



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

ABN AMRO Bank N.V.

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	5,366	5,958	6,834	7,135	4,870	5,325	5,312	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	139	354	354	354	49	107	107	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-165	-375	-562	-565	-1,773	-1,137	-1,051	
Profit or (-) loss for the year	1,867	1,778	2,367	2,350	-1,461	-30	-185	
Coverage ratio: non-performing exposure (%)	25.95%	24.03%	22.40%	21.52%	30.62%	29.61%	28.95%	
Common Equity Tier 1 capital	19,507	20,424	21,116	21,554	16,884	16,326	15,420	
Total Risk exposure amount (all transitional adjustments included)	128,594	132,777	136,506	138,956	137,208	145,002	149,263	
Common Equity Tier 1 ratio, %	15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%	
Fully loaded Common Equity Tier 1 ratio, %	15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%	
Tier 1 capital	21,489	22,406	23,098	23,536	18,866	18,308	17,402	
Total leverage ratio exposures	413,525	413,525	413,525	413,525	413,525	413,525	413,525	
Leverage ratio, %	5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%	
Fully loaded leverage ratio, %	5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.04%							

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB
ABN AMRO Bank N.V.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		1,178	0	6,805	0	316	0	1,511	0	2,369	611	0	1	1	0	0
Corporates		81,599	3,203	16,000	181	43,420	3,651	8,420	0	19,701	14,557	3,571	226	226	1,006	28.22%
Corporates - Of Which: Specialised Lending		18,834	200	4,650	180	2,957	181	4,401	0	13,793	2,536	420	27	32	134	31.80%
Corporates - Of Which: SME		25,495	1,241	793	1	10,046	1,063	2,969	0	22,125	4,046	1,369	141	120	261	19.09%
Retail		159,066	1,957	0	0	15,966	1,455	0	0	158,259	10,741	1,251	691	881	154	10.07%
Retail - Secured on real estate property		153,900	1,274	0	0	14,180	1,251	0	0	143,684	10,148	1,342	43	67	83	6.15%
Retail - Secured on real estate property - Of Which: SME		1,231	0	0	0	546	0	0	0	1,231	486	0	23	11	14	16.68%
Retail - Secured on real estate property - Of Which: non-SME		150,679	1,207	0	0	13,634	1,251	0	0	140,951	9,660	1,275	20	56	71	5.99%
Retail - Qualifying Revolving		1,303	24	0	0	98	39	0	0	1,303	0	24	2	0	0	35.82%
Retail - Other Retail		1,366	159	0	0	1,068	159	0	0	1,371	593	159	26	21	64	29.21%
Retail - Other Retail - Of Which: SME		2,416	110	0	0	673	87	0	0	1,907	509	119	21	18	33	28.01%
Retail - Other Retail - Of Which: non-SME		1,449	49	0	0	495	89	0	0	1,364	84	49	4	3	29	22.72%
Equity		824	0	0	0	1,091	0	0	0	711	0	0	0	0	0	0
Securitisation		1,970	0	0	0	1,460	0	0	0	1,970	0	0	2	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		244,638	4,746	22,805	181	61,769	5,098	9,931	0	232,500	25,389	5,096	312	325	1,161	22.79%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		578	0	571	0	242	0	86	0	620	39	0	1	1	0	0
Corporates		56,361	2,537	3,999	56	27,851	2,621	2,081	0	49,411	8,609	2,641	201	181	671	21.61%
Corporates - Of Which: Specialised Lending		1,561	111	1,651	95	1,651	113	1,138	0	6,593	613	67	13	11	37	23.09%
Corporates - Of Which: SME		21,458	1,236	12	0	8,116	924	4	0	17,882	3,521	1,262	133	113	236	18.71%
Retail		153,469	1,449	0	0	15,335	1,431	0	0	147,789	10,688	1,514	691	881	152	10.02%
Retail - Secured on real estate property		153,347	1,266	0	0	14,104	1,244	0	0	143,175	10,104	1,334	43	67	82	6.14%
Retail - Secured on real estate property - Of Which: SME		1,211	66	0	0	543	66	0	0	2,226	697	46	23	11	11	16.94%
Retail - Secured on real estate property - Of Which: non-SME		150,136	1,200	0	0	13,561	1,213	0	0	140,949	9,617	1,287	181	56	71	5.98%
Retail - Qualifying Revolving		1,301	24	0	0	98	39	0	0	1,301	0	24	2	0	0	35.82%
Retail - Other Retail		1,449	159	0	0	1,070	159	0	0	1,378	584	159	26	21	64	29.16%
Retail - Other Retail - Of Which: SME		2,415	110	0	0	673	89	0	0	1,905	509	119	21	18	33	28.02%
Retail - Other Retail - Of Which: non-SME		1,399	37	0	0	497	60	0	0	1,374	75	37	4	3	28	24.74%
Equity		621	0	0	0	2,149	0	0	0	1,391	0	0	0	0	0	0
Securitisation		1,970	0	0	0	1,460	0	0	0	1,970	0	0	2	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		218,051	3,985	4,571	56	47,066	4,059	2,166	0	199,834	20,574	4,154	271	275	821	19.94%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		4	0	1,429	0	6	0	238	0	99	44	0	0	0	0	0
Corporates		4,745	95	1,530	1	3,041	87	632	0	5,112	945	91	6	8	38	42.07%
Corporates - Of Which: Specialised Lending		204	0	61	0	59	0	37	0	249	18	0	0	0	0	0
Corporates - Of Which: SME		2,365	46	724	1	3,204	23	275	0	2,298	314	47	1	1	14	34.67%
Retail		49	1	0	0	0	0	0	0	44	5	1	0	0	0	18.55%
Retail - Secured on real estate property		42	1	0	0	0	0	0	0	38	4	0	0	0	0	8.39%
Retail - Secured on real estate property - Of Which: SME		1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME		39	1	0	0	0	0	0	0	35	3	0	0	0	0	8.39%
Retail - Qualifying Revolving		6	0	0	0	0	0	0	0	6	1	0	0	0	0	47.98%
Retail - Other Retail		6	0	0	0	0	0	0	0	6	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	0
Retail - Other Retail - Of Which: non-SME		10	0	0	0	0	0	0	0	6	0	0	0	0	0	47.98%
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		4,808	91	2,960	1	3,631	89	870	0	5,416	954	92	6	8	39	41.71%

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		4,198	215	3,245	25	2,659	459	1,737	0	5,832	729	240	7	7	47	19.52%
Corporates - Of Which: Specialised Lending		110	15	1,381	25	28	3	1,085	0	1,275	207	40	2	2	2	4.10%
Corporates - Of Which: SME		72	2	0	0	32	46	0	0	62	64	2	0	0	0	4.39%
Retail		70	2	0	0	0	0	0	0	69	1	2	0	0	0	5.44%
Retail - Secured on real estate property		0	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	0
Retail - Secured on real estate property - Of Which: non-SME		70	2	0	0	0	0	0	0	69	1	2	0	0	0	5.44%
Retail - Qualifying Revolving		0	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	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		27	0	0	0	79	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL		4,306	217	3,245	25	2,747	461	1,737	0	5,904	731	242	7	7	47	19.44%

2023 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

		Actual								31/12/2022*						
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7	0	643	0	16	0	199	0	61	0	0	0	0	0	0
	Corporates	3,472	13	823	0	3,716	53	526	0	3,791	396	13	0	0	0	35.34%
	Corporates - Of Which: Specialised Lending	29	0	227	0	3	0	514	0	655	89	1	1	1	1	0
	Corporates - Of Which: SME	963	13	0	0	355	53	0	0	560	0	1	1	1	1	29.80%
	Retail	73	0	0	0	15	0	0	0	63	0	0	0	0	0	58.15%
	Retail - Secured on real estate property	63	0	0	0	11	0	0	0	57	6	0	0	0	0	0.00%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail - Secured on real estate property - Of Which: non-SME	63	0	0	0	11	0	0	0	57	6	0	0	0	0	0.00%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58.23%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58.23%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58.23%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58.23%
	Equity	40	0	0	0	28	0	0	0	4	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	3,595	16	1,446	0	1,820	55	757	0	3,927	403	16	5	3	6	36.35%	

		Actual								31/12/2022*						
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
BELGIUM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	99	0	0	0	18	0	40	0	0	0	0	0	
	Corporates	2,810	73	233	0	1,530	132	123	0	2,883	244	73	3	3	13	25.84%
	Corporates - Of Which: Specialised Lending	39	0	154	0	7	0	135	0	181	11	0	0	0	0	0
	Corporates - Of Which: SME	163	25	0	0	95	40	0	0	151	12	25	0	1	0	24.88%
	Retail	135	0	0	0	29	0	0	0	190	15	0	0	0	0	18.97%
	Retail - Secured on real estate property	102	1	0	0	20	1	0	0	82	11	1	0	0	0	5.70%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52.74%
	Retail - Secured on real estate property - Of Which: non-SME	102	1	0	0	20	1	0	0	82	11	1	0	0	0	1.95%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13	0	0	0	9	0	0	0	0	0	0	0	0	0	24.55%
	Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	0	0	0	0	1	0	0	0	27.56%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	9	0	0	0	0	0	0	0	0	0	22.20%
	Equity	1	0	0	0	12	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	3,024	73	332	0	1,555	134	170	0	3,023	259	73	3	3	19	25.58%	

		Actual								31/12/2022*						
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	81	0	1	0	18	0	50	0	0	0	0	0	
	Corporates	1,221	0	2,127	0	947	0	1,032	0	1,029	309	0	0	0	0	
	Corporates - Of Which: Specialised Lending	95	0	420	0	85	0	346	0	495	121	1	1	1	1	0
	Corporates - Of Which: SME	64	0	50	0	20	0	14	0	83	31	1	1	1	1	0
	Retail	5	0	0	0	1	0	0	0	5	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	1	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	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	1,227	0	2,207	0	749	0	1,051	0	1,081	310	0	1	1	1	0	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB
ABN AMRO Bank N.V.

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	7,346	69						2,727	89	12	7	2	0	0	0	0	38,274	2,110	99	20	7
Corporates	71,899	21,246	4,712	159	312	1,267	22.30%	65,546	26,351	5,651	153	429	1,551	28.02%	61,825	28,724	7,709	146	538	1,863	34.40%
Corporates - Of Which: Specialised Lending	12,407	3,753	589	35	58	174	29.62%	11,816	4,151	783	38	93	224	28.69%	10,954	4,805	991	35	103	281	28.49%
Corporates - Of Which: SME	19,214	6,493	1,832	35	89	246	18.87%	17,295	7,475	2,358	54	116	439	18.62%	16,759	7,287	2,913	49	149	538	18.40%
Retail	149,556	13,159	2,356	43	87	223	9.25%	145,401	13,751	3,370	36	105	296	8.79%	145,456	8,759	4,359	35	106	359	8.49%
Retail - Secured on real estate property	149,524	13,139	2,101	15	42	108	5.16%	141,373	13,641	2,860	14	52	137	4.64%	142,721	8,667	3,785	14	54	169	4.39%
Retail - Secured on real estate property - Of Which: SME	1,232	82	108	5	12	21	19.05%	1,243	98	156	1	19	21	19.95%	1,203	1,066	231	0	0	0	20.97%
Retail - Secured on real estate property - Of Which: non-SME	138,612	11,281	1,993	10	30	88	4.40%	139,430	9,653	2,804	9	34	106	3.78%	140,651	7,622	3,574	9	31	123	3.44%
Retail - Qualifying Revolving	1,176	124	28	0	0	11	38.02%	1,183	113	31	11	13	38.39%	1,189	150	34	1	1	14	40.33%	
Retail - Other Retail	2,425	935	263	26	43	103	38.88%	2,451	998	379	23	51	147	38.79%	2,563	997	483	21	49	189	38.79%
Retail - Other Retail - Of Which: SME	1,572	249	88	0	30	54	29.30%	1,438	856	249	7	34	74	29.73%	1,350	811	311	0	38	89	29.75%
Retail - Other Retail - Of Which: non-SME	1,253	155	86	18	12	49	49.70%	1,216	141	130	16	17	73	59.78%	1,208	129	172	14	14	99	41.66%
Equity	183	27	2	0	0	1	32.30%	160	48	4	0	0	0	32.46%	141	64	5	0	0	0	32.95%
Securitisation	1,970	0	0	0	0	0	-	1,970	0	0	0	0	0	-	1,970	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	221,332	34,542	7,111	203	400	1,510	21.24%	215,407	38,232	9,347	192	534	1,852	19.82%	212,700	39,648	11,638	182	640	2,214	19.02%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	618	39	3	1	0	1	42.87%	614	41	4	1	0	0	42.87%	611	43	4	1	0	0	42.87%
Corporates	46,088	14,462	3,429	109	238	888	25.83%	39,864	19,561	4,301	101	361	1,077	21.64%	35,293	21,399	5,231	93	391	1,281	24.56%
Corporates - Of Which: Specialised Lending	5,127	1,360	153	12	23	36	23.03%	4,583	1,546	192	18	31	50	25.18%	4,324	1,815	319	17	40	81	25.96%
Corporates - Of Which: SME	19,144	5,842	1,652	46	79	308	18.37%	13,810	6,699	2,161	44	100	389	17.97%	12,942	2,952	2,624	42	119	471	17.69%
Retail	149,522	13,143	2,376	42	87	215	9.21%	145,861	13,691	3,350	35	104	294	8.77%	145,926	8,277	4,277	35	106	369	8.47%
Retail - Secured on real estate property	149,411	12,993	2,088	15	42	108	5.15%	141,072	13,577	2,944	14	52	138	4.63%	142,217	8,631	3,763	14	54	167	4.38%
Retail - Secured on real estate property - Of Which: SME	1,216	850	108	5	11	21	39.07%	1,217	985	155	5	19	21	19.93%	1,202	1,043	211	5	24	43	29.35%
Retail - Secured on real estate property - Of Which: non-SME	138,115	11,238	1,980	10	29	87	4.39%	139,854	9,796	2,789	9	31	109	3.79%	140,992	7,587	3,559	9	30	120	3.44%
Retail - Qualifying Revolving	1,176	124	28	0	0	11	38.02%	1,183	113	31	11	11	31	39.36%	1,189	154	34	1	1	14	40.33%
Retail - Other Retail	2,295	926	259	26	43	103	38.87%	2,458	997	379	23	51	147	38.73%	2,523	993	479	21	49	188	38.75%
Retail - Other Retail - Of Which: SME	1,427	249	182	0	30	53	29.31%	1,450	856	249	7	31	73	29.74%	1,349	874	311	5	35	89	29.76%
Retail - Other Retail - Of Which: non-SME	1,211	146	77	18	12	47	61.31%	1,177	131	127	14	17	74	59.26%	1,154	116	169	14	11	91	54.26%
Equity	172	26	2	0	0	1	33.52%	149	46	4	0	0	0	33.98%	131	61	5	0	0	0	32.62%
Securitisation	1,970	0	0	0	0	0	-	1,970	0	0	0	0	0	-	1,970	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	191,158	27,690	5,818	152	323	1,108	19.05%	185,662	31,347	7,657	139	406	1,374	17.94%	183,231	31,227	9,526	139	500	1,650	17.32%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	599	4	0	0	0	0	39.70%	599	4	1	0	0	0	37.71%	599	4	0	0	0	0	38.17%
Corporates	4,977	1,213	159	10	15	53	33.11%	4,891	1,228	229	9	29	68	28.47%	4,722	1,277	309	9	25	81	27.57%
Corporates - Of Which: Specialised Lending	222	39	1	1	1	1	22.66%	212	48	1	1	1	1	24.01%	199	63	1	1	1	21.12%	
Corporates - Of Which: SME	2,452	405	73	5	7	24	32.71%	2,429	491	100	6	22	33	31.82%	2,429	312	144	14	40	33	31.35%
Retail	42	6	2	0	0	0	16.24%	42	6	2	0	0	0	14.79%	43	5	1	0	0	0	13.92%
Retail - Secured on real estate property	42	6	2	0	0	0	7.95%	32	7	2	0	0	0	6.61%	32	4	1	0	0	0	4.76%
Retail - Secured on real estate property - Of Which: SME	1	1	0	0	0	0	22.47%	1	1	0	0	0	0	22.16%	1	1	0	0	0	0	21.90%
Retail - Secured on real estate property - Of Which: non-SME	35	2	1	0	0	0	7.02%	35	2	2	0	0	0	6.23%	35	2	2	0	0	0	5.75%
Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	5	1	0	0	0	0	47.90%	5	1	0	0	0	0	47.70%	5	1	0	0	0	0	47.44%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	32.94%	0	0	0	0	0	0	32.29%	0	0	0	0	0	0	31.85%
Retail - Other Retail - Of Which: non-SME	5	1	0	0	0	0	47.92%	5	1	0	0	0	0	47.70%	5	1	0	0	0	0	47.58%
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 non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	5,079	1,223	161	10	15	53	32.93%	4,992	1,238	232	9	21	68	29.36%	4,872	1,286	303	9	25	81	27.49%

	Baseline Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	5,389	0	0	0	0	0	-	5,389	0	0	0	0	0	-	5,389	0	0	0	0	0	-
Corporates	5,389	1,099	318	10	13	61	19.03%	5,203	1,101	397	319	21	75	18.86%	5,129	1,209	477	0	23	90	18.88%
Corporates - Of Which: Specialised Lending	1,154	313	54	4	5	6	18.28%	1,105	351	79	4	8	10	14.70%	1,038	415	88	4	10	19	18.11%
Corporates - Of Which: SME	245	86	32	0	0	0	9.88%	218	93	45	0	0	0	12.36%	206	168	53	0	0		

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	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0			
Corporates	48,634	24,053	1,172	364	446	1,293	39.29%	2,701	92	277	310	530	223%	38,476	2,271	106	43	5	10	10	38.26%			
Corporates - Of Which: Specialised Lending	12,602	3,520	627	43	81	208	33.17%	11,731	4,141	878	38	97	274	31.19%	10,572	3,083	1,693	34	99	334	30.52%			
Corporates - Of Which: SME	18,809	16,839	2,109	213	149	529	25.11%	16,699	17,613	3,224	194	150	889	27.54%	15,613	17,881	3,244	150	168	1,240	28.97%			
Retail	145,426	13,565	2,526	179	236	572	22.55%	149,851	15,265	4,953	175	239	899	22.15%	143,917	16,821	5,776	149	189	1,241	21.48%			
Retail - Secured on real estate property	141,204	11,470	2,203	127	172	413	18.97%	140,134	11,523	3,113	139	189	649	18.47%	140,288	9,804	5,082	117	126	927	18.13%			
Retail - Secured on real estate property - Of Which: SME	139,233	10,565	2,066	102	151	378	18.26%	138,106	10,501	3,289	115	155	905	17.21%	138,369	8,778	4,739	97	78	768	16.64%			
Retail - Qualifying Revolving	1,170	128	29	0	5	12	40.61%	1,163	131	35	3	1	10	43.99%	1,195	93	43	1	2	18	46.30%			
Retail - Other Retail	2,754	964	305	323	399	1,165	47.45%	2,552	965	503	36	56	239	46.67%	2,458	927	652	32	58	303	46.12%			
Retail - Other Retail - Of Which: SME	1,521	210	23	42	42	82	39.06%	1,346	858	331	18	41	112	40.30%	1,267	833	433	15	40	178	48.85%			
Retail - Other Retail - Of Which: non-SME	1,233	166	99	28	12	62	46.02%	1,212	107	170	18	15	108	59.07%	1,192	108	219	17	18	124	45.69%			
Equity	178	30	3	1	0	0	39.31%	150	54	6	0	0	0	38.67%	130	72	10	1	1	1	39.84%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other non-credit obligation assets	1,970	0	0	0	0	0	0	1,970	0	0	0	0	0	1,970	0	0	0	0	0	0	0			
IRB TOTAL	218,546	36,720	7,720	550	683	2,170	28.11%	211,886	39,685	11,420	491	770	3,145	27.54%	208,141	39,702	15,143	418	805	4,099	27.07%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Institutions	616	40	2	2	0	1	49.29%	609	43	0	2	0	0	49.28%	602	46	11	0	0	0	49.28%			
Corporates	40,194	17,860	8,831	291	347	1,151	30.12%	36,330	20,116	5,481	261	398	1,481	38.79%	33,714	21,201	7,008	209	488	2,168	31.94%			
Corporates - Of Which: Specialised Lending	11,154	1,315	139	18	28	112	25.93%	10,329	1,631	191	18	32	62	25.99%	9,124	1,311	365	15	41	31	25.96%			
Corporates - Of Which: SME	14,560	6,183	1,920	188	130	483	29.07%	12,881	6,862	2,923	171	139	800	27.87%	11,914	6,881	3,872	138	146	1,127	29.15%			
Retail	143,887	12,507	2,517	179	236	566	22.52%	143,311	12,569	4,927	175	239	891	22.17%	143,311	12,977	5,743	149	189	1,231	21.47%			
Retail - Secured on real estate property	141,002	11,423	2,188	120	170	412	18.85%	139,641	11,476	3,499	133	179	644	18.44%	139,793	9,764	5,056	117	128	917	18.14%			
Retail - Secured on real estate property - Of Which: SME	1,245	902	132	20	21	37	28.30%	1,023	1,021	235	24	25	83	35.44%	1,914	1,023	347	20	20	131	38.82%			
Retail - Secured on real estate property - Of Which: non-SME	139,757	10,521	2,056	101	150	375	18.24%	137,618	10,455	3,261	111	154	561	17.21%	137,879	8,741	4,711	97	96	786	18.64%			
Retail - Qualifying Revolving	1,170	128	29	0	5	12	40.61%	1,163	131	35	3	1	10	43.35%	1,195	93	43	1	2	18	46.30%			
Retail - Other Retail	2,713	925	209	30	42	142	47.39%	2,513	962	492	36	56	231	46.57%	2,393	923	648	31	44	298	45.09%			
Retail - Other Retail - Of Which: SME	1,520	804	209	23	42	82	39.06%	1,345	858	330	18	41	113	40.30%	1,265	833	433	15	40	178	48.85%			
Retail - Other Retail - Of Which: non-SME	1,194	151	91	28	12	60	46.64%	1,168	104	164	18	15	99	59.36%	1,128	99	215	17	18	120	56.88%			
Equity	167	29	3	1	0	0	41.48%	141	53	6	0	0	0	41.55%	121	70	10	1	1	1	41.66%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other non-credit obligation assets	1,970	0	0	0	0	0	0	1,970	0	0	0	0	0	1,970	0	0	0	0	0	0	0			
IRB TOTAL	187,833	30,478	6,355	471	582	1,723	27.11%	182,366	32,781	9,519	429	635	2,583	27.14%	179,788	32,110	12,770	360	669	3,438	26.92%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0			
Corporates	5,016	1,155	178	20	16	58	32.67%	4,804	1,249	295	12	21	85	29.31%	4,663	1,301	384	11	24	107	27.84%			
Corporates - Of Which: Specialised Lending	223	29	1	1	1	1	21.69%	213	43	0	1	0	0	24.69%	192	64	10	0	0	0	25.51%			
Corporates - Of Which: SME	2,423	404	92	16	15	29	31.93%	2,478	476	163	10	14	51	39.92%	2,495	399	209	11	11	61	39.47%			
Retail	43	6	2	0	0	3	33.09%	42	5	3	0	0	1	29.87%	42	5	1	0	0	1	27.44%			
Retail - Secured on real estate property	37	1	0	0	0	0	26.68%	32	1	0	0	0	0	21.74%	32	1	0	0	0	1	20.61%			
Retail - Secured on real estate property - Of Which: SME	2	1	0	0	0	0	31.66%	2	1	0	0	0	0	33.79%	2	1	0	0	0	0	34.69%			
Retail - Secured on real estate property - Of Which: non-SME	35	2	1	0	0	0	26.26%	30	2	2	0	0	0	22.36%	30	2	2	0	0	0	19.98%			
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail	5	1	0	0	0	0	55.77%	6	0	1	0	0	0	53.52%	5	1	1	0	0	0	52.90%			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	45.40%	0	0	0	0	0	0	46.11%	0	0	0	0	0	0	46.40%			
Retail - Other Retail - Of Which: non-SME	5	1	0	0	0	0	55.80%	6	0	1	0	0	0	51.50%	5	1	1	0	0	0	53.00%			
Equity	0	0	0	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	0	0	0			
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	5,117	1,165	180	20	17	99	32.70%	4,905	1,259	299	13	21	88	29.36%	4,763	1,310	389	12	25	109	27.89%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0			
Corporates	5,491	985	325	13	13	63	19.23%	5,283	1,097	423	10	20	81	19.22%	5,061	1,233	507	10	22	98	19.23%			
Corporates - Of Which: Specialised Lending	1,201	265	56	4	6	6	11.22%	1,120	327	78	4	8	12	18.95%	1,002	426	84	4	10	18	19.09%			
Corporates - Of Which: SME	66	78	45	0	0	0	33.86%	66	64	12	0	0	0	33.86%	66	64	12	0	0	0	33.86%			
Retail	62	7	2	0	0	0	19.99%	63	6	3														

2023 EU-wide Stress Test: Credit risk IRB

ABN AMRO Bank N.V.

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	62	0	0	0	0	0	38.98%	62	0	0	0	0	0	39.25%	62	0	0	0	0	0	39.13%
Corporates	3,552	508	64	0	0	14	22.15%	3,412	672	123	0	12	7%	20.69%	3,265	761	181	7	14	26	20.65%
Corporates - Of Which: Specialised Lending	617	111	8	2	3	2	27.62%	576	142	17	2	1	0	28.11%	515	194	26	2	4	8	30.09%
Corporates - Of Which: SME	336	22	2	2	2	2	29.42%	308	39	10	0	1	0	28.17%	269	48	24	1	1	7	29.94%
Retail	63	7	2	2	2	2	31.88%	62	6	4	0	0	0	29.51%	62	6	0	0	0	0	25.64%
Retail - Secured on real estate property	56	6	2	0	0	0	9.33%	55	6	2	0	0	0	8.75%	55	5	0	0	0	0	10.07%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	56	6	2	0	0	0	9.32%	55	6	2	0	0	0	8.71%	55	5	0	0	0	0	10.01%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	64.35%	0	0	0	0	0	0	56.48%	0	0	0	0	0	0	59.76%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	64.35%	0	0	0	0	0	0	66.48%	0	0	0	0	0	0	59.76%
Equity	4	0	0	0	0	0	19.42%	3	0	0	0	0	0	19.42%	3	0	0	0	0	0	19.42%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	3,684	596	66	9	8	15	22.52%	3,539	680	127	8	12	27	20.90%	3,392	768	187	7	14	38	20.18%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	40	0	0	0	0	0	39.68%	40	0	0	0	0	0	39.68%	40	0	0	0	0	0	39.68%
Corporates	2,795	391	103	5	4	23	22.86%	2,626	433	139	8	7	2%	21.93%	2,548	472	189	4	8	38	19.77%
Corporates - Of Which: Specialised Lending	172	21	2	1	0	1	26.93%	160	31	4	1	1	0	28.08%	142	48	7	1	1	7	29.02%
Corporates - Of Which: SME	144	17	27	1	1	7	25.31%	136	21	32	0	1	0	24.73%	131	23	34	0	1	0	25.07%
Retail	100	14	4	0	0	1	25.99%	98	13	6	0	0	0	24.72%	98	13	0	0	0	0	21.95%
Retail - Secured on real estate property	96	11	2	0	0	0	11.21%	88	12	4	0	0	0	11.61%	88	10	0	0	0	0	11.77%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	47.58%	1	1	0	0	0	0	41.46%	1	0	0	0	0	0	39.41%
Retail - Secured on real estate property - Of Which: non-SME	89	10	2	0	0	0	7.71%	86	11	3	0	0	0	8.99%	87	9	0	0	0	0	9.64%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	10	3	2	0	0	1	39.47%	11	1	2	0	0	1	40.96%	10	2	0	0	0	0	41.14%
Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	38.37%	0	0	1	0	0	0	38.99%	0	0	1	0	0	0	39.39%
Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	1	39.92%	0	0	1	0	0	0	41.53%	0	0	1	0	0	0	41.65%
Equity	0	0	0	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	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	2,845	405	106	5	4	24	22.97%	2,764	446	146	5	7	31	21.19%	2,684	484	188	4	8	37	19.89%

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	49	0	0	0	0	0	51.75%	49	0	0	0	0	0	51.75%	48	0	0	0	0	0	51.75%
Corporates	2,879	472	25	5	2	3	20.39%	2,725	541	58	5	10	1%	20.90%	2,607	631	93	5	12	20	20.90%
Corporates - Of Which: Specialised Lending	467	141	2	2	2	2	26.22%	436	162	14	1	1	0	27.34%	392	199	25	1	4	7	29.24%
Corporates - Of Which: SME	82	30	2	0	0	0	29.40%	80	29	4	0	1	1	28.93%	80	27	0	0	1	2	28.99%
Retail	5	0	0	0	0	0	9.87%	5	0	0	0	0	0	10.69%	5	0	0	0	0	0	10.68%
Retail - Secured on real estate property	5	0	0	0	0	0	9.46%	5	0	0	0	0	0	9.82%	5	0	0	0	0	0	10.17%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	0	0	9.46%	5	0	0	0	0	0	9.82%	5	0	0	0	0	0	10.17%
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	52.99%	0	0	0	0	0	0	47.08%	0	0	0	0	0	0	46.39%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	52.99%	0	0	0	0	0	0	47.08%	0	0	0	0	0	0	46.39%
Equity	0	0	0	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	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	2,894	472	25	5	2	7	20.63%	2,788	545	58	5	10	12	21.01%	2,668	636	93	5	12	20	21.03%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA
ABN AMRO Bank N.V.

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts				Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
GERMANY	(inb EUR, %)													
	Central banks	4,411	0	0	0	5,423	0	0	0	0	0	0	0.00%	
	Central governments	2,093	0	0	0	23	0	0	0	0	0	0	0.00%	
	Regional governments or local authorities	1,075	0	0	0	0	0	0	0	0	0	0	0.00%	
	Public sector entities	391	0	0	0	0	0	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Institutions	2,537	0	56	0	11	0	0	0	0	0	0	0.00%	
	Corporates	424	10	404	22	324	12	10	0	0	0	0	1.90%	
	of which: SME	80	0	80	0	53	0	0	0	0	0	0	4.00%	
	Retail	56	0	0	0	58	0	1	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Securitisation	38	0	26	0	28	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%		
Standardised Total	10,064	17	582	24	1,893	13	20	1	0	0	3	13.77%		

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts				Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
BELGIUM	(inb EUR, %)													
	Central banks	88	0	0	0	0	0	0	0	0	0	0	0.00%	
	Central governments	2,200	0	1	0	0	0	0	0	0	0	0	0.00%	
	Regional governments or local authorities	395	0	0	0	0	0	0	0	0	0	0	0.00%	
	Public sector entities	56	0	0	0	0	0	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Institutions	20	0	20	0	0	0	0	0	0	0	0	0.00%	
	Corporates	351	11	351	14	334	17	44	1	1	31	24.61%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Retail	4	0	1	0	0	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%		
Standardised Total	3,060	11	382	14	421	30	44	1	1	31	24.98%			

		Actual 31/12/2022*												
		Exposure values		Risk exposure amounts				Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
LUXEMBOURG	(inb EUR, %)													
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Multilateral Development Banks	851	0	0	0	0	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Corporates	0	0	7	0	0	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Retail	0	0	0	0	0	0	0	0	0	0	0	22.72%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0.00%	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0	0.00%		
Standardised Total	1,165	0	7	0	7	0	0	0	0	0	0	22.72%		

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Securitisations

ABN AMRO Bank N.V.

		(mln EUR)						
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	0						
	SEC-SA	1,902						
	SEC-ERBA	142						
	SEC-IAA	0						
	Total	2,043						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	235	255	283	317	258	307	378
	SEC-ERBA	19	21	24	28	23	30	38
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	253	276	308	345	281	337	416
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2023 EU-wide Stress Test: Risk exposure amounts

ABN AMRO Bank N.V.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	87,310	91,493	95,221	97,671	92,696	100,268	104,439
Risk exposure amount for securitisations and re-securitisations	253	276	308	345	281	337	416
Risk exposure amount other credit risk	87,056	91,217	94,914	97,326	92,415	99,931	104,022
Risk exposure amount for market risk	2,279	2,279	2,279	2,279	2,789	2,933	2,814
Risk exposure amount for operational risk	15,967	15,967	15,967	15,967	18,165	18,245	18,454
Other risk exposure amounts	23,038	23,038	23,038	23,038	23,557	23,557	23,557
Total risk exposure amount	128,594	132,777	136,506	138,956	137,208	145,002	149,263
Total Risk exposure amount (transitional)	128,594	132,777	136,506	138,956	137,208	145,002	149,263
Total Risk exposure amount (fully loaded)	128,594	132,777	136,506	138,956	137,208	145,002	149,263

2023 EU-wide Stress Test: Capital

ABN AMRO Bank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	OWN FUNDS			26,938	27,971	28,740	29,242	24,571	24,369	23,366
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			19,507	20,424	21,116	21,554	16,884	16,326	15,420
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			12,896	12,896	12,896	12,896	12,896	12,896	12,896
A.1.1.1	of which: CET1 instruments subscribed by Government			7,616	7,616	7,616	7,616	7,616	7,616	7,616
A.1.2	Retained earnings			7,616	8,459	9,597	10,727	6,064	5,943	5,807
A.1.3	Accumulated other comprehensive income			-842	-842	-842	-842	-1,327	-1,327	-1,327
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-919	-919	-919	-919	-1,404	-1,404	-1,404
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			7	7	7	7	7	7	7
A.1.3.3	Other OCI contributions			70	70	70	70	70	70	70
A.1.4	Other Reserves			0	0	0	0	0	0	0
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			884	884	884	884	829	829	829
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-53	-53	-53	-53	-108	-108	-108
A.1.7.2	Cash flow hedge reserve			946	946	946	946	946	946	946
A.1.7.3	Other adjustments			-9	-9	-9	-9	-9	-9	-9
A.1.8	(-) Intangible assets (including Goodwill)			-108	-108	-108	-108	-108	-108	-108
A.1.8.1	of which: Goodwill (-)			-78	-78	-78	-78	-78	-78	-78
A.1.8.2	of which: Software assets (-)			-18	-18	-18	-18	-18	-18	-18
A.1.8.3	of which: Other intangible assets (-)			-12	-12	-12	-12	-12	-12	-12
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-39	-39	-39	-39	-665	-678	-757
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets			-5	-5	-5	-5	-5	-5	-5
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

ABN AMRO Bank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-202	-485	-931	-1,623	-464	-888	-1,579
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013			-694	-338	-338	-338	-338	-338	-338
	A.1.20	CET1 capital elements or deductions - other			0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	0	0	0	0
	A.1.22	Transitional adjustments			0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

ABN AMRO Bank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,982	1,982	1,982	1,982	1,982	1,982	1,982
	A.2.1	Additional Tier 1 Capital instruments		1,982	1,982	1,982	1,982	1,982	1,982	1,982
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		21,489	22,406	23,098	23,536	18,866	18,308	17,402
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		5,449	5,565	5,642	5,706	5,706	6,061	5,963
	A.4.1	Tier 2 Capital instruments		5,445	5,445	5,445	5,445	5,445	5,445	5,445
	A.4.2	Other Tier 2 Capital components and deductions		3	120	197	261	261	615	518
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		128,594	132,777	136,506	138,956	137,208	145,002	149,263
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%
	C.2	Tier 1 Capital ratio		16.71%	16.87%	16.92%	16.94%	13.75%	12.63%	11.66%
	C.3	Total Capital ratio		20.95%	21.07%	21.05%	21.04%	17.91%	16.81%	15.65%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		19,507	20,424	21,116	21,554	16,884	16,326	15,420
	D.2	TIER 1 CAPITAL (fully loaded)		21,489	22,406	23,098	23,536	18,866	18,308	17,402
	D.3	TOTAL CAPITAL (fully loaded)		26,938	27,971	28,740	29,242	24,571	24,369	23,366

2023 EU-wide Stress Test: Capital

ABN AMRO Bank N.V.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.17%	15.38%	15.47%	15.51%	12.31%	11.26%	10.33%
	E.2	Tier 1 Capital ratio		16.71%	16.87%	16.92%	16.94%	13.75%	12.63%	11.66%
	E.3	Total Capital ratio		20.95%	21.07%	21.05%	21.04%	17.91%	16.81%	15.65%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		413,525	413,525	413525	413525	413525	413525	413525
	H.2	Total leverage ratio exposures (fully loaded)		413,525	413,525	413525	413525	413525	413525	413525
	H.3	Leverage ratio (transitional)		5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%
	H.4	Leverage ratio (fully loaded)		5.20%	5.42%	5.59%	5.69%	4.56%	4.43%	4.21%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.10%	0.95%	0.97%	0.97%	0.95%	0.97%	0.97%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.10%	4.95%	4.97%	4.97%	4.95%	4.97%	4.97%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
	R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
	R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.10%	14.95%	14.97%	14.97%	14.95%	14.97%	14.97%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.73%	10.57%	10.60%	10.60%	10.57%	10.60%	10.60%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		19,343						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		128,594						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.04%						

2023 EU-wide Stress Test: P&L

ABN AMRO Bank N.V.

	Actual	Baseline scenario		Adverse scenario			
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	5,366	5,958	6,834	7,135	4,870	5,325	5,312
Interest income	8,038	35,818	31,037	27,501	45,865	41,062	35,500
Interest expense	-2,672	-29,860	-24,204	-20,366	-40,973	-34,482	-28,523
Dividend income	8	8	8	8	4	4	4
Net fee and commission income	1,779	1,779	1,779	1,779	1,004	1,281	1,459
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	139	354	354	354	49	107	107
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					-307		
Other operating income not listed above, net	376	142	142	142	-202	140	140
Total operating income, net	7,668	8,240	9,116	9,417	5,419	6,857	7,022
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-165	-375	-562	-565	-1,773	-1,137	-1,051
Other income and expenses not listed above, net	-5,128	-5,374	-5,221	-5,544	-5,734	-5,763	-6,234
Profit or (-) loss before tax from continuing operations	2,374	2,492	3,333	3,309	-2,087	-43	-264
Tax expenses or (-) income related to profit or loss from continuing operations	-507	-714	-966	-959	626	13	79
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	1,867	1,778	2,367	2,350	-1,461	-30	-185
Amount of dividends paid and minority interests after MDA-related adjustments	888	934	1,229	1,220	91	91	-49
Attributable to owners of the parent net of estimated dividends	979	844	1,138	1,130	-1,552	-121	-136
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	140
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

ABN AMRO Bank N.V.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0