Results of the 2011 EBA EU-wide stress test: Summary (1-3)

Name of the bank: ABN AMRO Group N.V.

Actual results at 31 December 2010	million EUR, %
Operating profit before impairments	613
Impairment losses on financial and non-financial assets in the banking book	-973
Risk weighted assets (4)	116,328
Core Tier 1 capital (4)	11,574
Core Tier 1 capital ratio, % (4)	9.9%
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	-

Outcomes of the adverse scenario at 31 December 2012, excluding all mitigating actions taken in 2011	%
Core Tier 1 Capital ratio	9.2%

Outcomes of the adverse scenario at 31 December 2012, including recognised mitigating measures as of 30 April 2011	million EUR, %
2 yr cumulative operating profit before impairments	1,957
2 yr cumulative impairment losses on financial and non-financial assets in the banking book	-2,563
2 yr cumulative losses from the stress in the trading book	-50
of which valuation losses due to sovereign shock	*-38*
Risk weighted assets	120,901
Core Tier 1 Capital	11,130
Core Tier 1 Capital ratio (%)	**9.2%**
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	**0**
Effects from the recognised mitigating measures put in place until 30 April 2011 (5)	
Equity raisings announced and fully committed between 31 December 2010 and 30 April 2011 (CT1 million EUR)	-
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	-
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	-

Additional taken or planned mitigating measures	percentage points contributing to capital ratio
Use of provisions and/or other reserves (including release of countercyclical provisions)	-
Divestments and other management actions taken by 30 April 2011	-
Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules	-
Future planned issuances of common equity instruments (private issuances)	-
Future planned government subscriptions of capital instruments (including hybrids)	-
Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities	-
Supervisory recognised capital ratio after all current and future mitigating actions as of 31 December 2012, % (6)	9.2%

Notes

(1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption and incorporates regulatory transitional floors, where binding (see http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx for the details on the EBA methodology).

(2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.

(3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.

(4) Full static balance sheet assumption excluding any mitigating management actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures and capital raisings fully paid in before 31 December 2010 are included).

(5) Effects of capital raisings, government support and mandatory restructuring plans publicly announced and fully committed in period from 31 December 2010 to 30 April 2011, which are incorporated in the Core Tier 1 capital ratio reported as the outcome of the stress test.

(6) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 - Mitigating measures).

Results of the 2011 EBA EU-wide stress test: Aggregate information and evolution of capital [1-4]

Name of the bank: ABN AMRO Group N.V.

All in million EUR, or %

A. Results of the stress test based on the **full static balance sheet assumption** without any mitigating actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures fully paid in before 31 December 2010 are included)

Capital adequacy	2010	Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
Risk weighted assets (full static balance sheet assumption)	116,328	118,501	118,627	120,619	120,901
Common equity according to EBA definition	11,574	12,225	12,846	11,688	11,130
of which ordinary shares subscribed by government	*940*	*940*	*940*	*940*	*940*
Other existing subscribed government capital (before 31 December 2010)	-	-	-	-	-
Core Tier 1 capital (full static balance sheet assumption)	11,574	12,225	12,846	11,688	11,130
Core Tier 1 capital ratio (%)	**9.9%**	**10.3%**	**10.8%**	**9.7%**	**9.2%**

B. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 31 December 2010

Capital adequacy	2010	Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
Risk weighted assets (full static balance sheet assumption)	116,328	118,501	118,627	120,619	120,901
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on RWA (+/-)		-	-	-	-
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	116,328	118,501	118,627	120,619	120,901
Core Tier 1 Capital (full static balance sheet assumption)	11,574	12,225	12,846	11,688	11,130
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on Core Tier 1 capital (+/-)		-	-	-	-
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	11,574	12,225	12,846	11,688	11,130
Core Tier 1 capital ratio (%)	**9.9%**	**10.3%**	**10.8%**	**9.7%**	**9.2%**

C. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 30 April 2011

Capital adequacy	2010	Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	116,328	118,501	118,627	120,619	120,901
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on RWA (+/-)		-	-	-	-
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 30 April 2011		118,501	118,627	120,619	120,901
of which RWA in banking book		95,236	95,236	97,454	97,215
of which RWA in trading book		2,953	2,953	2,953	2,953
RWA on securitisation positions (banking and trading book)		2,522	2,658	2,500	3,116
Total assets after the effects of mandatory restructuring plans publicly announced and fully committed and equity raised and fully committed by 30 April 2011	*379,599*	*379,599*	*379,599*	*379,599*	*379,599*
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	11,574	12,225	12,846	11,688	11,130
Equity raised between 31 December 2010 and 30 April 2011		-	-	-	-
Equity raisings fully committed (but not paid in) between 31 December 2010 and 30 April 2011		-	-	-	-
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		-	-	-	-
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		-	-	-	-
Core Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		12,225	12,846	11,688	11,130
Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		*14,975*	*15,596*	*14,438*	*13,880*
Total regulatory capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		*19,647*	*19,331*	*19,109*	*17,615*
Core Tier 1 capital ratio (%)	**9.9%**	**10.3%**	**10.8%**	**9.7%**	**9.2%**
Additional capital needed to reach a 5% Core Tier 1 capital benchmark					

Profit and losses	2010	Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
Net interest income	4,905	4,772	4,544	4,273	3,409
Trading income	304	298	298	277	277
of which trading losses from stress scenarios		*-4*	*-4*	*-25*	*-25*
of which valuation losses due to sovereign shock				*-19*	*-19*
Other operating income [5]	-269	371	371	371	371
Operating profit before impairments	613	1,815	1,744	1,295	662
Impairments on financial and non-financial assets in the banking book [6]	*-973*	*-577*	*-521*	*-1,243*	*-1,320*
Operating profit after impairments and other losses from the stress	-360	1,238	1,223	52	-659
Other income [5,6]	91	73	88	22	-1
Net profit after tax [7]	-414	983	983	56	-495
of which carried over to capital (retained earnings)	-414	*553*	*578*	*56*	*-495*
of which distributed as dividends	-	*431*	*406*	-	-

Additional information	2010	Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
Deferred Tax Assets (8)	252	-	-	233	398
Stock of provisions (9)	4,365	4,926	5,436	5,529	6,752
of which stock of provisions for non-defaulted assets	357	357	359	520	560
of which Sovereigns (10)	1	1	1	5	9
of which Institutions (10)	4	4	4	8	8
of which Corporate (excluding Commercial real estate)	210	210	210	347	347
of which Retail (excluding Commercial real estate)	135	135	137	153	189
of which Commercial real estate (11)	6	6	6	6	6
of which stock of provisions for defaulted assets	4,008	4,563	5,066	5,009	6,192
of which Corporate (excluding Commercial real estate)	3,116	3,325	3,500	3,615	4,110
of which Retail (excluding commercial real estate)	854	1,173	1,480	1,299	1,931
of which Commercial real estate	14	26	35	47	70
Coverage ratio (%) (12)					
Corporate (excluding Commercial real estate)	48.4%	42.1%	38.4%	38.6%	34.0%
Retail (excluding Commercial real estate)	29.7%	24.4%	21.5%	24.7%	22.1%
Commercial real estate	10.3%	13.1%	14.3%	16.8%	18.4%
Loss rates (%) (13)					
Corporate (excluding Commercial real estate)	0.5%	0.3%	0.2%	0.8%	0.6%
Retail (excluding Commercial real estate)	0.3%	0.2%	0.2%	0.3%	0.5%
Commercial real estate	0.7%	0.5%	0.4%	1.3%	0.9%
Funding cost (bps)	120			246	333

D. Other mitigating measures (see Mitigating measures worksheet for details), million EUR (14)

All effects as compared to regulatory aggregates as reported in Section C		Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
A) Use of provisions and/or other reserves (including release of countercyclical provisions), capital ratio effect (6)		-	-	-	-
B) Divestments and other management actions taken by 30 April 2011, RWA effect (+/-)		-	-	-	-
B1) Divestments and other business decisions taken by 30 April 2011, capital ratio effect (+/-)		-	-	-	-
C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, RWA effect (+/-)		-	-	-	-
C1) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, capital ratio effect (+/-)		-	-	-	-
D) Future planned issuances of common equity instruments (private issuances), capital ratio effect		-	-	-	-
E) Future planned government subscriptions of capital instruments (including hybrids), capital ratio effect		-	-	-	-
F) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, RWA effect (+/-)		-	-	-	-
F1) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, capital ratio effect (+/-)		-	-	-	-
Risk weighted assets after other mitigating measures (B+C+F)		118,501	118,627	120,619	120,901
Capital after other mitigating measures (A+B1+C1+D+E+F1)		12,225	12,846	11,688	11,130
Supervisory recognised capital ratio (%) (15)		***10.3%***	***10.8%***	***9.6%***	***9.2%***

Notes and definitions

(1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption (see http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx for the details on the EBA methodology).

(2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.

(3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.

(4) Regulatory transitional floors are applied where binding. RWA for credit risk have been calculated in accordance with the EBA methodology assuming an additional floor imposed at a level of RWA, before regulatory transitional floors, for December 2010 for both IRB and STA portfolios.

(5) Banks are required to provide explanations of what "Other operating income" and "Other income" constitutes for.
"Other operating income" under the EBA defintion comprises "Results from financial transactions" and "Other income" as reported in the Annual Report. "Other income" under the EBA definition comprises "Share of result in equity accounted investments". "Impairments on non-financial assets" are included in "Impairments on financial and non-financial assets in the banking book" and are therefore excluded from "Operating profit" under the EBA definition. In the 2010 Annual Report, these results were reported under "Depreciation and amortisation of tangible and intangible assets".

(6) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D as other mitigating measures.

(7) Net profit includes profit attributable to minority interests.

(8) Deferred tax assets as referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 – a global regulatory framework for more resilient banks and banking systems".

(9) Stock of provisions includes collective and specific provisions as well as countercyclical provisions, in the jurisdictions, where required by the national legislation.

(10) Provisions for non-defaulted exposures to sovereigns and financial institutions have been computed taking into account benchmark risk parameters (PDs and LGDs) provided by the EBA and referring to external credit ratings and assuming hypothetical scenario of rating agency downgrades of sovereigns.

(11) For definition of commercial real estate please refer to footnote (5) in the worksheet "4 - EADs".

(12) Coverage ratio = stock of provisions on defaulted assets / stock of defaulted assets expressed in EAD for the specific portfolio.

(13) Loss rate = total impairment flow (specific and collective impairment flow) for a year / total EAD for the specific portfolio (including defaulted and non-defaulted assets but excluding securitisation and counterparty credit risk exposures).

(14) All elements are be reported net of tax effects.

(15) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 - Mitigating measures).

Results of the 2011 EBA EU-wide stress test: Composition of capital as of 31 December 2010

Name of the bank: ABN AMRO Group N.V.

Situation at December 2010	December 2010		References to COREP reporting
	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	**12,596**	10.8%	COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	13,277	11.4%	COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-172	-0.1%	Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets [(1)]	-8	0.0%	Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	**-1,022**	-0.9%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-601	-0.5%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA	-86	-0.1%	COREP line 1.3.7 included in line 1.3.T1*
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-334	-0.3%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	**11,574**	9.9%	
Of which: ordinary shares subscribed by government	940	0.8%	Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	-	0.0%	
E) Core Tier 1 including existing government support measures (C+D)	**11,574**	9.9%	Common equity + Existing government support measures included in T1 other than ordinary shares
Difference from benchmark capital threshold (CT1 5%)	**5,757**	4.9%	Core tier 1 including government support measures - (RWA*5%)
F) Hybrid instruments not subscribed by government	**2,750**	2.4%	Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	**14,324**	12.3%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
Tier 2 Capital (Total additional own funds for general solvency purposes)	**5,013**	4.3%	COREP CA 1.5
Tier 3 Capital (Total additional own funds specific to cover market risks)	-	0.0%	COREP CA 1.6
Total Capital (Total own funds for solvency purposes)	**19,336**	16.6%	COREP CA 1
Memorandum items			
Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions <u>not deducted for the computation of core tier 1</u> but deducted for the computation of total own funds	-301	-0.3%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds
Amount of securitisation exposures not included in RWA and <u>not deducted for the computation of core tier 1</u> but deducted for the computation of total own funds	-43	0.0%	Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds
Deferred tax assets [(2)]	252	0.2%	As referred to in paragraph 69 of BCBS publication dated December 2010 : “Basel 3 – a global regulatory framework for more resilient banks and banking systems”
Minority interests (excluding hybrid instruments) [(2)]	11	0.0%	Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC
Valuation differences eligible as original own funds (-/+) [(3)]	-2	0.0%	COREP line 1.1.2.6

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According to the Basel 3 framework specific rules apply for the treatment of these items under the Basel 3 framework, no full deduction is required for the computation of common equity.

(3) This item represents the impact in original own funds of valuation differences arising from the application of fair value measurement to certain financial instruments (AFS/FVO) and property assets after the application of prudential filters.

Results of the 2011 EBA EU-wide stress test: Overview of mitigating measures [1-2]

Name of the bank: ABN AMRO Group N.V.

Use of countercyclical provisions, divestments and other management actions

Please fill in the table using a separate row for each measure	**Narrative description**	**Date of completion** (actual or planned for future issuances)	**Capital / P&L impact** (in million EUR)	**RWA impact** (in million EUR)	**Capital ratio impact** (as of 31 December 2012) %
A) Use of provisions and/or other reserves (including release of countercyclical provisions), [3]					
-					
B) Divestments and other management actions taken by 30 April 2011					
-					
C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules					
-					

Future capital raisings and other back stop measures

Please fill in the table using a separate row for each measure	**Date of issuance** (actual or planned for future issuances, dd/mm/yy)	**Amount**	**Maturity**	**Loss absorbency in going concern**	**Flexibility of payments (capacity to suspend the payments)**	**Permanence (Undated and without incentive to redeem)**	**Conversion clause (where appropriate)**			
							Nature of conversion	**Date of conversion**	**Triggers**	**Conversion in common equity**
		(in million EUR)	(dated/ undated) [4]	(Yes/No)	(Yes/No)	(Yes/No)	(mandatory/ discretionary)	(at any time/from a specific date: dd/mm/yy)	(description of the triggers)	(Yes/No)
D) Future planned issuances of common equity instruments (private issuances)										
-										
E) Future planned government subscriptions of capital instruments (including hybrids)										
-										
F) Other (existing and future) instruments recognised as back stop measures by national supervisory authorities (including hybrids)										
-										

Notes and definitions

(1) The order of the measures follows the order of mitigating measures reported in the Section D of the worksheet "1 - Aggregate information".
(2) All elements are be reported net of tax effects.

(3) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D of the worksheet "1- Aggregate information" as other mitigating measures and explained in this worksheet.
(4) If dated please insert the maturity date (dd/mm/yy) otherwise specify undated.

Results of the 2011 EBA EU-wide stress test: Credit risk exposures (EAD - exposure at default), as of 31 December 2010, mln EUR, (1-5)

Name of the bank:
ABN AMRO Group N.V.

All values in million EUR, or %

	Non-defaulted exposures										Defaulted exposures (excluding sovereign)	Total exposures [7]
	Institutions	Corporate (excluding commercial real estate)	Retail (excluding commercial real estate)	of which Residential mortgages	*Loan to Value (LTV) ratio (%).* [6]	of which Revolving	of which SME	of which other	Commercial Real Estate	*Loan to Value (LTV) ratio (%)* [6]		
Austria												
Belgium												
Bulgaria												
Cyprus												
Czech Republic												
Denmark												
Estonia												
Finland												
France												
Germany												
Greece												
Hungary												
Iceland												
Ireland												
Italy												
Latvia												
Liechtenstein												
Lithuania												
Luxembourg												
Malta												
Netherlands	9,526	48,481	141,155	113,718	*74*	3,232	9,126	24,204	2,298		7,889	**225,940**
Norway												
Poland												
Portugal												
Romania												
Slovakia												
Slovenia												
Spain												
Sweden												
United Kingdom												
United States												
Japan												
Other non EEA non Emerging countries												
Asia												
Middle and South America												
Eastern Europe non EEA												
Others												
Total	29,196	77,819	141,831	113,955		3,242	9,126	24,364	2,441		10,509	**288,941**

Notes and definitions

(1) EAD - Exposure at Default or exposure value in the meaning of the CRD.

(2) The EAD reported here are based on the methodologies and portfolio breakdowns used in the 2011 EU-wide stress test, and hence may differ from the EAD reported by banks in their Pillar 3 disclosures, which can vary based on national regulation. For example, this would affect breakdown of EAD for real estate exposures and SME exposures.

(3) Breakdown by country and macro area (e.g. Asia) when EAD >=5%. In any case coverage 100% of total EAD should be ensured (if exact mapping of some exposures to geographies is not possible, they should be allocated to the group "others").

(4) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

(5) Residential real estate property which is or will be occupied or let by the owner, or the beneficial owner in the case of personal investment companies, and commercial real estate property, that is, offices and other commercial premises, which are recognised as eligible collateral in the meaning of the CRD, with the following criteria, which need to be met:
(a) the value of the property does not materially depend upon the credit quality of the obligor. This requirement does not preclude situations where purely macro economic factors affect both the value of the property and the performance of the borrower; and
(b) the risk of the borrower does not materially depend upon the performance of the underlying property or project, but rather on the underlying capacity of the borrower to repay the debt from other sources. As such, repayment of the facility does not materially depend on any cash flow generated by the underlying property serving as collateral.

(6) Loan to value ratio - ratio of EAD to the market value of real estate used as collateral for such exposures. Given the different methodologies applied to assessing the value, the bank is required to explain the computation of the ratio. In particular (a) whether collateral values is marked-to-market or any other valuation method is used, (b) whether the amount has been adjusted for principal repayments, and (c) how guarantees other than the underlying property are treated.

Definition of Loan to Value ratio used:
LTV Residential mortgages = [current outstanding -/- savings deposits]/ [indexed market value], where 1) Savings deposits includes only pledged savings related to the mortgage and 2) the market values are the registered values as adopted from the valuation report of the broker. Indexation is applied to revaluate it to the present value.

(7) Total exposures is the total EAD according to the CRD definition based on which the bank computes RWA for credit risk. Total exposures, in addition to the exposures broken down by regulatory portfolios in this table, include EAD for securitisation transactions, counterparty credit risk, sovereigns, guaranteed by sovereigns, public sector entities and central banks.

Results of the 2011 EBA EU-wide stress test: Exposures to sovereigns (central and local governments), as of 31 December 2010, mln EUR (1,2)

Name of the bank: ABN AMRO Group N.V.

All values in million EUR

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3M	Austria								
1Y									
2Y		31		31	31				
3Y		16		16			16		
5Y									
10Y		86		86	31	50	5		
15Y		666		666	666				
		799	0	799	728	50	21	0	0
3M	Belgium	8		8			8		
1Y		8							
2Y		260		260	253		7		
3Y		375		250	74		176		
5Y		901		599	520		79		
10Y		717		607	507		100		
15Y		286		113	134	100			
		2,556	0	1,837	1,488	100	370	0	0
3M	Bulgaria								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Cyprus								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Czech Republic								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Denmark								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Estonia								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Finland								
1Y									
2Y									
3Y		1		1			1		

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book [3]	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
5Y	Finland	10		10			10		
10Y		102		102	102				
15Y									
		112	0	112	102	0	11	0	0
3M	France	38		38			38		
1Y		77		77	57		20		
2Y		33		25	32				
3Y		213		69	96				
5Y		1,408		1,361	1,309		52		
10Y		455		430	446				
15Y		50							
		2,274	0	2,001	1,940	0	110	0	0
3M	Germany	17		17			17		
1Y		107		88	45		43		
2Y		132		132	52		80		
3Y		167		94	98				
5Y		170		131	40		91		
10Y		249		168	101		67		
15Y		965		887	781		106		
		1,806	0	1,516	1,117	0	403	0	0
3M	Greece								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Hungary								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Iceland								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Ireland								
1Y		128		128	128				
2Y									
3Y									
5Y									
10Y									
15Y									
		128	0	128	128	0	0	0	0
3M	Italy								
1Y		315		315	315				
2Y									
3Y		1		1			1		
5Y		511		511	509		2		
10Y		21		19	20				
15Y		464		464	464				
		1,311	0	1,309	1,308	0	2	0	0
3M	Latvia								
1Y									
2Y									
3Y									
5Y									
10Y									

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
15Y									
		0	0	0	0	0	0	0	0
3M	Liechtenstein								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Lithuania								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Luxembourg								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Malta								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Netherlands	2,471	2,281	2,471	10		180	-9	
1Y		53		34	26		8	-2	
2Y		79	24		42			1	
3Y		477		466	458		8	1	
5Y		167	3	33	67			-30	
10Y		1,555	55	1,046	1,073			41	
15Y		663		586	614			105	
		5,465	2,363	4,637	2,290	0	196	107	0
3M	Norway								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Poland								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y		286		286	286				
		286	0	286	286	0	0	0	0
3M	Portugal								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3M	Romania								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Slovakia								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Slovenia								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Spain								
1Y		13		3			3		
2Y									
3Y									
5Y									
10Y									
15Y		96		96		96			
		109	0	99	0	96	3	0	0
3M	Sweden								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	United Kingdom								
1Y									
2Y									
3Y									
5Y									
10Y		120		120	120				
15Y		819		819	819				
		939	0	939	939	0	0	0	0
	TOTAL EEA 30	**15,785**	**2,363**	**13,664**	**10,325**	**246**	**1,117**	**107**	**0**
3M	United States								
1Y									
2Y		75		75			75		
3Y									
5Y		15		15	15				
10Y		391		391	391				
15Y									
		481	0	481	406	0	75	0	0
3M	Japan								
1Y									
2Y									
3Y									
5Y									
10Y		223		223	223				
15Y									

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		223	0	223	223	0	0	0	0
3M	Other non EEA non Emerging countries	55		55	55				
1Y									
2Y									
3Y									
5Y		48		48	48				
10Y		13		13	13				
15Y									
		116	0	116	116	0	0	0	0
3M	Asia								
1Y		1	1	1					
2Y		1	1	1					
3Y		2	2	2					
5Y		3	3	3					
10Y		29	29	29					
15Y									
		36	36	36	0	0	0	0	0
3M	Middle and South America								
1Y									
2Y									
3Y									
5Y									
10Y									
15Y									
		0	0	0	0	0	0	0	0
3M	Eastern Europe non EEA								
1Y		1	1	1					
2Y		2	2	2					
3Y		2	2	2					
5Y		3	3	3					
10Y		9	9	9					
15Y									
		17	17	17	0	0	0	0	0
3M	Others	5	5	4					
1Y		9	9	9					
2Y		22	22	22					
3Y		14	14	14					
5Y		25	25	25					
10Y		107	107	105					
15Y									
		182	182	179	0	0	0	0	0
	TOTAL	**16,840**	**2,598**	**14,717**	**11,070**	**246**	**1,192**	**107**	**0**

Notes and definitions

(1) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

(2) The exposures reported in this worksheet cover only exposures to central and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (such exposures are however included in the total EAD reported in the worksheet "4 - EADs").

(3) According to the EBA methodologies, for the trading book assets banks have been allowed to offset only cash short positions having the same maturities (paragraph 202 of the Methodological note).