



## 2018 EU-wide Stress Test

<b>Bank Name</b>	ABN AMRO Group N.V.
<b>LEI Code</b>	724500DWE10NNL1AXZ52
<b>Country Code</b>	NL

## 2018 EU-wide Stress Test: Summary

ABN AMRO Group N.V.

	(min EUR, %)							
	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	6,515		6,444	6,085	5,679	5,876	5,490	4,957
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	285		214	214	214	50	159	159
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-26		-624	-439	-443	-1,943	-1,267	-1,154
<b>Profit or (-) loss for the year</b>	<b>2,791</b>		<b>1,972</b>	<b>1,847</b>	<b>1,531</b>	<b>-277</b>	<b>386</b>	<b>-6</b>
Coverage ratio: non-performing exposure (%)	32.21%	31.38%	28.79%	26.64%	25.41%	32.01%	30.97%	30.07%
Common Equity Tier 1 capital	18,793	18,641	19,740	20,631	21,352	18,232	18,484	18,371
Total Risk exposure amount (all transitional adjustments included)	106,157	106,285	106,335	106,951	108,387	112,151	118,126	123,701
<b>Common Equity Tier 1 ratio, %</b>	<b>17.70%</b>	<b>17.54%</b>	<b>18.56%</b>	<b>19.29%</b>	<b>19.70%</b>	<b>16.26%</b>	<b>15.65%</b>	<b>14.85%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>17.65%</b>	<b>17.53%</b>	<b>18.56%</b>	<b>19.29%</b>	<b>19.70%</b>	<b>16.25%</b>	<b>15.65%</b>	<b>14.85%</b>
Tier 1 capital	19,618	19,495	20,676	21,594	22,297	19,293	19,659	19,608
Total leverage ratio exposures	486,677	486,729	486,729	486,729	486,729	486,729	486,729	486,729
<b>Leverage ratio, %</b>	<b>4.03%</b>	<b>4.01%</b>	<b>4.25%</b>	<b>4.44%</b>	<b>4.58%</b>	<b>3.96%</b>	<b>4.04%</b>	<b>4.03%</b>
<b>Fully loaded leverage ratio, %</b>	<b>4.04%</b>	<b>4.02%</b>	<b>4.25%</b>	<b>4.44%</b>	<b>4.58%</b>	<b>3.96%</b>	<b>4.04%</b>	<b>4.03%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			1,985	1,985	1,985	1,985	1,985	1,985
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

**2018 EU-wide Stress Test: Credit risk IRB**  
 ABN AMRO Group N.V.

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
ABN AMRO Group N.V.	(min EUR, %)														
	Central banks and central governments	65,057	0	0	0	1,314	0	0	0	0	65,057	0	4	0	81.9%
	Institutions	14,940	2	0	0	2,633	8	0	0	0	14,940	2	6	0	0.0%
	Corporates	110,986	4,959	0	0	41,181	5,831	0	0	0	110,871	5,073	1,661	1,464	28.9%
	Corporates - Of Which: Specialised Lending	26,895	1,448	0	0	8,465	1,545	0	0	0	26,895	1,448	201	147	10.2%
	Corporates - Of Which: SME	26,945	1,475	0	0	9,589	1,983	0	0	0	26,945	1,575	516	460	28.6%
	Retail	176,504	1,501	0	0	19,820	2,089	0	0	0	176,430	1,575	482	276	17.5%
	Retail - Secured on real estate property	163,310	1,077	0	0	15,697	1,282	0	0	0	163,236	1,150	155	91	7.9%
	Retail - Secured on real estate property - Of Which: SME	3,567	148	0	0	744	126	0	0	0	3,567	148	30	13	9.1%
	Retail - Secured on real estate property - Of Which: non-SME	159,743	928	0	0	14,952	1,157	0	0	0	159,669	1,002	125	77	7.7%
	Retail - Qualifying Revolving	5,395	180	0	0	1,733	455	0	0	0	5,395	180	193	108	59.6%
	Retail - Other Retail	7,799	244	0	0	2,391	352	0	0	0	7,799	244	134	78	31.9%
	Retail - Other Retail - Of Which: SME	3,255	185	0	0	1,039	275	0	0	0	3,255	185	83	52	28.3%
	Retail - Other Retail - Of Which: non-SME	4,544	59	0	0	1,351	76	0	0	0	4,544	59	51	25	42.9%
	Equity										1,006	0	0	0	
Securitisation															
Other non-credit obligation assets										1,194	0	0	0		
IRB TOTAL		367,487	6,461	0	0	64,948	7,929	0	0	369,499	6,650	2,153	1,740	26.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Netherlands	(min EUR, %)														
	Central banks and central governments	36,540	0	0	0	282	0	0	0	0	36,540	0	2	0	-
	Institutions	3,602	2	0	0	655	8	0	0	0	3,602	2	3	0	0.0%
	Corporates	61,298	2,847	0	0	24,440	3,473	0	0	0	61,209	2,937	1,122	1,019	34.7%
	Corporates - Of Which: Specialised Lending	5,703	152	0	0	2,364	314	0	0	0	5,703	152	18	11	7.5%
	Corporates - Of Which: SME	22,394	1,288	0	0	8,207	1,633	0	0	0	22,315	1,376	438	380	27.6%
	Retail	175,686	1,477	0	0	19,647	2,039	0	0	0	175,613	1,551	472	270	17.4%
	Retail - Secured on real estate property	162,749	1,064	0	0	15,608	1,261	0	0	0	162,676	1,138	154	90	7.9%
	Retail - Secured on real estate property - Of Which: SME	3,557	148	0	0	743	126	0	0	0	3,557	148	30	13	9.1%
	Retail - Secured on real estate property - Of Which: non-SME	159,192	916	0	0	14,865	1,135	0	0	0	159,118	990	124	77	7.8%
	Retail - Qualifying Revolving	5,337	175	0	0	1,704	439	0	0	0	5,337	175	188	104	59.4%
	Retail - Other Retail	7,600	238	0	0	2,335	340	0	0	0	7,600	238	131	76	31.9%
	Retail - Other Retail - Of Which: SME	3,252	183	0	0	1,038	272	0	0	0	3,252	183	83	52	28.5%
	Retail - Other Retail - Of Which: non-SME	4,348	55	0	0	1,297	68	0	0	0	4,348	55	48	24	43.5%
	Equity										631	0	0	0	
Securitisation															
Other non-credit obligation assets										1,194	0	0	0		
IRB TOTAL		277,126	4,326	0	0	45,023	5,521	0	0	278,788	4,489	1,599	1,289	28.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
France	(min EUR, %)														
	Central banks and central governments	6,704	0	0	0	38	0	0	0	0	6,704	0	0	0	-
	Institutions	1,403	0	0	0	198	0	0	0	0	1,403	0	0	0	-
	Corporates	4,770	99	0	0	1,695	171	0	0	0	4,770	99	55	46	46.4%
	Corporates - Of Which: Specialised Lending	295	0	0	0	80	0	0	0	0	295	0	1	0	-
	Corporates - Of Which: SME	2,548	53	0	0	857	59	0	0	0	2,548	53	31	26	49.0%
	Retail	63	3	0	0	14	6	0	0	0	63	3	1	1	31.2%
	Retail - Secured on real estate property	37	1	0	0	7	1	0	0	0	37	1	0	0	0.6%
	Retail - Secured on real estate property - Of Which: SME	3	1	0	0	0	0	0	0	0	3	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	33	0	0	0	7	1	0	0	0	33	1	0	0	0.6%
	Retail - Qualifying Revolving	3	0	0	0	1	1	0	0	0	2	0	0	0	70.6%
	Retail - Other Retail	24	2	0	0	5	3	0	0	0	24	2	1	1	40.2%
	Retail - Other Retail - Of Which: SME	1	1	0	0	0	3	0	0	0	1	1	0	0	23.5%
	Retail - Other Retail - Of Which: non-SME	23	1	0	0	5	1	0	0	0	23	1	1	1	50.7%
	Equity										30	0	0	0	
Securitisation															
Other non-credit obligation assets										0	0	0	0	-	
IRB TOTAL		12,940	102	0	0	1,944	177	0	0	12,970	102	57	47	46.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB  
ABN AMRO Group N.V.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United States	Central banks and central governments	2,728	0	0	0	111	0	0	0	2,728	0	0	0	-
	Institutions	2,053	0	0	0	277	0	0	0	2,053	0	0	0	-
	Corporates	6,567	299	0	0	1,893	189	0	0	6,567	299	100	92	30.6%
	Corporates - Of Which: Specialised Lending	3,668	182	0	0	915	56	0	0	3,668	182	37	31	16.9%
	Corporates - Of Which: SME	33	0	0	0	16	0	0	0	33	0	0	0	-
	Retail	45	0	0	0	10	0	0	0	45	0	0	0	36.6%
	Retail - Secured on real estate property	40	0	0	0	8	0	0	0	40	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	40	0	0	0	8	0	0	0	40	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	2	0	0	0	68.7%
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	71.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	71.0%
	Equity									69	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		11,393	299	0	0	2,290	189	0	0	11,462	299	101	92	30.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Germany	Central banks and central governments	6,843	0	0	0	44	0	0	0	6,843	0	0	0	-
	Institutions	777	0	0	0	97	0	0	0	777	0	1	0	-
	Corporates	3,114	41	0	0	817	58	0	0	3,114	41	10	6	15.5%
	Corporates - Of Which: Specialised Lending	576	0	0	0	239	0	0	0	576	0	1	0	-
	Corporates - Of Which: SME	436	12	0	0	62	8	0	0	436	13	4	3	25.4%
	Retail	101	3	0	0	27	6	0	0	101	3	2	1	28.1%
	Retail - Secured on real estate property	55	1	0	0	10	0	0	0	55	1	0	0	0.1%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	54	1	0	0	10	0	0	0	54	1	0	0	0.1%
	Retail - Qualifying Revolving	15	1	0	0	8	3	0	0	15	1	1	1	70.7%
	Retail - Other Retail	31	1	0	0	10	4	0	0	31	1	1	0	31.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	34.6%
	Retail - Other Retail - Of Which: non-SME	31	1	0	0	10	4	0	0	31	1	1	0	31.0%
	Equity									19	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		10,835	44	0	0	985	64	0	0	10,853	44	12	7	16.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Belgium	Central banks and central governments	3,218	0	0	0	21	0	0	0	3,218	0	0	0	-
	Institutions	521	0	0	0	58	0	0	0	521	0	1	0	-
	Corporates	2,140	99	0	0	666	55	0	0	2,134	113	56	49	43.7%
	Corporates - Of Which: Specialised Lending	218	0	0	0	60	0	0	0	218	0	1	0	-
	Corporates - Of Which: SME	339	25	0	0	85	33	0	0	325	39	10	9	23.3%
	Retail	199	9	0	0	47	21	0	0	199	9	3	2	18.5%
	Retail - Secured on real estate property	127	6	0	0	25	16	0	0	127	6	1	0	4.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	126	6	0	0	25	16	0	0	126	6	1	0	4.7%
	Retail - Qualifying Revolving	16	1	0	0	9	4	0	0	16	1	1	1	66.3%
	Retail - Other Retail	55	2	0	0	13	2	0	0	55	2	1	0	25.6%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	54	2	0	0	12	2	0	0	54	2	1	0	25.6%
	Equity									4	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		6,086	107	0	0	792	77	0	0	6,076	121	59	51	41.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

ABN AMRO Group N.V.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
United Kingdom	Central banks and central governments	192	0	0	0	4	0	0	0	192	0	0	0	0
	Institutions	1,476	0	0	0	361	0	0	0	1,476	0	0	0	0
	Corporates	4,860	237	0	0	1,593	472	0	0	4,853	244	42	33	13.6%
	Corporates - Of Which: Specialised Lending	898	46	0	0	367	39	0	0	898	46	8	5	10.8%
	Corporates - Of Which: SME	478	28	0	0	140	124	0	0	471	35	6	4	11.8%
	Retail	73	1	0	0	13	3	0	0	73	1	1	1	66.1%
	Retail - Secured on real estate property	53	0	0	0	7	0	0	0	53	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	53	0	0	0	7	0	0	0	53	0	0	0	0
	Retail - Qualifying Revolving	5	1	0	0	2	3	0	0	5	1	1	1	66.1%
	Retail - Other Retail	15	0	0	0	4	0	0	0	15	0	0	0	66.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	15	0	0	0	4	0	0	0	15	0	0	0	66.6%
	Equity									33	0	0	0	0
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
<b>IRB TOTAL</b>	<b>6,601</b>	<b>238</b>	<b>0</b>	<b>0</b>	<b>1,972</b>	<b>475</b>	<b>0</b>	<b>0</b>	<b>6,627</b>	<b>245</b>	<b>44</b>	<b>34</b>	<b>13.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Singapore	Central banks and central governments	474	0	0	0	0	0	0	0	474	0	0	0	0
	Institutions	379	0	0	0	63	0	0	0	379	0	0	0	0
	Corporates	4,239	41	0	0	1,554	16	0	0	4,239	41	16	10	25.3%
	Corporates - Of Which: Specialised Lending	2,827	16	0	0	857	3	0	0	2,827	16	4	0	0.0%
	Corporates - Of Which: SME	45	0	0	0	15	0	0	0	45	0	0	0	0
	Retail	27	0	0	0	3	0	0	0	27	0	0	0	83.2%
	Retail - Secured on real estate property	24	0	0	0	2	0	0	0	24	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	0	0	2	0	0	0	24	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	83.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	83.2%
	Equity									13	0	0	0	0
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
<b>IRB TOTAL</b>	<b>5,119</b>	<b>41</b>	<b>0</b>	<b>0</b>	<b>1,620</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>5,131</b>	<b>41</b>	<b>16</b>	<b>10</b>	<b>25.3%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Switzerland	Central banks and central governments	380	0	0	0	0	0	0	0	380	0	0	0	0
	Institutions	338	0	0	0	23	0	0	0	338	0	0	0	0
	Corporates	3,956	5	0	0	1,365	3	0	0	3,956	5	7	3	53.5%
	Corporates - Of Which: Specialised Lending	2,000	0	0	0	711	0	0	0	2,000	0	2	0	0
	Corporates - Of Which: SME	17	2	0	0	3	1	0	0	17	2	1	1	54.9%
	Retail	35	0	0	0	5	0	0	0	35	1	0	0	13.2%
	Retail - Secured on real estate property	29	0	0	0	4	0	0	0	29	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	0	0	4	0	0	0	28	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	2	0	0	0	73.9%
	Retail - Other Retail	4	0	0	0	1	0	0	0	4	0	0	0	79.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	79.2%
	Equity									0	0	0	0	0
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
<b>IRB TOTAL</b>	<b>4,709</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>1,393</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>4,709</b>	<b>6</b>	<b>7</b>	<b>3</b>	<b>49.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

ABN AMRO Group N.V.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
<b>Marshall Islands</b>	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,770	382	0	0	616	385	0	0	2,770	382	69	61	16.0%	
	Corporates - Of Which: Specialised Lending	2,690	365	0	0	557	385	0	0	2,690	365	57	50	13.7%	
	Corporates - Of Which: SME	3	0	0	0	2	0	0	0	3	0	0	0	0.0%	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									33	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
<b>IRB TOTAL</b>	<b>2,770</b>	<b>382</b>	<b>0</b>	<b>0</b>	<b>616</b>	<b>385</b>	<b>0</b>	<b>0</b>	<b>2,802</b>	<b>382</b>	<b>69</b>	<b>61</b>	<b>16.0%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
<b>Norway</b>	Central banks and central governments	1	0	0	0	3	0	0	0	1	0	0	0	0	0
	Institutions	547	0	0	0	32	0	0	0	547	0	0	0	0	0
	Corporates	1,882	138	0	0	438	276	0	0	1,882	138	11	7	5.2%	
	Corporates - Of Which: Specialised Lending	1,329	136	0	0	335	266	0	0	1,329	136	11	7	5.3%	
	Corporates - Of Which: SME	3	2	0	0	2	10	0	0	3	2	0	0	0.0%	
	Retail	41	0	0	0	11	0	0	0	4	0	0	0	44.5%	
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	44.1%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	68.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	68.8%
	Equity									41	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
<b>IRB TOTAL</b>	<b>2,434</b>	<b>138</b>	<b>0</b>	<b>0</b>	<b>474</b>	<b>276</b>	<b>0</b>	<b>0</b>	<b>2,476</b>	<b>138</b>	<b>12</b>	<b>7</b>	<b>5.3%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

ABN AMRO Group N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
ABN AMRO Group N.V.	Central banks and central governments	65,026	30	26	13	42.5%	64,994	63	41	27	42.5%	64,961	96	55	41	42.6%
	Institutions	14,935	7	7	4	48.7%	14,920	14	10	7	48.5%	14,921	21	14	10	48.3%
	Corporates	109,339	6,606	2,149	1,787	27.1%	107,814	8,130	2,429	2,043	25.1%	106,307	9,637	2,706	2,304	23.9%
	Corporates - Of Which: Specialised Lending	26,440	1,903	390	296	15.6%	25,999	2,345	464	372	15.9%	25,565	2,778	522	446	16.1%
	Corporates - Of Which: SME	26,469	1,951	743	558	28.6%	26,051	2,368	886	677	28.6%	25,627	2,794	1,036	804	28.8%
	Retail	175,699	2,306	559	407	17.7%	175,026	2,579	675	521	17.5%	174,389	3,617	799	647	17.9%
	Retail - Secured on real estate property	162,686	1,700	185	138	8.1%	162,199	2,187	220	175	8.0%	161,747	2,639	272	225	8.5%
	Retail - Secured on real estate property - Of Which: SME	3,516	199	52	37	18.8%	3,455	260	67	49	19.0%	3,390	325	83	62	19.2%
	Retail - Secured on real estate property - Of Which: non-SME	159,170	1,501	133	101	6.7%	158,744	1,928	153	125	6.5%	158,357	2,314	189	163	7.0%
	Retail - Qualifying Revolving	5,202	273	215	158	58.0%	5,206	270	269	209	56.5%	5,105	471	318	260	55.2%
	Retail - Other Retail	7,710	333	159	111	22.2%	7,621	421	186	137	22.5%	7,536	507	209	163	31.9%
	Retail - Other Retail - Of Which: SME	3,197	243	83	63	25.9%	3,137	303	95	74	24.4%	3,079	362	107	85	23.4%
	Retail - Other Retail - Of Which: non-SME	4,513	90	76	47	12.3%	4,485	118	91	63	53.5%	4,457	146	102	77	52.9%
	Equity	997	9	2	1	12.3%	988	18	4	3	14.2%	979	27	5	4	14.7%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	1,194	0	0	0	-	1,194	0	0	0	-	1,194	0	0	0	-	
IRB TOTAL	367,190	8,959	2,743	2,212	24.7%	364,945	11,204	3,158	2,600	23.2%	362,751	13,398	3,579	3,005	22.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
Netherlands	Central banks and central governments	36,537	3	2	1	40.0%	36,533	7	4	3	40.0%	36,530	10	5	4	40.0%
	Institutions	3,599	4	3	2	49.6%	3,597	7	4	3	49.6%	3,594	9	6	5	49.6%
	Corporates	60,310	3,835	1,446	1,200	31.3%	59,437	4,708	1,632	1,367	29.0%	58,593	5,553	1,821	1,538	27.7%
	Corporates - Of Which: Specialised Lending	5,528	327	122	74	22.6%	5,365	488	158	113	23.1%	5,214	641	187	150	23.4%
	Corporates - Of Which: SME	22,061	1,691	632	469	27.7%	21,643	2,049	763	574	28.0%	21,272	2,415	898	687	28.4%
	Retail	174,888	2,275	546	397	17.5%	174,222	2,942	660	509	17.3%	173,589	3,574	783	633	17.7%
	Retail - Secured on real estate property	162,129	1,684	183	137	8.1%	161,645	2,169	218	173	8.0%	161,195	2,618	270	223	8.5%
	Retail - Secured on real estate property - Of Which: SME	3,507	199	52	37	18.8%	3,446	260	67	49	18.9%	3,381	325	83	62	19.2%
	Retail - Secured on real estate property - Of Which: non-SME	158,622	1,486	131	100	6.7%	158,199	1,909	151	124	6.5%	157,814	2,294	187	161	7.0%
	Retail - Qualifying Revolving	5,246	266	210	154	57.9%	5,150	361	263	204	56.5%	5,051	461	312	254	55.2%
	Retail - Other Retail	7,513	325	153	107	32.8%	7,427	411	179	132	32.1%	7,343	495	202	156	31.4%
	Retail - Other Retail - Of Which: SME	3,194	242	82	63	25.9%	3,134	301	94	73	24.3%	3,076	360	107	84	23.4%
	Retail - Other Retail - Of Which: non-SME	4,320	83	70	44	52.7%	4,293	110	85	59	53.4%	4,268	135	95	72	52.8%
	Equity	626	6	1	1	11.4%	620	11	2	2	14.4%	615	16	3	2	15.4%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	1,194	0	0	0	-	1,194	0	0	0	-	1,194	0	0	0	-	
IRB TOTAL	277,154	6,123	1,999	1,601	26.1%	275,604	7,674	2,303	1,884	24.5%	274,115	9,162	2,618	2,182	23.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
France	Central banks and central governments	6,702	3	2	1	40.0%	6,699	5	3	2	40.0%	6,696	8	4	3	40.0%
	Institutions	1,402	0	1	0	47.3%	1,402	1	1	0	47.3%	1,401	2	1	1	47.3%
	Corporates	4,713	156	68	56	35.6%	4,654	215	79	65	30.3%	4,593	276	90	75	27.3%
	Corporates - Of Which: Specialised Lending	291	3	1	0	12.1%	288	7	2	1	13.3%	284	11	2	1	13.7%
	Corporates - Of Which: SME	2,521	80	40	32	39.9%	2,493	108	47	38	35.1%	2,464	137	54	44	32.2%
	Retail	63	3	2	1	37.8%	62	4	2	2	38.3%	62	4	2	2	38.6%
	Retail - Secured on real estate property	36	1	0	0	13.2%	36	1	0	0	15.6%	36	1	0	0	17.4%
	Retail - Secured on real estate property - Of Which: SME	3	1	0	0	28.3%	3	0	0	0	27.8%	3	0	0	0	27.4%
	Retail - Secured on real estate property - Of Which: non-SME	33	0	0	0	13.0%	33	1	0	0	15.2%	33	1	0	0	16.9%
	Retail - Qualifying Revolving	2	0	0	0	65.3%	2	0	0	0	62.5%	2	0	0	0	60.7%
	Retail - Other Retail	24	2	1	1	46.8%	24	2	1	1	47.4%	24	3	1	1	47.4%
	Retail - Other Retail - Of Which: SME	1	1	0	0	30.0%	1	1	0	0	30.0%	1	1	0	0	30.8%
	Retail - Other Retail - Of Which: non-SME	23	1	1	1	55.4%	23	2	1	1	55.0%	23	2	1	1	54.0%
	Equity	29	0	0	0	13.1%	29	1	0	0	13.1%	29	1	0	0	13.1%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	12,909	163	72	58	35.7%	12,846	226	85	70	30.7%	12,781	291	98	81	27.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

ABN AMRO Group N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United States	Central banks and central governments	2,727	1	0	0	3.0%	2,727	2	0	0	3.0%	2,726	2	0	0	3.0%
	Institutions	2,052	0	1	0	49.3%	2,052	1	1	0	49.2%	2,051	1	1	1	49.2%
	Corporates	6,510	357	105	97	27.2%	6,447	419	112	103	24.6%	6,380	486	119	110	22.5%
	Corporates - Of Which: Specialised Lending	3,628	222	38	34	15.3%	3,586	265	42	37	14.2%	3,541	309	45	41	13.3%
	Corporates - Of Which: SME	33	0	0	0	23.5%	33	1	0	0	23.1%	33	1	0	0	22.9%
	Retail	45	1	0	0	22.0%	44	1	0	0	20.9%	44	1	0	0	18.7%
	Retail - Secured on real estate property	40	1	0	0	6.9%	39	1	0	0	7.1%	39	1	0	0	7.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	40	1	0	0	6.9%	39	1	0	0	7.1%	39	1	0	0	7.1%
	Retail - Qualifying Revolving	2	0	0	0	65.5%	2	0	0	0	63.3%	2	0	0	0	61.8%
	Retail - Other Retail	3	0	0	0	57.8%	3	0	0	0	55.4%	3	0	0	0	52.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	27.7%	0	0	0	0	27.4%	0	0	0	0	27.2%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	58.1%	3	0	0	0	55.7%	3	0	0	0	52.9%
	Equity	69	0	0	0	14.3%	68	1	0	0	14.5%	68	1	0	0	14.6%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	11,402	359	105	98	27.2%	11,338	424	113	104	24.5%	11,269	493	120	111	22.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Germany	Central banks and central governments	6,842	1	0	0	40.0%	6,842	1	1	0	40.0%	6,841	2	1	1	40.0%
	Institutions	776	1	1	0	43.9%	775	2	1	1	43.9%	774	3	2	1	43.8%
	Corporates	3,080	75	16	11	14.6%	3,045	110	21	15	14.1%	3,009	146	27	21	14.1%
	Corporates - Of Which: Specialised Lending	571	5	1	1	12.2%	567	9	2	1	13.4%	563	13	2	2	13.8%
	Corporates - Of Which: SME	432	17	5	4	24.1%	428	21	6	5	23.3%	424	26	7	6	23.5%
	Retail	100	5	2	2	36.3%	99	6	3	2	36.0%	98	6	3	2	35.7%
	Retail - Secured on real estate property	54	2	0	0	4.4%	54	2	0	0	4.6%	54	2	0	0	4.8%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	29.2%	1	0	0	0	28.5%	1	0	0	0	28.1%
	Retail - Secured on real estate property - Of Which: non-SME	54	2	0	0	4.2%	53	2	0	0	4.4%	53	2	0	0	4.5%
	Retail - Qualifying Revolving	15	1	1	1	62.1%	14	2	1	1	58.5%	14	2	1	1	55.5%
	Retail - Other Retail	31	1	1	1	54.4%	30	2	1	1	54.0%	30	2	1	1	53.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	34.0%	0	0	0	0	33.5%	0	0	0	0	33.1%
	Retail - Other Retail - Of Which: non-SME	31	1	1	1	54.8%	30	2	1	1	54.4%	30	2	1	1	53.4%
	Equity	18	0	0	0	12.4%	18	0	0	0	13.5%	18	1	0	0	13.8%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	10,817	80	20	13	16.3%	10,779	119	26	19	15.8%	10,739	158	33	25	15.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Belgium	Central banks and central governments	3,217	2	1	1	40.0%	3,215	3	2	1	40.0%	3,214	5	3	2	40.0%
	Institutions	521	0	0	0	49.7%	520	0	0	0	49.6%	520	1	1	1	49.5%
	Corporates	2,103	144	59	53	37.0%	2,071	176	64	58	33.0%	2,039	208	69	63	30.2%
	Corporates - Of Which: Specialised Lending	215	3	1	0	12.1%	212	6	1	1	13.3%	209	8	1	1	13.7%
	Corporates - Of Which: SME	319	45	12	10	23.3%	314	50	14	12	24.3%	310	54	15	14	25.4%
	Retail	197	11	4	3	30.9%	195	12	5	4	31.1%	193	14	5	4	31.0%
	Retail - Secured on real estate property	126	7	1	1	14.4%	126	7	1	1	13.5%	125	8	1	1	12.9%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	29.1%	1	0	0	0	28.4%	1	0	0	0	28.0%
	Retail - Secured on real estate property - Of Which: non-SME	125	7	1	1	14.4%	125	7	1	1	13.5%	124	8	1	1	12.8%
	Retail - Qualifying Revolving	16	2	1	1	60.4%	15	2	2	1	57.6%	15	3	2	2	56.1%
	Retail - Other Retail	54	2	2	1	53.1%	54	3	2	1	53.5%	53	3	2	2	52.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	29.1%	1	0	0	0	28.5%	1	0	0	0	28.1%
	Retail - Other Retail - Of Which: non-SME	54	2	2	1	53.3%	53	3	2	1	53.9%	52	3	2	2	53.3%
	Equity	3	0	0	0	12.3%	3	0	0	0	12.3%	3	0	0	0	12.3%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,040	157	65	57	36.6%	6,005	192	71	63	33.0%	5,970	228	78	69	30.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note





## 2018 EU-wide Stress Test: Credit risk IRB

ABN AMRO Group N.V.

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Marshall Islands	Central banks and central governments	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates	2,720	432	84	74	17.1%	2,671	481	92	81	16.9%	2,621	530	97	89	16.8%
	Corporates - Of Which: Specialised Lending	2,642	413	73	63	15.1%	2,594	462	80	70	15.2%	2,546	509	85	77	15.2%
	Corporates - Of Which: SME	3	0	0	0	29.3%	3	0	0	0	29.5%	3	0	0	0	30.5%
	Retail	0	0	0	0	27.3%	0	0	0	0	27.1%	0	0	0	0	26.9%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	27.3%	0	0	0	0	27.1%	0	0	0	0	26.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	27.3%	0	0	0	0	27.1%	0	0	0	0	26.9%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	32	0	0	0	12.8%	32	1	0	0	12.8%	31	1	0	0	12.8%
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,752</b>	<b>432</b>	<b>84</b>	<b>74</b>	<b>17.1%</b>	<b>2,702</b>	<b>482</b>	<b>92</b>	<b>82</b>	<b>16.9%</b>	<b>2,653</b>	<b>531</b>	<b>97</b>	<b>89</b>	<b>16.8%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Norway	Central banks and central governments	1	0	0	0	30.0%	1	0	0	0	30.0%	1	0	0	0	30.0%
	Institutions	547	0	0	0	49.8%	547	0	0	0	49.8%	547	0	0	0	49.8%
	Corporates	1,855	165	40	33	20.2%	1,827	193	46	39	20.2%	1,796	224	51	45	20.1%
	Corporates - Of Which: Specialised Lending	1,305	160	39	33	20.3%	1,281	185	44	38	20.4%	1,255	210	48	43	20.4%
	Corporates - Of Which: SME	3	2	0	0	27.2%	3	2	0	0	27.2%	3	2	0	0	27.2%
	Retail	4	0	0	0	47.5%	4	0	0	0	45.2%	4	0	0	0	42.7%
	Retail - Secured on real estate property	3	0	0	0	8.6%	3	0	0	0	7.8%	3	0	0	0	7.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	8.6%	3	0	0	0	7.8%	3	0	0	0	7.4%
	Retail - Qualifying Revolving	0	0	0	0	50.1%	0	0	0	0	51.3%	0	0	0	0	52.0%
	Retail - Other Retail	1	0	0	0	57.8%	1	0	0	0	55.4%	1	0	0	0	52.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	27.3%	0	0	0	0	27.1%	0	0	0	0	27.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	57.9%	1	0	0	0	55.5%	1	0	0	0	52.7%
	Equity	41	1	0	0	14.6%	41	0	0	0	14.6%	40	1	0	0	14.6%
Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,449</b>	<b>165</b>	<b>40</b>	<b>33</b>	<b>20.3%</b>	<b>2,420</b>	<b>194</b>	<b>47</b>	<b>39</b>	<b>20.2%</b>	<b>2,389</b>	<b>225</b>	<b>52</b>	<b>45</b>	<b>20.1%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

ABN AMRO Group N.V.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
United States	Central banks and central governments	2,727	1	0	0	3.0%	2,726	2	0	0	3.0%	2,725	3	0	0	3.0%
	Institutions	2,052	1	2	1	56.6%	2,050	2	2	1	56.6%	2,049	4	3	2	56.6%
	Corporates	6,504	362	111	101	27.9%	6,414	452	127	113	25.0%	6,316	550	139	125	22.7%
	Corporates - Of Which: Specialised Lending	3,623	227	41	35	15.4%	3,556	294	50	41	14.0%	3,482	369	56	48	13.1%
	Corporates - Of Which: SME	33	0	0	0	28.9%	33	1	0	0	28.0%	32	1	0	0	27.7%
	Retail	44	1	0	0	24.9%	44	1	0	0	21.9%	43	2	1	0	20.5%
	Retail - Secured on real estate property	39	1	0	0	11.1%	39	1	0	0	12.1%	39	2	0	0	12.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	39	1	0	0	11.1%	39	1	0	0	12.1%	39	2	0	0	12.3%
	Retail - Qualifying Revolving	2	0	0	0	65.9%	2	0	0	0	64.0%	2	0	0	0	62.5%
	Retail - Other Retail	3	0	0	0	57.9%	3	0	0	0	55.7%	3	0	0	0	52.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	33.5%	0	0	0	0	32.6%	0	0	0	0	32.2%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	58.2%	3	0	0	0	56.1%	3	0	0	0	53.1%
	Equity	69	0	0	0	16.4%	68	1	0	0	16.7%	67	2	0	0	16.8%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>11,396</b>	<b>366</b>	<b>114</b>	<b>102</b>	<b>27.9%</b>	<b>11,303</b>	<b>458</b>	<b>130</b>	<b>115</b>	<b>25.1%</b>	<b>11,201</b>	<b>561</b>	<b>144</b>	<b>128</b>	<b>22.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Germany	Central banks and central governments	6,842	1	0	0	40.0%	6,842	1	1	0	40.0%	6,841	2	1	1	40.0%
	Institutions	775	2	2	1	50.5%	772	5	4	3	50.4%	768	9	6	4	50.4%
	Corporates	3,076	79	22	15	18.7%	3,032	123	33	24	19.9%	2,990	165	42	34	20.3%
	Corporates - Of Which: Specialised Lending	570	6	2	1	14.0%	563	13	3	2	15.3%	557	19	4	3	15.8%
	Corporates - Of Which: SME	430	19	7	5	25.1%	422	26	9	7	27.4%	416	32	12	10	29.6%
	Retail	100	5	3	2	37.9%	98	6	3	2	37.7%	97	7	3	3	37.1%
	Retail - Secured on real estate property	54	2	0	0	8.2%	54	2	0	0	10.0%	53	3	0	0	11.2%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	37.0%	1	0	0	0	36.7%	1	0	0	0	36.6%
	Retail - Secured on real estate property - Of Which: non-SME	54	2	0	0	8.0%	53	2	0	0	9.6%	53	3	0	0	10.9%
	Retail - Qualifying Revolving	15	1	1	1	63.3%	14	2	1	1	60.1%	14	2	1	1	58.1%
	Retail - Other Retail	31	1	1	1	54.8%	30	2	1	1	54.5%	30	2	1	1	53.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	37.6%	0	0	0	0	37.3%	0	0	0	0	39.6%
	Retail - Other Retail - Of Which: non-SME	31	1	1	1	55.2%	30	2	1	1	54.8%	30	2	1	1	53.5%
	Equity	18	0	0	0	14.3%	18	1	0	0	15.4%	18	1	0	0	15.8%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>10,810</b>	<b>87</b>	<b>28</b>	<b>18</b>	<b>20.6%</b>	<b>10,761</b>	<b>136</b>	<b>41</b>	<b>30</b>	<b>21.9%</b>	<b>10,713</b>	<b>184</b>	<b>53</b>	<b>41</b>	<b>22.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Belgium	Central banks and central governments	3,217	2	2	1	40.0%	3,214	4	2	2	40.0%	3,212	6	3	2	40.0%
	Institutions	520	1	1	0	57.2%	518	2	2	1	57.0%	516	5	4	3	57.0%
	Corporates	2,088	149	71	59	39.3%	2,058	189	84	71	37.4%	2,021	226	96	83	36.6%
	Corporates - Of Which: Specialised Lending	214	4	1	0	13.9%	210	7	2	1	15.2%	206	11	2	2	15.7%
	Corporates - Of Which: SME	316	48	17	13	28.2%	307	57	20	17	29.8%	300	64	23	20	31.9%
	Retail	196	11	5	4	33.9%	194	13	6	5	35.0%	192	15	6	5	35.5%
	Retail - Secured on real estate property	126	7	2	1	19.1%	125	8	2	2	20.4%	124	9	2	2	21.6%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	36.8%	1	0	0	0	36.7%	1	0	0	0	36.7%
	Retail - Secured on real estate property - Of Which: non-SME	125	7	2	1	19.1%	124	8	2	2	20.3%	123	9	2	2	21.5%
	Retail - Qualifying Revolving	16	2	2	1	61.3%	15	2	2	1	59.0%	15	3	2	2	57.5%
	Retail - Other Retail	54	2	2	1	53.6%	54	3	2	2	54.0%	53	4	2	2	53.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	36.7%	1	0	0	0	36.6%	1	0	0	0	36.7%
	Retail - Other Retail - Of Which: non-SME	53	2	2	1	53.8%	53	3	2	2	54.3%	52	4	2	2	53.4%
	Equity	3	0	0	0	14.1%	3	0	0	0	14.1%	3	0	0	0	14.1%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>6,035</b>	<b>163</b>	<b>78</b>	<b>63</b>	<b>39.0%</b>	<b>5,989</b>	<b>209</b>	<b>94</b>	<b>78</b>	<b>37.5%</b>	<b>5,945</b>	<b>252</b>	<b>109</b>	<b>93</b>	<b>37.0%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk IRB

ABN AMRO Group N.V.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Marshall Islands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	2,713	439	101	84	19.3%	2,635	517	117	98	18.9%	2,550	602	128	113	18.7%
	Corporates - Of Which: Specialised Lending	2,635	420	89	73	17.4%	2,558	497	105	86	17.3%	2,474	581	116	101	17.4%
	Corporates - Of Which: SME	3	0	0	0	37.0%	3	0	0	0	35.4%	3	0	0	0	37.8%
	Retail	0	0	0	0	35.1%	0	0	0	0	34.4%	0	0	0	0	33.9%
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	35.1%	0	0	0	0	34.4%	0	0	0	0	33.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	35.1%	0	0	0	0	34.4%	0	0	0	0	33.9%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	32	0	0	0	14.8%	31	1	0	0	14.8%	31	2	0	0	14.8%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,745</b>	<b>439</b>	<b>101</b>	<b>85</b>	<b>19.2%</b>	<b>2,666</b>	<b>518</b>	<b>117</b>	<b>98</b>	<b>18.9%</b>	<b>2,580</b>	<b>604</b>	<b>128</b>	<b>113</b>	<b>18.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Norway	Central banks and central governments	1	0	0	0	30.0%	1	0	0	0	30.0%	1	0	0	0	30.0%
	Institutions	547	0	0	0	57.2%	547	0	0	0	57.2%	546	1	1	0	57.2%
	Corporates	1,850	170	52	39	23.2%	1,795	225	68	51	22.8%	1,734	286	79	65	22.8%
	Corporates - Of Which: Specialised Lending	1,300	166	51	38	23.2%	1,250	216	66	50	23.0%	1,193	272	76	63	23.1%
	Corporates - Of Which: SME	3	2	0	0	31.9%	3	2	0	0	31.9%	3	2	0	0	31.9%
	Retail	4	0	0	0	54.1%	4	0	0	0	48.2%	4	0	0	0	42.3%
	Retail - Secured on real estate property	3	0	0	0	13.7%	3	0	0	0	14.2%	3	0	0	0	14.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	13.7%	3	0	0	0	14.2%	3	0	0	0	14.1%
	Retail - Qualifying Revolving	0	0	0	0	58.7%	0	0	0	0	57.9%	0	0	0	0	57.3%
	Retail - Other Retail	1	0	0	0	57.9%	1	0	0	0	55.8%	1	0	0	0	52.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	35.1%	0	0	0	0	35.7%	0	0	0	0	36.1%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	58.1%	1	0	0	0	55.9%	1	0	0	0	53.0%
	Equity	41	0	0	0	16.8%	40	1	0	0	16.8%	40	1	0	0	16.8%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>2,443</b>	<b>171</b>	<b>53</b>	<b>40</b>	<b>23.2%</b>	<b>2,388</b>	<b>226</b>	<b>69</b>	<b>52</b>	<b>22.9%</b>	<b>2,326</b>	<b>288</b>	<b>80</b>	<b>66</b>	<b>22.9%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
ABN AMRO Group N.V.	Central governments or central banks	153	0	0	0	154	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	640	0	0	0	640	0	0	0	0.0%
	International Organisations	4,165	0	0	0	4,165	0	0	0	0.0%
	Institutions	6,728	0	181	0	2,114	0	0	0	0.0%
	Corporates	2,452	13	2,365	12	2,515	503	503	490	97.4%
	of which: SME	1,141	8	1,054	11	1,157	9	11	1	15.0%
	Retail	1,141	27	852	38	1,147	62	42	35	57.0%
	of which: SME	18	13	10	8	18	13	0	0	0.0%
	Secured by mortgages on immovable property	717	0	256	0	716	4	3	0	3.2%
	of which: SME	94	0	38	0	94	0	1	0	38.4%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	167	0	8	0	167	0	0	0	0.0%
	Equity			0	0	0	0	0	0	0.0%
Securitisation										
Other exposures			710	0	1,219	0	0	0	0.0%	
Standardised Total		<b>17,380</b>	<b>40</b>	<b>4,372</b>	<b>50</b>	<b>12,836</b>	<b>569</b>	<b>549</b>	<b>525</b>	<b>92.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Netherlands	Central governments or central banks	30	0	0	0	31	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	8	0	2	0	13	0	0	0	0.0%
	Corporates	749	1	729	2	789	2	9	1	32.8%
	of which: SME	325	1	305	2	336	2	7	1	32.8%
	Retail	1,072	26	800	37	1,079	61	42	35	57.2%
	of which: SME	18	13	10	8	18	13	0	0	0.0%
	Secured by mortgages on immovable property	632	0	227	0	630	4	2	0	3.2%
	of which: SME	80	0	34	0	81	0	0	0	38.4%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					1,219	0	0	0	0.0%	
Standardised Total		<b>3,711</b>	<b>27</b>	<b>2,469</b>	<b>39</b>	<b>3,761</b>	<b>67</b>	<b>53</b>	<b>36</b>	<b>53.3%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
France	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	253	0	0	0	253	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	19	0	0	0	0	0	0	0	0.0%
	Corporates	577	3	545	4	600	3	4	0	14.0%
	of which: SME	380	3	347	4	384	3	2	0	2.4%
	Retail	1	0	0	0	1	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	27	0	9	0	28	0	1	0	0.0%
	of which: SME	12	0	3	0	13	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>878</b>	<b>3</b>	<b>555</b>	<b>4</b>	<b>882</b>	<b>3</b>	<b>5</b>	<b>0</b>	<b>14.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United States	(min EUR, %)									
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	49	0	0	0	49	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,235	0	29	0	149	0	0	0	0.0%
	Corporates	110	0	110	0	110	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	167	0	8	0	167	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,561	0	148	0	475	0	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(min EUR, %)									
	Central governments or central banks	122	0	0	0	122	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,224	0	27	0	1,252	0	0	0	0.0%
	Corporates	383	4	572	5	584	6	3	2	38.5%
	of which: SME	224	3	213	5	224	4	1	1	17.0%
	Retail	61	0	46	0	61	0	0	0	23.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	56	0	20	0	57	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,147	4	664	6	2,175	6	3	2	38.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Belgium	(min EUR, %)									
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	1,592	0	0	0	1,592	0	0	0	0.0%
	Institutions	17	0	3	0	17	0	0	0	0.0%
	Corporates	16	0	16	0	16	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	3	0	0	0	46.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%	
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,628	0	21	0	1,628	0	0	0	46.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	17	0	0	0	17	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,825	0	87	0	294	0	0	0	0.0%
	Corporates	287	1	264	1	288	1	1	0	6.4%
	of which: SME	211	0	188	0	211	0	1	0	9.7%
	Retail	1	0	11	0	1	0	0	0	35.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		4,129	1	352	1	589	1	1	0	10.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Singapore	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		0	0	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	9	0	0	0	9	0	0	0	0.0%
	Corporates	35	0	35	0	35	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures					0	0	0	0	0	0.0%
Standardised Total		45	0	36	0	45	0	0	0	0.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Marshall Islands	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		0	0	0	0	0	0	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Norway	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		0	0	0	0	0	0	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(min EUR, %)																	
ABN AMRO Group N.V.	Central governments or central banks	154	0	0	0	40.0%	153	0	0	0	40.0%	153	0	0	0	40.0%	
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Multilateral Development Banks	636	3	3	1	44.6%	633	6	4	3	44.6%	631	9	5	4	44.5%	
	International Organisations	4,140	25	23	11	45.0%	4,117	49	33	22	45.0%	4,094	71	42	32	45.0%	
	Institutions	2,112	3	3	1	44.0%	2,108	7	5	3	44.0%	2,102	12	7	5	44.0%	
	Corporates	2,481	536	508	498	92.8%	2,448	569	514	505	88.8%	2,416	601	520	512	85.3%	
	of which: SME	1,140	26	14	7	27.7%	1,123	42	19	12	28.9%	1,107	58	22	17	29.4%	
	Retail	1,141	68	45	40	59.0%	1,133	76	48	43	57.0%	1,125	84	51	46	55.2%	
	of which: SME	18	13	3	3	19.2%	18	14	3	3	19.2%	17	14	3	3	19.2%	
	Secured by mortgages on immovable property	711	10	2	1	9.3%	705	15	3	1	9.5%	700	20	3	2	9.5%	
	of which: SME	93	1	0	0	13.2%	83	2	0	0	11.1%	82	3	3	0	10.3%	
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	166	0	0	0	49.3%	166	0	0	0	49.3%	166	0	0	0	49.2%	
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Other exposures	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	
Standardised Total	12,760	645	583	553	85.7%	12,684	721	607	577	80.0%	12,608	798	629	602	75.5%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Netherlands	Central governments or central banks	31	0	0	0	40.0%	31	0	0	0	40.0%	31	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	13	0	0	0	49.6%	13	0	0	0	49.6%	13	0	0	0	49.6%
	Corporates	781	10	5	2	20.9%	773	17	6	4	21.5%	766	25	7	5	21.8%
	of which: SME	332	5	3	2	29.9%	329	8	4	2	29.4%	326	11	5	3	29.2%
	Retail	1,073	67	45	40	59.2%	1,066	74	47	42	57.2%	1,058	82	50	45	55.4%
	of which: SME	18	13	3	3	19.2%	18	14	3	3	19.2%	17	14	3	3	19.2%
	Secured by mortgages on immovable property	626	9	2	1	9.0%	621	13	2	1	9.0%	617	18	2	2	9.0%
	of which: SME	80	1	0	0	13.2%	79	2	0	0	11.1%	78	3	0	0	10.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%
Standardised Total	3,743	86	51	43	49.6%	3,724	105	55	47	45.1%	3,704	124	59	52	42.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	253	0	0	0	30.0%	253	0	0	0	30.0%	253	0	0	0	30.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	590	13	6	3	25.0%	580	23	8	6	24.6%	570	32	10	8	24.4%
	of which: SME	379	8	4	2	28.3%	374	13	6	4	30.5%	369	18	7	6	31.5%
	Retail	1	0	0	0	39.6%	1	0	0	0	48.2%	1	0	0	0	48.2%
	of which: SME	0	0	0	0	32.0%	0	0	0	0	32.1%	0	0	0	0	32.1%
	Secured by mortgages on immovable property	28	0	0	0	14.7%	27	1	0	0	14.7%	27	1	0	0	14.8%
	of which: SME	13	0	0	0	16.7%	13	0	0	0	16.7%	13	0	0	0	16.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	871	14	7	3	24.7%	861	24	9	6	24.4%	851	34	10	8	24.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

(mth EUR, %)

	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks	49	0	0	0	30.0%	49	0	0	0	30.0%	49	0	0	0	30.0%
International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions	149	0	0	0	49.3%	149	0	0	0	49.3%	149	0	0	0	49.2%
Corporates	109	1	0	0	14.3%	109	1	0	0	14.5%	108	2	0	0	14.6%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Retail	0	0	0	0	38.5%	0	0	0	0	44.1%	0	0	0	0	46.1%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	166	0	0	0	49.3%	166	0	0	0	49.3%	166	0	0	0	49.2%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	474	1	0	0	18.9%	473	1	0	0	18.7%	472	2	1	0	18.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mth EUR, %)

	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Central governments or central banks	122	0	0	0	40.0%	122	0	0	0	40.0%	122	0	0	0	40.0%
Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions	1,249	2	2	1	42.9%	1,245	6	4	3	42.9%	1,340	11	7	5	42.8%
Corporates	577	12	5	3	28.7%	571	18	6	4	24.6%	565	24	7	5	22.5%
of which: SME	222	6	2	1	21.8%	220	9	3	2	22.1%	218	11	3	2	22.3%
Retail	60	1	1	0	41.8%	60	1	1	1	46.6%	59	2	1	1	48.5%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property	56	1	0	0	11.5%	56	1	0	0	12.0%	55	2	0	0	12.1%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	2,165	16	8	5	31.2%	2,155	27	11	8	29.7%	2,143	39	15	11	29.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mth EUR, %)

	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations	1,591	0	0	0	45.0%	1,591	1	1	0	45.0%	1,591	1	1	1	45.0%
Institutions	17	0	0	0	49.7%	17	0	0	0	49.6%	17	0	0	0	49.5%
Corporates	16	0	0	0	12.7%	16	0	0	0	12.7%	15	1	0	0	12.7%
of which: SME	0	0	0	0	25.8%	0	0	0	0	25.8%	0	0	0	0	25.8%
Retail	3	0	0	0	49.5%	3	0	0	0	49.6%	3	0	0	0	49.7%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Standardised Total	1,627	1	1	0	37.1%	1,626	1	1	1	35.9%	1,626	2	1	1	35.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

### 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>United Kingdom</b>		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Central governments or central banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks		17	0	0	0	30.0%	17	0	0	0	30.0%	17	0	0	0	30.0%
International Organisations		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions		284	0	0	0	25.9%	284	0	0	0	32.3%	284	0	0	0	34.6%
Corporates		281	8	5	2	27.9%	274	15	7	4	28.3%	267	22	9	6	28.5%
of which: SME		206	6	4	2	31.5%	200	12	6	4	31.6%	194	18	8	6	31.7%
Retail		1	0	0	0	50.1%	1	0	0	0	50.2%	1	0	0	0	50.4%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds		0	0	0	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		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>582</b>	<b>8</b>	<b>5</b>	<b>2</b>	<b>28.2%</b>	<b>575</b>	<b>15</b>	<b>7</b>	<b>4</b>	<b>28.5%</b>	<b>568</b>	<b>22</b>	<b>9</b>	<b>6</b>	<b>28.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>Singapore</b>		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Central governments or central banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Corporates		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Retail		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds		0	0	0	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		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>Switzerland</b>		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Central governments or central banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions		9	0	0	0	48.7%	9	0	0	0	48.7%	9	0	0	0	48.7%
Corporates		35	0	0	0	14.2%	35	1	0	0	14.2%	34	1	0	0	14.2%
of which: SME		0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%	
Retail		0	0	0	0	20.6%	0	0	0	0	20.6%	0	0	0	0	20.6%
of which: SME		0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%	
Secured by mortgages on immovable property		0	0	0	0	3.7%	0	0	0	0	10.8%	0	0	0	0	13.2%
of which: SME		0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%	
Items associated with particularly high risk		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds		0	0	0	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		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>44</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14.2%</b>	<b>44</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>14.3%</b>	<b>44</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>14.4%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Marshall Islands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Norway	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	39.4%	0	0	0	0	45.1%	0	0	0	0	47.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	39.4%	0	0	0	0	45.1%	0	0	0	0	47.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

(mn EUR, %)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
ABN AMRO Group N.V.	Central governments or central banks	153	0	0	0	40.0%	153	0	0	0	40.0%	153	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	632	8	8	4	50.8%	624	16	12	8	51.0%	615	24	17	12	51.0%
	International Organisations	4,106	60	62	31	51.7%	4,039	126	100	65	51.7%	3,969	196	138	102	51.7%
	Institutions	2,106	8	9	4	50.3%	2,096	19	15	10	50.5%	2,082	33	23	17	50.5%
	Corporates	2,468	549	519	502	91.4%	2,415	603	533	516	85.6%	2,359	659	545	530	80.5%
	of which: SME	1,133	32	22	10	31.7%	1,107	59	32	19	33.1%	1,079	86	39	29	33.7%
	Retail	1,128	81	67	47	57.5%	1,096	113	86	61	53.7%	1,058	152	101	78	51.3%
	of which: SME	17	14	3	3	21.8%	16	15	4	3	21.5%	14	17	4	4	21.5%
	Secured by mortgages on immovable property	708	12	6	2	15.7%	697	23	7	4	15.9%	684	36	9	6	16.2%
	of which: SME	93	11	1	0	18.7%	91	3	1	1	17.5%	89	6	2	1	18.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	166	0	0	0	56.7%	166	0	0	0	56.6%	166	0	0	0	56.6%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	
Standardised Total	<b>12,687</b>	<b>718</b>	<b>670</b>	<b>590</b>	<b>82.1%</b>	<b>12,505</b>	<b>900</b>	<b>753</b>	<b>663</b>	<b>73.7%</b>	<b>12,305</b>	<b>1100</b>	<b>833</b>	<b>744</b>	<b>67.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mn EUR, %)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Netherlands	Central governments or central banks	31	0	0	0	40.0%	31	0	0	0	40.0%	31	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	34.5%	0	0	0	0	0.0%	0	0	0	0	34.5%
	Institutions	13	0	0	0	57.0%	13	0	0	0	57.0%	13	0	0	0	57.1%
	Corporates	776	15	9	3	22.6%	760	30	13	7	23.7%	740	50	17	12	24.1%
	of which: SME	330	7	6	2	32.8%	323	14	8	4	32.8%	315	22	11	7	32.8%
	Retail	1,061	79	65	46	57.8%	1,031	109	83	59	53.8%	994	146	97	74	51.1%
	of which: SME	17	14	3	3	21.8%	16	15	4	3	21.5%	14	17	4	4	21.5%
	Secured by mortgages on immovable property	624	10	4	2	14.8%	615	20	6	3	14.8%	603	31	7	5	15.2%
	of which: SME	79	11	0	0	18.7%	77	3	1	1	17.5%	75	6	2	1	18.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	1,219	0	0	0	0.0%	
Standardised Total	<b>3,724</b>	<b>104</b>	<b>78</b>	<b>50</b>	<b>48.5%</b>	<b>3,669</b>	<b>159</b>	<b>101</b>	<b>69</b>	<b>43.2%</b>	<b>3,601</b>	<b>227</b>	<b>122</b>	<b>91</b>	<b>40.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mn EUR, %)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	253	0	0	0	34.5%	253	0	0	0	34.5%	253	1	0	0	34.5%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	586	17	9	5	27.1%	572	31	13	8	27.3%	559	44	15	12	27.6%
	of which: SME	377	10	6	3	31.9%	369	18	9	6	34.8%	363	24	11	9	36.2%
	Retail	1	0	0	0	45.5%	1	0	0	0	52.3%	1	0	0	0	55.4%
	of which: SME	0	0	0	0	36.8%	0	0	0	0	36.9%	0	0	0	0	36.9%
	Secured by mortgages on immovable property	27	1	1	0	25.0%	27	1	1	0	25.1%	26	2	1	0	25.1%
	of which: SME	13	0	0	0	27.4%	13	0	0	0	27.4%	13	0	0	0	27.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	<b>867</b>	<b>18</b>	<b>10</b>	<b>5</b>	<b>27.2%</b>	<b>852</b>	<b>33</b>	<b>14</b>	<b>9</b>	<b>27.4%</b>	<b>839</b>	<b>46</b>	<b>16</b>	<b>13</b>	<b>27.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

# 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

(mth EUR, %)

		Adverse Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	49	0	0	0	34.5%	49	0	0	0	34.5%	49	0	0	0	34.5%
	International Organisations	0	0	0	0	34.5%	0	0	0	0	34.5%	0	0	0	0	34.5%
	Institutions	149	0	0	0	56.7%	149	0	0	0	56.6%	148	0	0	0	56.6%
	Corporates	109	1	0	0	16.4%	108	2	0	0	16.7%	107	3	1	0	16.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	44.3%	0	0	0	0	50.5%	0	0	0	0	53.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	166	0	0	0	56.7%	166	0	0	0	56.6%	166	0	0	0	56.6%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total		<b>474</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>23.3%</b>	<b>473</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>23.2%</b>	<b>471</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>23.3%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)

		Adverse Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Germany	Central governments or central banks	122	0	0	0	40.0%	122	0	0	0	40.0%	122	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,244	8	0	4	50.5%	1,234	19	14	9	50.4%	1,221	21	16	16	50.4%
	Corporates	576	14	6	4	29.5%	566	23	8	6	25.1%	557	32	9	8	23.3%
	of which: SME	222	7	3	2	25.1%	218	11	4	3	25.6%	215	14	5	4	25.8%
	Retail	60	1	1	1	46.4%	58	3	2	2	51.8%	56	5	3	3	55.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	56	1	0	0	20.4%	54	2	1	0	21.2%	53	4	1	1	21.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total		<b>2,157</b>	<b>24</b>	<b>17</b>	<b>9</b>	<b>37.0%</b>	<b>2,134</b>	<b>47</b>	<b>26</b>	<b>17</b>	<b>36.5%</b>	<b>2,110</b>	<b>72</b>	<b>35</b>	<b>27</b>	<b>37.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mth EUR, %)

		Adverse Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Belgium	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	1,590	2	2	1	51.7%	1,586	6	5	3	51.7%	1,583	9	6	4	51.7%
	Institutions	17	0	0	0	57.2%	17	0	0	0	57.0%	17	0	0	0	57.0%
	Corporates	16	0	0	0	14.6%	16	1	0	0	14.6%	15	1	0	0	14.6%
	of which: SME	0	0	0	0	29.6%	0	0	0	0	29.6%	0	0	0	0	29.6%
	Retail	3	0	0	0	54.6%	3	0	0	0	54.5%	3	0	0	0	55.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total		<b>1,625</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>47.8%</b>	<b>1,621</b>	<b>7</b>	<b>5</b>	<b>3</b>	<b>48.6%</b>	<b>1,618</b>	<b>10</b>	<b>7</b>	<b>5</b>	<b>48.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>United Kingdom</b>		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Central governments or central banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks		17	0	0	0	34.5%	17	0	0	0	34.5%	17	0	0	0	34.5%
International Organisations		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions		284	0	0	0	29.8%	284	0	0	0	37.8%	284	1	0	0	40.5%
Corporates		278	10	7	3	32.2%	268	21	11	7	32.7%	257	31	14	10	32.8%
of which: SME		204	8	7	3	36.3%	195	17	10	6	36.4%	186	26	13	9	36.5%
Retail		1	0	0	0	52.9%	1	0	0	0	52.1%	1	0	0	0	56.4%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds		0	0	0	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		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>580</b>	<b>10</b>	<b>7</b>	<b>3</b>	<b>32.5%</b>	<b>569</b>	<b>21</b>	<b>12</b>	<b>7</b>	<b>32.9%</b>	<b>558</b>	<b>32</b>	<b>15</b>	<b>11</b>	<b>33.1%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>Singapore</b>		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Central governments or central banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Corporates		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Retail		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds		0	0	0	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		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
<b>Switzerland</b>		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Central governments or central banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Regional governments or local authorities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Public sector entities		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Multilateral Development Banks		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
International Organisations		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Institutions		9	0	0	0	56.0%	9	0	0	0	56.0%	9	0	0	0	56.0%
Corporates		35	0	0	0	16.3%	35	1	0	0	16.3%	34	2	0	0	16.3%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Retail		0	0	0	0	23.1%	0	0	0	0	47.7%	0	0	0	0	49.2%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Secured by mortgages on immovable property		0	0	0	0	6.6%	0	0	0	0	18.6%	0	0	0	0	22.6%
of which: SME		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Items associated with particularly high risk		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Covered bonds		0	0	0	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		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Collective investments undertakings (CIU)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
<b>Standardised Total</b>		<b>44</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16.5%</b>	<b>44</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>16.7%</b>	<b>43</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>16.7%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

ABN AMRO Group N.V.

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Marshall Islands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Norway	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	45.4%	0	0	0	0	51.7%	0	0	0	0	54.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	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	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	45.4%	0	0	0	0	51.7%	0	0	0	0	54.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Risk exposure amounts

ABN AMRO Group N.V.

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	83,399	83,528	83,577	84,193	85,629	86,987	92,940	98,450
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
Risk exposure amount other credit risk	83,399	83,528	83,576	84,192	85,629	86,986	92,939	98,450
Risk exposure amount for market risk	3,132	3,132	3,132	3,132	3,132	3,922	3,945	4,010
Risk exposure amount for operational risk	19,626	19,626	19,626	19,626	19,626	21,043	21,043	21,043
Other risk exposure amounts	0	0	0	0	0	198	198	198
<b>Total risk exposure amount</b>	<b>106,157</b>	<b>106,285</b>	<b>106,335</b>	<b>106,951</b>	<b>108,387</b>	<b>112,151</b>	<b>118,126</b>	<b>123,701</b>

## 2018 EU-wide Stress Test: Capital

ABN AMRO Group N.V.

		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
		(m€ EUR,%)								
OWN FUNDS	<b>A</b>	<b>OWN FUNDS</b>	<b>22,605</b>	<b>22,521</b>	<b>23,791</b>	<b>24,796</b>	<b>25,474</b>	<b>23,185</b>	<b>23,943</b>	<b>24,046</b>
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>18,793</b>	<b>18,641</b>	<b>19,740</b>	<b>20,631</b>	<b>21,352</b>	<b>18,232</b>	<b>18,484</b>	<b>18,371</b>
	<b>A.1.1</b>	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	13,910
	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	<b>A.1.2</b>	Retained earnings	4,972	4,757	5,695	6,570	7,287	4,402	4,546	4,461
	<b>A.1.3</b>	Accumulated other comprehensive income	-311	-436	-436	-436	-436	-621	-621	-621
	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	-430	-469	-469	-469	-469	-654	-654	-654
	<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss)	-21	-21	-21	-21	-21	-21	-21	-21
	<b>A.1.3.3</b>	Other OCI contributions	119	55	55	55	55	55	55	55
	<b>A.1.4</b>	Other Reserves	0	0	0	0	0	0	0	0
	<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
	<b>A.1.6</b>	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	913	913	913	913	913	913	913	913
	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-182	-182	-182	-182	-182	-182	-182	-182
	<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-18	-18	-18	-18	-18	-146	-18	-30
	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-526	-317	-98	-62	-42	0	0	0
	<b>A.1.11</b>	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	<b>A.1.14.1</b>	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	<b>A.1.15</b>	(-) 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	0
	<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	-48	-64	-80	-48	-64	-80
	<b>A.1.20</b>	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
	<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-110						
	<b>A.1.21.1</b>	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	<b>A.1.22</b>	Transitional adjustments	56	15	4	0	0	4	0	0
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0	
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0	
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0	
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL	0	0	0	0	0	0	0	0	
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0	
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	56	15	4	0	0	4	0	0	
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	4	4	0	0	0	0	0	0	
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-97	-97							

## 2018 EU-wide Stress Test: Capital

ABN AMRO Group N.V.

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>							
	A.2.1	825	853	936	963	945	1,061	1,175	1,237
		Additional Tier 1 Capital instruments							
	A.2.2	914	921	936	963	945	1,061	1,175	1,237
		(-) Excess deduction from T2 items over T2 capital							
	A.2.3	0	0	0	0	0	0	0	0
		Other Additional Tier 1 Capital components and deductions							
	A.2.4	0	0	0	0	0	0	0	0
		Additional Tier 1 transitional adjustments							
	A.2.4.1	-99	-68	0	0	0	0	0	0
		Of which: adjustments due to IFRS 9 transitional arrangements							
	A.3	19,618	19,495	20,676	21,594	22,297	19,293	19,659	19,608
	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>								
A.4	2,987	3,026	3,115	3,202	3,177	3,892	4,285	4,437	
	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>								
A.4.1	3,040	3,058	3,115	3,202	3,177	3,443	3,777	3,969	
	Tier 2 Capital instruments								
A.4.2	0	0	0	0	0	449	508	468	
	Other Tier 2 Capital components and deductions								
A.4.3	-53	-32	0	0	0	0	0	0	
	Tier 2 transitional adjustments								
A.4.3.1	0	0	0	0	0	0	0	0	
	Of which: adjustments due to IFRS 9 transitional arrangements								
A.5	0	0	0	0	0	0	0	0	
	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2								
TOTAL RISK EXPOSURE AMOUNT	B	106,157	106,285	106,335	106,951	108,387	112,151	118,126	123,701
		<b>TOTAL RISK EXPOSURE AMOUNT</b>							
	B.1	0	0	0	0	0	0	0	0
	Of which: Transitional adjustments included								
B.2	0	0	0	0	0	0	0	0	
	Adjustments due to IFRS 9 transitional arrangements								
CAPITAL RATIOS (%) Transitional period	C.1	17.70%	17.54%	18.56%	19.29%	19.70%	16.26%	15.65%	14.85%
		<b>Common Equity Tier 1 Capital ratio</b>							
	C.2	18.48%	18.34%	19.44%	20.19%	20.57%	17.20%	16.64%	15.85%
	<b>Tier 1 Capital ratio</b>								
C.3	21.29%	21.19%	22.37%	23.18%	23.50%	20.67%	20.27%	19.44%	
	<b>Total Capital ratio</b>								
Fully loaded CAPITAL	D.1	18,737	18,627	19,736	20,631	21,352	18,228	18,484	18,371
		<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>							
	D.2	19,651	19,548	20,672	21,594	22,297	19,289	19,659	19,608
	<b>TIER 1 CAPITAL (fully loaded)</b>								
D.3	22,691	22,606	23,787	24,796	25,474	23,181	23,943	24,046	
	<b>TOTAL CAPITAL (fully loaded)</b>								
CAPITAL RATIOS (%) Fully loaded	E.1	17.65%	17.53%	18.56%	19.29%	19.70%	16.25%	15.65%	14.85%
		<b>Common Equity Tier 1 Capital ratio</b>							
	E.2	18.51%	18.39%	19.44%	20.19%	20.57%	17.20%	16.64%	15.85%
	<b>Tier 1 Capital ratio</b>								
E.3	21.37%	21.27%	22.37%	23.18%	23.50%	20.67%	20.27%	19.44%	
	<b>Total Capital ratio</b>								
Memorandum Items	F	0	0	0	0	0	0	0	0
		Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)							
	G	0	0	1,985	1,985	1,985	1,985	1,985	1,985
		Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CSR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)							
	G.1	0	0	0	0	0	0	0	0
		Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)							
	H.1	486,677	486,729	486,729	486,729	486,729	486,729	486,729	486,729
	<b>Total leverage ratio exposures (transitional)</b>								
H.2	486,666	486,718	486,718	486,718	486,718	486,718	486,718	486,718	
	<b>Total leverage ratio exposures (fully loaded)</b>								
H.3	4.03%	4.01%	4.25%	4.44%	4.58%	3.96%	4.04%	4.03%	
	<b>Leverage ratio (transitional)</b>								
H.4	4.04%	4.02%	4.25%	4.44%	4.58%	3.96%	4.04%	4.03%	
	<b>Leverage ratio (fully loaded)</b>								
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
		<b>Capital conservation buffer</b>							
	P.2	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
		<b>Countercyclical capital buffer</b>							
	P.3	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		<b>O-SII buffer</b>							
P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	<b>G-SII buffer</b>								
P.5	1.50%	1.50%	2.25%	3.00%	3.00%	2.25%	3.00%	3.00%	
	<b>Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV</b>								
P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	<b>Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV</b>								
P.6	2.78%	2.78%	4.16%	5.53%	5.53%	4.16%	5.53%	5.53%	
	<b>Combined buffer</b>								

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

ABN AMRO Group N.V.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	6,515	6,444	6,085	5,679	5,876	5,490	4,957
Interest income	16,718	16,291	16,952	18,520	19,701	21,261	22,834
Interest expense	-10,203	-9,847	-10,866	-12,841	-13,825	-15,771	-17,878
<b>Dividend income</b>	98	98	98	98	49	49	49
<b>Net fee and commission income</b>	1,747	1,747	1,747	1,747	1,512	1,465	1,448
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	285	214	214	214	50	159	159
<b>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</b>					-375		
<b>Other operating income not listed above, net</b>	642	121	121	121	-20	121	121
<b>Total operating income, net</b>	9,287	8,624	8,265	7,859	7,091	7,283	6,734
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-26	-624	-439	-443	-1,943	-1,267	-1,154
<b>Other income and expenses not listed above, net</b>	-5,493	-5,201	-5,206	-5,247	-5,552	-5,474	-5,598
<b>Profit or (-) loss before tax from continuing operations</b>	3,768	2,799	2,620	2,169	-404	542	-17
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-976	-827	-773	-638	128	-156	12
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>2,791</b>	<b>1,972</b>	<b>1,847</b>	<b>1,531</b>	<b>-277</b>	<b>386</b>	<b>-6</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	1,042	1,034	972	814	79	241	79
<b>Attributable to owners of the parent net of estimated dividends</b>	1,749	938	875	717	-356	144	-85
Memo row: Impact of one-off adjustments		213	213	213	213	213	213
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

# 2018 EU-wide Stress Test: Major capital measures and realised losses

ABN AMRO Group N.V.

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
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
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

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

ABN AMRO Group N.V.

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted					
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>39,839</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	422						
General governments	32,758						
Credit institutions	6,087						
Other financial corporations	548						
Non-financial corporations	23						
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>333,671</b>	<b>684</b>	<b>6,936</b>	<b>6,935</b>	<b>185</b>	<b>2,285</b>	<b>3,488</b>
Central banks	32,159	0	0	0	0	0	0
General governments	1,657	0	0	0	2	0	0
Credit institutions	12,338	0	1	0	5	1	0
Other financial corporations	39,019	29	739	739	5	577	108
Non-financial corporations	82,169	266	4,545	4,545	132	1,262	2,411
Households	166,329	389	1,651	1,651	42	445	968
<b>DEBT INSTRUMENTS other than HFT</b>	<b>373,510</b>	<b>684</b>	<b>6,936</b>	<b>6,935</b>	<b>185</b>	<b>2,285</b>	<b>3,488</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>121,874</b>		<b>347</b>	<b>245</b>	<b>-6</b>	<b>0</b>	<b>83</b>

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

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

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

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

ABN AMRO Group N.V.

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks					
General governments					
Credit institutions					
Other financial corporations					
Non-financial corporations					
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>7,390</b>	<b>3,714</b>	<b>944</b>	<b>942</b>	<b>2,772</b>
Central banks			0	0	
General governments			0	0	
Credit institutions			0	0	
Other financial corporations	183	132	7	7	125
Non-financial corporations	5,557	2,950	806	806	2,144
Households	1,650	633	131	129	504
<b>DEBT INSTRUMENTS other than HFT</b>	<b>7,390</b>	<b>3,714</b>	<b>944</b>	<b>942</b>	<b>2,772</b>
<b>Loan commitments given</b>	<b>881</b>	<b>45</b>			<b>18</b>

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