21	12 143	· '	1 7'	79'	55.3
ABN AMRO Bank N.V.	of which: SME	16	5 4	2	0	0	1 30.05%	1	4 5	3	3	0		1 29.30%	15	1	4	<u>+</u>	0 0	1′	28.93
12	Secured by mortgages on immovable property	618	3 43 1	.9	0	1	2 9.64%	60	2 55	23	3	0 1		3 11.06%			56 27	<u>/</u>	0 1	3′	12.09
13	of which: SME	192	24	2	0	1	1 26.55%	17	7 36	Ţ	5	0 1		1 25.54%	174	?	37	<u>/</u>	0 1	2'	25.06
14	Items associated with particularly high risk		0	0	0	0	0.00%		0 0	(0	0		0.00%	0	1	0	<u>ر</u>	0 0'	0′	0.00
15	Covered bonds		0	0	0	0	0.00%		0	(0	0		0.00%	0		0	/ ر	0 0	0′	0.00
16	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.00%		0	(0	0		0.00%	0	1	0	/	0 0	0′	0.00
17	Collective investments undertakings (CIU)		0	0	0	0	0.00%		0	(0	0		0.00%	0		0 (<u> </u>	0 0	0′	0.00
18	Equity		0	0	0	0	0.00%		0 0	(0	0		0.00%	0	1	0	′′	0 0	0'	0.00
19	Securitisation																				
20	Other exposures	1,196	5 1	4	0	0	1 36.51% 0 45.36%	1,19	6 1		4	0 0		1 36.51%	1,196	,	1	+	0 0	1	36.51
21	Standardicad Total	9 336	755 440	<u>nl</u>	R 1	200	0 45 36%	9 16	7 Ω54	511	1	2 12	21	7 42 59%	9.051	20	7 523	ر	7 1Ω	235	40 310

								Baseline Scenario					
				31/12/2021				31/12/2022			31/12/2023		
RowN um	(mln EUR	Stage 1 exposure Sta	nge 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 expo	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	0	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0 0	0 0	0.00%
23	Central governments	69	2	0	0 0	40.00%	70 1	0 0	0 0 40.00%	6 70 1	0 0	0 0	0 40.00%
24	Regional governments or local authorities	0	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0	0 0	0.00%
25	Public sector entities	0	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0 0	0 0	0.00%
26	Multilateral Development Banks	0	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0 0	0 0	0.00%
27	International Organisations	0	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0 0	0 0	0.00%
28	Institutions	92	3	0	0 0	10.87%	92 3	0 0	0 0 11.04%	√ ₆ 92 3	0 0	0 0	0 11.10%
29	Corporates	1,429	148	201	2 2 72	35.84% 1,	255 22	20 2	4 75 34.16%	/6 1,226 311	242 2	4 79	9 32.60%
30	of which: SME	412	64	5	1 1	17.23%	96 1	11 0	2 2 16.58%	6 364 99	18 0	2 3	3 16.28%
31	Retail	1,706	289	.05	1 10 63	60.17% 1,	² 42 236 12	23 1	8 71 57.72%	6 1,763 201	137 1	7 77	7 56.12%
NETHERLAN	DS of which: SME	16	4	2	0 0 1	30.00%	14 5	3 0	0 1 29.24%	6 15 4	4 0	0 1	1 28.88%
33	Secured by mortgages on immovable property	496	36	17	0 0	7.97%	83 47 2	20 0	0 2 8.33%	[/] 6 480 47	23 0	1 2	2 8.62%
34	of which: SME	70	18	1	0 0	17.77%	59 28	2 0	0 0 16.79%	6 58 28	4 0	0 1	1 16.41%
35	Items associated with particularly high risk	0	0	0	0 0	0.00%	0 0	0	0 0.00%	6 0 0	0 0	0 0	0.00%
36	Covered bonds	0	0	0	0 0	0.00%	0 0	0	0 0.00%	6 0 0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.00%	0 0	0	0 0.00%	6 0 0	0 0	0 0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0 0	0.00%	0 0	0	0 0.00%	0 0	0	0 0	0.00%
39	Equity	0	0	0	0 0	0.00%	0 0	0 0	0 0.00%	0 0	0 0	0 0	0.00%
40	Securitisation												
41	Other exposures	1,196	1	4	0 0 1	36.51% 1,	96 1	4 0	0 1 36.51%	/6 1,196 1	4 0	0 1	1 36.51%
42	Standardised Total	4,990	479 3	28	4 12 138	42.20% 4,8	86 543 36	3 1	149 40.62%	6 4,827 564	406 3	12 159	1 36.51% 9 39.20%

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

										Baseline Scenario								
				31/12/2021						31/12/2022					31/12/2023			
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure		Stage 1 exposure Stage 2 expose	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for pr Stage 2 exposure Stage	Stock of ovisions for je 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	0	0 0	0	<u> </u>	0	0.00%	0	0 0	0	0	0.00%	9	0	0	0 0	0	0.00%
65	Central governments	0	0 0	0	C)	0.00%	0	0 0	0	0	0.00%	9	0	0	0 0	0	0.00%
66	Regional governments or local authorities	0	0 0	0	C)	0.00%	0	0 0	0	0	0.00%		0	0	0 0	0	0.00%
67	Public sector entities	0	0 0	0	0)	0.00%	0	0 0	0	0	0.00%	0	0	0	0	0	0.00%
68	Multilateral Development Banks	0	0 0	0			0.00%	0	0 0	0	0	0.00%	0	0	0	0	0	0.00%
69	International Organisations	424	0 0	0			0.00%	0	0 0	0	0	0.00%	0	0	0	0	0	0.00%
70	Institutions	421	2 0	0			0 34.30% 2 24.65%	419	4 1	0	0	0 34.30% 4 35.34%	41/	62 2	2	0 0	1	34.30%
71	Corporates	2/9	7/ 9	1		2	2 24.65% 1 39.68%	2/8	71 14	1	2	25.34%	0 281	20	0	2	5	25.29%
72	of which: SME	98	40 3	0		2	0 57.23%	10 4	38 0	0		39.23% 0 F2.100/	0 111	29	9		3	38.99%
73 LINITED KINCDOM	Retail CM5	2		0						0		0 52.10%	0 2	0	0	0 0	0	48.49% F1.600/
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	0	0 0	0			0 49.20%	0		0		0 0.00%	0 0	0	0		0	0.00%
75	of which: SME	0		0			0.00%	0		0		0.00%	0 0	0	0		0	0.00%
70	Items associated with particularly high risk	0		0			0.00%	0		0		0.00%	0 0	0	0		0	0.00%
70	Covered bonds	0		0			0.0070	0		0		0.00%	6 0	0	0		0	0.00%
70	Claims on institutions and corporates with a ST credit assessment	0		0			0.00%	0		0	0	0.00%	6 0	0	0		0	0.00%
80	Collective investments undertakings (CIU)	0		0		ן מ	0.00%	0		0		0.00%	6 0	0	0		0	0.00%
81	Equity	0		0		ול	0.00%	0		0		0.00%	6 0	0	0		0	0.00%
82	Securitisation			U		'	0.0070				,	0.00 /					<u> </u>	0.00 /0
83	Other exposures	0	0 0	n	ſ		0.00%	0	0 0	0	0	0.00%	6	0	0	0	n	0.00%
84	Standardised Total	702	80 9	1	2	2	2 25.34%	700	76 16	1	. 2	4 26.08%	~ <u> </u>	69 2	2	1 2	6	26.16%

	AOTHORIT	ABN AMRO Bank N.V.																					
				12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure S	itage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks		0	0	0	0	0	0.00%	()	0	С	0		0.00%	o l	0	C	0	0	0'	0.00%
86		Central governments		0	0	0	0		0.00%	((0	C	0		0.00%	o l	0	C	0	0	0′	0.00%
87		Regional governments or local authorities		0	0	0	0		0.00%	((0	C	0		0.00%	o l	0	C	0	0	0'	0.00%
88		Public sector entities		0	0	0	0		0.00%	((0	C	0		0.00%	,	0	C	0	0	0′	0.00%
89		Multilateral Development Banks		0	0	0	0		0.00%	()	0	C	0		0.00%	o (0	C	0	, 0	0'	0.00%
90		International Organisations		0	0	0	0		0.00%	()	0	C	0		0.00%	o (0	C	0	, 0	0'	0.00%
91		Institutions		41	0	0	0		28.81%	41		0	C	0		0 28.81%	4:	1 0	C	0	0	0′	28.81%
92		Corporates		11	1	0	0		15.92%	11	1	1 0	C	0		0 16.11%	10	0 2	C	0	0	0′	16.20%
93		of which: SME		0	0	0	0		0.00%	((0	C	0		0.00%	o (0	C	0	0	0′	0.00%
94		Retail		0	0	0	0		83.84%	((0	C	0		0 81.35%	o (0	C	0	0	0′	79.27%
95	UNITED STATES	of which: SME		0	0	0	0)	0.00%	()	0	C	0		0.00%	o l	0	C	0	0	0′	0.00%
96		Secured by mortgages on immovable property		0	0	0	0)	0.00%	()	0	C	0		0.00%	o l	0	C	0	0	0′	0.00%
97		of which: SME		0	0	0	0		0.00%	((0	С	0		0.00%	,	0	C	0	0	0'	0.00%
98		Items associated with particularly high risk		0	0	0	0	0	0.00%	() (0	C	0		0.00%	o l	0	<u> </u>	0	0	0′	0.00%
99		Covered bonds		0	0	0	0) (0.00%	((0	C	0		0.00%	o l	0	C	0	0	0′	0.00%
100		Claims on institutions and corporates with a ST credit assessment		0	0	0	0		0.00%	()	0	C	0		0.00%		0	C	0	, 0	0′	0.00%
101		Collective investments undertakings (CIU)		0	0	0	0		0.00%			0	C	0		0.00%	0	0 0	C	0	0	0′	0.00%
102		Equity		0	0	0	0		0.00%			0	C	0		0.00%	0	0	0	0	0	0'	0.00%
103		Securitisation																					
104		Other exposures		0	0	0	0		0.00%			0	C	0		0.00%	0	0	C	0	0	0	0.00%
105		Chandandiand Tabel		F2	4	^	<u> </u>	VI	34 E40/	F 2		\				27 220/	F-		-				24 570/

											Baseline Scenario								
				31/12/2021							31/12/2022					31/12/2023			
	(mln EUR,		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	C	0	0	0.00%	0		0	C	0	0.000	6 0	0	0	0	0	0.00%
	Central governments	5	3 2 0	C	0	0	0 40.00%	52		3 0	0	0	0 40.000	6 51	4	0	O	ס	0 40.00%
	Regional governments or local authorities		0 0	C	0	0	0.00%	0		0	0	0	0.000	% 0	0	0	O	ס	0.00%
	Public sector entities		0 0	C	0	0	0.00%	0		0	O	0	0.000	6 0	0	0	0	ס	0.00%
	Multilateral Development Banks		0 0	C	0	0	0.00%	0		0	O	0	0.000	6 0	0	0	O	ס	0.00%
	International Organisations		0 0	C	0	0	0.00%	0		0	0	0	0.000	6 0	0	0	0	ס	0.00%
	Institutions	1,23	9 8 2	1	1	0	0 28.53%	1,230	1	14 4	1	1	1 28.53°	/6 1,221	.9	8	1	1	28.53%
	Corporates	51	5 55 23	1	1	1	6 26.54%	501	6	53 29	1	1	7 25.08°	490	58	36	1	1	9 24.12%
	of which: SME	19	1 8 1	C	0	0	0 33.29%	190		8 2	0	0	1 33.44	/6 188	8	4 (0	0	1 33.59%
	Retail	4	6 11 3	C	0	0	1 27.50%	47		9 3	O	0	1 28.110	/6 47	8	4 (0	ס	1 28.48%
GERMANY	of which: SME		0 0	C	0	0	0.00%	0		0	0	0	0.000	6 0	0	0 (0	0	0.00%
	Secured by mortgages on immovable property		0 0	C	0	0	0.00%	0		0	0	0	0.000	6 0	0	0	0	0	0.00%
	of which: SME		0 0	C	0	0	0.00%	0		0	0	0	0.000	6 0	0	0	0	0	0.00%
	Items associated with particularly high risk		0 0	C	0	0	0.00%	0		0	0	0	0.000	6 0	0	0	0	0	0.00%
	Covered bonds		0 0	C	0	0	0.00%	0		0 0	0	0	0.000	6 0	0	0 (0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0 0	0	0	0.000	% 0	0	0	O	O	0.00%
	Collective investments undertakings (CIU)		0 0 0	C	0	0	0.00%	0		0 0	C	0 0	0.000	/ o 0	0	0 (0	0	0.00%
	Equity		0 0	C	0	0	0.00%	0		0 0	0	0 0	0.000	6 0	0	0 (0	ס	0.00%
	Securitisation																		
	Other exposures		0 0	C	0	0	0.00%	,		0 0	0	0 0	0.000	· ·	0	0 (0	D	0.00%
	Standardised Total	1,85	3 76 28	1	1	1	7 26.76%	1,829	9	0 37	1	1 2 1	.0 25.829	6 1,809 9	9 4	8 1	L	2 1	2 25.31%

											Baseline Scenario							
					31/12/2021						31/12/2022					31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ck of ions for exposure Coverage Ratio - Stage 3 exposure
127		Central banks	(0 0	0	(0	0.00%	0	0 0	(0 0	0.00%	0	0 ()	0	0 0.00%
128		Central governments	(0 0	0	(0	0.00%	0	0 0	(0 0	0.00%	0	0 0)	0	0 0.00%
129		Regional governments or local authorities	(0 0	0	(0	0.00%	0	0 0	(0 0	0.00%	0	0 0)	0	0 0.00%
130		Public sector entities	C	0 0	0	(0	0.00%	0	0 0	C		0.00%	0	0 0		0	0 0.00%
131		Multilateral Development Banks	C	0 0	0	(0	0.00%	0	0 0	C		0.00%	0	0 0		0	0 0.00%
132		International Organisations	C	0 0	0	(0	0.00%	0	0 0	C		0.00%	0	0 0		0	0 0.00%
133		Institutions	212	0 0	0	(0	0.00%	202	0 0	(0.00%	0	0 ()	0	0 0.00%
134		Corporates	213	32 /	0	(0	3 41.59%	203	39 10	C	0 0	33.58%	194	14	H	0	4 29.09%
135		of which: SME	4	0 0	0	(0	0 26.79%		0 0	(0 0	26.78%	2	0 0)	0	0 26.79%
136	DEL CTUM	Retail	2		0	(0	0 61.05%	4		(0 0	57.98%	4			0	0 55.93%
13/	BELGIUM	of which: SME	C	0 0	0		0	0.00%	0	0 0	(0 0	0.00%	0	0)	0	0 0.00%
138		Secured by mortgages on immovable property	(0 0	0	(0	0.00%	0	0 0	(0 0	0.00%	0	0 ()	0	0 0.00%
139		of which: SME	(0 0	0	(0	0.00%	0	0 0	(0 0	0.00%	0	0 ()	0	0 0.00%
140		Items associated with particularly high risk	(0 0	0	(0	0.00%	0	0 0	(0 0	0.00%	0	0 ()	0	0 0.00%
141		Covered bonds	(0 0	0		0	0.00%	0	0 0	(0 0	0.00%	0	0 ()	0	0 0.00%
142		Claims on institutions and corporates with a ST credit assessment	C	0 0	0	C	0	0.00%	0	0 0	C	0 0	0.00%	0	0 (0	0 0.00%
143		Collective investments undertakings (CIU)	C	0 0	0	C	0	0.00%	0	0 0	C	0 0	0.00%	0	0 ()	0	0.00%
144		Equity	C	0 0	0		0	0.00%	0	0 0	C	0 0	0.00%	0	0 ()	0	0.00%
145		Securitisation																
146		Other exposures	C	0 0	0	(0	0.00%	0	0 0	(0 0	0.00%	0	0 ()	0	0.00%
147		Standardised Total	217	33 8	0	0		3 43.36%	207	40 11	0	0 0	35.32%	198	15 15) 1	4 30.67%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	Central banks		0	C	0		0	0	0.00%	0)	0	0	(0	0.00%		0	0	0	0	(0.00
	Central governments		0		0		0	0 (0.00%	0	(0 (0	(0	0.00%	(0	0	0	0	(0.00
	Regional governments or local authorities		0		0		0	0 (0.00%	0	(0 (0	(0	0.00%	(0	0	0	0	(0.000
	Public sector entities		0	C	0		0	0 (0.00%	0	(0 (0	(0	0.00%	(0	0	(0.000
	Multilateral Development Banks		0	C	0		0	0 (0.00%	0)	0 (0	(0	0.00%	(0	0	(0.000
	International Organisations		0	C	0		0	0	0.00%	0)	0	0	(0	0.00%	(0	0	0	0	(0.00°
	Institutions		6	C	0		0	0	37.38%	6	6	0	0	(0	37.38%	(5 (0	0	0	(37.38°
	Corporates		3	С	0		0	0	16.05%	3	3	0	0	(0	16.20%		3) (0	0	(0 15.97 ^o
	of which: SME		0	C	0		0	0	25.67%	0)	0	0	(0	30.19%				0	0	(31.089
	Retail		0	С	0		0	0	33.15%	0)	0	0	(0	33.24%				0	0	(32.979
LUXEMBOURG	of which: SME		0	С	0		0	0	0.00%	0)	0	0	(0	0.00%	() () (0	0	(0.00°
	Secured by mortgages on immovable property		0	C	0		0	0	0.00%	0)	0	0	(0	0.00%	(0	0	0	0	(0.00°
	of which: SME		0	C	0		0	0	0.00%	0)	0	0	(0	0.00%	(0	0	(0.00°
	Items associated with particularly high risk		0	C	0		0	0	0.00%	0)	0	0	(0	0.00%	(0	0	(0.00°
	Covered bonds		0	C	0		0	0	0.00%	0)	0	0	(0	0.00%				0	0	(0.00°
	Claims on institutions and corporates with a ST credit assessment		0	C	0		0	0	0.00%	0	(0	0	(0	0.00%				0	0	(0.00
	Collective investments undertakings (CIU)		0	0	0 0		0	0 (0.00%	0		0 (0		0	0.00%				0	0		0.00
	Equity		0	C	0 0		0	0 (0.00%	0		0 (0	(0	0.00%				0	0	(0.000
	Securitisation																						
	Other exposures		0	C	0 0		0	0 (0.00%	0		0 (0		0	0.00%				0	0	(0.00
	Standardised Total		10	0	0		0	0	20.06%	10	0		0	0	0	20.63%	g	0	0	0	0	C	20.689



	ABN AMRO Bank N.V.											
		12 13	14 15	16 17	18 19	20 21	22 23	24 25	26	27 28	29 30	31 32
							Baseline Scenario					
			31/12/2021				31/12/2022				31/12/2023	
RowN um	(mln EUR,	Stage 1 exposure Stage 2 exposur %)	Stock of provisions for Stage 1 expos	Stock of r provisions for ure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposur	re Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
169	Central banks	0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0.00
170	Central governments	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.00
171	Regional governments or local authorities	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	<u> </u>	0 0	0 0	0 0.0
172	Public sector entities	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
173	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
174	International Organisations	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
175	Institutions	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
176	Corporates	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
177	of which: SME	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
178	Retail	0	0 0	0 0	0 0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
179 MARSHALL ISLANDS	of which: SME	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
180	Secured by mortgages on immovable property	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
181	of which: SME	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.00
182	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.0
183	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0 0	0 0.009	6	0 0	0 0	0 0.00
184	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0.00%	0 0	0 0 0	0.009	%	0 0	0 0	0 0.00
185	Collective investments undertakings (CIU)	0	0	0 0	0.00%	0 0	0 0 0	0 0.009	%	0 0	0 0	0 0.00
186	Equity	0	0	0 0	0 0.00%	0 0	0 0	0.009	%	0 0	0 0	0 0.00
187	Securitisation											
188	Other exposures	0	0	0	0.00%	٥١	0 0	0 000	6	0		0 0 0 ال

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of ovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of St provisions for prov Stage 1 exposure Stage	Stock of visions for 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0)	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0 0	0	0			0.00%
196		Institutions	23	0	0	0	0	0	37.39%	23	0 0	0	0	0	37.39%	23	1	0			37.39%
197		Corporates of which: SME	0	0	0	0	0	0	14.05%	0		0	0	0	14.05%	0 5	0	0			14.05%
198		Retail	1	0	0	0	0	0	0.00%	1	0 0	0	0	0	36 48%	0 U	0	0			0.00%
200	CM/ITZEDLAND	of which: SME	1	0	0	0	0	0	33.40% 0.00%	1		0	0	0	0.00		<u> </u>	0			0 00%
200	SWITZERLAND		0	0	0	0	0	0	0.00%	0		0	0	0	0.009	0	n	0			0.00%
201		Secured by mortgages on immovable property of which: SME	0	0	0	0		0	0.00%	0		0	0	0	0.007		n	0			0.00%
202		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0		0	0	0	0.007		n	0			0.00%
203		Covered bonds	0	0		0		0	0.00%	0		0	0	0	0.007	6 0	n	0			0.00%
20 1 205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.007	6 0	n	0 0			0.00%
205		Collective investments undertakings (CIU)	0	0		0	0	0	0.00%	0		0	0	0	0.007	6 0	n e	0			0.00%
207		Equity	0	0) 0	0	0	0	0.00%	<u>_</u>		0	0	0	0.007 0.009		n	0			0.00%
208		Securitisation	- U	0	0	0		Ü	0.0070			Ŭ	U	<u> </u>	0.007						0.0070
209		Other exposures	0	0) 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0			0.00%
210		Standardised Total	30	1	. 0	0	Ö	0	20.86%	29	1 0	0	Ö	0	21.02%		Ĺ	o o		0	21.12%

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

	ABN AMRO Bank N.V.																		
		33 34	35	6 3	7 38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
									Adverse Scenario										
			31/12	2/2021					31/12/2022							31/12/2023			
owN um	(mln EUR,	Stage 1 exposure Stage 2 exposure%)	Sto re Stage 3 exposure provis Stage 1	ck of Stoc ons for provisi exposure Stage 2 o	k of Stock of provisions for provisions for sxposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	Stage 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	0	0 0	0	0	0.00%		0	0 0		0 (0.00%	0	0	0	0	0	0	0.00%
2	Central governments	123	5 0	0	0	0 40.00%	12	2 5	0 0		0	40.00%	122	<i>2</i> 5	0	0	0	. 0'	40.00%
3	Regional governments or local authorities	0	0 0	0	0	0.00%		0	0 0		0	0.00%	0) 0	0	0	0	. 0'	0.00%
4	Public sector entities	0	0 0	0	0	0.00%		0	0 0		0	0.00%	0	0	0	0	0	. 0'	0.00%
5	Multilateral Development Banks	0	0	0	0	0.00%		0	0		0	0.00%	0) 0	0	0	0	, 0'	0.00°
5	International Organisations	0	0	0	0	0 34.99%		0	0		0	34.44%	0) 0	0	0	0	. 0'	33.89°
7	Institutions	2,247	23 12	3	1	3 28.30%	2,21	8 36 2	28 2		2 8	26.81%	2,192	46	44	2	2	11	25.21°
	Corporates	3,119 50	03 438	17	11 1	.55 35.47%	2,82	2 670 56	68 9	1	2 182	32.01%	2,754	650	656	8	13	199	30.38°
9	of which: SME	1,048	73 21	6	5	6 31.26%	97	8 214 5	50 4		5 15	30.32%	1,019	148	75	4	5	22	29.30°
	Retail	1,556	10 116	1	17	69 59.52%	1,66	3 375 14	44 1	1	3 82	56.69%	1,728	ع 287	167	1	10	92	54.73%
ABN AMRO Bank N.V.	of which: SME	12	8 3	0	1	1 31.48%	1	3 6	4 0		0 1	30.72%	16	2	5	0	0	2'	2 30.26% 5 15.74%
2	Secured by mortgages on immovable property	589	69 20	1	1	2 11.99%	58	3 67 2	29 1		1	14.75%	588	54	37	1	1'	6	
3	of which: SME	165	49 4	1	1	1 29.12%	16	1 48	9 1		1 2	28.46%	170	35	13	1	1	4	27.59%
.4	Items associated with particularly high risk	0	0 0	0	0	0.00%		0	0 0		0 0	0.00%	0	0	0	0	0	. 0'	0.00%
.5	Covered bonds	0	0	0	0	0.00%		0	0 0		0 (0.00%	0	٥ (ر	0	0	0	. 0'	0.00°
16	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.00%		0	0 0		0 0	0.00%	0	0	0	0	0'	0′	0.00°
.7	Collective investments undertakings (CIU)	0	0 0	0	0	0.00%		0	0 0		0 (0.00%	0	0	0	0	0	0'	0.00°
18	Equity	0	0 0	0	0	0.00%		0 0	0 0		0 0	0.00%	0	0 ر	0	0	0	0′	0.00°
19	Securitisation																		
.0	Other exposures	1,196	1 4	0	0	1 36.51%	1,19	6 1	4 0		0 1	36.51%	1,196	اد	4	0	0	1	36.51%
	o	0.020 1.11	F01	22	20 22	20.260/	9.60	4 155 77	72	20	277	25.010/	0.500	1 042	000	13		210	24.050

											Adverse Scenario									
					31/12/2021						31/12/2022						31/12/2023			
RowN um	(mln EUR, %	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
22	Central banks	0	0	0	(0	C	0.00%	C	0	0	(0	0.009	6 0		0	0	0	0.00%
23	Central governments	69	2	0	(0	C	40.00%	70	1	0	(O C	40.009	70	1	O	0	0	40.00%
24	Regional governments or local authorities	0	0	0	(0	C	0.00%	C	0	0	(0	0.009	6 0		0	0	0	0.00%
25	Public sector entities	0	0	0	Ó	0	C	0.00%	C	0	0	() C	0.009	6 0		0	0	0	0.00%
26	Multilateral Development Banks	0	0	0	Ó	0	C	0.00%	C	0	0	(O C	0.009	6 0		0	0	0	0.00%
27	International Organisations	0	0	0	(0	C	0.00%	C	0	0	(0	0.009	6 0		0	0	0	0.00%
28	Institutions	92	3	0	(0	C	12.50%	92	3	0	(O C	12.719	/ 6 92	3	O	0	0	12.77%
29	Corporates	1,163	286	329	11	6	95	28.90%	952	403 42	4 5	7	7 112	26.55°	6 915 38	2 482	2	4 7	123	25.52%
30	of which: SME	373	102	7	1	2	2	21.74%	318	145	8 1	2	2 4	21.079	6 366 8	4 3:	1	1 2	6	20.29%
31	Retail	1,507	482	112	1	16	67	60.25%	1,607	356 13	8 1	12	2 79	57.429	/ ₆ 1,668 27	3 160) 1	1 9	89	55.45%
NETHERLANDS	of which: SME	12	8	3	(1	1	31.42%	13	6	4 0	() 1	30.679	16	2	5	0	2	30.21%
33	Secured by mortgages on immovable property	469	63	18	(1	2	9.46%	468	59 2	4 0	1	1 3	10.689	476 4	5 29	O	0 1	3	11.39%
34	of which: SME	45	43	1	(1	C	22.11%	46	40	4 0	1	1	. 21.229	6 58 2	5	6	1	1	20.38%
35	Items associated with particularly high risk	0	0	0	(0	C	0.00%	(0	0	(0	0.009	% 0	0	0	0	0	0.00%
36	Covered bonds	0	0	0	(0	(0.00%	(0	0	(0	0.009	% 0) (0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0.00%		0	0 0	(0	0.009	6 0		0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	(0	(0.00%	C	0	0	(0	0.009	0		0	0	0	0.00%
39	Equity	0	0	0	(0	(0.00%	(0	0 0	(0	0.009	6 0		0	0	0	0.00%
40	Securitisation																			
41	Other exposures	1,196	1	4	(0		36.51%	1,196	1	4 0	() 1	36.519 33.219	/6 1,196	1	ł C	0	1	36.51% 32.06%
42	Standardised Total	4.497	837	463	12	73	166	35.76%	4.384	823 590	0	20	196	33 210	6 4.417 70	676	.I	18	217	32.069

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

									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for pr Stage 1 exposure Stage	Stock of Sto rovisions for provis ge 2 exposure Stage 3	cck of Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure S	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	0	0 0	0	0	0 0.00%		0 0		0 0	0.00%	0	0 0	<u>C</u>	0	0.00%
65	Central governments	0	0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	0	0 0	<u> </u>	0	0.00%
66	Regional governments or local authorities	0	0 0	0	0	0 0.00%			0	0 0	0.00%	0	0 0	<u>C</u>	0	0.00%
67	Public sector entities	0	0 0	0	0	0 0.00%) (0 0	0.00%	0	0 0	0	0	0.00%
68	Multilateral Development Banks	0	0 0	0	0	0 0.00%			0	0 0	0.00%	0	0 0	0	0	0.00%
69	International Organisations	0	0 0	0	0	0 0.00%	44	0 0) (0 0	0.00%	0	0 0		0	0.00%
70	Institutions	41/	4 3	1	0	1 39.45%	41	2 / 5		0 2	39.45%	408	8 /			39.45%
71	Corporates	281	/2 11	1	3	3 27.40%	2/	70 20]	. 2 6	28.74%	2/6 6	2/	1	. 2	3 28.46%
72	of which: SME	96	4/ 5	1	2	2 39./2%	10	0 3/ 12	2 1	. 2 5	39.01%	105 2	28 15	1		38.99%
73	Retail	2		0	0	0 54.28%					48.38%	2	0 0		0	44.8/%
UNITED KINGDOM	of which: SME	0	0 0	0	0	0 63.80%) (0 0	64.09%	0	0 0	0	0	60.28%
75	Secured by mortgages on immovable property	0	0 0	0	0	0 0.00%) (0 0	0.00%	0	0 0	0	0	0.00%
76	of which: SME	0	0 0	0	0	0 0.00%			0	0 0	0.00%	0	0 0		0	0.00%
77	Items associated with particularly high risk	0	0 0	0	0	0 0.00%			0	0 0	0.00%	0	0 0		0	0.00%
78	Covered bonds	0	0 0	0	0	0 0.00%		0 0) (0 0	0.00%	0	0 0	<u> </u>	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0 0.00%		0 0		0 0	0.00%		0 0	C	0	0.00%
80	Collective investments undertakings (CIU)	0	0 0	0	0	0 0.00%		0 0) (0 0	0.00%	0	0 0	<u> </u>	0	J 0.00%
81	Equity	0	0 0	0	0	0 0.00%		0 0) (0 0	0.00%	0	0 0	C	0	J 0.00%
82	Securitisation															
83	Other exposures	0	0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	0	0 0	<u> </u>	0	J 0.00%
84	Standardised Total	700	78 13	2	3	4 29.88%	68	9 77 25	<u> </u>	. 2 8	30.96%	686 7	0 34	1	. 2 1:	1 30.86%

	ABN AMRO Bank N.V.																				
		33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR,	Stage 1 exposure Stage 2 exp %)	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0	0	0	0 (0.00%	C	0	0	0 (0 0)	0.00%	6	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0 (0.00%	C	0	0	0	0 0)	0.00%	o (0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0 (0.00%	C	0	0	0	0 0)	0.00%	o (0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0 (0.00%	C	0) (0	0 0)	0.00%	•	0	0	<i>)</i>	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0 (0.00%	C	0) (0	0 0)	0.00%		0	0	<i>)</i>	0	0	0.00%
90	International Organisations	0	0	0	0	0 (0.00%	C	0	0	0	0 0)	0.00%	o (0	0	0	0	0	0.00%
91	Institutions	41	0	0	0	0 (0 33.13%	41	. 0	0	0	0 0)	33.13%	6 40	0	0	0	0	0	33.13%
92	Corporates	11	1	0	0	0 (0 15.92%	10) 2	2	0	0 0)	16.11%	6 10	2	0	0	0	0	16.20%
93	of which: SME	0	0	0	0	0 (0.00%	C	0	0	0	0 0)	0.00%	6	0	0	0	0	0	0.00%
94	Retail	0	0	0	0	0 (0 83.26%	C	0	0	0	0 0)	79.56%	6	0	0	0	0	0	76.60%
95 UNITED STATES	of which: SME	0	0	0	0	0 (0.00%	C	0	0	0	0 0)	0.00%	6	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	0	0	0	0	0 (0.00%	C	0	0 (0 (0 0)	0.00%	6 (0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0 (0.00%	C	0	0	0 (0 0)	0.00%	·	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0 (0.00%	C	0		0 (0 0)	0.00%		0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0 (0.00%	C	0	0	0	0 0)	0.00%	<u> </u>	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0 (0.00%	C	0	0	0 (0 0)	0.00%	6	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0 (0.00%	C	0		0	0 0)	0.00%	6	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0 (0.00%	C	0) (0	0 0)	0.00%	ó (0	0	01	0	0	0.00%
103	Securitisation																	4			
104	Other exposures	0	0	0	0	0 (0.00%	C	0) (0	0 0)	0.00%	ó (0	0	0	0	0	0.00%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
N I	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	Stock of ovisions for je 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(0 0	0	0)	0.00%	0		0 (0 0	0	0	0.00%		0	0 ()	0	0.00%
⁷	Central governments	53	2 0	0	0	0	40.00%	52		3 (0 0	0	0	40.00%	51	4	0 0	0	0	40.00%
	Regional governments or local authorities		0 0	0	0	0	0.00%	0		0 (0 0	0	0	0.00%	0	0	0 0	0	0	0.00%
	Public sector entities		0 0	0	0)	0.00%	0		0 (0 0	0	0	0.00%	0	0	0 (0	0	0.00%
	Multilateral Development Banks		0 0	0	0)	0.00%	0		0 (0	0	0	0.00%	0	0	0 ()	0	0.00%
	International Organisations		0 0	0	0		0.00%	0		0 (0	0	0	0.00%	0	0	0 (0	0.00%
2	Institutions	1,231	. 10 7	2	! 1	1	32.81%	1,216	10	.6 16	6 2	2 1	5	32.81%	1,204 2	21 2	24 1	1	1 8	32.81%
3	Corporates	520	49 24	1	. 1	L	26.78%	497	64	32	2 1	1	8	25.69%	488 6	55 4	10 1	1	1 10	24.84%
H	of which: SME	190	8 2	1	. 0)	. 33.49%	187		8 5	5 1	0	2	33.37%	184	9	7)) 2	33.69%
	Retail	34	22 3	0	0)	. 29.86%	40	1:	.5	4 (0	1	30.51%	44 1	.1	5) 2	30.58%
GERMANY	of which: SME		0 0	0	0)	0.00%	0	(0 (0	0	0	0.00%	0	0	0		0	0.00%
	Secured by mortgages on immovable property		0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0	0	0		0	0.00%
3	of which: SME		0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0	0	0		0	0.00%
	Items associated with particularly high risk		0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0	0	0		0	0.00%
	Covered bonds		0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0	0	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0		0.00%	0		0	0	0	0	0.00%	0	0	0		0	0.00%
	Collective investments undertakings (CIU)		0 0	0	0	(0.00%	0		0 (0 0	0	0	0.00%	0	0	0 ()	0	0.00%
	Equity		0 0	0	0	(0.00%	0		0 (0 0	0	0	0.00%	0	0	0 (O	0	0.00%
	Equity Securitisation																			
	Other exposures		0 0	0	0		0.00%			0 (0 0	0	0	0.00%		0	0 (0	0.00%
	Standardised Total	1,839	83 34	4	. 2	2 10	28.32%	1,805	99	9 52	2 3	2	15	28.27%	1,787 10	1 6	8 2	2 :	19	0.00% 28.06%

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

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



		ABN AMRO Bank N.V.																					
				33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln E	St	tage 1 exposure Stage 2 exposure	Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	s exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
169		Central banks		0 (0	0	0	0	0.00%		0	0	0	(0	0.00%		0	0	0 0	0	7	0.00%
170		Central governments		0 (0	0	0)	0.00%		0	0	0	(0	0.00%)	0	0	0	0	1	0.00%
171		Regional governments or local authorities		0 (O	0	0)	0.00%		0	0	0	(0	0.00%)	0	0	0	0	1	0.00%
172		Public sector entities		0 (0	0	0)	0.00%		0	0	0	(0	0.00%	(0	0	0	0	1	0.00%
173		Multilateral Development Banks		0 (0	0	0)	0.00%		0	0	0	(0	0.00%)	0	0	0	0	1	0.00%
174		International Organisations		0 (ס	0	0	0	0.00%		0	0	0	(0	0.00%)	0	0	0	0		0.00%
175		Institutions		0 (ס	0	0	0	0.00%		0	0	0	(0	0.00%		0	0	0	0	1	0.00%
176		Corporates		0 (0	0	0)	0.00%		0	0	0	(0	0.00%)	0	0	0	0	1	0.00%
177		of which: SME		0 (0	0	0)	0.00%		0	0	0	(0	0.00%)	0	0	0	0	1	0.00%
178		Retail		0 (0	0	0 0	0	0.00%		0	0	0	(0	0.00%)	0	0	0	0	1	0.00%
179	MARSHALL ISLANDS	of which: SME		0 (0	0	0)	0.00%		0	0	0	(0	0.00%)	0	0	0	0		0.00%
180		Secured by mortgages on immovable property		0 (0	0	0	0	0.00%		0	0	0	(0	0.00%)	0	0	0	0		0.00%
181		of which: SME		0 (0	0	0 0	0	0.00%		0	0	0	(0	0.00%	(0	0	0	0		0.00%
182		Items associated with particularly high risk		0 (0	0	0 0	0	0.00%		0	0	0	(0	0.00%	(0	0	0	0		0.00%
183		Covered bonds		0 (0	0	0 0	0	0.00%		0	0	0	(0	0.00%	(0	0	0	0	1	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 (0	0	0	0	0.00%		0	0	0	(0	0.00%		0	0	0	0	1	0.00%
185		Collective investments undertakings (CIU)		0 (D	0	0	D	0.00%		0	0	0	(0	0.00%		0	0	0	0		0.00%
186		Equity		0 (O	0	0	D	0.00%		0	0	0	(0	0.00%		0	0	0	0		0.00%
187		Securitisation																					
188		Other exposures		0 (O	0	0 0	O Company	0.00%		0	0	0	(0	0.00%	(0	0	0	0		0.00%
				_	- 1		_	- I			_	_						_ 1	_ •			1	

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of ovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expo
	Central banks		0	0 0	0	0	(0.00%	0	(0	0	0	0	0.00%	0 (0	0	0	0	
	Central governments		0	0 0	0	0	(0.00%	0		0	0	0	0	0.00%	0 (0	0	0	0	0.
	Regional governments or local authorities		0	0 0	0	0	(0.00%	0	(0	0	0	0	0.00%	0 (0	0	0	0.
	Public sector entities		0	0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0 0	0	0	0	0	0.0
	Multilateral Development Banks		0	0 0	0	0)	0.00%	0		0	0	0	0	0.00%	0 (0	0	0	0	0.0
	International Organisations		0	0 0	0	0)	0.00%	0		0	0	0	0	0.00%	0 (0	0	0	0	0.0
	Institutions		23	0 0	0	0)	43.00%	23	(0	0	0	0	43.00%	23	0	0	0	0	43.0
	Corporates		6	0 0	0	0	(14.68%	6		1 0	0	0	0	14.67%	5 1	1 (0	0	0	14.6
	of which: SME		0	0 0	0	0	(0.00%	0	(0	0	0	0	0.00%	0 (0	0	0	0.0
	Retail		1	0 0	0	0	(41.62%	1	(0	0	0	0	43.63%	1		0	0	0	42.9
SWITZERLAND	of which: SME		0	0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0 0	0	0	0	0	0.0
	Secured by mortgages on immovable property		0	0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0 0		0	0	0	0.0
	of which: SME		0	0 0	0	0)	0.00%	0		0	0	0	0	0.00%	0 (0	0	0	0	0.0
	Items associated with particularly high risk		0	0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0 0	0	0	0	0	0.0
	Covered bonds		0	0 0	0	0		0.00%	0	(0	0	0	0	0.00%	0 (0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	(0.00%	0		0	0	0	0	0.00%	0 (0	0	0	0.0
	Collective investments undertakings (CIU)		0	0 0	0	0		0.00%	0		0	0	0	0	0.00%	0 (0 (0	0	0	0.0
	Equity		0	0 0	0	0		0.00%	0		0	0	0	0	0.00%	0 (0 (0	0	0	0.0
	Securitisation																				
	Other exposures		0	0 0	0	0	(0.00%			0	0	0	0	0.00%		0 (0	0	0	0.00 31.18
	Standardised Total		30	1 0	0	0	C	28.40%	29		LI O	0	0	0	30.06%	29 1	L		0	0	31.18

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

			1	2	3	4	5	6	7	AMRO Bank 8 ia - Actual	9 	10	11	12	13	1
			Exposı	ıre values	Risk expos	ure amounts		Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coveraç
	Central banks	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	St exp
	Central governments Institutions Corporates		11,87	2	0 4,950		0 8,313	8,310	2,893	2,893	667	7 66	7 1'	3 72	13!	38
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		4,27		0 1,155		0 2,735						5	72	130	81
ABN AMRO Bank N.V.	Retail - Secured on real estate property		1,27	3	0		0 2,733	2,733	1,122	1,122		110				0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME			5												
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		16,16	7	0 6,111		0 11,070	11,067	4,315	4,315	782	2 782	2 20	118	169	,9
									Morator	ia - Actual						
			Exposu	ıre values	Risk expos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Cove
		(mln EUR, %)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	S
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending		11,44	1	0 4,500)	0 8,088	8,088	2,742	2,742	61:	1 61:	. 12	70	120	.0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		4,26	2	0 1,153	3	0 2,729	2,729	1,418	1,418	116	5 110	5 7	46	31	31
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			3	0 :	1	0 2	2	1	1	(0 () (0	(0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		15,72	5	0 5,659		0 10,838	10,838	4,160	4,160	726	726	5 19	116	151	1
									Morator	ia - Actual						
			Fynosi	ıre values	Risk eynos	ure amounts		Stage 1	31/12	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Cove
		(mln EUR,%)	Λ_TDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cove
	Central banks Central governments	(IIIIII EUR, %)								moratoria			эхроош с	Сировато	Схрозиге	
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0 ()	0 0	0	C	0	(0 () (0	C	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			3	0 ()	0 2	2	(0	(0 () (0	(0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0 ()	0 0	0	C	0	(0 () (0	, (0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		· ·	3	0 0		0 2	2	1	1	() (O	0	C	0 -
										ia - Actual						
			Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1		Stage 2	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ex
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		32	9	0 419	9	0 170	170	110	110	49	9 49	1	2	16	6
LINITED VINCOOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0 (0	0 0	0	(0			0	0	0	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0 ()	0 0	0	(0		0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		329	9	0 419)	0 170	170	111	111	49	9 49) 1	. 2	16	.6
									Morator	ia - Actual						
								Store 1		2/2020		Stage 2	Stock of	Stock of	Stock of	
			Λ_TDR	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove S ex
	Central banks Central governments	(mln EUR, %)						moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending			1	0 ()	0 1	1	C	0	(0 () (0	C	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0 ()	0 0	0	C	0		0 () (0	C	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0 (D	0 0	0	C	0	(0) (0	(0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		:	1	0 0		0 1	1	O	0	(<u>, o</u>	0	0	0 -
										ia - Actual 2/2020						
			Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
			A TDD	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
		(mln EUR, %)	A-IRB													
	Central banks Central governments Institutions	(mln EUR, %)	A-IKB													
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)	A-IRB	5	0 15	5	0 12	12	23	23		0 () C	0	С	0 -
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)	A-IRB	5	0 15)	0 12	0	23	23		0 () (0	0	0 -
GERMANY	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(mln EUR, %)	A-IRB	1	0 19		0 12	0	1	23		0 () () () 0	0		0 -
GERMANY	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	(mln EUR, %)	A-IRB	1	0 15		0 12	0	1	1				0		0 -

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

EBA EUROPEAN BANKING AUTHORIT

BELGIUM

							ABN	I AMRO Bank	N.V.					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
							Morato	ria - Actual						
							31/:	12/2020						
	Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
Central banks														
Central governments														
Institutions														
Corporates		5 ()	2	0 (0		5 5		0	0	() () -
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	3	3)	1	0 2	2 2		1 1		0	0	(<u>) (</u>	66.11%
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-SME) ()	0	0 (0		0 0	(0	0	(<u>) (</u>) -
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														

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

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

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

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

EB	EUROPEAN BANKING AUTHORITY		15	16	17	2021 E	U-wide		est: Cr	edit risk k N.V.	COVIE)-19 IRE	25	26	27	79
			13	10	1/	10	13	20		antees - Actual	23	21	23	20	21	20
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio
Num		Central banks	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
3 4 5		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	3	356	0 66	5 (0 93	3 78 0 0	25	58 210 0 0		6 1 0 0) 2	2	1 10.42
6 7 8		Corporates - Of Which: SME Retail Retail - Secured on real estate property	2	203 24 1	0 22 0 6 0 (1 (1)	0 65 0 23 0 3	55 55 3 21 1 1	13	35 111 1 1 0 0		3 1 0 0 0 0) 1) (0 13.04 0 0.00 0 -
9 10 11 12	BN AMRO Bank N.V.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1 0 0 23	0 0))) ()	0 (1 1 0 0 0 0 2 20		0 0 0 0 1		0 C 0 C 0 C) (0 - 0 - 0 - 0 0 -
13 14 15		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		23	0 6	5 (0 22	2 20 0 0		1 1 0 0		0 0) (0 0.00
16 17 18		Securitisation Other non-credit obligation assets IRB TOTAL	38	81	0 73	3	0 116	5 99	25	8 210		5 1	. () 2) :	9.69
										antees - Actual						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	31/1 Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
20 21 22		Central governments Institutions Corporates	1	71	0 42	2	0 7	7 7	16	2 132		2 1			2	0 19.29
23 24 25		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		24	0 6	5	0 23	3 21		1 1		0 0) () () (0.00
26 27 28	NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 () (0 (0		0 0		0 0) () ()	0 -
30 31		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
32 33 34 35		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets														
36		IRB TOTAL	19	95	0 48	3 (30	27	16	3 133		2 1	. (2	<u>;</u> (15.56
										antees - Actual						
Row			Λ_TDR	sure values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
Num 37 38		Central banks Central governments	%) A-IRB	F-IKB	A-IRB	F-IRB		amount		amount		amount	exposure	exposure	exposure	exposure
39 40 41		Institutions Corporates Corporates - Of Which: Specialised Lending	1	.67	0 20) (0 67	7 56	S	96 77		4 C	() () (0 6.39
42 43 44		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 () (0 (0		0 0		0 0	(() (0 -
45 46 47 48	FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 () (0 (0		0 0		0 0) () (0 -
49 50 51		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
52 53 54		Securitisation Other non-credit obligation assets IRB TOTAL	10	67	0 20) (0 67	7 56	9	6 77		4 0) () (6.39
										antees - Actual						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
56 57 58		Central governments Institutions Corporates		0	0 (D (0 (0		0 0		0 0)	0 -
60 61 62		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 () (0 (0		0 0		0 0) () () (0 -
63 64 65	JNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 (0	0 (0		0 0		0 0) (0 -
66 67 68 69		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
70 71 72		Securitisation Other non-credit obligation assets IRB TOTAL		0	0 (0 (0		0 0		0 0) (0 -
										antees - Actual						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	_		Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
74 75 76		Central governments Institutions Corporates		0	0 (0	0 (0		0 0		0 0)	0 -
77 78 79 80		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 () (0 (0		0 0		0 0) () (0 -
81 82 83	UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0 (0 (0		0 0		0 0) (0 -
85 86 87		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
88 89 90		Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0		0 0	0		0 0		0 0) (0 -
										antees - Actual						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
92 93 94		Central governments Institutions Corporates		0	0 (0 (0		0 0		0 0)	0 -
95 96 97 98		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 () (0 (0 0		0 0		0 0) (0 -
99 100 101	GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 () (0 (0		0 0		0 0) (0 -
102 103 104 105		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
106 107 108		Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0		0 (0		0 0		0 0) (0 -

EUROPEAN RANKING

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

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY									2021 E(J-wide S		AMRO Bank		COVID								
		29	30	31	32	33	34	35	36	37	38	39 oria - Baseline S o	40	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of	Coverage Bal				31/12/2022 Stock of	Stock of	Stock of	Coverage Pati				31/12/2023 Stock of	Stock of	Stock of	Coverage Patie
Row	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2	Central banks Central governments	76)			exposure	Схрозите	Схрозиге					Схрозите	Exposure	ехрозите					CAPOSUIC	Схрозите	Схрозиге	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	7,20	3,84	9 820) 11	L 44	164	19.97%	6,692	4,179	1,002	10	51	193	19.26%	6,550	4,129	1,194	10	55	223	18.72%
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property	3,09	94 88	5 293	3 15	5 34	77	26.25%	2,661	1,180	432	7	39	108	25.05%	2,756	980	533	7 7	30	131	24.41%
9 ABN AMRO Bank N.V			2	L (0 0	0	0	3.95%	2	1	0	0	0	0	3.92%	2	1		0	0	0	3.81%
12 13 14	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
15 16 17	Equity Securitisation Other non-credit obligation assets																					
18	IRB TOTAL	10,319	9 4,73	1,113	3 26	78	237	21.26%	9,374	5,359	1,434	17	90	297	20.73%	9,327	5,109	1,731	17	86	351	20.25%
					31/12/2021						Morat	oria - Baseline Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	(mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
20 21	Central governments Institutions Corporates	6,99	94 3.69	1 75	2 10	12	144	19.13%	6,477	4.040	025	10	40	172	18.57%	6 333	4 000	1.100		E4	201	18.13%
22 23 24	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	·	,		5	7 72	177		,		923	10	73	172		0,555	1,000	1,100	9	31	201	
25 26 27 28 NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3,08	88	1 29.	3 15	34	//	26.26%	2,652	1,178	432	/	39	108	25.06%	2,747	979	53.	/ /	30	131	24.42%
28 INLITILATIOS 29 30	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		2	1 (0	0	0	3.91%	2	1	0	0	0	0	3.88%	2	1	(0	0	0	3.76%
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
34 35	Securitisation Other non-credit obligation assets		1				- :	20.71							20.00							40.035
30	IRB TOTAL	10,10	4,57	1,046	ور 	76	217	20.74%	9,150	5,218	1,357		88	276	20.34%	9,101	4,979	1,645	16	84	328	19.94%
					31/12/2021						Morat	oria - Baseline Sc 31/12/2022	enario						31/12/2023			
Pow		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 37	(mln EUR,		ехрозите	ехрозите	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure
38 39 40	Central governments Institutions Corporates		0		0 0	0	0	25.58%	0	0	0	0	0	0	25.62%	0	0		0	0	0	25.61%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		3				0	17.42%	3	0	0	0	0	0	17.91%	3	0			0	0	17.96%
44 45 46 FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		3		J 0		0	17.4270	3	0	0		0	0	17.9170	3	0			0	0	17.90%
46 47 48	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0		0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
49 50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
52	Securitisation																					
53	Other non-credit obligation assets		3			0	0	19 37%	3	0	0	0	0	0	19 36%	3	0		0	0	0	19 12%
53 54	Other non-credit obligation assets IRB TOTAL		3		0	0	0	19.37%	3	0	0 Morat	Oria - Pacolino So	O	0	19.36%	3	0		0	0	0	19.12%
53 54			3		31/12/2021	0	0	19.37%	3	0	0 Morat	oria - Baseline So 31/12/2022		0	19.36%	3	0		31/12/2023	0	0	19.12%
53 54 Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for		Stock of provisions for Stage 3	19.37% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Morate Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	19.36% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	19.12% Coverage Ratio - Stage 3
53 54 Row Num 55 56	IRB TOTAL (mln EUR,	exposure	Stage 2 exposure	Stage 3 exposure	Stock of		Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of	Stock of		19.36% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for			
Row Num 55 56 57 58 59	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 UNITED KINGDOM	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 29.20% 30.21%	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	27.38% 29.79%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	Stage 2 exposure 15 12	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 29.20% 30.21%	0	0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	27.38% 29.79%	Stage 1 exposure	0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure 15 12 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 29.20% 30.21%	Stage 1 exposure 147	0	Stage 3 exposure 67 0	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	27.38% 29.79%	Stage 1 exposure 146	0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %)	exposure 15 12 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	29.20% 30.21% 9.04%	0	0	Stage 3 exposure 67 0	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	27.38% 29.79% 8.56%	146 0	0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	26.12% 29.60% 8.01%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	IRB TOTAL (mln EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %) 14 Stage 1	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 2 exposure 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 17 0 17 Stock of provisions for	29.20% 30.21% 9.04% 29.20% 29.20%	147 0 0 147 147	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 senario	stage 3 exposure 18 0 18 Stock of provisions for	27.38% 29.79% 8.56% 27.38% Coverage Ratio -	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 1 0 0 31/12/2023 Stock of provisions for	stage 2 exposure 1 0 1 Stock of provisions for	stage 3 exposure 19 0 19 Stock of provisions for	26.12% 29.60% 8.01% 26.12% Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 0 15 120	exposure 5 58 0 (0) 1 (0) 5 58	Stock of provisions for Stage 1 exposure 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 17 0 17	29.20% 30.21% 9.04% 29.20%	147 0 0	116 0	Stage 3 exposure 67 0 0 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline So 31/12/2022 Stock of	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 1 1 Stock of	provisions for Stage 3 exposure 18 0 0	27.38% 29.79% 8.56% 27.38%	146 0	0	74	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 31/12/2023 Stock of	provisions for Stage 2 exposure 1 0 1 1 Stock of	provisions for Stage 3 exposure 19 0 19 19 Stock of	26.12% 29.60% 8.01% 26.12%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure 17 17	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio-Stage 3 exposure	147 0 0 147 147	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 1 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio-Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure 17 17	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio- Stage 3 exposure 24.07%	147 0 0 147 147	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure	27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio-Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 UNITED STATES	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure 17 17	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio-Stage 3 exposure	147 0 0 147 147	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: some Retail - Qualifying Revolving Retail - Other Retail - Of Which: some Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure 17 17	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio- Stage 3 exposure 24.07%	147 0 0 147 147	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure 17 17	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio- Stage 3 exposure 24.07%	147 0 0 147 147	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure 17 17	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio- Stage 3 exposure 24.07%	147 0 0 147 147	116 0 0	Stage 3 exposure 67 0 Morate	Stock of provisions for Stage 1 exposure O O Oria - Baseline Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %) 14 Stage 1 exposure	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 3	Stock of provisions for Stage 2 exposure	stock of provisions for Stage 3 exposure 17 17	Stage 3	147 0 0 147 147	116 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0	Stock of provisions for Stage 1 exposure O O Oria - Baseline Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3	146 0 0	109 0	74 5 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 31/12/2023 Stock of provisions for Stage 1	stage 2 exposure 1 0 1 Stock of provisions for Stage 2	stock of provisions for Stage 3 exposure 19 0 19	26.12% 29.60% 8.01% Coverage Ratio-Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of of provisions for Stage 2 exposure Stock of	stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3	147 O O O Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morate Stage 3 exposure 0 0 0 Morate	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3	146 146 0 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0	26.12% 29.60% 8.01% 26.12% Coverage Ratio-Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	(min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure %) 14 Stage 1 exposure %)	exposure 15 12 0 0 15 12 15 12 15 12 15 12	exposure 5 58 6 58 7 58 8 58 Stage 3	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 17 Stock of provisions for Stage 3 exposure 0	Stage 3	147 0 0 147 147	116 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0	Stock of provisions for Stage 1 exposure Oria - Baseline Sc 31/12/2022 Stock of provisions for Stage 1 exposure Output Out	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure 18 18 Stock of provisions for Stage 3 exposure 0 0 0	Stage 3	146 0 0	109 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure 19 19 Stock of provisions for Stage 3 exposure 0	26.12% 29.60% 8.01% Coverage Ratio-Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% 29.20% Coverage Ratio- Stage 3 exposure 24.07% 24.07% 24.20%	147 0 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 29.31% 24.48%	146 146 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30% - 24.62%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEC Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: sme	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% 29.20% Coverage Ratio- Stage 3 exposure 24.07% 24.07% 24.20%	147 0 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 29.31% 24.48%	146 146 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30% - 24.62%
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPECIAL SPECI	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio- Stage 3 exposure 24.07% 24.20% Coverage Ratio- Stage 3 exposure	147 0 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%
65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central qovernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central panks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio - Stage 3 exposure 24.07% 24.07%	147 0 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Other Retail - Of Which: Sme	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio - Stage 3 exposure 24.07% 24.07%	147 0 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio - Stage 3 exposure 24.41% 29.30%
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Outher Retail - Of Which: SME Retail - Secured on real estate property Retail - Outher Retail - Of Which: SME Retail - Outher Retail - Of Which: SME	exposure %) 14 Stage 1 exposure %)	exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 29.20% 30.21% 9.04% 29.20% Coverage Ratio - Stage 3 exposure 24.07% 24.07%	147 0 0 147 147 Stage 1 exposure	116 0 0 0 116 116 116 Stage 2 exposure 0 0	Stage 3 exposure 67 Morat Stage 3 exposure 0 Morat	Stock of provisions for Stage 1 exposure Output Outp	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Stage 3 exposure 27.38% 29.79% 8.56% 8.56% 27.38% Coverage Ratio - Stage 3 exposure 24.30% 24.48% Coverage Ratio - Stage 3 exposure	146 146 146 Stage 1 exposure	109 0 109 109 109 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure 26.12% 29.60% 8.01% 26.12% Coverage Ratio-Stage 3 exposure 24.41% 29.30%

EBA EUROPEAN BANKING AUTHORIT

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

EBA BANKING AUTHORITY												,	2021 EU	-wide S		est: Cre AMRO Bank		COVID	-19 IRB										
		50	51	52	53	54 55	56	57	58	59	60	61	62	63 P I	64	65 - Baseline Scenario	66	67	68 69	70	71	72	73	74	75	76	77	78	79
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		/2022 Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUR,	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure, which guarante	of provisions for Stage 1 exposure	r provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	tio - Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pro	Ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
1 2 3	Central banks Central governments Institutions		amount		amount	amoun						amount		amount		amount					amount		amount		amount				
4 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13	131 110	210	170	16	9	0 6	5	32.68%	160	0 136	173	137	23	16	0	4	8 33.	54% 1	.84 156	5 143	3 111	30	21	0	3	10	33.80%
7 8 9 10 ABN AMRO Bank N	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		22 19	9 1	1	1	1	0 0	0	28.85%	16	6 14	6	6	2	2	0	0	1 28.9	33%	16 15	5	5	3	3 2	0	0	1	28.82%
10 ADIN AMRO DATIK IN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																												
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																												
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL	15	52 129	211	171	17	10	0 2	1	3.74%	176	6 150	179	143	25	18	0	6	2 6.6	8% 20	00 171	148	3 116	32	2 23	0	5	2	5.23%
														Pı	ublic guarantees	- Baseline Scenario)												
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of Coverage Ra	tio -	Stage 1		Stage 2		2/2023 Stage 3	Stock of		Stock of Co	overage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guarante		r provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure		ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
19 20 21	Central banks Central governments Institutions		2111001111									3.1103.110		amount							Smoone		amount						
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		29 27	7 134	107	8	6	0 4	2	2 30.98%	47	7 43	111	87	12	10	0	3	4 32	36%	62 56	93	3 70	16	5 13	0	2	5	32.78%
25 26	Retail Retail - Secured on real estate property		22 19	9 1	1	1	1	0 0	0	28.85%	16	6 14	6	6	2	2	0	0	1 28.8	33%	16 15	5 5	5 5	3	3 2	0	0	1	28.82%
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0 0	0	0	0 -	
30 31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
33 34 35	Equity Securitisation Other non-credit obligation assets																												
36	IRB TOTAL	5	51 46	5 135	5 108	9	7	0 2	0	4.13%	63	3 57	118	92	14	12	0	4	0 2.5	58%	78 71	. 98	75	18	B 15	0	3	0	1.98%
						31/12/2021										- Baseline Scenario)							31/12	2/2023				
Row		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure which	of Stock of provisions fo	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for pro	Stock of ovisions for Stage 3	overage Ratio - Stage 3
Num 37 38	Central banks Central governments (mln EUR,	%)	amount		amount	guarante	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure exposure		guaranteed amount		guaranteed amount		amount	exposure		exposure	rexposure
39 40	Institutions Corporates Corporates - Of Which: Specialised Lending	8	85 69	9 74	1 61	8	3	0 2	. 3	34.92%	97	7 80	59	49	11	5	0	2	4 35.	32% 1	.06 88	3 48	3 39	13	3 7	0	1	5	36.22%
42 43	Corporates - Of Which: SME Retail		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0 0	0 0	0	0 0	0	0	0 -	
44 45 46 FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 0) 0	0	0	0	0	0	0 -	
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
53 54	Other non-credit obligation assets IRB TOTAL	8	85 69	74	61	8	3	0 0	0	3.44%	97	7 80	59	49	11	5	0	2	1 12.	52% 10	06 88	B 48	39	13	3 7	0	2	1	10.25%
						31/12/2021								Po		- Baseline Scenario								31/12	2/2023				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3	of Stock of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	provisions for pro	Stock of Co	overage Ratio - Stage 3 exposure
Num 55	Central banks (mln EUR,	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guarante		Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
56 57 58	Central governments Institutions Corporates		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0	0	0	0	0	0	0 -	
59 60 61	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 0	0 0	0 0	0	0 0	0	0	0 -	
UNITED KINGDO			0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0	0	0	0	0	0	0 -	
66 67 68	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
69 70 71	Equity Securitisation Other non-credit obligation assets																												
72	IRB TOTAL		0 0	0	0	0	0	0 0	0]-	(0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -	
						31/12/2021										- Baseline Scenario)							31/12	2/2023				
Row		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guarante	of Stock of provisions fo Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of Sprovisions for pro Stage 2 exposure	Stock of Coordinate Co	overage Ratio - Stage 3 exposure
Num 73 74	Central banks Central governments	%)	amount		amount	amoun		exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure		amount		amount		amount	exposure	exposure e	exposure	rexposure
75 76 77	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0 0	0	0	0 0	0	0	0 -	
78 79 80	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0	0	0	0	0	0	0 -	
UNITED STATES	Retail - Qualifying Revolving		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0 0	0 0	0	0 0	0	0	0 -	
85 86 87	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																												
88 89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0	0	0 0	0) -	0	0 0	0	0	0	0	0	0	0 -		0 0	0	0	0	0 0	0	0	0 -	
														Pi	ublic guarantees	- Baseline Scenario)												
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		2/2022 Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row	(mln EUR,	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, which guarante		r provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure		exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount		provisions for pro	Ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
91 92 93	Central banks Central governments Institutions		amount		amount	amoun	- III OSCITO					amount		amount		amount					amount		amount		amount				
94 95 96	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0 0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0	0	0	0	0	0	0 -	
97 98 99 CEDMANN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0	0	0	0	0	0	0 -	
GERMANY 101 102	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	0 0	0) -	(0 0	0	0	0	0	0	0	0 -		0 (0	0	0	0	0	0	0 -	
103 104 105	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																												
106	Securitisation Other non-credit obligation assets																												

			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64 Public guarantees -	65 Baseline Scenario	66	67	68	69	70	71	72	73	74	75	76	77	78	79
				Stage 1		Stage 2	31/12/2	2021 Stage 3	Stock of	Stock of	Stock of	1		Stage 1		Stage 2	31/12/		Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109 110		Central banks Central governments		amount		amount		amount						amount		amount		amount						amount		amount		amount				
111 112 113		Institutions Corporates Corporates - Of Which: Specialised Lending	1	17 13	2	2 2	0	0	0	0	0	18.10%	16	5 13	2	2	2 1	1	0	0	0	18.10%	15	12	3	2		1 1	0	0	0	18.10%
114 115 116		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0	(0 0	0	0	0 -	-
117 118 119	BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	C) -	C	0	0	(0	0	0	0	0) -	0	0	0	0	(0 0	0	0	0 -	-
120 121 122		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
123 124 125		Equity Securitisation Other non-credit obligation assets																														
126		IRB TOTAL	1	17 13	2	2 2	0	<u> </u>	0	0	0	0.00%	16	0 13			2 1	1	0	0	0	0.00%	15	12	3]	1 1	<u> </u>	0	0	0.00%
				Stage 1		Stage 2	31/12/2	2021 Stage 3						Stage 1		Stage 2	Public guarantees - 31/12,		0					Stage 1		Stage 2	31/1	2/2023 Stage 3				
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128		Central banks Central governments (mln EUR, %)		amount		amount		amount	exposure	exposure	exposure			amount		amount		guaranteed amount	exposure	exposure	exposure			amount		amount		guaranteed amount	exposure	exposure	exposure	
129 130 131		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0	(0 0	0	0	0 -	-
132 133 134		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0	(0 0	0	0	0 -	-
135 136 137	JXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0) -	C	0 0	0	(0	0	0	0	0) -	0	0	0	0	(0 0	0	0	0 -	-
138 139 140		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
141 142 143		Equity Securitisation Other non-credit obligation assets																														
144		IRB TOTAL		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0	0	0	0	0	-	0	0	0	0	(0	0	0	0	-
							31/12/2	2021									Public guarantees - 31/12	Baseline Scenario	0								31/1	2/2023				
2000			Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 145		(mln EUR, %) Central banks		guaranteed amount	САРОЗИІС	guaranteed amount	СХРОЗИТС	guaranteed amount	exposure	exposure	exposure	exposure	Схрозитс	guaranteed amount	Схрозите	guaranteed amount	САРОЗИГЕ	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure	CAPOSUIC	guaranteed amount	Схрозигс	guaranteed amount	CXPOSUIC	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
146 147 148		Central governments Institutions Corporates		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0		0 0	0	0	0 -	-
149 150 151		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0	(0 0	0	0	0 -	-
152 153 154 MARS	SHALL ISLANDS	recail becared of real estate property of which horising		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0		0 0	0	0	0 -	-
155 156 157		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
158 159 160		Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
161 162		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0]-	0	0	0	C	0	0	0	0	0		0	0	0	0	(0 0	0	0	0	-
							31/12/2	2021								ı	Public guarantees -	Baseline Scenario	0								31/1	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 163		(mln EUR, %) Central banks	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure
164 165 166		Central governments Institutions Corporates		0 0	0	0	0	0	0	0	0) -	C	0 0	0	(0	0	0	0	0) -	0	0	0	0		0 0	0	0	0 -	-
167 168 169		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0		0 0	0	0	0 -	-
170 171 172 SW	VITZERLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0	0 -	C	0 0	0	(0	0	0	0	0	0 -	0	0	0	0		0 0	0	0	0 -	-
173 174 175		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
176 177 178		Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
179 180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0	-	0	0	0	C	0	0	0	0	0	-	0	0	0	0		0	0	0	0	-
							31/12/2	2021								ı	Public guarantees -		0								31/1	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num 181		(mln EUR, %) Central banks	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
182 183 184		Central governments Institutions Corporates		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0	(0 0	0	0	0 -	-
185 186 187		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0) -	C	0	0	(0	0	0	0	0) -	0	0	0	0		0 0	0	0	0 -	-
188 189 190	NORWAY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	0) -	(0	0		0	0	0	0	0) -	0	0	0	0		0 0	0	0	0 -	-
191 192 193		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME Equity																														
196		Securitisation																														

EBA EUROPEA BANKING AUTHORIT

AUTHORITY		_									J-wide S		AMRO Banl										
			80	81	82	83	84	85	86	87	88	89 Morat	90 oria - Adverse Sc	91 enario	92	93	94	95	96	97	98	99	100
			Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 3	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num			exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions		5.149	5 449	1 275	20	76	247	10 200/	5.041	E 100	1 722	24	72	222	10.25%	6 210	2 402	2.07	1 24		206	10 110/
4 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		2,206		1,2/5	5 29	76	122	19.38%	5,041	5,109	790	24	72	332	19.25%	5,310	3,492	2,07	0 1/	55	396	23.93%
ABN AMRO Bank N.V	Retail - Secured on real estate property		2,200	1,331	330) 14	73	132	8.49%	2,209	1,193	763	12	7.0	191	9.05%	2,993	1	90	0 1-	0	230	9.03%
10 11 12 13	Retail - Secured on real estate property - Or Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		2	1	0		0	U	0.4570	2	1	0		0	0	9.0370	2	1			0	0	9.0376
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
17 18	Other non-credit obligation assets IRB TOTAL		7,376	6,980	1,811	. 43	151	379	20.96%	7,352	6,304	2,511	35	118	522	20.81%	9,326	3,810	3,03:	1 40	66	626	20.64%
												Morat	oria - Adverse Sc	enario									
			Charra 4	Change 2	Ctore 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -	Chara d	Starra 2	C4 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Channel	Change 2	Ctore 2	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(n		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for p Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																						
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		4,939	5,296	1,206	5 28	74	227	18.82%	4,839	4,960	1,642	23	71	310	18.85%	6,093	3,367	1,98	1 26	54	372	18.79%
25 26 27	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		2,200	1,527	535	5 14	75	132	24.71%	2,282	1,193	788	12	45	191	24.21%	2,986	317	95	9 14	11	229	23.93%
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		2	1	0	0	0	0	8.45%	2	1	0	C	0	0	8.99%	2	1		0 (0	0	8.96%
30 31 32	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
33 34 35	Equity Securitisation Other non-credit obligation assets																						
36	IRB TOTAL	_	7,160	6,823	1,741	42	149	359	20.63%	7,142	6,153	2,430	35	116	500	20.59%	9,101	3,684	2,940	0 40	65	602	20.47%
						31/12/2021						Morat	oria - Adverse So 31/12/2022	enario						31/12/2023			
D			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	provisions roi	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1		Stock of provisions for	Coverage Ratio - Stage 3
Num 37	Central banks	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	ехрозите	exposure	exposure	exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39 40	Central governments Institutions Corporates		0	0	0	0 0	0	0	25.66%	0	0	0	C	0	0	25.63%	C	0		0 0	0	0	25.68%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		2	0	0	0	0	0	18.70%	2	0	0	C	0	0	18.87%	3	0		0 0	0	0	18.71%
44 45 46 FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
47 48 49	Retail - Other Retail - Of Which: SME							Š							J								
50 51	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
52 53 54	Other non-credit obligation assets IRB TOTAL		2	0	0	0	0	0	19.77%	2	0	0	0	0	0	19.74%	3	0		0 0	0	0	19.43%
52 53 54	Other non-credit obligation assets		2	0	0	0	0	0	19.77%	2	0	0 Morat	oria - Adverse Sc	0 enario	0	19.74%	3	0		0 0	0	0	19.43%
52 53 54	Other non-credit obligation assets		2 Stage 1	O Stage 2	O Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	O Stage 2		31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of	Stock of provisions for	Stock of	Coverage Ratio -
52 53 54 Row Num	Other non-credit obligation assets IRB TOTAL (n		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	31/12/2022	Stock of	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	1911070
Row Num 55 56 57 58	Other non-credit obligation assets IRB TOTAL (n Central banks Central governments Institutions			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61	Other non-credit obligation assets IRB TOTAL (n Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 UNITED KINGDOM	Other non-credit obligation assets IRB TOTAL (n Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67	Other non-credit obligation assets IRB TOTAL (n Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19%	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19%	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	0	Stage 3 exposure 68	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19%	exposure 148	0	exposure 7	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		146 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59	Stock of provisions for Stage 1 exposure	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21%	136 0	0	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 30.51%	exposure 148	0	exposure 7	Stock of provisions for Stage 1 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 0	125 0 0	59 0	Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure 17 0 17 17 Stock of provisions for	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09%	136 0	125 0 0	Stage 3	Stock of provisions for Stage 1 exposure O Coria - Adverse Sc 31/12/2022 Stock of provisions for	Stock of provisions for Stage 2 exposure 1 0 0 1 enario	stage 3 exposure 18 0 18 18	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93% 27.19%	148	106 0	exposure 7	Stock of provisions for Stage 1 exposure 6	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME	(mln EUR, %)	146 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59	Stock of provisions for Stage 1 exposure 1 1 1 31/12/2021 Stock of	Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85%	136 0	0	Stage 3 exposure 68 0 Morat	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 1 0 0 1 enario	provisions for Stage 3 exposure 18 0 18	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93%	148	0	exposure 7	Stock of provisions for Stage 1 exposure 6	provisions for Stage 2 exposure	20 20 Stock of	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69%
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 2 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% Coverage Ratio - Stage 3	136 0	125 0 0	Stage 3 exposure 68 0 Morat	Stock of provisions for Stage 1 exposure O Coria - Adverse Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3	148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 6	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 76 77 78 79	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL ((n) Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 2 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% Coverage Ratio - Stage 3 exposure	136 0	125 0 0	Stage 3 exposure 68 0 Morat	Stock of provisions for Stage 1 exposure O Coria - Adverse Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% Coverage Ratio - Stage 3 exposure	148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 6	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
Row Num S5 S6 S7 S8 S9 S9 S6 S6 S6 S7 S8 S9 S6 S6 S6 S7 S8 S9 S6 S6 S7 S8 S9 S7 S8 S9 S8 S7 S8 S8 S8 S8 UNITED STATES	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 2 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 13.85% Coverage Ratio - Stage 3 exposure 24.29%	136 0	125 0 0	Stage 3 exposure 68 0 0 Morat	Stock of provisions for Stage 1 exposure O Coria - Adverse Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 6	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 2 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 13.85% Coverage Ratio - Stage 3 exposure 24.29%	136 0	125 0 0	Stage 3 exposure 68 0 0 Morat	Stock of provisions for Stage 1 exposure O Coria - Adverse Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 6	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 2 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 13.85% Coverage Ratio - Stage 3 exposure 24.29%	136 0	125 0 0	Stage 3 exposure 68 0 0 Morat	Stock of provisions for Stage 1 exposure O Coria - Adverse Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 6	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: SME Retail - Qualifying Revolving Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: Non-SME	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 1 2 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 13.85% Coverage Ratio - Stage 3 exposure 24.29%	136 0	125 0 0	Stage 3 exposure 68 0 0 Morat	Stock of provisions for Stage 1 exposure O Coria - Adverse Soc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 1 0 0 1 enario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39%	148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 6	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (n Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(mln EUR, %)	146 0 0	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 17 0 17 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% 24.29% 30.23%	136 0	125 0 0	Stage 3 exposure 68 Morat Stage 3 exposure 0	Stock of provisions for Stage 1 exposure Output Coria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1 exposure Output Coria - Adverse Sca 31/12/2022	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19%	148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44%
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (n Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(mln EUR, %)	146 0 0	125	stage 3 exposure O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 1 1 0 0 1 1 1 1 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 17 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% 29.09% 29.09% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio -	136 Stage 1 exposure	125 0 0 0 125 125 125 125 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 68 68 Morat Stage 3 exposure 0	Stock of provisions for Stage 1 exposure Oria - Adverse Social 1 exposure Stock of provisions for Stage 1 exposure Oria - Adverse Social 1 exposure Oria - Adverse Social 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 18 0 0 18 Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% Coverage Ratio - Stage 3 exposure 24.39% 24.39% Coverage Ratio - Coverage	Stage 1 exposure 148 Stage 1 exposure	106 0 0 106 106 106 106 106 106 106 106	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% Coverage Ratio - Stage 3 exposure 24.57% 29.44% Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	146 146 0 0 146 Stage 1 exposure	125 0 0 125	59 0 0 59	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 1 1 0 0 1 1 1 1 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 13.85% 29.09% 29.09% 24.29% 30.23%	136 0	125 0 0	Stage 3 exposure 68 Morat Stage 3 exposure 0	Stock of provisions for Stage 1 exposure Output Coria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1 exposure Output Coria - Adverse Sca 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 18 Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 27.19% 24.39% 24.39%	Stage 1 exposure 148 Stage 1 exposure	106 0	exposure 7	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 20 Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44% 29.44%
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(min EUR, %)	146 0 0 146 146 Stage 1 exposure	Stage 2 exposure	stage 3 exposure O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stage 2 exposure 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 17 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 13.85% 29.09% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio - Stage 3 exposure	136 Stage 1 exposure	125 0 0 0 125 125 125 125 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 68 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% Coverage Ratio - Stage 3 exposure 24.39% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 148 Stage 1 exposure	106 0 0 106 106 106 106 106 106 106 106	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44% 24.78%
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	(min EUR, %)	146 0 0 146 146 Stage 1 exposure	Stage 2 exposure	stage 3 exposure O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stage 2 exposure 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 17 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio - Stage 3 exposure	136 Stage 1 exposure	125 0 0 0 125 125 125 125 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 68 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39% 29.90% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 148 Stage 1 exposure	106 0 0 106 106 106 106 106 106 106 106	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44% 24.78%
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of W	(min EUR, %)	146 0 0 146 146 Stage 1 exposure	Stage 2 exposure	stage 3 exposure O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stage 2 exposure 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 17 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 13.85% 13.85% 29.09% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio - Stage 3 exposure	136 Stage 1 exposure	125 0 0 0 125 125 125 125 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 68 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 27.19% 27.19% Coverage Ratio - Stage 3 exposure 24.39% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 148 Stage 1 exposure	106 0 0 106 106 106 106 106 106 106 106	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44% 24.78%
Row Num	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Outher Retail - Of Which: SME Retail - Outher Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(min EUR, %)	146 0 0 146 146 Stage 1 exposure	Stage 2 exposure	stage 3 exposure O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stage 2 exposure 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 17 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio - Stage 3 exposure	136 Stage 1 exposure	125 0 0 0 125 125 125 125 126 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 68 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39% 29.90% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 148 Stage 1 exposure	106 0 0 106 106 106 106 106 106 106 106	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44% 24.78%
Row Num	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Other Retail Re	(min EUR, %)	146 0 0 146 146 Stage 1 exposure	Stage 2 exposure	stage 3 exposure O O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stage 2 exposure 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 17 17 0 0 17 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 29.09% 31.21% 13.85% Coverage Ratio - Stage 3 exposure 24.29% 24.49% Coverage Ratio - Stage 3 exposure	136 Stage 1 exposure	125 0 0 0 125 125 125 125 126 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 68 Morat Stage 3 exposure 0 0 Morat	Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure Output Coria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 27.19% 30.51% 14.93% 27.19% Coverage Ratio - Stage 3 exposure 24.39% 29.90% Coverage Ratio - Stage 3 exposure	Stage 1 exposure 148 Stage 1 exposure	106 0 0 106 106 106 106 106 106 106 106	Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 25.89% 29.86% 14.69% 25.89% Coverage Ratio - Stage 3 exposure 24.57% 29.44% 24.78%

EBA EUROPEAN BANKING AUTHORITY

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

														BN AMRO Ban													
		101	102	103	104	105 106	107	108	109 110	111	112	113	114 115 Public guara	116 ntees - Adverse Scenar	117 rio	118	119	120	121	122	123	124	125	126	127 12	129	130
			Stage 1		Stage 2	31/12/2021 Stage	Stuck UI	Stock of	Stock of Coverage	e Ratio -	Stage 1	63776	age 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2		Stage 3	Stock of Stoc	of Stock of	f Coverage Ratio
Row Num	(mln EUR,	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure exposure guarante	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	ge 3 Stage 1	guaranteed	exposure gua	sure, of hich anteed exposi	guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provision Stage 1 Stage exposure expo	ns for provisions 2 Stage 3 ure exposur	101
1 2	Central banks Central governments	70)	amount		amount	amour	t •				amount	a	ount	amount						amount		amount		amount			
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	129	9 109	202	2 165	25	14	0 6	7	27.88%	158 135	163	132	35 21	1 (0 4	10	29.13%	182	155	131	1 107	4	13 27	7 0	3	13 29.81
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property	13	3 12	8	3 7	3	3	0 1	1	32.21%	14 12	6	5	5 4	4 (0 0	1	32.01%	18	16	1	1 1		6 5	0	0	2 31.77
ABN AMRO Bank N.V.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																										
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																										
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																										
17 18	Other non-credit obligation assets IRB TOTAL	143	121	210	172	28	17	0 2	1	2.25%	171 147	169	138	40 25	5 0	7	2	4.25%	200	171	132	2 108	4	8 32	2 0	5	2 3.50
													Public guara	ntees - Adverse Scenar	rio												
			Stage 1		Stage 2	31/12/2021 Stage	3 Stock of	Stock of	Stock of		Stage 1	S	age 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	12/2023 Stage 3	Stock of Stoc	of Stock of	f .
Row	() = 115	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarante	, of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	ge Ratio - ge 3 exposure	exposure, of which guaranteed		sure, of hich anteed Stage	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for provision Stage 1 Stage exposure expo	ns for provisions	for Coverage Ratio
19 20	Central banks Central governments	%)	amount		amount	amoun	t exposure	exposure	exposure		amount	a	ount	amount	exposure	exposure	exposure			amount		amount		amount	exposure expo	ure exposure	e
21 22	Institutions Corporates	27	7 26	127	103	16	11	0 4	4	24.57%	46 43	102	82	23 15	5 (0 3	6	26.13%	61	55	81	1 66	2	28 19	0	2	8 27.01
23 24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	13	3 12	8	3 7	3	3	0 1	1	32.21%	14 12	6	5	5 4	4 (0 0	1	32.01%	18	16	1	1 1		6 5	5 0	0	2 31.77
26 27 28 NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0			0	0	0			0	0				0		0	0	0			0		0	0
29 30	Retail - Qualifying Revolving Retail - Other Retail	0					U .		0 -			U U	O O				U		0	0	0					U .	0 -
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
34 35	Securitisation Other non-credit obligation assets																										
36	IRB TOTAL	41	1 38	135	110	20	13	0 2	0	1.86%	59 55	108	87	28 19	9 0	D 5	0	1.31%	79	71	82	2 67	3:	3 24	<u> </u> 0	3	0 1.09
						31/12/2021								ntees - Adverse Scenar 31/12/2022	rio								31/1	12/2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure	3 , of provisions for	Stock of provisions for	Stock of Coverage	e Ratio - Stage 1	Stage 1 exposure, of	Stage 2 exp	age 2 sure, of Stage	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of Stoc	ns for provisions	for Coverage Ratio
Row Num	(mln EUR,	exposure %)	which guaranteed amount	exposure	which guaranteed amount	exposure guarante	Stage 1 eed exposure	Stage 2 exposure	Stage 3 exposure	sure exposure	which guaranteed amount	exposure gua	hich exposi		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 Stage exposure expo	2 Stage 3 ure exposur	Stage 3 exposure
37 38 39	Central banks Central governments Institutions																										
40 41	Corporates Corporates - Of Which: Specialised Lending	85	69	74	61	8	3	0 2	3	35.00%	96 79	60	49	12 5	5 (0 2	4	35.82%	106	88	47	7 39	1	.4 7	0	1	5 36.21
42 43 44	Corporates - Of Which: SME Retail Retail - Secured on real estate property	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0 0) (0 0	0	-	0	0	0	0 0		0 0	0	0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0 0	0 (0 0	0	-	0	0	0	0 0		0 (0	0	0 -
47 48 49	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																										
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation																										
53 54	Other non-credit obligation assets IRB TOTAL	85	69	74	61	8	3	0 0	0	3.29%	96 79	60	49	12 5	5 0	2	1	11.58%	106	88	47	7 39	14	4 7	0	2	1 9.46
													Public guara	ntees - Adverse Scenar	rio												
			Stage 1		Stage 2	31/12/2021		Stock of	Charle of		Stage 1		age 2	31/12/2022 Stage 3	Stock of		Shook of						31/1	12/2023			
						Stage :	Stock of				Stage 1	5	The state of the s			Stock of		Coverage Datie		Stage 1		Stage 2		Stage 3	Stock of Stoc	of Stock of	F
Row		Stage 1 exposure	exposure, of which quaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2	Stock of provisions for Stage 3	ge Ratio - ge 3 exposure	exposure, of which	Stage 2 exp	sure, of Stage	exposure, of which	provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which quaranteed	Stock of Stoc provisions for provision Stage 1 Stage	ns for provisions	
Num	(mln EUR, Central banks Central governments	exposure	exposure, of which guaranteed amount		exposure, of which guaranteed amount	Stage 3 exposure	, of provisions for	provisions for Stage 2 exposure	provisions for Coverage	ge Ratio - ge 3 sure Exposure	ovnocuro of	Stage 2 exp exposure gua		anna anna af				Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount		ns for provisions	
Num 55 56 57 58	Central banks Central governments Institutions Corporates	exposure	guaranteed		guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2 exposure	provisions for Coverage	ge Ratio - ge 3 exposure	exposure, of which guaranteed	Stage 2 exp exposure gua	sure, of Stage hich exposi	exposure, of which	provisions for	provisions for	provisions for	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	provisions for provision	ns for provisions	
Num 55 56 57 58 59 60 61	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	guaranteed		guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2 exposure 0 0 0	provisions for Coverage	se Ratio - ge 3 sure Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gua	sure, of Stage hich exposi	exposure, of which	provisions for	provisions for	provisions for	Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which guaranteed amount 0	provisions for provision	ns for provisions	
Num 55 56 57 58 59 60 61 62 63 64 UNITED KINGDOM	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure	guaranteed		guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2 exposure 0 0 0 0 0 0 0	provisions for Coverage	ge 3 ssure Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gua	sure, of Stage hich exposi	exposure, of which	provisions for	provisions for	provisions for	Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0	provisions for provision	ns for provisions	
Num 55 56 57 58 59 60 61 62 63 64 65 66 67	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure	guaranteed		guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2 exposure 0 0 0 0 0 0 0	provisions for Coverage	se Ratio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gua	sure, of Stage hich exposi	exposure, of which	provisions for	provisions for	provisions for	Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0 0	provisions for provision	ns for provisions	
Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail	exposure	guaranteed		guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Coverage	ge 3 source Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gua	sure, of Stage hich exposi	exposure, of which	provisions for	provisions for	provisions for	Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0 0	provisions for provision	ns for provisions	
Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	guaranteed		guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Coverage	se Ratio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gua	sure, of Stage hich exposi	exposure, of which	provisions for	provisions for	provisions for	Stage 3 exposure	Stage 1 exposure 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0 0 0	provisions for provision	ns for provisions	
Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	guaranteed		guaranteed	Stage 3 exposure which	, of provisions for	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Coverage	ge 3 source Stage 1 exposure	exposure, of which guaranteed	Stage 2 exp exposure gua	Stage hich anteed count 0 0 0 0	exposure, of which	provisions for Stage 1 exposure	provisions for	provisions for	Stage 3 exposure	Stage 1 exposure 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0	provisions for provision	ns for provisions	
Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	guaranteed		guaranteed	Stage 3 exposure which guarante amount 0 0 1 0 31/12/2021 Stage	of provisions for Stage 1 exposure 0 0 0 0 0 Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Coverage	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 S	Stage exposition of hich anteed exposition of hick and hick and hick anteed exposition of hick and hi	exposure, of which guaranteed amount 0 0 0 0 0 0 ntees - Adverse Scenar 31/12/2022 Stage 3	provisions for Stage 1 exposure	provisions for	provisions for Stage 3 exposure 0 0 0 Stock of	- Coverage Ratio	0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure expo	o provisions Stage 3 exposure 0 0 0 0	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 -
Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed		guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O 31/12/2021 Stage 3 exposure	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed nount of hich anteed of hich and his property of hich anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0 Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72 73 74 75 74 75 75 75 75 75	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, Central banks Central governments	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O 31/12/2021 Stage 3 exposure Stage 3 exposure which guarante amount O O O O O O O O O O O O O	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure O - O - O - O - O - O - Coverage Stage axpos O - Coverage Stage 3 Coverage Stage 3	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich expos	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure O	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 Stock of	- Coverage Ratio -	0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure expo	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72 73 74 75 76 77 75 76 77 77 77	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O 31/12/2021 Stage 3 exposure	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed nount of hich anteed of hich and his property of hich anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed	0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O 31/12/2021 Stage 3 exposure	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed nount of hich anteed of hich and his property of hich anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed	0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 55	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Securitisation Other non-credit obligation assets IRB TOTAL (mln EUR, Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O 31/12/2021 Stage 3 exposure	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed nount of hich anteed of hich and his property of hich anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed	0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O 31/12/2021 Stage 3 exposure	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed nount of hich anteed of hich and his property of hich anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed	0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: smE Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O 31/12/2021 Stage 3 exposure	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed nount of hich anteed of hich and his property of hich anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed	0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O 31/12/2021 Stage 3 exposure	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed nount of hich anteed of hich and his property of hich anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich and high anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition of hich anteed exposition	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed	0	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposure %) O O Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O O O Stage 3 Exposure O O Stage 3 Exposure Stage 3 Exposure O O O O O O O O O O O O O	of provisions for Stage 1 exposure 0 0 0 0 0 0 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - O - O - Stock of provisions for Stage 3 Coverage Stage Stage expose Coverage Stage Stage expose O - Coverage Stage Stage expose O -	ge Ratio - Stage 1	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure Stage 2 exposure	Stage exposition of hich anteed ount of hich anteed exposition of hich and hich anteed exposition of hick and hich anteed exposition of hick and hick	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 Stock of provisions for	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed	0	Stage 2 exposure, of which guaranteed	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	stage 1 stage 1 exposure exposure exposure of stage 1 exposure of stage exposure of	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O	Coverage Rational Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Rational Stage 3 exposure
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	**************************************	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure 0 0 0 0 0 Stage 2	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Which guarante amoun 0 0 31/12/2021 Stage 3 exposure Which guarante amoun 0 31/12/2021 Stage 3 exposure Which guarante amoun 0 0 31/12/2021 Stage exposure which guarante amoun 1 1 1 1 1 1 1 1 1 1 1 1 1	of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2	Stage 3 exposure O - O - O - Stock of provisions for Stage 3 exposure Coverage Stage Stage Stage Stage O - O - Stock of provisions for Stage 3 exposure O - O - O -	ge Ratio - ge 3 sure Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure O O Stage 2 exposure O O O O O O O O O O O O O	Public guara Public guara O Public guara O Public guara	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of of of other stage 1 exposure Stock of of other stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O O Stock of provisions for Stage 1 exposure Exposure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 4 exposure Stage 5 exposure Stage 5 exposure Stage 6 exposure Stage 7 exposure Stage 7 exposure Stage 8 exposure Stage 9 exposure Stage 9 exposure Stage 9 exposure Stage 1 exposure Stage 9 exposure Stage	of Stock of provisions Stage 3 exposure O Stock of provisions Stage 3 exposure O O O O O O O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure %) Output Stage 1 exposure %) Stage 1 exposure Output Output Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	exposure 0 0 0 0 0 Stage 2	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O O O O O O O O O O O O O	of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Stage 3 exposure Stock of provisions for Stage 3 exposure O - Coverage Stage 3 exposure Coverage Stage 3 exposure O - Coverage Stage 3 exposure	ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage exposition of hich anteed nount O Public guara O Public guara O Public guara O Public guara Stage exposition of hich anteed nount O Public guara O Stage exposition of hich anteed nount O Stage exposition of hich anteed nount O Stage exposition of hich anteed exposition of hick and	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O	- Coverage Ratio -	0 0 0	Stage 1 exposure, of which guaranteed amount 0 O O O O O O O O O O O O	0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stock of provisions for Stage 1 O O Stock of provisions for provisi	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Outlifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure %) Output Stage 1 exposure %) Stage 1 exposure Output Output Stage 1 exposure	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O Stage 3 exposure Which amount O Stage 4 exposure which amount O Stage 8 exposure which amount O Stage 9 exposure which amount O Stage exposure which amount O Stage exposure which amount O Stage exposure which	of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - Coverage Stage 3 exposure Coverage Stage 3 exposure Coverage Stage 3 exposure Coverage Stage 3 exposure Coverage Stage Stag	ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O COCOCOCOCOCOCOCOCOCOCOCOCOCOCOCOCOCO	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage exposition of hich anteed nount O Public guara age 2 sure, of hich anteed nount O Public guara Age 2 sure, of hich anteed nount O Public guara	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of of of other stage 1 exposure Stock of of other stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O O Stock of provisions for Stage 1 exposure Exposure Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 4 exposure Stage 5 exposure Stage 5 exposure Stage 6 exposure Stage 7 exposure Stage 7 exposure Stage 8 exposure Stage 9 exposure Stage 9 exposure Stage 9 exposure Stage 1 exposure Stage 9 exposure Stage	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured no real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure %) Output Stage 1 exposure %) Stage 1 exposure Output Output Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O O O O O O O O O O O O O	of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Stage 3 exposure Stock of provisions for Stage 3 exposure O - Coverage Stage 3 exposure Coverage Stage 3 exposure O - Coverage Stage 3 exposure	ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage exposition of hich anteed nount O Public guara O Public guara O Public guara O Public guara Stage exposition of hich anteed nount O Public guara O Stage exposition of hich anteed nount O Stage exposition of hich anteed nount O Stage exposition of hich anteed exposition of hick and	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stock of provisions for Stage 1 O O Stock of provisions for provisi	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured non-credit obligation assets Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates	exposure %) Output Stage 1 exposure %) Stage 1 exposure Output Output Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O O O O O O O O O O O O O	of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Stage 3 exposure Stock of provisions for Stage 3 exposure O - Coverage Stage 3 exposure Coverage Stage 3 exposure O - Coverage Stage 3 exposure	ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage exposition of hich anteed nount O Public guara O Public guara O Public guara O Public guara Stage exposition of hich anteed nount O Public guara O Stage exposition of hich anteed nount O Stage exposition of hich anteed nount O Stage exposition of hich anteed exposition of hick and	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stock of provisions for Stage 1 O O Stock of provisions for provisi	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Row Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: some Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: some Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on Retail - Of Which: non-SME Retail - Other Retail - Of Which: some Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: some SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Secured on real estate property - Of Which: some SME Retail - Secured on real estate property - Of Which: some SME Retail - Secured on real estate property - Of Which: some SME Retail - Secured on real estate property - Of Which: some SME Retail - Secured on real estate property - Of Which: some SME Retail - Secured on real estate property - Of Which: some SME	exposure %) Output Stage 1 exposure %) Stage 1 exposure Output Output Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O O O O O O O O O O O O O	of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Stage 3 exposure Stock of provisions for Stage 3 exposure O - Coverage Stage 3 exposure Coverage Stage 3 exposure O - Coverage Stage 3 exposure	ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage exposition of hich anteed nount O Public guara O Public guara O Public guara O Public guara Stage exposition of hich anteed nount O Public guara O Stage exposition of hich anteed nount O Stage exposition of hich anteed nount O Stage exposition of hich anteed exposition of hick and	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stock of provisions for Stage 1 O O Stock of provisions for provisi	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Row Num 73 74 75 76 77 78 79 80 81 82 UNITED STATES 83 84 85 86 87 88 89 90 90	Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: Sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Other Retail - Of Which: Sme Retail - Other Retail - Of Which: Sme	exposure %) Output Stage 1 exposure %) Stage 1 exposure Output Output Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O O O O O O O O O O O O O	of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Stage 3 exposure Stock of provisions for Stage 3 exposure O - Coverage Stage 3 exposure Coverage Stage 3 exposure O - Coverage Stage 3 exposure	ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage exposition of hich anteed nount O Public guara O Public guara O Public guara O Public guara Stage exposition of hich anteed nount O Public guara O Stage exposition of hich anteed nount O Stage exposition of hich anteed nount O Stage exposition of hich anteed exposition of hick and	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stock of provisions for Stage 1 O O Stock of provisions for provisi	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Row Num 73 74 75 76 77 78 79 80 81 82 UNITED STATES 83 84 85 86 87 88 89 90 90	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other	exposure %) Output Stage 1 exposure %) Stage 1 exposure Output Output Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	exposure 0 0 0 0 Stage 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O 31/12/2021 Stage 3 exposure O O Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure O O O O O O O O O O O O O	of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Stage 3 exposure Stock of provisions for Stage 3 exposure O - Coverage Stage 3 exposure Coverage Stage 3 exposure O - Coverage Stage 3 exposure	ge Ratio - Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O	Stage 2 exposure O O Stage 2 exposure O Stage 2 exposure O O O Stage 2 exposure O O O O O O O O O O O O O	Stage exposition of hich anteed nount O Public guara O Public guara O Public guara O Public guara Stage exposition of hich anteed nount O Public guara O Stage exposition of hich anteed nount O Stage exposition of hich anteed nount O Stage exposition of hich anteed exposition of hick and	exposure, of which guaranteed amount 0	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31/1 Stage 3 exposure	exposure, of which guaranteed amount 0	Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1 exposure O O Stock of provisions for Stock of provisions for Stage 1 O O Stock of provisions for provisi	of Stock of provisions Stage 3 exposure O O O O O O O O O O O O O	for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0

			101	102	103	104	105 106	107	108	109	110	111	112	113	114	115	MRO Bank I		118	119	120 12	122	123	124	125	126	127	128	129	130
															Pu	ublic guarantees -	Adverse Scenario													
				Stage 1		Stage 2	31/12/2021 Stage 3						Stage 1		Stage 2	31/12/	2022 Stage 3					Stage 1		Stage 2	31/12	2/2023 Stage 3				
			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure,	of Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1		Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for	Stock of provisions for	Stock of Cove	age Ratio - cage 3 expos	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for	provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %	exposure)	guaranteed amount	exposure	guaranteed amount	exposure guarantee		Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	posure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109 110		Central banks Central governments																												
111 112		Institutions Corporates		17 14		1 1	0	0	0	0 0	18.12%	16	13	2	2	1	1	0	0	0	18.12%	15	12	3	2 1	1 1	0	0	0	18.12%
113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																												
115 116		Retail Retail - Secured on real estate property		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
117 118	BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
119 120		Retail - Qualifying Revolving Retail - Other Retail																												
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
123 124		Equity Securitisation																												
125 126		Other non-credit obligation assets IRB TOTAL	1	17 14	1	1 1	0	0	0 (0	0.00%	16	13	2	2	1	1	0	0	0	0.00%	15 1	12	3	2 1	1	0	0	0	0.00%
							31/12/2021								Pu	ublic guarantees - 31/12/	Adverse Scenario								31/1	2/2023				
				Stage 1		Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Patie		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Cove	ago Patio	Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Batio
Row			Stage 1 exposure	which guaranteed	Stage 2 exposure	which quaranteed	Stage 3 which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	Stage 3 exposure	age Ratio Stag age 3 expos posure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 127		(mln EUR, %)	amount		amount	amount	exposure	exposure	exposure			amount		amount		guaranteed amount	exposure	exposure	exposure		amount		amount		guaranteed amount	exposure	exposure	exposure	U. PODITO
128 129		Central governments Institutions																												
130 131		Corporates Corporates - Of Which: Specialised Lending		0 0	(0 0	0	0	0	0 0) -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
132 133		Corporates - Of Which: SME Retail		0 0	(0 0	0	0	0	0 0) -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
134 135	LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
136 137	LOXLINDOONG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
140 141		Retail - Other Retail - Of Which: non-SME Equity																												
142 143		Securitisation Other non-credit obligation assets												0	0														0	
144		IRB TOTAL		0 0		<u>0</u>	<u> </u>	<u> </u>	<u> </u>	0	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>			<u> </u>	0	<u> </u>	0 0	<u>) </u>	<u> </u>		<u> </u>	
															Pu	ublic guarantees -	Adverse Scenario													
				Stage 1		Stage 2	31/12/2021 Stage 3	Charle of	Charle of	Charle of			Stage 1		Stage 2	31/12/	2022 Stage 3	Shock of	Charle of	Stock of		Stage 1		Stage 2	31/12	2/2023 Stage 3	Charle of	Shock of	Stock of	
D			Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, which	of provisions for	provisions for Stage 2	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for	provisions for	Stock of Cove	age Ratio - cage 3 posure expos	avnocura of	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %)	guaranteed amount	exposure	guaranteed amount	guarantee amount		exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	posure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145 146		Central banks Central governments																												
148		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
150		Corporates - Of Which: SME Retail		0		0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0		0	0	0	0 0		0	0	0 -	
152 153	AADCHALL TCLANDC	Retail - Secured on real estate property						0				0				0	, , ,			O O										
154 155	MARSHALL ISLANDS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
158 159		Retail - Other Retail - Of Which: non-SME Equity																												
160 161		Securitisation Other non-credit obligation assets																												
162		IRB TOTAL		0 0	(0 0	0	0	0 (0) -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0 0	0	0	0 -	
															Pu		Adverse Scenario													
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	2022 Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, which	of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	orovisions for Stage 3 exposure	age Ratio - age 3 posure expos	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for	provisions for	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 163		(mln EUR, %)	guaranteed amount		guaranteed amount	guarantee	exposure	exposure	Stage 3 exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	exposure	posure	amount		amount		amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure
164 165		Central governments Institutions																												
166 167		Corporates Corporates - Of Which: Specialised Lending		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
168 169		Corporates - Of Which: SME Retail		0 0		0 0	0	0	0	0 0) -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0 0	0	0	0 -	
170 171	SWITZERLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
172 173	SWITZLINLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
176 177		Retail - Other Retail - Of Which: non-SME Equity																												
178 179		Securitisation Other non-credit obligation assets		0		0	0		0					0	0	0	0	0	0	0				0	0		0		0-	
100		IRB TOTAL		,			<u> </u>	<u></u>	<u>-1</u>			<u> </u>										<u>-</u> 1	- 1	- ₁						
							21/12/2021								Pu		Adverse Scenario								21.44	2/2022				
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Coverage Patie		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of Cove	age Ratio	Stage 1		Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of	Overage Patie
Row			Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guarantee	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	stage 3 stage of stag	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 181		Central banks (min EUR, %)	amount		amount	amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	
182 183		Central governments Institutions																												
184 185		Corporates Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0 0) -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0	0	0	0 -	
186 187		Corporates - Of Which: SME Retail		0 0	(0 0	0	0	0	0 () -	0	0	0	0	0	0	0	0	0 -		0	0	0	0 0	0 0	0	0	0 -	
188 189	NORWAY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
190 191	NORWAI	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	(0 0	0	0	0	0 0)[-	0	0	0	0	0	0	0	0	0 -		0	0	0	U C	0	0	0	0 -	
192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: pag SME																												
194 195		Retail - Other Retail - Of Which: non-SME Equity Socurities																												
196 197 198		Securitisation Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0	0		n	0	0	n	0	0	0	0	0 -		0	0	0	0		n	0	nl-	
130		MINDIVIAL		- , U		<u>,</u> <u>J</u>	ı	- [<u>. </u>	<u> </u>	<u>.</u> J	<u> </u>	J	U	<u> </u>	J	<u> </u>	<u> </u>		-	- 1	* 1		<u>, </u>	J		<u> </u>	

EBA EUROPEAN BANKING AUTHORITY

BANKING AUTHORITY			1	2	3	4	ABN AMRO	Bank N.V.	7	8	9	10	11	12
								Moratoria 31/12						
		Exposu	ire values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rai
	Central banks	(mln EUR, %)		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Regional governments or local authorities Public sector entities													
	Multilateral Development Banks International Organisations Institutions													
ADN AMDO Book	Corporates of which: SME		106	75	74	74	32	32	(0	() 28.) 48.
ABN AMRO Bank N.V.	of which: SME Secured by mortgages on immovable property		3	2	2	2	1	1		0				7 40.
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	U	U	(0	(J -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													
	Securitisation Other exposures Standardised Total		129	85	94	94	35	35	(0	C		L	0 48.
								Moratoria						
				Risk exposure	Stage 1	Stage 1	Stage 2	31/12 Stage 2		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	_	(mln EUR, %)	re values	amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments													
	Regional governments or local authorities													
	Public sector entities Multilateral Development Banks													
	International Organisations Institutions													
	Corporates of which: SME		106	75	74	74	32	32	(0	C	_	L	28
NETHERLANDS	Retail of which: SME		3	2	2	2	1	1	(0	C	() 48
NETTERLANDS	Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0	(0				0 -
	Items associated with particularly high risk		, ,	J				0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment													
	Collective investments undertakings (CIU) Equity													
	Securitisation													
	Other exposures Standardised Total		129	85	94	94	35	35	(0	C		L	0 48
				,				Moratoria	ı - Actual					
	Central banks	(mln EUR, %)	ire values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities													
	Multilateral Development Banks International Organisations													
	Institutions Corporates of which: SME		0	0	0	0	0	0	(0	C			0 -
FRANCE	Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	U	0	(0	() -
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0	(0	C			0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0	(0	C			0 -
						'		Moratoria						
				Risk exposure	Shara 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
		(mln EUR, %)	re values	amounts	Stage 1 exposure	which expired moratoria	Stage 2 exposure	which expired moratoria	Stage 3 exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities													
	Public sector entities Multilateral Development Banks International Organisations													
	Multilateral Development Banks		0	0	0	0	0	0	(0	C			0 -
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0	0	0	0	0	0	(0	C			0 -
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0 0	0	0		0				0 -
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0	0	0 0	0	0		0				0 -
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0	0	0		0	0		0				
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0	0	0		0	0 0 0 0						0 -
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	31/12 Stage 2	/2020	0 0 0 0 Stage 3	Stock of	Stock of	Stock of	Coverage Re
UNITED KINGDOM	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposu (mln EUR, %)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 Stage 1 exposure	Stage 1 exposure, of which expired moratoria	O O Stage 2 exposure	31/12		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments		0 0 0 0 0	· · · · · · · · · · · · · · · · · · ·		exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks		0 0 0	· · · · · · · · · · · · · · · · · · ·		exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 0 0 0	· · · · · · · · · · · · · · · · · · ·		exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	· · · · · · · · · · · · · · · · · · ·		exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM UNITED STATES	Multilateral Development Banks International Organisations Institutions Corporates		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	· · · · · · · · · · · · · · · · · · ·		exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Multilateral Development Banks International Organisations Institutions Corporates		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	· · · · · · · · · · · · · · · · · · ·		exposure, of which expired		31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rate Stage 3 exposure

13	14	15	16	17	18 Public guarar	19 ntees - Actual	20	21	22	23	24
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3 exposure
			amount		amount		amount	exposure	exposure	exposure	
0	0			0				0			0 -
0 0 0 1 1	0 0 0 0	0 0 0 0	0	0 0 0 1 1	0 0 0 0	C C	0 0	000000000000000000000000000000000000000	0 0 0		0 - 0 - 0 - 0 - 0 -
1	0	0	0	1	1	C	0	0	0		0 -
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	tees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Exposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0	0 0	0	0	0	0		0	0	<u> </u>		0 -
0 1 1	0 0	0	0 0	0 0 1 1	0 0	C	0	0	0		0 - 0 - 0 -
1	0	0	0	1	1	C	0	0) 0		0 -
			Stage 1		31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage Ra
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	exposure, of	provisions for	provisions for		Coverage Na
		CAPODIII C	guaranteed amount		guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3
					guaranteed	exposure	guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
0 0 0	0 0 0	0 0 0 0	amount 0 0 0 0 0	0 0 0 0	guaranteed amount 0 0 0 0		guaranteed amount 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0 0 0 0 0	0	0 0	amount 0 0 0 0 0	0 0	guaranteed amount 0 0		guaranteed amount 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	guaranteed amount 0 0 0 0 0		guaranteed amount 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2	Stage 3 exposure	Stage 3 exposure
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 Public guaran 31/12		guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2	Stage 3 exposure	Stage 3 exposure
0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 Public guaran	OCCUPATION OF THE PROPERTY OF	guaranteed amount 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 2	Stage 3 exposure	Stage 3 exposure
	0 0 0 0 0	0 0 0 0 0 0	stage 1 exposure, of which guaranteed	0 0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0 Public guarant 31/12 Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0 0 Public guaran 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0	ntees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
	Risk exposure amounts	0 0 0 0 0 0 0 0 0 Stage 1 exposure	stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0 0 Public guaran 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0	ottees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0 0 Public guaran 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	ntees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Public guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Exposure values 0 0 0 0 0	Risk exposure amounts O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Public guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
Exposure values 0 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O O O O O O O O O O O O O	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ntees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure	Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O

EBA EUROPEAN BANKING AUTHORITY

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

		1	2	3	4	ABN AMRC	6	7	8	9	10	11	12		13	14	15	16	17	
_								ia - Actual 2/2020												Public guara 31/1
		Exposure value	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Exposi	sure values	Risk exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which
	(mln EUR,	•	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Expose	are values	amounts	exposure	guaranteed amount	exposure	guaranteed amount
	Central banks Central governments Regional governments or local authorities																			
	Public sector entities Multilateral Development Banks																			
	International Organisations Institutions																			
	Corporates of which: SME		0 (0 (0 0	(0 0	0	0	0	0	0	-		0	0	0	0	0	
GERMANY	Retail of which: SME		0	0	0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	
GLIMANT	Secured by mortgages on immovable property of which: non-SME		0 (0 (0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	
	Items associated with particularly high risk Covered bonds																			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																			
	Equity Securitisation																			
	Other exposures Standardised Total		0 (0	0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	
							Moratori	ia - Actual												Public guara
1							1	2/2020		a								Stage 1		31/1 Stage 2
		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Exposi	sure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which
	Central banks (mln EUR,	%)		Схрозигс	moratoria	Схрозиїс	moratoria	Схрозигс	moratoria	exposure	exposure	exposure	exposure			umounts	САРОЗИГС	guaranteed amount	САРОЗИГС	guaranteed amount
	Central banks Central governments Regional governments or local authorities																			
	Public sector entities Multilateral Development Banks																			
	International Organisations Institutions																			
	Corporates of which: SME		0 (0 (0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	(
BELGIUM	Retail of which: SME		0 (0 (0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	
	Secured by mortgages on immovable property of which: non-SME		0 (0	0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	
	Items associated with particularly high risk Covered bonds																			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																			
	Equity Securitisation Other exposures																			
	Other exposures Standardised Total		0	0	0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	
								ia - Actual												Public guara
					Stage 1		_	2/2020	Stage 3	Stock of	Stock of	Stock of						Stage 1		31/1 Stage 2
		Exposure value	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	which expired	Stage 3 exposure	which expired	Stage 1	Stage 2	Stage 3		Exposi	sure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which
	Central banks (mln EUR,	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure					guaranteed amount		guaranteed amount
	Central governments Regional governments or local authorities																			
	Public sector entities Multilateral Development Banks																			
	International Organisations Institutions																			
	Corporates of which: SME		0 (0	0 0		0 0	0	0	0	0	0	-		0	0	0	0	0	
LUXEMBOURG	Retail of which: SME		0 (0	0 0		0	0	0	0	0	0	-		0	0	0	0	0	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0 (0 0		0 0	0 0	0	0	0	0	-		0	0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment																			
	Collective investments undertakings (CIU) Equity																			
	Securitisation Other exposures																			
	Standardised Total		0	0	0 0)	0 0	0	0	0	0	0	-		0	0	0	0	0	
								ia - Actual												Public guara
							31/12	2/2020												31/1
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2
	(mln EUR,	Exposure value:	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	T	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposi	sure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed
	Central banks Central governments				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposi	sure values		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which
	Central banks Central governments Regional governments or local authorities Public sector entities				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposi	sure values		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposu	sure values		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposi	sure values F		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed
MADCHALL TOLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposu	o 0 0		Stage 1 exposure 0 0 0	exposure, of which guaranteed	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposu	o 0 0 0		Stage 1 exposure 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0	Stage 2 exposure, of which guaranteed
MARSHALL ISLANDS	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposi	O O O O O O O O O O O O O O O O O O O		Stage 1 exposure 0 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed
MARSHALL ISLANDS	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposi	o 0 0 0 0		Stage 1 exposure 0 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed
MARSHALL ISLANDS	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposit	o 0 0 0 0		Stage 1 exposure 0 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed
MARSHALL ISLANDS	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity				exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposu	o 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures				exposure, of which expired		Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Exposi	o 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures				exposure, of which expired		Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0	Stage 2 exposure 0 0 0 0	Stage 3 exposure 0 0 0	Stage 3	Exposit	o 0 0 0 0 0		Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount Public guara 31/1
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of	provisions for Stage 1 exposure 0 0 0 Stock of provisions for	Stage 2 exposure 0 0 0 Stock of provisions for	Stage 3 exposure 0 0 Stock of provisions for	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EUR,	Exposure value	O (O)	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 0 0 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 Stock of	Stage 2 exposure 0 0 0 0	Stage 3 exposure 0 0 0	Stage 3 exposure		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount Public guara 31/1
MARSHALL ISLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
MARSHALL ISLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
MARSHALL ISLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
MARSHALL ISLAND	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Retail Of which: SME	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
MARSHALL ISLANDS SWITZERLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
	Central panks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: ono-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
	Central panks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, ** Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: some Secured by mortgages on immovable property of which: some Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 Moratori 31/12 Stage 2 exposure, of which expired moratoria 0 0 0 Moratori Moratori	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria 0 0 Stage 3 exposure, of which expired	Stock of provisions for Stage 1 Stock of Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 0 Stock of provisions for Stage 3	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: some Secured by mortgages on immovable property of which: some Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 Stage 1	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria O O O O O O O O O O O O O O O O O O O	Stage 2	Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0	Stage 3 exposure		0 0 0 0 0 0	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: some Secured by mortgages on immovable property of which: some Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Exposure value	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of of which expired moratoria Stage 1 exposure, of of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which which which which
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure values Exposure values	amounts Risk exposure amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 o o o o o o o o o o o o o o o o o o	Stage 2 exposure	Stage 2 exposure, of which expired moratoria 0	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O O Stage 3	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0	Stage 3 exposure 0 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0	Stage 3 exposure	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortagaes on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortagaes on immovable property of which: SME Retail International organisations on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: son-SME Item associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: son-SME Item associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Security in the social security of the securi	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: soms Corporates Of which: soms Execured by mortgages on immovable property of which: soms Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of thich: SME Secured by mortgages on immovable property of which: soms-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates (min EUR, Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
SWITZERLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: some sociated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SME Retail Other exposures Standardised Total	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
SWITZERLAND	Central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Sof which: SME Secured by mortgages on immovable property of which non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property Of which: SME Secured by mortgages on immovable property Securitisation Other exposures Standardised Total Central banks Central governments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central panks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
SWITZERLAND	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Irons associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: sme	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount
SWITZERLAND	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail International Organisations Institutions Corporates Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: some SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Securities Of	Exposure values Exposure values	amounts O O O O O O O O O O O O O O O O O O	exposure 0 0 Stage 1 exposure 0 0 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria Moratori Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria Moratoria Stage 2 exposure, of which expired moratoria	Stage 3 exposure 0	exposure, of which expired moratoria Stage 3 exposure, of which expired moratoria O Stage 3 exposure, of which expired which expired moratoria	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O O O Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 Stock of provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3	Expost	o o o o o o o o o o o o o o o o o o o	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guara Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed amount Public guara 31/1 Stage 2 exposure, of which guaranteed guaranteed amount

Stock of provisions for Stage 1 exposure Stock of exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure

Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 3 exposure

Stock of provisions for Stage 1 Stage 2 Exposure Stage 3 Exposure Stock of provisions for Stage 3 Exposure Stage 3 Exposure

Stock of provisions for Stage 1 Stage 2 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure

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

EBA EUROPEAN BANKING AUTHORITY							20	21 EU-	wide S		est: Cr AMRO Bank		k COV	ID-19 S	STA							
		25	26	27	28 31/12/2021	29	30	31	32	33	34	35 ntoria - Baseline Sc 31/12/2022	36 cenario	37	38	39	40	41	42 31/12/2023	43	44	45
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3	Central banks Central governments Regional governments or local authorities)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
4 5 6 7	Public sector entities Multilateral Development Banks International Organisations Institutions																					
ABN AMRO Bank	Corporates of which: SME Retail	8	2 1		0 0	0		0 17.21% 0 32.14%	75	28	3) (0	0 1	16.62% 30.40%	75 2	26		5 0	0 0	0	16.34% 29.69%
N.V.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	(0 0	0		0 6.05%	0	0	() (0	0 0	5.93%	0	0)	0 0	0	0	5.80%
15 16 17 18	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
19 20 21	Securitisation Other exposures Standardised Total	9	99 28		2 0	1		0 19.00%	91	34		1 (0	1 1	17.74%	90	33	3	6 0		1	17.19%
					31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Baseline So 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUR, %	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23	Central banks Central governments																					
24 25	Regional governments or local authorities Public sector entities																					
26 27	Multilateral Development Banks International Organisations Institutions																					
29 30	Corporates of which: SME	8	30 25		2 0	0		0 17.21%	75	28	3	3 (0	0 1	16.62%	75	26	5	5 () 1	1	16.34%
31 32 NETHERLANDS	Retail of which: SME Secured by mortgages on immovable property		2 1	(0 0	0		0 32.14%	2	1	() (0	0 0	30.40%	2	1		0 0	0	0	29.69%
34 35	of which: non-SME Items associated with particularly high risk		0 0	(0 0	0		0 6.05%	0	0	() (0	0 0	5.93%	0	0		0 0	0	0	5.80%
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
38 39	Collective investments undertakings (CIU) Equity																					
41	Securitisation Other exposures Standardised Total																					
		9	99 28		31/12/2021	1		0 19.00%	91	. 34	Mora	ntoria - Baseline So 31/12/2022	cenario	1 1	17.74%	J 90	33	3	31/12/2023		1	17.19%
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
43 44	Central banks Central governments)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
45 46 47 48	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
49 50 51 52	Institutions Corporates of which: SME Retail		0 0		0 0	0		0 -	0	0	(0	0 0	-	0	0)	0 0	0 0	0	-
53 FRANCE 54 55 56	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	(0 0	0		0 -	0	0	() (0	0 0	-	0	0		0 0	0	0	-
57 58 59	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
61 62 63	Securitisation Other exposures Standardised Total		0 0		0 0	0		0 -	0	0	() (0	0 0	-	0	0		0 0	0	0	-
					31/12/2021						Mora	atoria - Baseline Sc 31/12/2022							31/12/2023			
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66 67	Central banks Central governments Regional governments or local authorities Public sector entities																					
68 69 70	Multilateral Development Banks International Organisations Institutions		0 0		0 0	0			0					0			0				0	
71 72 73 74 UNITED KINGDOM	Corporates of which: SME Retail of which: SME		0 0		0 0	0		0 -	0	0	() (0	0 0	-	0	0)	0 0	0 0	0	- -
75 76 77 78	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0		0 0	0		0 -	0	0	(0	0 0	-	0	0		0 0	0	0	-
79 80 81 82	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
83 84	Other exposures Standardised Total		0 0	(0 0	0		0 -	0	0	() (0	0 0	-	0	0		0 0	0	0	-
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
85	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
86 87 88 89	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
90 91 92	International Organisations Institutions Corporates		0 0		0 0	0		0 -	0	0	() (0	0 0	-	0	0		0 0	0	0	-
93 94 95 96 UNITED STATES	Secured by mortgages on immovable property		0 0	(0 0	0		0 -	0	0	((0	0 0	-	0	0		0 0	0	0	-
97 98 99 100	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0		0 0	0		0 -	0	0	(0	0 0	-	0	0		0 0	0	0	-
101 102 103	Collective investments undertakings (CIU) Equity Securitisation																					
104	Other exposures							0														

EBA EUROPEAN BANKING AUTHORIT

BA BANKING AUTHORITY							20)21 EU-	wide 5		AMRO Bank		SK COV	ID-19 2) I A							
		25	26	27			30	31	32	33		toria - Baseline Sc		37	38	39	40	41			44	45
		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage I Stage exposi
	Central banks	exposure R, %)	exposure	exposure	Stage 1 exposure	exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -		0	0			0 0	-		0	0	0	0) -
GERMANY	of which: SME Retail of which: SME		0	0	0	0	0	0 -		0	0 0	0 0) (0 0	-		0 (0	0	0 () () -
GLRMANT	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	0 -		0	0 0) C) (0 0	-		0 (0	0	0 () () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	0 -		0	0 (otoria - Baseline Sc) (0 0	-		0 (0	0	0 (C) -
1					31/12/2021 Stock of	Stock of	Stock of				Mora	31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(mln EUR	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0	0	0	0 -	(0	0 () C	0	0 0	-		0 (0	0	0 () () -
BELGIUM	Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	0	0 -	(0	0 (0		0 0	-		0 (0	0	0 (С) -
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -	(0	0 (O C		0 0	-		0 (0	0	0	C) -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 0	0	0	0 0	-		0 (0	0	0 () -
					24/42/2024						Mora	itoria - Baseline Sc	cenario						24/42/2022			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Coverage Stag
	(mln EUR	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expo
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0	0	0	0 -		0	0 0	0 0	0	0 0	-		0 0	0	0	0 0	C) -
LUXEMBOURG	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -		0	0 (0)	0 0	-		0 (0	0	0 (2) -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 (0) (0 0	-		0 (0	0	0 () () -
•					31/12/2021						Mora	storia - Baseline Sc 31/12/2022							31/12/2023			
	(v.l. EUD	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Stage expos
	Central banks Central governments	, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates of which: SME		0	0	0	0	0	0 -		0	0 () C) (0 0	-		0 (0	0	0 () () -
MARSHALL ISLANDS	Retail		0	0	0	0	0	0 -	(0	0 (0)	0 0	-		0 (0	0	0 (C) -
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -		0	0 (0) (0 0	-		0 (0	0	0 (C) -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0	0 0	0) 0) (0 0	-		0 (0	0	0 (0) -
•			,								Mora	itoria - Baseline Sc	cenario									-
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of	Stock of provisions for	Coverage Stag
	Central banks (mln EUR	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expo
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0	0	0	0 -		0	0 0	0 0		0 0	-		0 (0	0	0 (3) -
SWITZERLAND	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -		0	0 () C) (0 0	-		0 (0	0	0 ()) -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0	0	0	0 -	(0	0 (0		0 0	-		0 (0	0	0 (() -
					31/12/2021						Mora	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Stage
	Central banks Central governments	, %)			exposure	exposure	exposure	oxposure*				exposure	exposure	exposure	- Oxposure				exposure	exposure	exposure	СХРО
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -		0	0 (0 0	-		0 (0	0	0 () -
NORWAY	of which: SME Retail of which: SME		0	0	0	0	0	0 -	(0	0 (0 0	-		0 (0	0	0 () () -
TORVVAT	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	0 -	(0	0 (0)	0 0	-		0 (0	0	0 () () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		n	n	n	n	n	nl-	1	ni	n		וו	0	1_		0	n	n	n i	AT	1-

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

AUTHORITY											N AMRO Bank N.V.									
		46 4	1 7 48	49	50 51	52	53	54 55	56 57	58 59	60 61 Public guarantees - Baseline Scena		63 64	65 66	67 68	69 70	71	72 73	74	75
					31/12/2021						31/12/2022						31/12/2023			
Row		Stage 1 expos	ge 1 ure, of Stage 2 nich	Stage 2 exposure, of	Stage 3 Stage 3 which	of provisions for p	provisions for p	Stock of Coverage Ratio -	Stage 1 exposure, of	Stage 2 Stage 2 exposure, of the stage 2 exposure of the stage 3 exposure of	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of which currenteed Stage 2 exposure	Stage 2 exposure, of which Stag	Stage 3 exposure, of	Stock of Stock of provisions for provisions	of Stock of provisions for	Coverage Ratio
Num	(mIn EUR,	exposure guara	nteed exposure		exposure which guarantee	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount	exposure, of which expose guaranteed	e 3 exposure, of which guaranteed amount	Stage 1 Stage : exposure exposur	of Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1	Central banks Central governments			amount	aniount				amount	amount	Amount				amount	aniount	amount			
3	Regional governments or local authorities Public sector entities																			
5	Multilateral Development Banks International Organisations																			
7 8	Institutions	0	0	0 0	0	0 0	0	0 39.06%	0	0 0	0 0	0 0	0	0 38.86%	0 0	0 0	0 0	0	0 0	0 38.69%
ABN AMRO Bank	Corporates of which: SME Retail	0	0	0 0	0	0 0	0	0 -	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0	0 0	0 -
ADIN AMRO BATIK N.V.	of which: SME Secured by mortgages on immovable property	0	0	0 0	0	0 0	0	0 37.21%	0	0 0	0 0	0 0	0	0 36.82%	0 0	0 0	0 0	0	0 0	0 36 650
13	of which: non-SME Items associated with particularly high risk	0	0	0 0	U	0	0	0 37.2170	0	0	0	0	U	30.02 70		0	0	0	0	30.037
15	Covered bonds Claims on institutions and corporates with a ST credit assessment																			
17	Collective investments undertakings (CIU)																			
19	Equity Securitisation																			
21	Other exposures Standardised Total	0	0	0 0	0	0 0	0	0 0.00%	1	1 0	0 0	0 0	0	0 0.00%	1 1	0 0	0 0	0	0 0	0.009
											Public guarantees - Baseline Scena	nrio								
		Sta	ge 1	Stage 2	31/12/2021 Stage 3	0.16			Stage 1	Stage 2	31/12/2022 Stage 3		0.16		Stage 1	Stage 2	31/12/2023 Stage 3	61.1.6	5 5 1 5	
Row			oure, of stage 2 nich exposure	evnosure of	Stage 3 exposure, which	provisions for p	provisions for p	Stock of provisions for Stage 3	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for	Stock of Stock of provisions for Stage 2	Coverage Ratio - Stage 3 exposure exposure	exposure, of which guaranteed amount		avraceuve of	Stock of Stock of provisions for Stock of Stock of Stock of provisions	of Stock of provisions for	Coverage Ratio Stage 3 exposure
Num	(mln EUR,	%) exposure guara	inteed exposure	guaranteed amount	exposure guarantee amount	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 Stage 1 exposure	guaranteed exposure amount	guaranteed expos	guaranteed amount	Stage 1 Stage exposure exposure	Stage 3 exposure	exposure
22	Central banks																			
23	Central governments																			
24	Regional governments or local authorities																			
25	Public sector entities Multilateral Development Banks																			
27	International Organisations																			
28	Institutions																			
29	Corporates	0	0	0 0	0	0 0	0	0 37.65%	0	0 0	0 0	0 0	0	0 36.91%	0 0	0 0	0 0	0	0 0	0 36.37
30	of which: SME				-			37.133.70			-				-					23.37
NETHERLANDS	Retail of which: SME	0	0	0 0	0	0 0	0	0 -	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0	0 0	0 -
33	Secured by mortgages on immovable property	0	0	0 0	0	0 0	0	0 37.21%	0	0 0	0 0	0 0	0	0 36.82%	0 0	0 0	0 0	0	0 0	0 36.659
35	of which: non-SME Items associated with particularly high risk																			
36	Items associated with particularly high risk Covered bonds																			
37	Claims on institutions and corporates with a ST credit assessment																			
38	Collective investments undertakings (CIU)																			
39	Equity																			
40	Securitisation																			
41	Other exposures																			
42	Standardised Total	0	0	0 0	0	0 0	0	0 0.00%	0	0 0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0	0 0	0.00%
											Public guarantees - Baseline Scena	rio								
		Sta	ge 1	Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of	Stock of Stock of		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	of Stock of	
Row		exposure wh		exposure, of which	Stage 3 exposure, which	or provisions for p	provisions for p	Stock of provisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	provisions for	provisions for provisions fo	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of Stage 2 which exposure		e 3 exposure, of which	provisions for provisions	for provisions for	Coverage Ratio - Stage 3 exposure
42	(mln EUR,	%) guara	ount exposure	guaranteed amount	guarantee	exposure	Stage 2 exposure	Stage 3 exposure	guaranteed amount	guaranteed	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 Stage : exposure exposure	re exposure	exposure
44	Central banks Central governments Pagional governments or local putherities																			
46	Regional governments or local authorities Public sector entities Multilatoral Development Banks																			
46 47 48	Public sector entities Multilateral Development Banks International Organisations																			
46 47 48 49 50	Public sector entities Multilateral Development Banks International Organisations	0	0	0 0	0	0 0	0	0 39.39%	0	0 0	0 0	0 0	0	0 39.32%	0 0	0 0	0 0	0	0 0	0 39.239
46 47 48 49 50 51 52	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0 0	0	0 0	0	0 39.39%	0	0 0	0 0	0 0	0	0 39.32%	0 0	0 0	0 0	0	0 0	0 39.239
46 47 48 49 50 51 52 53 54	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0 0	0 0 0 0	0	0 0 0 0 0 0 0	0 0	0 39.39%	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0	0 39.32% 0 -	0 0 0 0	0 0 0 0	0 0	0 0	0 0 0 0 0 0	0 39.239
46 47 48 49 50 51 52 53 54 55 56	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0 0	0	0 0	0	0 39.39% 0 - 0 -	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 39.32% 0 - 0 -	0 0 0 0 0 0	0 0 0 0 0 0	0 0	0	0 0 0 0 0 0	0 39.23% 0 - 0 -
46 47 48 49 50 51 52 53 54 55 56 57 58	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0 0	0 0	0	0 0 0 0 0 0 0	0	0 39.39%	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0	0	0 39.32%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0	0 0 0	0 0 0 0 0 0	0 39.23%
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0	0 39.39%	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0 39.32% 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0	0	0 0 0 0 0 0	0 39.23% 0 - 0 -
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0	0 0 0 0 0 0	0		0	0 39.39%	0			0 0 0 0 0 0		0 39.32%				0	0 0 0	0 39.239
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 39.39% 0 - 0 - 0 - 0 0 -	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 39.32% 0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.239
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 39.39%	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 39.32% 0 - 0 - 0 - 0 0 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.23% 0 - 0 - 0 -
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	O O O O O O O O O O O O O O O O O O O		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 31/12/2021 Stage 3 exposure,	of Stock of		0 39.39% 0 - 0 - 0 - 0 - 0 - 0 0 0.00%	0 0 0 Stage 1 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 Stage 3	Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.32% 0 - 0 - 0 - 0 - 0 0 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 Stock of Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.239 0 - 0 - 0 - 0 0 0.009
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	O O O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 3	0 39.32% 0 - 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of Stage 2 which exposure	exposure, of stag which expose guaranteed	Stage 3	O O O Stock of provisions for Stage 1 exposure exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 39.23° 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EUR,	Stage 1 exposure exposure guara	sure, of Stage 2	exposure, of which	Stage 3 exposure, which	of provisions for p Stage 1	provisions for p	Coverage Ratio -			31/12/2022 Stage 3	Stock of	O O O O O O O O O O O O O O O O O O O				Stage 3		0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 3 exposure	0 39.239 0 - 0 - 0 - 0 0 0.009 Coverage Ratio Stage 3 exposure
46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	O Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 3 exposure		exposure, of Stage 2 which exposure	exposure, of stag which expose guaranteed	Stage 3	O O O Stock of provisions for Stage 1 exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.239 0 - 0 - 0 - 0 0 0.009 Coverage Ratio Stage 3 exposure
46 47 48 49 50 51 52 53 FRANCE 55 56 57 58 59 60 61 62 63 Row Num 64 65 66 67 68	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure		exposure, of Stage 2 which exposure	exposure, of stag which expose guaranteed	Stage 3	O Stock of provisions for Stage 1 exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 39.239 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
46 47 48 49 50 51 52 53 FRANCE FRANCE Row Num 64 65 66 67 68 69 70	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	O O O O O Stock of provisions for Stage 2 exposure Exposure Stock of provisions for Stage 3 exposure		exposure, of Stage 2 which exposure	exposure, of stag which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.23° 0 - 0 - 0 - 0 0 0.00° Coverage Ratio Stage 3 exposure
## A	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of Stage 2 which exposure	exposure, of stag which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.23° 0 -
Row Num 64 65 66 67 68 69 70 71 72 73 74 UNITED KINGDOM	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		exposure, of Stage 2 which exposure	exposure, of stag which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.239 0 - 0 - 0 - 0 0 0.009 Coverage Ratio Stage 3 exposure
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		exposure, of Stage 2 which exposure	exposure, of stag which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.239 0 - 0 - 0 - 0 0 0.009 Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 -
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		exposure, of Stage 2 which exposure	exposure, of which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.239 0 - 0 - 0 - 0 0 0.009 Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 -
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		exposure, of Stage 2 which exposure	exposure, of which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.23% 0 - 0 - 0 - 0 0 0.00% Coverage Ratio Stage 3 exposure
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		exposure, of Stage 2 which exposure	exposure, of which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.23% 0 - 0 - 0 - 0 0 0.00% Coverage Ratio Stage 3 exposure 0 - 0 - 0 -
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o exposure guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure exposure		exposure, of Stage 2 which exposure	exposure, of which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39.23% 0 - 0 - 0 - 0 0 0.00% Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 -
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure exposure guara	oure, of Stage 2 nich exposure	exposure, of which guaranteed	Stage 3 exposure, which exposure guarantee	of provisions for p Stage 1	provisions for p	provisions for	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure exposure		exposure, of Stage 2 which exposure	exposure, of which expose guaranteed	Stage 3	Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 - 39.239 0 - 0 - 0 - 0 0.009 Coverage Ratio Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure who guara amo	Stage 2 exposure ount	e exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, which guarantee amount 0 0 0 1 1 1 1 1 1 1 1 1 1	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0	provisions for Stage 3 exposure O - O - O - O - O - O - O -	Stage 1 exposure exposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 0	o o o o o o o o o o o o o o o o o o o	0 - 39.239 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure who guara amo	Stage 2 exposure ount	e exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount	e exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2	Stage 3 exposure, which guarantee amount 0 0 0 1 1 1 1 1 1 1 1 1 1	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	provisions for Stage 3 exposure O - O - O - O - O - Stock of	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Stage 1 exposure O - O - O - O - O -	exposure, of Stage 2 which exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 0	o o o o o o o o o o o o o o o o o o o	O 39.23% O - O - O - O O O O O O O O O O O O O O
54 55 56 57 58 59 60 61 62 63 8 64 65 66 67 68 69 70 71 72 73	Public sector entities Multitateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure.	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023 Stage 3	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
54 55 56 57 58 59 60 61 62 63 Row Num 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure.	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
54 55 56 57 58 59 60 61 62 63 Row Num 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail International Organisations Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure.	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
54 55 56 57 58 59 60 61 62 63 Row Num 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: onn-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure.	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
54 55 56 57 58 59 60 61 62 63 Row Num 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Recured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governmen	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure.	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
54 55 56 57 58 59 60 61 62 63 Row Num 64 65 66 67 68 69 70 71 72 73	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure.	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num Row Num	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: sME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional gove	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure.	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num Row Num	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Ecured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, (min EUR, (min EUR, (min EUR, (min EUR, (min EUR, Central governments Regional governments Regional governments Institutions Institutions Corporates Of which: some Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Of which: SME Retail Of which: SME Recaused bonds	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num Row Num	Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central danks Central governments or local authorities Public sector entities Multilateral povernments Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central danks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Resial Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
Row Num Row Num	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central povernments Regional governments Regional governments Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments of organizes of which: SME Regional governments of organizes of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME Recured by mortgages on immovable property of which: SME	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -
Row Num Row Num	Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, (min EU	Stage 1 exposure Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	Stage 2 exposure ount O O O O Stage 2 exposure ount Stage 2 exposure exposure Stage 2 exposure exposure ount Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed guaranteed	Stage 3 exposure, which guarantee amount 0 0 0 31/12/2021 Stage 3	of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 Stock of	Stock of Stage 3 exposure Coverage Ratio - Stage 3 exposure O - O - O - O - O - O - O - O - O - O	Stage 1 exposure exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure o Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure, or which guaranteed amount or o	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Public guarantees - Baseline Scena	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure Stage 1 exposure 0 - 0 - 0 - 0 - Coverage Ratio -	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed	e 3 sure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2023	provisions for Stage 1 exposure exposure 0 0 0 0 Stock of Stock o	o o o o o o o o o o o o o o o o o o o	0 -

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

AUTHORITY		46	47	48	49	50	51	52	53	54	55	56	57	58		AMRO Bank I	N.V.				65	66	67	68	69	70	71	77	73	74	75
		10	1/	10	13	31/12/		52	33	31	33	30	37	30	Pi	Public guarantees - E 31/12/2	Baseline Scenario		03		- 03	00		00	UJ		2/2023	72	73		/3
Row		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3	Stock of provisions for	Stock of provisions for provisions for provided 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
Num 106	(min EUR, %	exposure 6)	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
107 108 109	Central governments Regional governments or local authorities Public sector entities																														
110 111 112	Multilateral Development Banks International Organisations Institutions																														
112 113 114	Corporates of which: SME	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0 (0	0	0	0 0	0	0 -	
115 116 117 GERMANY	Retail of which: SME Secured by mortgages on immovable property	0	0	0	0	0	0	0	0 0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0 0	0 0	0	0 0	0 0	0	0 -	
118 119 120	of which: non-SME Items associated with particularly high risk Covered bonds																														
121 122	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
123 124 125	Equity Securitisation Other exposures																														
126	Standardised Total	0	0 0	0	0 0	0	0	0	0	0	0 -		0 0	0	0 P1	0 Public guarantees - E	0 Baseline Scenario	0	0	0	-	0		0 0	0	0	0 0	0 0	0	0 -	
			Stage 1		Stage 2	31/12/	2/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2		Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num	(min EUD 0/	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for provisions for provided the stage 2 exposure	Stock of Coprovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
127 128	Central banks Central governments (min EUR, %	0)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
129 130 131	Regional governments or local authorities Public sector entities Multilateral Development Banks																														
132 133	International Organisations Institutions Corporates	0	0	0	0	0	0	0							0	0	0	0	0	0		0				0			0	0 -	
135 136	of which: SME Retail	0	0	0	0	0	0	0	0 0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0 (0 0	0	0 0	0 0	0	0 -	
137 138 139	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0 (0	0	0	0 0	0	0 -	
140 141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
143 144 145	Collective investments undertakings (CIU) Equity Securitisation																														
146 147	Other exposures Standardised Total	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0 (0	0	0	0 0	0	0 -	
						31/12/	2/2021								P:	Public guarantees - E 31/12/2)								21/15	2/2023				
Row		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio -	- Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for pr	Stock of Co	verage Ratio -
148	Central banks (mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	overage Ratio - Stage 3 exposure
149 150	Central governments Regional governments or local authorities																														
151 152 153	Public sector entities Multilateral Development Banks International Organisations																														
154 155 156	Institutions Corporates of which: SME	0	0	0	0	0	0	0	0)	0 -		0 0	0	0	0	0	0	0	0	-	0		0 0	0	0	0	0 0	0	0 -	
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property	0	0 0	0	0 0	0	0	0	0 0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0 0	0 0	0	0	0 0	0	0 -	
160 161 162	of which: non-SME Items associated with particularly high risk Covered bonds																														
163 164	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
166 167	Equity Securitisation Other exposures Standardised Total																					0									
100	Standardised Total	0	<u> </u>	1 0	y o		<u> </u>		,, ,	5	<u> </u>		0	,	P	Public guarantees - E	Baseline Scenario)	<u> </u>	V V		o _l			,		,	5	0	<u> </u>	
		Starra 4	Stage 1 exposure, of	Store 2	Stage 2 exposure, of	31/12/	2/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Chanad	Stage 1 exposure, of	Starra 2	Stage 2 exposure, of	31/12/2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Channel 1	Stage 1 exposure, of	Starra 2	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	overage Ratio -
Num	(mln EUR, %	Stage 1 exposure 6)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pr Stage 2 exposure	orovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities Public sector entities																														
172 173 174	Public sector entities Multilateral Development Banks International Organisations																														
175 176 177	Institutions Corporates of which: SME	0	0	0	0	0	0	0	0)	0 -		0 0	0	0	0	0	0	0	0	-	0		0 0	0	0	0	0 0	0	0 -	
178 179 MARSHALL ISLAND	Retail OS of which: SME	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0 (0	0	0	0 0	0	0 -	
181 182	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	O O		0	0	0	0	0	, ,						0	0	0	U	0	U		O O							0	U	
183 184 185	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
186 187 188	Equity Securitisation Other exposures Standardised Total																														
189	Standardised Total	0	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0 Public guarantees - E	0 Baseline Scenario	0	0	0	-	0		0 0	0	0	0	0	0	0 -	
			Stage 1		Stage 2	31/12/	2/2021 Stage 3	Shork of	Charle of	Shock of			Stage 1		Stage 2	31/12/2			Shoult of	Shoult of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Shook of	Charle of	Shork of	
Row Num	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for provided the stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
190 191	Central banks Central governments		amount		amount		amount	oxposule -	- Oxposure	- exposule			amount		amount		amount	жрозине		жрозагс			amount		amount		amount	жрозите		, our	
192 193 194	Regional governments or local authorities Public sector entities Multilateral Development Banks																														
195 196 197	International Organisations Institutions	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0 0	0	0	0	0	0	0 -	
198 199 200 SWITZERLAND	Corporates of which: SME Retail of which: SME	0	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0 (0	0	0	0	0	0 -	
201 202 203	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0 (0	0	0	0	0	0 -	
203 204 205	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
206 207 208	Collective investments undertakings (CIU) Equity Securitisation																														
210	Other exposures Standardised Total	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0 (0	0	0	0	0	0 -	
						31/12/										Public guarantees - E 31/12/2	2022)								31/12	2/2023				
Row Num		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for pr Stage 2	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
211	Central banks		guaranteed amount	, court	guaranteed amount	posare	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	Chposare	guaranteed amount		guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure	posarc	guaranteed amount	- Chipodule	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure
212 213 214	Central governments Regional governments or local authorities Public sector entities																														
215 216 217	Multilateral Development Banks International Organisations Institutions																														
218 219 220	Corporates of which: SME Retail	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	0	0	-	0		0 0	0	0	0	0	0	0 -	
220 221 222 223 NORWAY	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0) 0		0 -		0 0	0 0	0	0	0	0	0	0	-	0		0 0	0	0	0	0 0	0	0 -	
224 225	Items associated with particularly high risk Covered bonds																														
226 227 227 228	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
229 230 231	Other exposures Standardised Total	n)	n)	n	n	n) ^		0 -		0)	n	0	U	n	0	n	-	U		0 (n))	0	nl-	

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

BA EUROPEAN BANKING AUTHORITY											ABN	AMRO Banl	k N.V.	sk COV								
		76	77	78	79 31/12/2021	80	81	82	83	84		86 atoria - Adverse Sc 31/12/2022		88	89	90	91	92	93 31/12/2023	94	95	96
	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stage
	Central banks Central governments Regional governments or local authorities	LUK, 70)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \																				
ADNI AMDO Dank	Institutions Corporates of which: SME Retail		62 42	2	2	0	1	0 21.82% 0 31.09%	59	9 4	2 5	5 (0	1 :	21.20%	7	7 2	1	8			2
ABN AMRO Bank N.V.	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0	0	0	0 10.91%		0			0	0 (0 11.05%		0	0	0			
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		76 50	0	3	0	1	1 23.04%	77	2 5	1 6 Mora	atoria - Adverse Sc	0 cenario	1	21.95%	9	2	7 1	.0) 1		2
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage State
	Central banks (mln	EUR, %)	exposure	ехрозите	exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure	ехр
	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME		62 42	2	2	0	1	0 21.82%	59	9 4	2 5	5 (0	1	21.20%	7	7 2	1	8) 1		2
NETHERLANDS	Retail of which: SME Secured by mortgages on immovable property		1 1	1	0	0	0	0 31.09%		2	1 0) (0	0 (30.29%		2	0	1) ()
	of which: non-SME Items associated with particularly high risk		0 0	0	0	0	0	0 10.91%		0	0 0	(0	0 (11.05%		0	0	0) ()
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures																					
	Standardised Total		76 50	ס	3	0	1	1 23.04%	7.	2 5	1 6	otoria - Adverse Sc	0	1	21.95%	9	2 2	7 1	.0) 1		2
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage
	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	stage 3 exposure	Coverage Stag expo
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions Corporates		0 0	0	0	0	0	0 -		0) (0	0 () -		0	0	0) () -
FRANCE	of which: SME Retail of which: SME		0 0	0	0	0	0	0 -		0	0 0		0	0 () -		0	0	0) -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0	0	0	0	0 -		0	0 0	(0	0 (-		0	0	0 () () -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures Standardised Total		0 0	0	0	0	0	0 -		0	0 0		0	0 () -		0	0	0) () -
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022							31/12/2023	_		
	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0 0	0	0	0	0	0 -		0	0 0		0	0 () -		0	0	0 () () -
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0	0	0	0	0 -		0	0 0) (0	0 (0 -		0	0	0 () () -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total		0	1	0	0	0	0 -		0) (0	0) -		0	0	0) -
	Standardised Fotal				31/12/2021		<u> </u>	<u> </u>			Mora	ntoria - Adverse Sc 31/12/2022	cenario				<u> </u>	<u> </u>	31/12/2023			1
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverag Sta
	Central banks Central governments	EUR, %)			exposure	Stage 2 exposure	Stage 3 exposure	exposure				exposure	Stage 2 exposure	Stage 3 exposure	exposure				exposure	Stage 2 exposure	exposure	exp
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0 0	0	0	0	0	0 -	(0	0 0) (0	0 () -		0	0	0) () -
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property		0 0		0	0	0	0 -		0			0	0 () -		0	0	0) -
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	J	U	U	U	U -		U	J C	(U	0) - -		U	U	U	J (7 -
	Collective investments undertakings (CIU) Equity Securitisation																					

EBA EUROPEAN BANKING AUTHORITY

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

BANKING AUTHORITY											ABN	AMRO Banl	k N.V.									
		76	77	78	79	80	81	82	83	84	85	86 Itoria - Adverse Sc	87	88	89	90	91	92	93	94	95	96
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for Stage 2	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for Stage 2	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of	Stock of provisions for	Coverage F
	(min EUR, %	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0 0	0 0	0	0 (0 0) -	0	() (0 0	-		0 0)	0 () (0 -
GERMANY	of which: SME Secured by mortgages on immovable property of which: non-SME		0 (0	0	0	0 0) -	0	(0 0	-		0 0		0 (0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0 (0	0	0 (0 () -	0	((0 (0 0	-		0 ()	0 (0 -
					31/12/2021						Mora	toria - Adverse So 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Central banks Central governments	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	ехро
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0 (0	0	0 (0 0) -	0	() () (0 0	-		0 0)	0 ()) (0 -
BELGIUM	of which: SME Retail of which: SME		0 (0 (0	0 (0 () -	0	() () (0 0	-		0 ()	0 (0) (0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 (0	0	0 (0 () -	0	() () (0 0	-		0 ()	0 () () (0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0 0	0	0	0	0 0) -	0) (Mora	toria - Adverse Sc	cenario	0 0	-		0 0)	0 0	0 0) (0 -
						Stock of		Coverage Ratio				31/12/2022 Stock of		Stock of	Coverage Ratio				31/12/2023 Stock of		Stock of	Coverage
	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag expo
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0 (0 (0	0 (0 () -	0	(() (0 0	-		0 (0 () (0 -
LUXEMBOURG	Retail of which: SME Secured by mortgages on immovable property		0	0	0	0) -	0					0 0	-		0 ()	0			0 -
	of which: non-SME Items associated with particularly high risk Covered bonds		0 (0	0	0) -	0	() (0 0	-		0)	0			0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures																					
	Standardised Total		0 0	0	0	0 (0 0) -	0	() (() (0 0	-		0 (0 () () (0 -
	Standardised Total		0 (0	31/12/2021	0	0 (-	0		Mora	toria - Adverse Sc 31/12/2022		0 0	-		0 (31/12/2023			0 -
	Standardised Total	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag
	Standardised Total (min EUR, 9) Central banks Central governments	exposure	Stage 2 exposure		Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3	Stage I	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure		Stock of provisions for	provisions for	provisions for	Stag
	Standardised Total (mln EUR, 9) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage I	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	Stage 2 exposure		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage I	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME	exposure	Stage 2 exposure 0 (0)		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage I	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage I	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage I	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	Stage 2 exposure 0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage I	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure	Stage 2	Stage 3	Stage 3	Stage I	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3	Stag
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0		Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for	Stage 2 exposure 0 0 0 Stock of provisions for	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for	Stagexpo
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail OS Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9	Stage 1 exposure	Stage 2 exposure 0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 0 Stock of	Stage 3	Stage 3 exposure	exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure O		Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2	provisions for Stage 3	Stagexpo
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stagexpo
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stagexpo O - O - O - Coverage Stage Stage
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments Regional governments Regional governments Institutions Corporates of which: SME Retail	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage expo
MARSHALL ISLANDS	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	O - O - Coverag
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: some Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail International Organisations Institutions Corporates of which: SME Retail International Organisations Institutions Corporates Of which: SME Retail International Organisations Institutions Institutions Corporates Of which: SME Retail International Organisations Institutions on institutions and corporates with a ST credit assessment Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage expo
	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: snorsME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Retail of which: SME Secured by mortgages on immovable property of which: sone-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Sta expo 0 - 0 - 0 - Coverag Sta
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: Inco-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 31/12/2021 Stock of provisions for Stage 1	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social 1/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Exposure	Stage 3 exposure 0 0 0 0 0 0 0 Stock of provisions for	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	O - O - Coverage Stage S
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 (min	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021	Stage 2 exposure 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure	exposure 0 0 0 0 Stage 1	exposure	Stage 3 exposure Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure toria - Adverse Social 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Cenario Cenario Cenario	Stage 3 exposure 0	Stage 3 exposure	exposure		exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage exponent
	Central banks Central governments Regional governments or local authorities Public sector entities Multilaterial Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: some sociated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilaterial Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: some sociated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure	Stage 3 exposure Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure	Stage 1 exposure		exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Sta exp()
	Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure Stage 1 exposure	exposure O O O O Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	exposure O Stage 3 exposure O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Sta exp
	Central banks Cantral governments Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Calisms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other expoures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Calisms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other expoures Standardised Total Central banks Central governments Regional governments	Stage 1 exposure Stage 1 exposure	exposure O O O O Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	exposure O Stage 3 exposure O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage expose
	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortpages on immovable property of which: non-SME Tems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central panks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property of which: SME Secured by mortpages on immovable property Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Stage 1 exposure Stage 1 exposure	exposure O O O O Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	exposure O Stage 3 exposure O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage exponent
	Central banks Central governments or local authorities Public score entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: some Collective investments undertakings (CIU) Securities and institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Securities and some some some some some some some some	Stage 1 exposure Stage 1 exposure	exposure O O O O Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	exposure O Stage 3 exposure O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage exponent
SWITZERLAND	Central banks Cestral governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Calam on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Secured banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Institutions organisations Institutional Organisations Institutional Organisations Institutional Organisations Institutional Organisations Institutional Organisations Institutions orga	Stage 1 exposure Stage 1 exposure	exposure O O O O Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	exposure O Stage 3 exposure O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage exponent
SWITZERLAND	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Sunity Securities and Standard Stan	Stage 1 exposure Stage 1 exposure	exposure O O O O Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	exposure O Stage 3 exposure O Stage 3 exposure	Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure	Stage 2 exposure 0 Stock of provisions for Stage 2 exposure 0 Stock of provisions for Stage 2 exposure	Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure Storia - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Coverage Stage expose O - O - O - O - O - O - O - O

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

AUTHORITY									ı	ABN AMRO Bank N.V.								
		97 98	99	100	101 102	103 10	4 105 106	107 108	109 110	111 112 Public guarantees - Adverse Sce		114 115	116 117	118 119	120 121	122 123	124 125	126
		Stage 1		Stage 2	31/12/2021 Stage 3	Stock of Stock	c of Stock of	Stage 1	Stage	31/12/2022 2 Stage 3	Stock of	Stock of Stock of		Stage 1	Stage 2	/12/2023 Stage 3 Stock o	f Stock of Stock of	
Row Num		Stage 1 exposure, which quarantee	of Stage 2 exposure	exposure, of S which ex guaranteed	Stage 3 exposure, of which quaranteed	provisions for provision Stage 1 Stage	OVBOCUEO	tio - Stage 1 exposure, o exposure guaranteed	Stage 2 which	1 Stage 5 which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of provisions which Stage 1	for provisions for provisions f Stage 2 Stage 3 e exposure exposure	for Coverage Ratio - Stage 3 exposure
1	Central banks Central governments (mln EUR,	%) amount		amount	amount	exposure expos	sure exposure .	amount	amou	nt amount	exposure	exposure exposure		amount	amount	amount exposur	e exposure exposure	
3 4	Regional governments or local authorities Public sector entities																	
5	Multilateral Development Banks International Organisations																	
7 8 9	Institutions Corporates of which: SME	0	0 0	0	0 (0 0	0 0 38.8	83% 0	0 0	0 0	0 0	0	38.52%	0 0	0 0	0 0	0 0	0 38.38%
ABN AMRO Bank	Retail of which: SME	0	0 0	0	0 (0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
12 N.V. 13	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0 (0 0	0 0 36.9	94% 0	0 0	0 0	0 0	0	36.27%	0 0	0 0	0 0	0 0	0 35.86%
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																	
17 18	Collective investments undertakings (CIU) Equity Securitisation																	
20 21	Other exposures Standardised Total	0	0 0	0	0 (0 0	0 0 0.0	00% 1	1 0	0 0	0 0	0	0.00%	1 1	0 0	0 0	0 0	0 0.00%
										Public guarantees - Adverse Sce	nario							
		Stage 1		Stage 2	31/12/2021 Stage 3	Stock of Stock	c of Stock of Coverage Rat	Stage 1	Stage	31/12/2022 2 Stage 3	Stock of	Stack of Stack of		Stage 1	Stage 2	/12/2023 Stage 3	f Stock of Stock of	
Row Num		Stage 1 exposure, which	of Stage 2 exposure		Stage 3 exposure, of which	provisions for provision	ons for provisions for Coverage Rate	tio - Stage 1 exposure, of which guaranteed amount	of Stage 2 exposure guarant	e, of Stage 3 exposure, e which exposure guarantee amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed Stage 3 exposure	exposure, of provisions	for provisions for provisions f	for Coverage Ratio - Stage 3 exposure
22	Central banks (mln EUR,	%) amount	eu	amount	guaranteed amount	Stage 1 Stag exposure expos	sure exposure exposure	amount	amou	nt guarantee amount	Stage 1 exposure	exposure exposure	exposure	amount	amount	guaranteed Stage 1 amount exposur	e exposure exposure	exposure
23	Central governments																	
24	Regional governments or local authorities																	
26	Public sector entities Multilateral Development Banks																	
27	International Organisations																	
28	Institutions																	
30	Corporates of which: SME	0	0 0	0	0 (0	0 0 37.5	58% 0	0 0	0 0	0 0	0	36.87%	0 0	0 0	0 0	0 0	0 36.22%
31 NETHERLANDS	Retail of which: SME	0	0 0	0	0 (0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
33	Secured by mortgages on immovable property	0	0 0	0	0 (0 0	0 0 36.9	94% 0	0 0	0 0	0 0	0	36.27%	0 0	0 0	0 0	0 0	0 35.86%
35	of which: non-SME Items associated with particularly high risk																	
36	Covered bonds																	
37	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
39	Equity																	
40	Securitisation																	
41	Other exposures Standardised Total	0	0 0	0	0	0		00%	0 0		0 0	0	0.00%	0		0	0	0 0.00%
		0	0 0	U _I	O ₁	0 0	0 0.1	0070	0 0	Public guarantees - Adverse Sce	nario	U	0.0070	0 0	0	0	0 0	0.0070
		Shara 1		Store 2	31/12/2021			Store 1	Chara	31/12/2022				Chara 1		/12/2023		
Row		Stage 1 exposure, exposure which	of Stage 2		Stage 3 exposure, of which	Stock of Stock provisions for provision Stage 1 Stage	ons for provisions for Stage 2		of Stage 2 exposure description of exposure guarant	Stage 3 e, of Stage 3 eed exposure eed guarantee amount	Stock of provisions for	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 Exposure Stage 1 Exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount Stock o provisions Stage 1 exposur	for provisions for provisions f	Coverage Ratio - Stage 3 exposure
43	Central banks (mln EUR,			guaranteed ex	guaranteed amount	Stage 1 Stag exposure expos	e 2 Stage 3 exposure exposure	guaranteed amount	d exposure guarant	eed guarantee nt amount	Stage 1 exposure	exposure exposure	exposure	guaranteed exposure amount	guaranteed amount	guaranteed Stage 1 amount exposur	Stage 2 Stage 3 e exposure exposure	exposure
44 45	Central governments Regional governments or local authorities																	
46 47	Public sector entities Multilateral Development Banks																	
48 49 50	International Organisations Institutions Corporates	0	0 0	0	0 0	0 0	0 0 39.	11%	0 0	0 0	0 0	0	38.88%	0 0	0 0	0 0	0 0	0 38.84%
51 52	Corporates of which: SME Retail	0	0 0	0	0 (0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
FRANCE 53	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0 (0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
55 56 57	of which: non-SME Items associated with particularly high risk Covered bonds																	
58 59	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
60 61	Equity Securitisation																	
63	Other exposures Standardised Total	0	0 0	0	0 (0 0	0 0 0.	00% 0	0 0	0 0	0 0	0	0.00%	0 0	0 0	0 0	0 0	0 0.00%
					31/12/2021					Public guarantees - Adverse Sce 31/12/2022	nario				31	/12/2023		
Pow		Stage 1 exposure,	of	Stage 2 exposure, of	Stage 3	Stock of Stock	Loverage Rai	Stage 1 exposure, o	Stage Stage 2 exposure	2 Stage 3	Stock of	Stock of Stock of	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 3	f Stock of Stock of	Coverage Ratio -
Num	(mln EUR,	Stage 1 exposure, which guarantee	ed	which ex guaranteed amount	stage 3 which guaranteed amount	Stage 1 Stage exposure exposure		tio - Stage 1 exposure, o exposure guaranteed	of Stage 2 exposure description of stage 2 which guarant amou	e, of 1 Stage 3 which eed exposure nt amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	exposure, of provisions stage 1 stage	f Stock of Stock of for provisions for provisions for Stage 2 Stage 3 exposure exposure	for Coverage Ratio - Stage 3 exposure
64 65	Central banks Central governments	amount			amount			amount	amou	amount					SMOSITE	STHOUTE		
66 67 68	Regional governments or local authorities Public sector entities Multilateral Development Banks																	
68 69 70	International Organisations Institutions																	
71 72	Corporates of which: SME	0	0 0	0	0 (0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
73 74 UNITED KINGDOM	Retail of which: SME	0	0 0	0	0 0	0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
75 76 77	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0	0	0 0-	0	0 0	0 0	0 0	0	J -	0	0	0 0	0 0	0 -
78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment																	
80 81	Collective investments undertakings (CIU) Equity Securitisation																	
82 83 84	Other exposures Standardised Total	0	0 0	0	0 0	0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
			·	<u> </u>		· ~	, ĭ	· ·	<u> </u>	Public guarantees - Adverse Sce	nario	-		· · · · · · · · · · · · · · · · · · ·		<u> </u>	<u> </u>	
		Stage 1		Stage 2	31/12/2021 Stage 3			Stage 1	Stage	31/12/2022				Stage 1	31 Stage 2	/12/2023 Stage 3 Stock of		
Row Num		Stage 1 exposure, which guarantee		ovnocuro of	Stage 3 exposure, of which		ons for provisions for Coverage Rate	tio - exposure, o	of Stage 2 exposure guarant	e, of Stage 3 exposure, e which eed exposure amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2	exposure, of which guaranteed Stage 3	exposure, of which guaranteed amount Stage 3 Stock of provisions Stage 1 exposure	f Stock of Stock of for provisions for Stage 2 Stage 3 exposure exposure	for Coverage Ratio - Stage 3 exposure
85	Central banks (mln EUR,	%) guarantee amount	ed exposure	guaranteed amount	guaranteed amount	Stage 1 Stag exposure expos	sure exposure exposure	guaranteed amount	d exposure guarant amou	eed guarantee nt amount	exposure	exposure exposure	exposure	guaranteed exposure amount	guaranteed exposure amount	guaranteed exposur	e exposure exposure	exposure
86 87	Central governments Regional governments or local authorities																	
88	Public sector entities Multilateral Development Banks																	
90 91 92	International Organisations Institutions Corporates	0	0	0	0	0	0 0-	0	0	0	0	0	0 -	0	0	0 0	0	0 -
93	Corporates of which: SME Retail	0	0 0	0	0	0 0	0 0 -	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
95 96 UNITED STATES	of which: SME Secured by mortgages on immovable property	0	0 0	0	0 (0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
97 98	of which: non-SME Items associated with particularly high risk																	
100 101	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
102 103	Equity Securitisation																	
104 105	Other exposures Standardised Total	0	0 0	0	0 (0 0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
																		

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

	97	98 99	100	101 102	103	104 105	106	107 108		I AMRO Bank N.V.	113	114 115	116 117	118	119	120	121 122	123 124	125 126
		Stage 1	Stage 2	31/12/2021				Stage 1		Public guarantees - Adverse Sc 31/12/2022				Stage 1		Stage 2	31/12/2023		
Row Num	Stage 1 exposure	Stage 1 posure, of which saranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure		Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of exposure guaranteed	Stage 3 exposure exposure	of provisions for Stage 1	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 3	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which exposure	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure
106 Central banks 107 Central governments		amount	amount	amount	exposure	exposure exposur	re exposure	amount	amount	guarante amoun	t exposure	exposure exposure	exposure	amount		amount	guaranteed amount	exposure exposure	exposure
108 Regional governments or local authorities 109 Public sector entities 110 Multilateral Development Banks																			
International Organisations Institutions	0	0	0	0 0		0	0 -	0		0	0	0	0 -	0	0	0	0		
Corporates of which: SME Retail	0	0	0 0	0 0	0 0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0-
116 117 118 Of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0-
119 Items associated with particularly high risk 120 Covered bonds 121 Claims on institutions and corporates with a ST credit assessment																			
Collective investments undertakings (CIU) Equity Securitisation																			
125 Other exposures 126 Standardised Total	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0 -
				31/12/2021						Public guarantees - Adverse Sc 31/12/2022	enario						31/12/2023		
Row	ex ex	Stage 1 posure, of Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of Stock of provisions for provisions	of Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3 exposure	of Stock of	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stag	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stock of Stock of provisions for	
Num (mln EUR, 9) 127 Central banks	exposure gu	which stage 2 exposure amount	which exp	posure which guaranteed amount	Stage 1 exposure	provisions for provisions Stage 2 Stage 3 exposure exposure	Stor Stage 3 exposure	Stage 1 exposure exposure exposure guaranteed amount	Stage 2 exposure, or which guaranteed amount	exposure guarante	ed Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	e 1 exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure
128 Central governments 129 Regional governments or local authorities																			
Public sector entities Multilateral Development Banks International Organisations																			
133 Institutions 134 Corporates 135 of which: SME	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0 -
137 138 BELGIUM Retail of which: SME Secured by mortgages on immovable property	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0-
139 of which: non-SME 140 Items associated with particularly high risk																			
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																			
144 Equity 145 Securitisation 146 Other exposures																			
147 Standardised Total	0	0	0 0	0 0	0	0	0 -	0	0	0 0 Public guarantees - Adverse Sc	0 0	0	0 -	0	0 0	0	0	0 0	0 0 -
		Stage 1	Stage 2	31/12/2021 Stage 3	Stocker	Stock of Stock of	of	Stage 1	Stage 2	31/12/2022 Stage 3	3	Stock ofCtC		Stage 1		Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of
Row Num	Stage 1 exposure gu	posure, of Stage 2 exposure	exposure, of St which exp	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, which guarante	of provisions for	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage	e 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
148 Central banks 149 Central governments	0/6 1	amount	amount	amount	exposure	exposure exposur		amount	amount	amoun	t exposure	exposure exposure		amount		amount	amount	exposure exposure	CAPOSUIC
150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks																			
153 International Organisations 154 Institutions	0			0 0		0	0	0				0		0	0		0		
Corporates of which: SME Retail	0	0	0 0	0 0	0 0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0 -
158 159 160 LUXEMBOURG of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0 -
161 Items associated with particularly high risk 162 Covered bonds 163 Claims on institutions and corporates with a ST credit assessment																			
164 Collective investments undertakings (CIU) 165 Equity																			
Securitisation Other exposures Standardised Total	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0 0	0	0 -	0	0 0	0	0	0 0	0 0 -
				31/12/2021						Public guarantees - Adverse Sc 31/12/2022	enario						31/12/2023		
Row		Stage 1 posure, of Stage 2 which exposure	Stage 2 exposure, of St	Stage 3	Stock of provisions for	Stock of Stock of provisions for provisions	of S for Stage 3	Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure which	of provisions for	Stock of Stock of provisions for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure Stage 3 exposure, of which exposure	Stock of Stock of provisions for	Stock of Coverage Ratio -
Num (min EUR, 9) Central banks	exposure gu	posure, of Which exposure amount	exposure, of which guaranteed amount	exposure, of which guaranteed amount	Stage 1 exposure	provisions for provisions Stage 2 Stage 3 exposure exposure	Stor Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	exposure guarante	Stage 1 ed exposure	Stage 2 Stage 3 exposure	Stage 3 exposure	guaranteeu	exposure	willCil e	exposure quaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 exposure
170 Central governments 171 Regional governments or local authorities														amount		amount	guaranteed amount	exposure exposure	exposure
														amount		amount	amount	exposure exposure	exposure
Public sector entities Multilateral Development Banks International Organisations														amount		amount	amount	exposure exposure	exposure
173 Multilateral Development Banks	0	0	0 0	0 0		0	0 -	0	0 0	0 0	0 0	0	0 -	amount 0	0 0	amount	amount	exposure exposure 0 0	exposure 0 0 -
173 174 175 176 177 178 179 Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0 0 0 0	0 0		0	0 -	0		0 0 0	0 0	0	0 - 0 - 0 -	0 0	0 0	amount 0 0	amount 0 0 0	exposure exposure 0 0 0 0 0 0 0	0 0 - 0 0 -
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail MARSHALL ISLANDS Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0 0 0 0 0 0 0	0 0		0	0 - 0 -	0		0 0 0 0 0 0	0 0	0	0 -	0 0	0 0	amount 0 0	amount 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 0 - 0 0 -
173 174 175 176 177 178 179 180 181 182 183 184 185 Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0 0 0 0 0	0 0 0 0 0 0 0		0	0 -	0			0 0 0 0 0 0	0	0 - 0 - 0 -	0 0	0 0	amount 0 0	amount 0 0 0	exposure	0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0	0 0 0 0 0 0 0	0 0		0	0 -	0			0 0 0 0 0 0 0	0	0 -	0 0 0	0 0	amount 0 0 0	amount 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0 0 0		amount 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 0 - 0 0 - 0 0 - 0 0 -
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0 0 0 0		amount 0 0 0 0 Stage 2	0 0 0 0 31/12/2023 Stage 3		0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 ex exposure	posure, of Stage 2 exposure	guaranteeu	Stage 3	Stock of provisions for Stage 1	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure	O O O O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	O Stock of provisions for Stage 2 exposure exposure exposure	O - O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure	0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Central governments	Stage 1 ex exposure		O O O O O O O O O O O O O O O O O O O	Stage 3		0 0 0 0 Stock of Stock o	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O O O O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed amount		31/12/2022 Stage 3	Stock of	O O O Stock of provisions for Stage 2 exposure exposure Stock of provisions for Stage 3 exposure		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 0 0 Stage 2	0 0 0 0 31/12/2023 Stage 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail 179 180 181 182 183 184 185 186 187 188 189 Row Num Row Num Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: sme Secured by mor	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3	provisions for	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	O Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 3 exposure		0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail MARSHALL ISLANDS MISTITUTE Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property Of which: SME Secu	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3	provisions for	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Institutions Insti	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3	provisions for	0 0 0	O - O - O - O - O - O - O - O - O - O -	O O O O O O O Stage 1 exposure Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3	provisions for	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure exposure		0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure O O O O O O O O O O O O O O O O O O O	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3	provisions for	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O O O O O O O O O O O O O O O O O O O	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail 183 184 185 186 187 188 188 189 Row Num Row Num Central banks Central banks Central parents Regional governments Institutions Institutions Institutions Institutions Standardised Total Standardised Total SWITZERLAND SWI	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3	provisions for	0 0 0	O - O - O - O - O - O - O - O - O - O -	O O O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure exposure		0 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail 182 183 184 185 186 187 188 188 189 Row Num Row Num Row Num Row Num Scentral banks Central banks Central development Banks Central development Development Development Standardised Total Central development Development Development Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Institutions Institutions Standardised Total Row Num Scentral development Banks Central development Banks International Organisations Institutions Institutions Switzerland Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Feuity Feuity Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Feuity F	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3	provisions for	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O		0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure O O O O O O O O O O O O O O O O O O O	amount 0 0 0 Stage 2 exposure, of which guaranteed	0 0 0 0 31/12/2023 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions	Stage 1 ex exposure	posure, of Stage 2 exposure	exposure, of St which exp	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	provisions for	0 0 0 0 Stock of Stock o	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	O O O O O Stage 1 exposure Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure exposure		0 0 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure O O O O O O O O O O O O O O O O O O O	amount 0 0 0 Stage 2 exposure, of which guaranteed	O O O O 31/12/2023 Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O - O - O - O - O - O - O - O - O - O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Institutions Secured by mortgages on immovable property of which on SME Retail Institutions Secured by mortgages on immovable property of which on SME Retail Institutions Secured by mortgages on immovable property of which on SME Retail Institutions Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Num Central banks Central spermments Regional governments Public sector entities Public sector entities International Organisations Institutions Corporates of which: SME Retail Ordinate of the SME Retai	Stage 1 exposure gu 0 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount 0 0 0 0 Stage 1	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail ISS ISS ISS ISS ISS ISS ISS ISS ISS IS	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount 0 0 0 Stage 1	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 Stock of Stock of	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	O Stage 1 exposure, of which guaranteed amount O Stage 1 O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of of which guaranteed of of the stage of	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 3 exposure, of which guaranteed amount 0 Stage 3 exposure, of which guaranteed amount 0 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O - O O O - O O O - O O O - O O O O
Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of Winder: SME Retail Of Winder: SME Retail Of Winder: SME Retail Of Winder: SME Retail Retail Of Winder: SME Retail Retail Of Winder: SME Retail Reta	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 1 posure, of which laranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed surplements of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O
Multilateral Development Banks International Organisations Institutions I	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 1 posure, of which laranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed surplements of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O
Multilateral Development Banks	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 1 posure, of which laranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed surplements of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O
Multilateral Development Banks	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 1 posure, of which laranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed surplements of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O
Multilateral Development Banks International Organisations Institutions I	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 1 posure, of which laranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed surplements of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O
MARSHALL ISLANDS MARSHALL ISL	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 1 posure, of which laranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed surplements of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O
Marshall Islands Courted bonds Colective investments undertakings (CIU) Euthy Eut	Stage 1 exposure 90 0 0 0 0 Stage 1 exposure exposure exposure exposure exposure exposure	posure, of which laranteed amount O O O Stage 1 posure, of which laranteed Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed surplements of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 31/12/2021 Stage 3	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 -	amount O Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure which guarante amount 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure O O Stock of provisions for Stock of provisions for	Stage 3 exposure O - O - O - Coverage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O		Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	0 0 0 31/12/2023 Stage 3 exposure 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O



2021 EU-wide Stress Test: Securitisations

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



2021 EU-wide Stress Test: Risk exposure amounts

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



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
_				IFRS 9 first implementation	Actual		Baseline Scenario		A	dverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		26,446	27,448	28,072	28,597	24,392	23,963	23,722
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		19,548	20,447	21,054	21,535	16,891	16,585	16,368
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		13,910	13,910	13,910	13,910	13,910	13,910	13,910
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		7,831	7,831	7,831	7,831	7,831	7,831	7,831
5		A.1.2	Retained earnings		6,161	6,663	7,257	7,818	4,534	4,283	4,159
6		A.1.3	Accumulated other comprehensive income		-1,733	-1,733	-1,733	-1,733	-2,474	-2,474	-2,474
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,692	-1,692	-1,692	-1,692	-2,433	-2,433	-2,433
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-24	-24	-24	-24	-24	-24	-24
9		A.1.3.3	Other OCI contributions		-17	-17	-17	-17	-17	-17	-17
10		A.1.4	Other Reserves		0	0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		1,831	1,831	1,831	1,831	1,803	1,803	1,803
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-45	-45	-45	-45	-73	-73	-73
15		A.1.7.2	Cash flow hedge reserve		1,854	1,854	1,854	1,854	1,854	1,854	1,854
16		A.1.7.3	Other adjustments		22	22	22	22	22	22	22
17		A.1.8	(-) Intangible assets (including Goodwill)		-124	-97	-70	-43	-97	-70	-43
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-23		-23	-23	-681	-750	-764
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as				-14	-121		4.4	-121
			regards minimum loss coverage for non-performing exposures ("NPL calendar")		U	0	-14	-121	U	-14	-121
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-473	-103	-103	-103	-103	-103	-103
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,982	1,982	1,982	1,982	1,982	1,982	1,982
49		A.2.1	Additional Tier 1 Capital instruments		1,982	1,982	1,982	1,982	1,982	1,982	1,982
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		21,530	22,430	23,036	23,517	18,873	18,567	18,350
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,915	5,018	5,036	5,079	5,519	5,396	5,372
56		A.4.1	Tier 2 Capital instruments		4,629	4,629	4,629	4,629	4,629	4,629	4,629
57		A.4.2	Other Tier 2 Capital components and deductions		35	138	155	199	638	515	492
58		A.4.3	Tier 2 transitional adjustments		251	251	251	251	251	251	251
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	(



2021 EU-wide Stress Test: Capital

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



2021 EU-wide Stress Test: P&L

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



2021 EU-wide Stress Test

Major capital measures and realised losses

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

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

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