

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



## 2016 EU-wide Stress Test: Summary

ABN AMRO Group N.V.

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

Credit risk IRB

ABN AMRO Group N.V.

								31/12/2015						
			Exposur	e values			Risk expos	ure amounts			Stock	of provisions		
		A-IF	88	F-	IRB	A-I	RB	F-16	88	A-	IRB	F-1	RB	Coverage Rat
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stoc
	(min EUR, %)													
	Central banks and central governments	58,892	0	0	0	977	1	0	0	1	0	0	0	0
	Institutions	14,154	21	0	0	2,886	2	0	0	4	10	0	C	4
	Corporates	93.918	5.211	0	0	34.821	5.771	0	0	366	2.660	0	C	51
	Corporates - Of Which: Specialised Lending	23,422	260	0	0	6,965	336	0	0	14	72	0	C	2
	Corporates - Of Which: SME Retail	26.670	2.936	0	0	9.332	2.836	0	0	156	1.211	0	0	41
		171.570	2.559	0	0	22.455 17,461	4.177 2.808	0	0	115 55	658	0	0	25
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	157,820	1,753	0	u u	17,461 657	2,808	0	0	55	269	0	0	15
ABN AMRO Group N.V.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	3.179 154,641	214 1,539	0	0	657 16,804	2,803	0	0	11	85	0	0	40
ADIA ANICO GIOUP N.V.	Retail - Qualifying Revolving	6,493	303	0	0	2.002	1.004	0	0		167	0		55
	Retail - Other Retail	7,257	502	0		2,992	366	0	0	30	222	ő		44
	Retail - Other Retail - Of Which: SME	3.390	392	0	0	926	183	0	0	22	168	0	0	42
	Retail - Other Retail - Of Which: non-SME	3,867	111	ō	0	2,066	183	ō	0	8	53	ō	ā	48
	Equity	1.210	0	0	a	5.185	0	ó	0	0	0	0	c	
	Securitisation													
	Other non-credit obligation assets	1,286	0	0	0	1,239	0	0	0	0	0	0	0	
	TRR TOTAL	341,030	7,791	0	0	67,562	9,951	0	0	487	3,328	0	0	42.

								31/12/2015						
			Exposure	values			Risk expos	ure amounts			Stock	of provisions		
		A-IRE	3	F-I	RB	A-1	RB	F-IR	В	A-II	RB	Fil	:RB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
	Central banks and central governments	32,691	0	0	0	19	0	0	0	1	0	0		0
	Institutions	3.061	0	0	0	486	2	0	0	4	0	0	(	0 1
	Corporates	50,723	4,265	0	0	21,925	4,376	0	0	366	2,333	0	(	0 5
	Corporates - Of Which: Specialised Lending	4,400	103	0	0	2,062	307	0	0	14	26	0	(	0 2
	Corporates - Of Which: SME	20,912	2,701	0	0	8.048	2,447	ò	0	156	1.149	0		0 43
	Retail	170,750	2.524	0	ō	22,305	4.095	ō	ō	115	644	ō		0 2
	Retail - Secured on real estate property	157,285	1.738	0	ő	17.378	2,781	0	0	55	266	0		0 1
	Retail - Secured on real estate property - Of Which: SME	3,171	212	0	0	655	2.702	0	ů	11	85	ő		0 4
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	154,114	1.527	0	0	16,723	2,779			44	101			0 1
neuleilailus	Retail - Secured on real estate property - Or Which: hon-side Retail - Qualifying Revolving	6,414	295	0	0	1.972	973	0	0		161	0		0 5
		7,052	295	0	U	2.955	341	0	U U	30	103	0		0 5
	Retail - Other Retail		491	0	0			0	0	30	210	0		
	Retail - Other Retail - Of Which: SMF	3.379	391	0	0	925	181	0	0	22	168	0		0 4
	Retail - Other Retail - Of Which: non-SME	3,673	100	0	0	2,030	159	0	0	8	48	0		0 41
	Eauity	645	0	0	0	2,730	0	0	0	0	0	0		0
	Securitisation													1
	Other non-credit obligation assets	1,286	0	0	0	1,239	0	0	0	0	0	0		0
	IRB TOTAL	259,157	6,789	0	0	48,705	8,473	0	0	487	2,978	0		0 43

								31/12/2015						
			Exposur	e values			Risk expos	sure amounts			Stock	of provisions		
		A-IR	8	F-	IRB	A-1	RB	F-18	8	A-	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central banks and central governments	5,779	0	0	0	11	0	0	0	0	0	0		0
	Institutions	1.280	0	0	0	187	0	0	0	0	0	0		0
	Corporates	4,427	117	0	0	1,564	245	0	0	0	37	0		0 31
	Corporates - Of Which: Specialised Lending	164 2.532		0	0	30 802	0	0	0	0	0	0		0 30
	Corporates - Of Which: SME	2,532	68	0	u u	802	88	0	0	0	21	0		0 3
	Retail Retail - Secured on real estate property	69		0	u	14	7	0		0	1	0		0 11
	Retail - Secured on real estate property - Of Which: SME	13	-	0	u u	9	1	0		0	0	0		0 11
France	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	41	1	0	0	0	1	0		0	0	0		0 11
Trance	Retail - Qualifying Revolving	4	ć	ő	0	1	1	0	0	ő	0	ő		0 57
	Retail - Other Retail	22		ō		4	1	0	0	ō	1	ō		0 42
	Retail - Other Retail - Of Which: SME	4	1	0	0	1	0	0	0	0	0	ō		0 44
	Retail - Other Retail - Of Which: non-SME	18	1	0	0	3	1	0	0	0	0	0		0 41
	Equity	30	0	0	0	655	0	0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	11.584	120	0	0	2.431	249	0	0		37	0		0 31.3

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IS	8	F-1	RB	A-1	IRB	F-18	:B	A-1	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	3,149	0	0	0	60	0	0	0	0	0	0	1	i i
	Institutions	1,934	10	0	0	253	0	0	0	0	10	0		0 100.0
	Corporates	5.045	96	0	0	1.370	53	0	0	0	30	0		0 30.9
	Corporates - Of Which: Specialised Lending	3,203	39	0	0	843	12	0	0	0	0	0		0.0
	Corporates - Of Which: SME	21	0	0	0	4	0	0	0	0	0	0		3
	Retail	43	1	0	0	5	4	0	0	0	0	0		0 35.7
	Retail - Secured on real estate property	36	1	0	0	4	2	0	0	0	0	0		0 19.6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	a	0	0	0	0	0	0	0		3
United States	Retail - Secured on real estate property - Of Which: non-SME	36	1	0	0	4	2	0	0	0	0	0		0 19.6
	Retail - Qualifying Revolving	2	0	0	0	0	1	0	0	0	0	0		0 55.9
	Retail - Other Retail	4	ō	0	ō	1	ō	ō	ō	0	ō	0		0 39.9
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0		a
	Retail - Other Retail - Of Which: non-SME	3	ō	0	ō	1	ō	ō	ō	0	ō	0		39.99
	Equity	91		0	-	297	0	0	0	0	0			3
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		3
	TRB TOTAL	10 262	107	0	0	1 985	57	0	0	0	40	0		0 37 30

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

EBA EUROPEAN BANKING AUTHOBITY

#### Credit risk IRB

ABN AMRO Group N.V.

								31/12/2015						
			Exposure					sure amounts				of provisions		1
		A-IR	ß	F-IR	8	A-I	RB	F-IR	:B	A-I	RB	F-	IRB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	4,999	0	0	0	19	0	0	0	0	0	0	1	ő
	Institutions	695	0	0	0	183	0	0	0	0	0	0		0
	Corporates	1,372	64	0	0	338	143	0	0	0	27	0		0 4
	Corporates - Of Which: Specialised Lending	227	0	0	0	92	0	0	0	0	0	0		a
	Corporates - Of Which: SME	220	2	0	0	41	1	0	0	0	0	0		0 1
	Retail	110	5	0	0	24	14	0	0	0	3	0		0 4
	Retail - Secured on real estate property	52	1	0	0	7	1	0	0	0	0	0		0 1
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0		a
Germany	Retail - Secured on real estate property - Of Which: non-SME	50	1	0	0	7	1	0	0	0	0	0		0 1
	Retail - Qualifying Revolving	20	2	0	0	8	7	0	0	0	1	0		0 6
	Retail - Other Retail	39	3	0	0	8	6	0	0	0	1	0		0 4
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0		0 25
	Retail - Other Retail - Of Which: non-SME	38	3	0	0	8	6	0	0	0	1	0		0 4
	Equity	20	0	0	0	64	0	0	0	0	0	0		J
	Securitisation													1
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		a
	IRB TOTAL	7,196	70	0	0	627	158	0	0	0	29	0		0 42

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	3	F-IF	8	A-1	RB	F-IF	8	A-1	IRB	F	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	2,825	0	0	0	85	0	0	C	0	0	0		0
	Institutions	478	0	0	0	83	0	0	0	0	0	0		0
	Corporates	2,074	152	0	0	850	62	0	0	0	96	0		0 63
	Corporates - Of Which: Specialised Lending	169	0	0	0	38	0	0	0	0	0	0		0
	Corporates - Of Which: SME	352	30	0	0	96	16	0	0	0	15	0		0 51.
	Retail	213	11	0	0	45	33	0	0	0	4	0		0 35
	Retail - Secured on real estate property	128	7	0	0	24	17	0	0	0	1	0		0 21
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0		0
Belgium	Retail - Secured on real estate property - Of Which: non-SME	127	7	0	0	23	17	0	0	0	1	0		0 21
	Retail - Qualifying Revolving	22	3	0	0	8	9	0	0	0	1	0		0 53
	Retail - Other Retail	63	2	0	0	13	7	0	0	0	1	0		0 55
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0		0 52.
	Retail - Other Retail - Of Which: non-SME	61	2	0	0	12	7	0	0	0	1	0		0 55.
	Equity	0	0	0	0	52	0	0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	5,590	163	0	0	1,115	95	0	0	0	100	0		0 61.4

								31/12/2015						
			Exposur				Risk expo	sure amounts			Stock	of provisions		
		A-IRI	3	F-1	8	A-I	RB	F-IR	:B	A-	IRB	FI	IRB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	289	0	0	0	3	0	0	0	0	0	0		0
	Institutions	1.624	11	0	0	601	0	0	0	0	0	0		0
	Corporates	3.474	70	0	0	1.020	94	0	0	0	33	0		0
	Corporates - Of Which: Specialised Lending	416		0	0	180	0	0	0	0	0	0		0
	Corporates - Of Which: SME	520	18	0	0	103	22	0	0	0	2	0		0
	Retail Retail - Secured on real estate property	83		0	0	12	2	0	0	0	1	0		0
	Retail - Secured on real estate property - Of Which: SME	00		0	0	,	1	0	0	0	0	0		0
United Kingdom	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	60	2	0	0	7	1	0	0	0	0	0		0
officea Kingdoffi	Retail - Qualifying Revolving	6	1	0	ō	2	4	0	ō	ō	1	0		0
	Retail - Other Retail	16	č	ō	ō	3	ó	ō	ō	ō	ō	ō		0
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	16	0	0	0	3	0	0	0	0	0	0		0
	Equity	73	0	0	0	316	0	0	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	5,543	83	0	0	1,952	99	0	0	0	34	0		0 4

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	8	F	RB	A-I	RB	F-IF	8	A-	IRB	F	-IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments Institutions	186 344	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	4,062	29	ő	0	1,067	2	ő	ŏ	ŏ	5	č	Č	16.09
	Corporates - Of Which: Specialised Leoring Corporates - Of Which: SME	2.778 372	0	0	0	648 32	0	0	0	0	0			
	Retail	21	ō	ō	0	3	ō	0	0	0	0	c c		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1/	0	0	0	20	0	0	0	0	0	0		0
Singapore	Retail - Secured on real estate nmnerty - Of Which: non-SMF Retail - Qualifying Revolving	17	0	0	0	2	0	0	0	0	0	0	0	2
	Retail - Other Retail	3	0	0	0	1	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: hon-sMc	22	0	0	0	58	0	0	0	0	0	i i		
	Securitisation													
	Other non-credit obligation assets TRB TOTAL	4.635	0	0	0	0	0	0	0	0	0	0	(	16.09

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

EBA EUROPEAN BANKING AUTHORITY

#### Credit risk IRB

ABN AMRO Group N.V.

								31/12/2015						
			Exposur					sure amounts				of provisions		1
		A-IR	ß	F-II	8	A-II	RB	F-IR	В	A-	IRB	F	IRB	Coverage Ra
	(min EUR, %)	Non-defaulted	Defaulted	Default Sto										
	Central banks and central governments	58	C	0	0	0	0	0	0	0	0	0	(	ð
	Institutions	503	0	0	0	40	0	0	0	0	0	0		a
	Corporates	2,913	8	0	0	971	35	0	0	0	2	0		0
	Cornerates - Of Which: Specialised Lending	1.561	0	0	0	477	0	0	0	0	0	0		3
Re	Corporates - Of Which: SME	25	3	0	0	8	13	0	0	0	0	0		0
	Retail	26	1	0	u	3	2	0	0	0	0	0		0
	Retail - Secured on real estate property	19	5	0	0	2	2	0	0	0	0	0		1
Switzerland	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	10	L	0	u o	0	0	0	0	0	0	0		0
Switzenanu	Retail - Secured on real estate property - Or Which: hon-sele Retail - Qualifying Revolving	19		0	0	2	2	0	0	0	0	0		<i>.</i>
	Retail - Other Retail	5		0	0	1	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	5		0		Â	0	0	0	0	0	0		ó
	Retail - Other Retail - Of Which: non-SME	5	č	0	0	1	ő	ő	ő	ő	0	ő		ő
	Equity	ō	č	ō	ō	0	ō	ō	ō	0	ō	0		0
	Securitisation													1
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	(	ð
	IRB TOTAL	3,500	8	0	0	1.015	37	0	0	0	3	0		0 3

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IF	8	F	IRB	A-IF	RB	F-IR	8	A-1	IRB	F:	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	2
	Corporates	2,910	46	0	0	779	0	0	0	0	11	0	0	24.4
	Corporates - Of Which: Specialised Lending	2.759	0	0	0	662	0	0	0	0	0	0	C	5
	Corporates - Of Which: SME Retail	18	46	0	0	5	0	0	0	0	11	0	0	24.4
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	C	5
Marshall Islands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Oualifving Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		1
	Retail - Other Retail - Of Which: SME	0	ő	0	ő	ő	ő	ő	0	ő	0	ő	c c	5
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	C	0
	Equity Securitisation	107	0	0	0	397	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB TOTAL	3,017	46	0	0	1,176	0	0	0	0	11	0	0	24.49

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	3	F-I	RB	A-1	IRB	F-1	8	A-	IRB	F	-IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments	0	0	0	0	0	0	0	0	0	(	0	1	- 1
	Institutions	0	0	0	0	0	0	0	0	0	0	0		- 1
	Comorates	2.223 2,084	53	0	0	454	4	0	0	0	9			16.3%
	Corporates - Of Which: Specialised Lending	2,084	50	0	0	399	0	0	0	0	9			17.3%
	Corporates - Of Which: SME	21	0	0	0	9	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	9			
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0				
Bermuda	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	U	0	0	0	0	0				
Dermuua	Retail - Secured on real estate property - Or Which: hon-shic Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0				-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	ŏ	0	ő	0	ő	ő	0	ő				i -
	Retail - Other Retail - Of Which: Jone-SMF	ō	ō	ō	ō	0	ō	0	0	0	i i	i i		
	Equity	7	ō	0	ō	14	0	0	0	0		i i		
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	) (		
	IRB TOTAL	2,231	53	0	0	469	4	0	0	0	9			16.3%



Credit risk IRB

ABN AMRO Group N.V.

						Baseline Scer	nario								Adverse Sce	nario			
			31/12/201	6		31/12/201	17		31/12/20	18		31/12/201	.6		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ra Default Sto
	Central banks and central governments	0.0%	5	17.2%	0.0%	9	16.3%	0.0%	12	13.4%	0.0%	14	11.3%	0.0%	29	10.9%	0.0%	44	
	Institutions	0.0%	17	37.0%	0.0%	22	36.9%	0.0%	25	34.7%	0.0%	20	33.0%	0.2%	50	27.9%	0.2%	89	
	Corporates	0.4%	3,530	41.4%	0.3%	3,764	35.7%	0.2%	3,965	32.3%	0.5%	3,548	39.3%	0.6%	4,239	34.1%	0.6%	5,399	
	Corporates - Of Which: Specialised Lending	0.2%	132	21.0%	0.1%	162	18.0%	0.1%	188	16.7%	0.2%	135	19.3%	0.3%	225	18.4%	0.3%	345	
	Corporates - Of Which: SME	0.6%	1,566	33.9%	0.4%	1,678	29.9%	0.4%	1,773	27.4%	0.8%	1,604	32.7%	1.0%	1,967	30.0%	1.1%	2,575	
	Retail	0.2%	1,177	25.4%	0.2%	1,515	24.2%	0.2%	1,826	23.4%	0.3%	1,315	26.7%	0.4%	2,056	29.0%	0.4%	2,812	
	Retail - Secured on real estate property	0.1%	505	14.9%	0.1%	647	13.9%	0.1%	765	13.0%	0.1%	568	15.8%	0.2%	896	17.0%	0.2%	1,259	
	Retail - Secured on real estate property - Of Which: SME	1.0%	130	38.6%	0.9%	157	37.3%	0.8%	182	36.4%	1.3%	139	38.8%	1.3%	197	43.3%	1.1%	239	
ABN AMRO Group N.V.	Retail - Secured on real estate property - Of Which: non-SME	0.1%	375	12.2%	0.1%	490	11.5%	0.1%	583	10.8%	0.1%	429	13.1%	0.2%	700	14.5%	0.2%	1,019	
	Retail - Qualifying Revolving	1.9%	321	59.0%	1.6%	422	59.3%	1.5%	513	59.4%	2.4%	368	64.5%	3.2%	589	70.6%	3.5%	797	
	Retail - Other Retail	1.3%	351	47.3%	1.3%	446	48.4%	1.5%	547	49.4%	1.6%	379	49.0%	2.2%	571	56.5%	2.4%	756	
	Retail - Other Retail - Of Which: SME	1.7%	250	45.4%	1.5%	297	46.1%	1.4%	341	46.5%	2.1%	265	46.3%	2.4%	373	54.0%	2.5%	474	
	Retail - Other Retail - Of Which: non-SME	1.0%	101	52.7%	1.2%	148	53.5%	1.5%	206	54.9%	1.2%	115	56.4%	2.1%	198	61.7%	2.3%	282	6
	Equity Securitisation	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	
	Other non-credit obligation assets IRB TOTAL	0.0%	0 4,730	0.0%	0.0%	0 5.310	0.0%	0.0%	5.827	0.0% 28.7%	0.0%	0 4.897	0.0%	0.0%	6.373	0.0%	0.0%	8.343	32
	/ default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.2%	4,730	35.7%	0.2%	5,310	31.3%	0.2%	5,827	28.7%	0.3%	4,897	34.6%	0.4%	6,373	31.9%	0.4%	8,343	3

						Baseline Scen	ario									Adverse Sce	nario			
			31/12/20	16		31/12/201	.7		31/12/201	8			31/12/2010	6		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impa			Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage R
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		ate P	rovisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default St
	Central banks and central governments	0.0%	1	2.2%	0.0%	3	15.3%	0.0%	3	10.9%		0.0%	1	2.2%	0.0%	3	15.3%	0.0%	3	
	Institutions	0.0%	5	28.0%	0.0%	8	56.2%	0.0%	10	48.9%		0.0%	5	26.9%	0.1%		43.5%	0.1%	13	
	Corporates	0.5%	3,117	45.1%	0.4%	3,288	38.9%	0.3%	3,439	35.1%		0.6%	3,177	43.7%	0.7%		38.3%	0.8%	4,599	
	Coroorates - Of Which: Specialised Lending	0.1%	52	28.8%	0.1%	56	26.1%	0.1%	61	24.1%		0.1%	53	28.6%	0.2%		27.5%	0.3%	89	
	Corporates - Of Which: SME	0.7%	1.492	34.8%	0.5%	1.595	30.6%	0.5%	1.683	28.0%		0.9%	1.538	33.8%	1.1%	1.882	30.9%	1.3%	2.458	
	Retail	0.2%	1,160	25.2%	0.2%	1,495	24.1%	0.2%	1,802	23.3%		0.3%	1,299	26.7%	0.4%		29.0%	0.4%	2,784	
	Retail - Secured on real estate property	0.1%	502	14.9%	0.1%	642	13.9%	0.1%	761	13.0%		0.1%	564	15.8%	0.2%		17.0%	0.2%	1.253	
	Retail - Secured on real estate property - Of Which: SME	1.0%	129	38.7%	0.9%	156	37.3%	0.8%	181	36.4%		1.3%	138	38.9%	1.3%		43.4%	1.1%	238	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0.1%	372	12.2%	0.1%	486	11.5%	0.1%	579	10.8%		0.1%	426	13.1%	0.2%	696	14.5%	0.2%	1,014	
	Retail - Oualifving Revolving	1.9%	315	59.0%	1.6%	415	59.2%	1.5%	504	59.4%		2.4%	362	64.7%	3.2%	581	70.7%	3.5%	787	
	Retail - Other Retail	1.4%	344	47.3%	1.4%	437	48.4%	1.5%	537	49.5%		1.7%	372	49.1%	2.2%	561	56.7%	2.4%	744	
	Retail - Other Retail - Of Which: SMF	1.7%	249	45.4%	1.5%	297	46.1%	1.4%	341	46.5%		2.1%	264	46.3%	2.4%		54.0%	2.5%	473	
	Retail - Other Retail - Of Which: non-SME	1.0%	95	53.1%	1.3%	141	54.1%	1.5%	196	55.6%		1.2%	108	57.2%	2.1%	189	62.8%	2.3%	271	
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	
	Securitisation																			
	Other non-credit obligation assets	0.0%	0	-	0.0%	0	0.0%	0.0%	0	0.0%		0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	
	IRB TOTAL	0.2%	4,284	37.0%	0.2%	4,794	32.5%	0.2%	5,254	29.7%		0.3%	4,483	36.7%	0.4%	5,757	34.3%	0.4%	7,400	

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18		31/12/201	.6		31/12/20	17		31/12/20	018
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment					Coverage Rat
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Sto
	Central banks and central governments	0.0%	0	34.8%	0.0%	0	34.8%	0.0%	0	34.8%	0.0%	0	38.6%	0.0%	0	38.6%	0.0%	1	1 3
	Institutions	0.0%	0	21.8%	0.0%	0	21.1%	0.0%	0	20.8%	0.0%	0	23.8%	0.1%	2	26.9%	0.1%	3	3 3
	Corporates	0.2%	45	26.6%	0.1%	51	24.1%	0.1%	56	22.6%	0.2%	47	26.0%	0.4%	65	23.6%	0.4%	95	5 2
	Coroorates - Of Which: Soecialised Lending	0.1%	0	10.8%	0.1%	0	10.2%	0.1%	1	10.0%	0.2%	0	11.1%	0.4%	1	12.4%	0.4%	2	2 1
	Corporates - Of Which: SME	0.2%	26	25.7%	0.2%	30	23.3%	0.1%	34	21.8%	0.3%	28	25.1%	0.4%	39	22.6%	0.4%	57	7 2
	Retail	0.3%	1	33.6%	0.4%	1	33.5%	0.5%	2	33.8%	0.4%	1	33.9%	0.7%	2	35.8%	0.6%	2	2 3
	Retail - Secured on real estate property	0.2%	0	13.3%	0.2%	0	14.1%	0.2%	0	14.6%	0.2%	0	14.0%	0.3%	0	15.6%	0.2%	0	1 1
	Retail - Secured on real estate property - Of Which: SME	0.2%	0	31.8%	0.5%	0	29.9%	0.6%	0	29.5%	0.3%	0	32.0%	0.7%	0	37.0%	0.8%	0	3
France	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	13.2%	0.2%	0	13.7%	0.1%	0	14.1%	0.2%	0	13.8%	0.3%	0	15.0%	0.2%	0	1 1
	Retail - Oualifving Revolving	1.5%	0	60.0%	1.6%	0	61.7%	1.6%	0	63.0%	1.8%	0	60.9%	2.6%	0	65.6%	2.7%	1	ι 6
	Retail - Other Retail	0.4%	1	42.8%	0.7%	1	43.4%	0.8%	1	44.3%	0.6%	1	43.4%	1.0%	1	47.2%	1.1%	1	L 4
	Retail - Other Retail - Of Which: SME	0.6%	0	46.8%	1.0%	0	49.6%	1.2%	0	52.2%	0.9%	0	47.7%	1.4%	0	55.7%	1.4%	0	0 6
	Retail - Other Retail - Of Which: non-SME	0.4%	0	40.3%	0.6%	0	40.1%	0.7%	1	40.7%	0.5%	0	40.8%	1.0%	1	43.0%	1.0%	1	L 4
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	) (
	Securitisation																		
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	)
	IRB TOTAL	0.1%	46	26.7%	0.1%	53	24.3%	0.0%	58	22.9%	0.1%	49	26.1%	0.2%	69	23.9%	0.2%	101	26

					L	aseline Scen	ario								Adverse Sce	ario			
			31/12/20	16		31/12/201	.7		31/12/20	18		31/12/2010	5		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central banks and central governments	0.0%	0	4.2%	0.0%	1	3.9%	0.0%	1	3.8%	0.1%	3	4.4%	0.2%	9	4.9%	0.1%	15	6.
	Institutions	0.0%	10	93.1%	0.0%	10	86.8%	0.0%	10	82.5%	0.0%	10	85.5%	0.2%	14	52.7%	0.2%	18	47.
	Corporates	0.1%	37	26.3%	0.1%	43	23.8%	0.1%	47	22.3%	0.2%	39	25.7%	0.3%	56	23.5%	0.3%	76	24.
	Corporates - Of Which: Specialised Lending	0.1%	5	6.5%	0.1%	8	8.3%	0.1%	11	9.2%	0.2%	6	7.6%	0.3%	16	11.9%	0.3%	29	16.
	Corporates - Of Which: SME	0.2%	0	17.5%	0.1%	0	16.7%	0.1%	0	16.4%	0.2%	0	17.6%	0.2%	0	18.8%	0.2%	0	21.
	Retail	0.2%	1	34.0%	0.3%	1	32.2%	0.3%	1	31.3%	0.2%	1	33.0%	0.4%	1	30.8%	0.5%	1	30
	Retail - Secured on real estate property	0.1%	0	16.9%	0.1%	0	14.3%	0.1%	0	12.8%	0.1%	0	16.2%	0.1%	0	13.3%	0.1%	0	11
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-	-	0 -		-	0	-		0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	0.1%	Ó	16.9%	0.1%	Ó	14.3%	0.1%	0	12.8%	0.1%	0	16.2%	0.1%	0	13.3%	0.1%	0	11
	Retail - Qualifying Revolving	1.4%	0	61.5%	2.1%	0	64.2%	2.3%	0	66.6%	1.5%	0	61.7%	2.7%	ó	65.2%	3.3%	0	68
	Retail - Other Retail	0.6%	Ó	44.9%	1.2%	Ó	49.7%	1.6%	0	54.0%	0.7%	0	45.1%	1.7%	0	51.8%	2.2%	0	5
	Retail - Other Retail - Of Which: SME	0.3%	0	29.9%	0.5%	0	28.7%	0.6%	0	28,4%	0.4%	0	30.5%	0.9%	ó	35.1%	1.0%	0	36
	Retail - Other Retail - Of Which: non-SME	0.7%	Ó	45.5%	1.4%	Ó	51.6%	1.9%	0	57.2%	0.8%	0	45.9%	1.9%	0	53.7%	2.5%	0	60
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0
	Securitisation																		-
	Other non-credit obligation assets	-	0		-	0		-	0	-	-	0 -		-	0		-	0	-
	IRB TOTAL	0.1%	48	30.2%	0.1%	54	25.6%	0.1%	60	22.9%	0.1%	53	22.2%	0.2%	79	17.7%	0.2%	110	18.3



Credit risk IRB

ABN AMRO Group N.V.

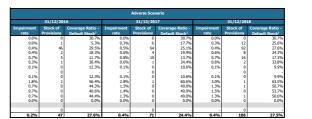
						Baseline Sce	nario								Adverse Sce	nario		
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		-
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>		Provisions		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate	4
	Central banks and central governments	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%	6 0.05	
	Institutions	0.0%	0	21.0%	0.0%	0	19.3%	0.0%	0	18.7%	0.1%	0	20.8%	0.2%	2	23.7%	6 0.29	
	Corporates	0.2%	30	33.4%	0.2%	32	29.5%	0.1%	34	27.3%	0.3%	31	32.2%	0.4%	37	27.5%		
	Corporates - Of Which: Specialised Lending	0.3%	1	10.9%	0.2%	1	10.5%	0.1%	1	10.3%	0.3%	1	11.2%	0.4%	2	12.7%	6 0.39	6
	Corporates - Of Which: SME	0.3%	1	12.6%	0.2%	1	12.3%	0.2%	2	12.1%	0.4%	1	12.8%	0.4%	2	13.7%	6 0.49	
	Retail	0.7%	3	45.5%	0.7%	4	43.9%	0.7%	5	43.0%	0.8%	3	45.6%	1.1%	5	45.8%	6 1.09	
	Retail - Secured on real estate property	0.2%	0	13.9%	0.2%	0	14.9%	0.2%	0	15.4%	0.3%	0	14.7%	0.4%	0	16.6%	6 0.39	
	Retail - Secured on real estate property - Of Which: SME	1.2%	0	36.1%	1.5%	0	35.0%	1.6%	0	34.6%	1.5%	0	36.7%	2.1%	0	42.6%	6 2.09	
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	13.2%	0.2%	0	13.9%	0.2%	0	14.2%	0.3%	0	13.9%	0.3%	0	15.3%	6 0.39	
	Retail - Qualifying Revolving	1.8%	1	66.2%	1.8%	2	67.0%	1.6%	2	67.6%	2.2%	2	67.3%	3.0%	2	70.9%		
	Retail - Other Retail	0.6%	2	45.8%	0.7%	2	44.4%	0.7%	2	43.7%	0.8%	2	46.0%	1.1%	2	46.1%	6 1.09	
	Retail - Other Retail - Of Which: SME	7.5%	0	159.1%	2.8%	0	145.1%	1.8%	0	138.1%	8.9%	0	152.9%	3.9%	0	142.2%	6 2.39	
	Retail - Other Retail - Of Which: non-SME	0.5%	1	42.8%	0.6%	2	41.7%	0.7%	2	41.3%	0.7%	2	42.9%	1.0%	2	43.4%		
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6 0.09	6
	Securitisation																	40
	Other non-credit obligation assets	-	0			0		-	0			0			0		-	-
	IRB TOTAL	0.1%	34	34.2%	0.0%	37	30.6%	0.0%	39	28.5%	0.1%	35	32.9%	0.1%	44	28.5%	0.19	io.

						Baseline Scen	ario								Adverse Sce	nario			
			31/12/20	16		31/12/201	7		31/12/201	18		31/12/201	.6		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ra
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions			Provisions	Default St
	Central banks and central governments	0.0%	0	27.6%	0.0%	0	27.6%	0.0%	0	27.6%	0.0%	0	33.8%	0.0%	0	33.8%		0	1
	Institutions	0.0%	0	23.2%	0.0%	0	22.0%	0.0%	0	21.6%	0.1%	0	24.2%	0.4%	2	27.0%	0.4%	5	i.
	Corporates	0.3%	103	53.2%	0.2%	107	47.8%	0.2%	110	44.4%	0.4%	104	52.1%	0.5%	113	44.4%	0.4%	122	2
	Corporates - Of Which: Specialised Lending	0.1%	0	11.2%	0.1%	0	10.6%	0.1%	0	10.4%	0.1%	0	11.5%	0.2%	1	13.0%	0.2%	1	2
	Corporates - Of Which: SME	0.4%	17	42.2%	0.3%	18	37.8%	0.2%	18	35.1%	0.4%	17	41.5%	0.5%	19	35.6%	0.5%	20	1
	Retail	0.4%	5	34.3%	0.5%	6	33.8%	0.5%	7	33.6%	0.6%	5	34.4%	0.8%	7	35.3%	0.7%	8	3
	Retail - Secured on real estate property	0.2%	2	20.2%	0.2%	2	19.2%	0.2%	2	18.6%	0.2%	2	20.2%	0.3%	2	19.4%	0.2%	2	2
	Retail - Secured on real estate property - Of Which: SME	0.8%	0	35.0%	1.1%	0	33.8%	1.2%	0	33.5%	1.1%	0	35.6%	1.5%	0	41.3%	1.5%	0	J
Belgium	Retail - Secured on real estate property - Of Which: non-SME	0.2%	2	20.2%	0.2%	2	19.1%	0.2%	2	18.5%	0.2%	2	20.1%	0.3%	2	19.2%	0.2%	2	2
	Retail - Qualifying Revolving	1.7%	2	56.7%	1.8%	2	58.6%	1.6%	3	60.1%	2.0%	2	57.6%	2.9%	2	62.2%	2.9%	3	i i
	Retail - Other Retail	0.5%	2	49.8%	0.7%	2	46.5%	0.8%	2	45.1%	0.7%	2	49.9%	1.1%	2	49.2%	1.0%	3	3
	Retail - Other Retail - Of Which: SME	1.5%	0	52.5%	1.0%	0	51.5%	0.9%	0	50.8%	1.8%	0	52.7%	1.5%	0	56.8%	1.2%	0	L
	Retail - Other Retail - Of Which: non-SME	0.5%	1	49.6%	0.7%	2	46.2%	0.8%	2	44.8%	0.7%	1	49.7%	1.1%	2	48.8%	1.0%	3	3
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		
	Securitisation					-						-			-		1		4
	Other non-credit obligation assets		0			0			0	-		0		-	0		-	(	J
	IRB TOTAL	0.1%	108	51.8%	0.1%	113	46.6%	0.1%	118	43.5%	0.2%	109	50.7%	0.2%	122	43.3%	0.2%	135	5

						Baseline So	enario								Adverse Sce	nario			
			31/12/20	16		31/12/2	017		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	8
		Impairment	Stock of		Impairment	Stock of				Coverage Ratio -	Impairment		Coverage Ratio -	Impairment					Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate	Provisions		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central banks and central governments	0.0%	0	30.7%	0.0%		30.7%	0.0%	0	30.7%	0.0%	0	30.7%	0.0%	0	30.7%	0.0%	0	30.7
	Institutions	0.0%	0	2.4%	0.0%		4.2%	0.0%	1	5.4%	0.0%	1	5.3%	0.3%	6	17.7%	0.3%	12	25.6
	Corporates	0.3%	44	30.5%	0.2%	5:	25.6%	0.2%	56	23.3%	0.4%	46	29.5%	0.5%	64	25.1%	0.4%	92	27.6
	Corporates - Of Which: Specialised Lending	0.3%	1	18.4%	0.2%		17.3%	0.2%	3	16.7%	0.4%	2	18.3%	0.6%	4	19.9%	0.6%	8	24.3
	Coroorates - Of Which: SME	0.7%	5	11.4%	0.4%	1	11.5%	0.3%	9	11.5%	0.7%	5	11.7%	0.8%	10	13.7%	0.7%	16	17.3
	Retail	0.3%	1	37.0%	0.3%		33.7%	0.4%	2	32.0%	0.3%	1	36.4%	0.6%	1	34.4%	0.6%	2	33.8
	Retail - Secured on real estate property	0.1%	0	12.7%	0.1%		10.5%	0.1%	0	9.4%	0.1%	0	12.3%	0.1%	0	10.6%	0.1%	0	9.9
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-			-	0	-	-	0	-	-	0	-	-	0	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	12.7%	0.1%		10.5%	0.1%	0	9.4%	0.1%	0	12.3%	0.1%	0	10.6%	0.1%	0	9.9
	Retail - Oualifving Revolving	1.6%	1	55.7% 42.5%	1.8%		57.4%	1.8%	1	58.9%	1.8%	1	56.4%	2.8%	1	60.6%	3.0%	1	63.5
	Retail - Other Retail	0.5%	0	42.5%	0.8%		42.4%		0	43.1%	0.7%	0	44.3%	1.3%	0	49.0%	1.3%	1	50.7
	Retail - Other Retail - Of Which: SMF	0.5%	0	38.8%	0.9%		41.9%	1.2%	0	43.7%	0.7%	0	40.6%	1.4%	0	49.9%	1.5%	0	53.7
	Retail - Other Retail - Of Which: non-SME	0.5%	0	42.7%	0.8%		42.4%	1.0%	0	43.1%	0.7%	0	44.4%	1.3%	0	49.0%	1.3%	1	50.6
	Equity	0.0%	0	0.0%	0.0%		0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
	Securitisation																		
	Other non-credit obligation assets	-	0	-	-	(		-	0	-		0	-	-	0	-	-	0	
	IRB TOTAL	0.2%	45	28.3%	0.1%	53	24.3%	0.1%	58	22.4%	0.2%	47	27.6%	0.4%	71	24.4%	0.4%	106	27.5

						Baseline Sce	nario								Adverse Sce	nario	
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	016		31/12/20	17	
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	I
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	6
	Central banks and central governments	0.0%	0	7.2%	0.0%	0	6.7%	0.0%	0	6.5%	0.0%	0	7.5%	0.0%	0	8.49	
	Institutions	0.0%	0	12.4%	0.0%	0	12.0%	0.0%	0	11.9%	0.1%	0	14.2%	0.3%	1	18.09	
	Corporates	0.2%	13	15.8%	0.1%	18	15.1%	0.1%	23	14.8%	0.2%	15	16.0%	0.4%	30	17.19	
	Cornorates - Of Which: Specialised Lending	0.1%	4	13.2%	0.1%	7	12.7%	0.1%	10	12.5%	0.2%	5	13.8%	0.3%	15	15.7%	
	Corporates - Of Which: SME	0.0%	0	12.3%	0.0%	0	11.7%	0.0%	0	11.5%	0.1%	0	12.7%	0.1%	1	14.39	
	Retail	0.2%	0	18.0%	0.2%	0	17.5%	0.2%	0	17.7%	0.2%	0	18.4%	0.3%	0	19.7%	
	Retail - Secured on real estate property	0.1%	0	7.4%	0.1%	0	7.0%	0.1%	0	6.8%	0.1%	0	8.0%	0.1%	0	8.29	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0		
Singapore	Retail - Secured on real estate property - Of Which: pop-SMF	0.1%	0	7.4%	0.1%	0	7.0%	0.1%	0	6.8%	0.1%	0	8.0%	0.1%	0	8.29	
	Retail - Oualifving Revolving	1.2%	0	75.3%	1.6%	0	73.4%	1.7%	0	73.5%	1.5%	0	79.4%	2.5%	0	85.09	
	Retail - Other Retail	0.5%	0	40.1%	0.6%	0	38.7%	0.6%	0	39.5%	0.6%	0	42.2%	0.9%	0	46.29	
	Retail - Other Retail - Of Which: SME	5.9%	0	95.7%	7.4%	0	94.1%	5.8%	0	93.6%	8.0%	0	100.0%	12.9%	0	100.09	
	Retail - Other Retail - Of Which: non-SME	0.5%	0	40.1%	0.6%	0	38.6%	0.6%	0	39.5%	0.6%	0	42.2%	0.9%	0	46.29	4
	Fauity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09	4
	Securitisation																4
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	-	0		
	IRB TOTAL	0.2%	13	15.8%	0.1%	19	15.1%	0.1%	23	14.7%	0.2%	15	15.9%	0.3%	31	17.19	

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



0.0%
0.3%
0.3%
0.1%
0.3%
0.1%

0.1% 2.9% 0.8% 10.2% 0.8%

0.3%

22.6% 20.9% 19.6% 17.7% 20.1% 8.3% 84.1% 46.3% 100.0% 46.3% 0.0%

20.9%

29.4% 30.6% 15.8% 17.0% 46.3% 17.5% 44.9% 15.8% 72.8% 46.5% 137.7% 44.1% 0.0%

Credit risk IRB

ABN AMRO Group N.V.

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	.8		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of				Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central banks and central governments	0.1%	0	17.4%	0.3%	0	16.2%	0.3%	0	15.8%	1.7%	1	18.2%	2.9%	3	20.3%	2.7%	5	25.1
	Institutions	0.0%	0	23.2%	0.0%	0	21.8%	0.0%	0	21.3%	0.0%	0	24.0%	0.3%	2	26.8%	0.3%	4	33.2
	Corporates	0.1%	5	22.6%	0.1%	8	20.1%	0.1%	10	18.9%	0.1%	6	21.9%	0.2%	14	21.7%	0.2%	25	26.3
	Cornorates - Of Which: Specialised Lending	0.1%	2	18.1%	0.1%	4	17.0%	0.1%	5	16.4%	0.2%	3	18.2%	0.3%	9	20.0%	0.3%	16	24.5
	Corporates - Of Which: SME	0.2%	0	2.3%	0.1%	0	2.9%	0.1%	0	3.4%	0.2%	0	2.5%	0.3%	0	4.2%	0.3%	0	6.1
	Retail	0.2%	0	24.1%	0.3%	0	24.3%	0.4%	0	24.6%	0.3%	0	24.5%	0.6%	0	26.4%	0.6%	0	27.8
	Retail - Secured on real estate property	0.1%	0	13.7%	0.1%	0	11.8%	0.1%	0	10.7%	0.1%	0	13.5%	0.2%	0	11.8%	0.1%	0	11.1
	Retail - Secured on real estate property - Of Which: SME	0.3%	0	29.8%	0.4%	0	28.5%	0.5%	0	28.2%	0.4%	0	30.3%	0.7%	0	35.0%	0.7%	0	36.8
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	13.6%	0.1%	0	11.7%	0.1%	0	10.5%	0.1%	0	13.4%	0.1%	0	11.7%	0.1%	0	10.9
	Retail - Qualifying Revolving	1.2%	0	40.9%	1.5%	0	47.0%	1.5%	0	51.2%	1.5%	0	42.6%	2.4%	0	53.1%	2.6%	0	59.4
	Retail - Other Retail	0.5%	0	54.3%	0.9%	0	51.3%	1.2%	0	50.4%	0.7%	0	55.7%	1.6%	0	57.9%	1.7%	0	58.4
	Retail - Other Retail - Of Which: SME	0.2%	0	35.7%	0.3%	0	34.9%	0.3%	0	36.2%	0.2%	0	38.7%	0.4%	0	42.6%	0.4%	0	42.6
	Retail - Other Retail - Of Which: non-SME	0.5%	0	54.3%	0.9%	0	51.3%	1.2%	0	50.5%	0.7%	0	55.7%	1.6%	0	57.9%	1.7%	0	58.4
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
	Securitisation																		
	Other non-credit obligation assets		0		-	0		-	0	-	-	0		-	0		-	0	
	TRB TOTAL	0.1%	6	22.6%	0.1%	8	20.1%	0.1%	11	19.0%	0.1%	8	21.5%	0.3%	19	22.0%	0.3%	34	26.8

						Baseline Sce	nario					
			31/12/20	16		31/12/20	17		31/12/20	18	 _	31/12/20
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -		Stock of
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions
	Central banks and central governments		0	-	-	0	-	-	0	-	-	0
	Institutions		0	-	-	0	-	-	0	-	-	0
	Corporates	0.3%	19	16.7%	0.2%	24	14.7%	0.1%	28	13.7%	0.3%	20
	Coroorates - Of Which: Soecialised Lending	0.2%	7	10.9%	0.2%	12	10.4%	0.1%	15	10.2%	0.3%	8
	Coroorates - Of Which: SME	0.3%	11	24.4%	0.3%	11	24.3%	0.3%	11	24.2%	0.4%	11
	Retail		0	-	-	0	-	-	0	-	-	0
	Retail - Secured on real estate property		0	-	-	0	-	-	0	-	-	0
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-	-	0
Marshall Islands	Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	-	-	0
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-	-	0
	Retail - Other Retail		0	-	-	0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-	-	0
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0
	Securitisation											
	Other non-credit obligation assets		0		-	0		-	0	-	-	0
	IRB TOTAL	0.3%	19	16.7%	0.2%	24	14.6%	0.1%	28	13.7%	0.3%	20

					Adverse Scer	ario			
		31/12/20	16		31/12/20:	17		31/12/20	18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0		-	0	
56	0.3%	20	16.4%	0.4%	34	15.5%	0.4%	52	18.1%
16	0.3%	8	11.2%	0.4%	20	12.6%	0.4%	35	15.6%
16	0.4%	11	24.3%	0.9%	11	24.2%	1.0%	13	27.5%
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0	-	-	0	-
-	-	0	-	-	0		-	0	
-	-	0	-	-	0		-	0	
-	-	0	-	-	0		-	0	
-	-	0	-	-	0	-	-	0	-
16	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
-	-	0			0			0	-
6	0.3%	20	16.4%	0.4%	34	15.5%	0.4%	52	18.1%

			31/12/20	16		31/12/20	117		31/12/20	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Comorates	0.1%	11	15.0%	0.1%	13	14.0%	0.1%	15	13.
	Corporates - Of Which: Specialised Lending	0.1%	11	15.7%	0.1%	13	14.6%	0.1%	15	13.
	Corporates - Of Which: SME	0.2%	0	18.5%	0.2%	0	17.6%	0.1%	0	17.
	Retail	0.0%	0	2.9%	0.0%	0	2.7%	0.0%	0	2.
	Retail - Secured on real estate property	0.0%	0	2.7%	0.0%	0	2.5%	0.0%	0	2.
	Retail - Secured on real estate property - Of Which: SMF		0	-	-	0	-	-	0	
Bermuda	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	2.7%	0.0%	0	2.5%	0.0%	0	2.
	Retail - Qualifying Revolving	0.1%	0	72.2%	0.3%	0	70.0%	0.5%	0	69.
	Retail - Other Retail	1.1%	0	95.7%	2.3%	0	93.7%	3.1%	0	92.
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SMF	1.1%	0	95.7%	2.3%	0	93.7%	3.1%	0	92.
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL	0.1%	11	15.0%	0.1%	13	14.0%	0.1%	15	13.

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>		
	0			0			0			
-	0	-	-	0	-	-	0	-		
0.2%	12	14.8%	0.3%	19	15.0%	0.3%	31	18.3%		
0.2%	12	15.4%	0.3%	19	15.3%	0.3%	30	18.5%		
0.3%	0	18.9%	0.3%	0	21.2%	0.4%	0	26.3%		
0.0%	0	3.1%	0.1%	0	3.3%	0.1%	0	3.4%		
0.0%	0	3.0%	0.1%	0	3.1%	0.1%	0	3.2%		
-	0	-	-	0	-	-	0			
0.0%	0	3.0%	0.1%	0	3.1%	0.1%	0	3.2%		
0.2%	0	77.0%	0.7%	0	80.2%	1.0%	0	79.7%		
1.6%	0	100.0%	4.9%	0	100.0%	6.0%	0	100.0%		
-	0	-	-	0	-	-	0			
1.6%	0	100.0%	4.9%	0	100.0%	6.0%	0	100.0%		
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		
	0			0	-		0			
0.2%	12	14.8%	0.3%	19	15.0%	0.3%	31	18.3%		





ABN AMRO Group N.V.

					31/12/2015			
		Exposure	Exposure values Risk exposure amounts		re amounts	Stock of provisions		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	309	0	132	0	0	0	0.0
	Regional governments or local authorities	0	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	151	0	0	0	0	0	0.0
	International Organisations	2,498	0	0	0	0	0	0.0
	Institutions	4,393	0	153	0	0	0	0.0
	Corporates	3,962	41	3,535	62	29	563	93.2
	of which: SME	951	15	920	23	0	0	0.0
	Retail	1,358	13	793	15	0	13	50.8
ABN AMRO Group N.V.	of which: SME	32	1	18	1	0	1	46.8
	Secured by mortgages on immovable property	2,832	11	510	11	0	8	42.8
	of which: SME	4	1	3	1	0	0	23.7
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU) Equity	0	0	0	0	0	0	0.0
	Equity Securitisation	0	0	0	0	0	0	0.0
		2.000		4 000				0.0
	Other exposures Standardised Total	3,655	65	1,900 7.023	88	29	584	0.0 90.0

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	58	(	18	0	0	(	0.0
	Regional governments or local authorities	0	(	0	0	0	(	0.0
	Public sector entities	0	(	0	0	0	(	0.0
	Multilateral Development Banks	0	(	0	0	0	(	0.0
	International Organisations	0	(	0	0	0	(	0.0
	Institutions	54		22	0	0	(	0.0
	Corporates	1,400		1,007	5	8	8	8 71.4
	of which: SME	220		212	5	0	(	0.0
	Retail	1,350		787	15	0	13	50.9
Netherlands	of which: SME	32		. 18	1	0	1	46.9
nechenanas	Secured by mortgages on immovable property	2,832	11	510	11	0	8	42.8
	of which: SME	4	1	3	1	0	(	23.
	Items associated with particularly high risk	0	(	0	0	0	(	0.0
	Covered bonds	0	(	0	0	0	(	0.0
	Claims on institutions and corporates with a ST credit assessment	0	(	0	0	0	(	0.0
	Collective investments undertakings (CIU)	0	(	0	0	0	(	0.0
	Equity	0		0	0	0	(	0.0
	Securitisation							
	Other exposures	3,655		1,900	0	0	29	0.0
	Standardised Total	9,348	27	4,243	31	8	29	52.29

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

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0 0	0	0	C	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	151	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	19	0	0	0	0	0	0.0%
	Corporates	386	e	366	10	0	2	23.89
	of which: SME	214	e	194	9	0	0	0.09
	Retail	1	0	0	0	0	0	0.09
France	of which: SME	0	0	0	0	0	0	0.09
Trance	Secured by mortgages on immovable property	0	0	0	0	0	0	0.09
	of which: SME	0	0	0	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	C	0.0%
	Equity	0		0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	556	6	367	10	0	2	23.8%



ABN AMRO Group N.V.

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>3</sup>
	Central governments or central banks	21	0	1	0	0	0	0.0
	Regional governments or local authorities	0	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0.
	Multilateral Development Banks	0	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0.
	Institutions	859	0	22	0	0	0	0
	Corporates	158	0	158	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	35
United States	of which: SME	0	0	0	0	0	0	0
Office States	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0
	Equity	0		0	0	0	0	0.
	Securitisation							
	Other exposures	0	0	0	0	0	0	0
	Standardised Total	1,037	0	181	0	0	0	35.

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	112	C	0 0	0	0		0.09
	Regional governments or local authorities	0	0	0	0	0		0.09
	Public sector entities	0	0	0	0	0		0.04
	Multilateral Development Banks	0	0	0	0	0		0.0
	International Organisations	0	0	0	0	0		0.0
	Institutions	416	0	14	0	0		D 0.0
	Corporates	771	31	759	46	1		1 2.0
	of which: SME	264	e	261	9	0		0.0
	Retail	2	0	1	0	0		0 12.2
Germany	of which: SME	0	0	0	0	0		0.0
Germany	Secured by mortgages on immovable property	0	0	0	0	0		D.O
	of which: SME	0	0	0	0	0		0.0
	Items associated with particularly high risk	0	0	0	0	0		0.0
	Covered bonds	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.0
	Collective investments undertakings (CIU)	0	0	0	0	0		D 0.0
	Equity	0		0	0	0		0.0
	Securitisation							
	Other exposures	0		0	0	0		0.0
	Standardised Total	1,302	31	774	47	1		1 2.04

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

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0	0	0	0	0.09
	Regional governments or local authorities	0	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	13	0	3	0	0	0	0.0
	Corporates	230	0	230	0	0	0	0.0
	of which: SME	6	0	6	0	0	0	0.0
	Retail	3	0	2	0	0	0	43.3
Poloium	of which: SME	0	0	0	0	0	0	0.0
Belgium	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0
	of which: SME	o o		0	0	0	Ó	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0		0	0	0	0	0.0
	Equity	0	0	0	0	0	0	0.0
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0
	Standardised Total	245	0	234	0	0	0	43.39



ABN AMRO Group N.V.

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0 0	0	0	0	0.09
	Regional governments or local authorities	0	0	0	0	0	0	0.04
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	2,878	0	77	0	0	0	0.0
	Corporates	367	0	367	0	0	0	39.9
	of which: SME	242	0	242	0	0	0	0.0
	Retail	0	0	0	0	0	0	53.3
United Kingdom	of which: SME	0	0	0	0	0	0	0.
onicea Ringaoni	Secured by mortgages on immovable property	0	0	0	0	0	0	0.
	of which: SME	0	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0		0	0	0	0	0.0
	Equity	0	0	0	0	0	0	0.0
	Securitisation							
	Other exposures	0	(	0	0	0	0	0.0
	Standardised Total	3,245	0	444	0	0	0	40.9

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

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	0	(	0 0	0	0	C	0.
	Regional governments or local authorities	0	(	0	0	0	0	0
	Public sector entities	0	(	0	0	0	0	0
	Multilateral Development Banks	0	(	0	0	0	0	0
	International Organisations	0	(	0	0	0	0	0
	Institutions	0	(	0	0	0	0	0
	Corporates	8	(	8	0	0	0	0
	of which: SME	2	(	2	0	0	C	0
	Retail	0	(	0	0	0	C	0
Singapore	of which: SME	0	(	0	0	0	0	0
Singapore	Secured by mortgages on immovable property	0	(	0	0	0	0	0
	of which: SME	0	(	0	0	0	0	0
	Items associated with particularly high risk	0	(	0	0	0	0	0
	Covered bonds	0	(	0	0	0	C	0
	Claims on institutions and corporates with a ST credit assessment	0	(	0	0	0	C	0
	Collective investments undertakings (CIU)	0	(	0	0	0	C	C
	Equity	0	1 0	0	0	0	0	0
	Securitisation							
	Other exposures	0	(	0	0	0	0	0
	Standardised Total	8		8	0	0	0	0.

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

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



ABN AMRO Group N.V.

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0	0	0	0	0.09
	Regional governments or local authorities	0	0	0	0	0	0	0.09
	Public sector entities	0	0	0	0	0	0	0.04
	Multilateral Development Banks	0	0	0	0	0	0	0.04
	International Organisations	0	0	0	0	0	0	0.04
	Institutions	0	0	0	0	0	0	0.0
	Corporates	0	0	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Retail	0	0	0	0	0	0	0.0
Marshall Islands	of which: SME	0	0	0	0	0	0	0.0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0
	Equity	0		0	0	0	0	0.0
	Securitisation							
	Other exposures	0	(	0	0	0	0	0.0
	Standardised Total	0	0	0	0	0	0	0.0

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

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



ABN AMRO Group N.V.

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	17		31/12/20	)18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	
	Central governments or central banks	0.1%	0	52.3%	0.1%	1	49.5%	0.1%	1	48.2%	0.3%	1	53.9%	0.2%	2	57.1%	0.1%	2	6
	Regional governments or local authorities		0	-	-	0	-	-	0	-	-	0	-		- 0		-	(	)
	Public sector entities		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	0.0%	0.0%		0.0%	0.0%	0	)
	International Organisations	0.0%	0	20.4%	0.0%	0	19.4%	0.0%		18.9%	0.0%	0	20.9%			23.5%	0.0%	0	) 2
	Institutions	0.0%	0	25.4%	0.0%	1	24.1%	0.0%		23.5%	0.0%		26.1%	0.0%		29.1%	0.0%	2	2 3
	Corporates	0.0%	619	94.9%	0.0%	623		0.0%	624	91.3%	0.1%	619	94.9%			92.8%	0.1%	631	
	of which: SME	0.1%	1	2.5%	0.1%	1	3.3%	0.0%	2	3.8%	0.1%	1	4.0%	0.1%		6.2%	0.1%	4	ŧ.
	Retail	0.0%	13	13.2%	0.0%	13	8.1%	0.0%		6.0%	3.4%	62	59.0%			61.0%	2.9%	142	
ABN AMRO Group N.V.	of which: SME	0.0%	1	22.2%	0.0%	1	15.3%	0.0%		12.0%	6.4%	3	62.1%	6.2%		67.0%	5.5%	7	7
	Secured by mortgages on immovable property	0.0%	9	30.0%	0.0%	9	23.2%	0.0%	9	19.1%	0.0%	10	35.6%	0.0%		29.1%	0.0%	1.	8
	of which: SME	0.0%	0	27.3%	0.0%	0	25.7%	0.0%	0	24.4%	1.3%	0	33.7%	1.3%	. 0	36.9%	1.1%	1	. 3
	Items associated with particularly high risk		0	-	-	0	-	-	0	-	-	0	-		- 0		-	(	)
	Covered bonds		0	-	-	0	-	-	0	-	-	0	-		- 0		-	(	)
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-	-	0	-		- 0		-	(	)
	Collective investments undertakings (CIU) Equity		0	-	-	0	-	-	0	-	-	0	-		- 0		-		2
	Equity Securitisation		0			0			0			0			- 0			, i	,
		0.59/	40	52.400	0.50/		53.49/	0.5%		52.201	0.50/	10	53.40	0.50		52.40	0.5%		
	Other exposures Standardised Total	0.5%	19 659	52.1% 80.3%	0.5%	683	52.1% 71.9%	0.5%	703	52.2% 65.8%	0.5%	19 712	52.1% 85.8%	0.5%	a 3/ 784	52.1% 80.7%	0.5%	844	5

Baseline Scenario 31/12/2016 31/12/2017 31/12/2017 31/12/2018
Impairment Stock of Coverage Ratio - Impairment Stock - Impairment Stock - Impairment - Impairmen . 0.0% 0.1% 0.0% 0.0% 0.0% 0.0% -24.8% 63.0% 3.3% 13.3% 22.2% 30.0% 27.3% -0.0% 0.1% 0.0% 0.0% 0.0% 0.0% 23.7% 59.5% 4.4% 8.1% 15.3% 23.2% 25.7% . 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 23.2% 56.3% 5.0% 6.0% 12.0% 19.1% 24.4% 0 18 0 13 1 9 0 0 17 0 13 17 Netherlands larly high risl ns as as and corn orates with a ST credit ass ne (CTI 52.1% 27.7% 0.5% 0.2% 52.1% 23.9% 52.2% 22.6% 0.5% 0.2% 0.5% dardised Tota 57 94

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
0.0%	0	13.2%	0.0%	0	13.2%	0.0%	0	13.2
-	0	-	-	0	-		0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
	0	-	-	0	-	-	0	
0.0%	0	25.7%	0.0%	0	28.7%	0.0%	0	35.6
0.0%	17	64.0%	0.1%	19	61.0%	0.1%	20	61.7
0.2%	0	9.0%	0.2%	1	13.9%	0.2%	1	17.7
3.4%	62	59.0%	3.3%	106	60.9%	2.9%	141	60.2
6.4%	3	62.1%	6.2%	5	67.1%	5.5%	7	68.3
0.0%	10	35.6%	0.0%	12	29.1%	0.0%	13	24.3
1.3%	0	33.7%	1.3%	0	36.9%	1.1%	1	38.8
	0	-	-	0	-		0	
-	0	-	-	0	-		0	
	0	-	-	0	-		0	
	0	-	-	0	-		0	
	0	-	-	0	-		0	
	-							
0.5%		52.1%	0.5%	37	52.1%	0.5%	55	52.2
0.7%	108	54.3%	0.7%	173	54.6%	0.6%	229	53.6

ed in paragraphs 59 and 61 of the Meth ted as: Stock of provisions for defaulted

						Baseline Sce	nario								Adverse Sc	enario			
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/2	016	1	31/12/2	017		31/12/20	018
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairme rate	nt Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			Coverage R Default St
	Central governments or central banks	Tate	0	Default Stock	- Tate	0	Belault Stock	- Tate	0	-	Tate	-	Default Stock	Tate	FIOVISIONS	0 -	-	(	)
	Regional governments or local authorities		. 0		-	0		-	0	-		-	D -		-	- 0	-	C	D
	Public sector entities		. 0		-	0		-	0	-		-	D -		-	- 0	-	C	D
	Multilateral Development Banks		. 0		-	0		-	0	-		-	D -		-	- 0	-	C	D
	International Organisations		. 0		-	0		-	0	-		-	D -		-	- 0	-	C	D
	Institutions	0.0%	0	21.0%	0.0%	0	19.9%	0.0%	0	19.4%	0.	196	24.1%	0.0%	6	0 26.6%	0.0%	C	D
	Corporates	0.1%	3	14.2%	0.1%	3	11.3%	0.1%	3	9.9%	0.	96	3 14.2%	0.2%		3 11.7%	0.2%	4	4
	of which: SME	0.2%	0	3.0%	0.2%	1	3.7%	0.1%	1	4.0%	0.	196	D 3.1%	0.2%		1 4.6%	0.2%	2	2
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	6.	196	0 69.6%	6.1%	6	0 73.9%	5.4%	0	D
France	of which: SME		. 0		-	0	-	-	0	-		-	D -		-	- 0	-	0	0
THATCE	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	1.	196	0 69.6%	1.3%	6	0 73.9%	1.1%	0	D
	of which: SME		. 0		-	0	-	-	0	-		-	D -		- (	- 0	-	C	0
	Items associated with particularly high risk		. 0		-	0	-	-	0	-		-	D -		-	- 0	-	0	0
	Covered bonds		. 0		-	0	-	-	0	-		-	D -		-	- 0	-	0	D
	Claims on institutions and corporates with a ST credit assessment		. 0		-	0	-	-	0	-		-	D -		- (	- 0	-	C	0
	Collective investments undertakings (CIU)		. 0		-	0	-	-	0	-		-	D -		-	- 0	-	C	0
	Equity		. 0		-	0		-	0			-	D -		-	- 0	-	0	
	Securitisation																		
	Other exposures		0		-	0		-	0		-	-	D -		- 1	- 0	-	0	)
	Standardised Total	0.1%	3	14.1%	0.1%	3	11.3%	0.1%	3	9.9%	0.2	%	3 14.4%	0.2%	a 1	3 11.9%	0.2%	5	5



ABN AMRO Group N.V.

					Baseline Sce	nario								Adverse Sce	enario
		31/12/20	016		31/12/20	17		31/12/20	18		31/12/20	016		31/12/2	017
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairmen					Coverage R
		Provisions			Provisions			Provisions		rate	Provisions		rate	Provisions	Default St
Central governments or central banks	0.1%		100.0%	0.1%	0	100.0%	0.1%	0	100.0%	0.2	% 0	0 100.0%	0.1%		0 1
Regional governments or local authorities		0	- )	-	0	-	-	0	-		- (	- 0			0
Public sector entities		0	- 1	-	0	-	-	0	-		- 0	- 0			0
Multilateral Development Banks		0	- 1	-	0	-	-	0	-		- 0	- 0			0
International Organisations		0	- )	-	0	-	-	0	-		- 0	- 0			0
Institutions	0.0%	0	27.1%	0.0%	0	26.1%	0.0%	0	25.6%	0.0	% (	0 28.1%			0
Corporates	0.0%	0	35.7%	0.0%	0	34.3%	0.0%	0	33.7%	0.0	96 0	0 36.3%	0.0%		0
of which: SME		0			0	-	-	0	-		- (	o -			0
Retail	0.0%	0	28.5%	0.0%	0	22.4%	0.0%	0	18.7%	7.3	% (	0 55.6%	6.6%		0
United States	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	7.3	% (	0 79.1%	6.6%		0
UTILEU SLALES Secured by mortgages on immovable property		0		-	0		-	0	-		- 0	o -			0
of which: SME		0			0	-	-	0	-		- (	o -			0
Items associated with particularly high risk		0		-	0		-	0	-		-				0
Covered bonds					0		-	0	-		- (				0
Claims on institutions and corporates with a ST credit assessment		i i			ō	-	-	ō	-		- 0	ō -		i i	ō
Collective investments undertakings (CIU)		0			0	-	-	0	-		- (	o -			0
Equity		0		-	0		-	0	-		-				0
Securitisation								-							
Other exposures			- I		0		-	0			- (	0 -		(	0
Standardised Total	0.0%	0	37.1%	0.0%	0	36.1%	0.0%	0	35.5%	0.04	% (	42.8%	0.0%		0 4

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

						Baseline Sco	enario			
			31/12/20	16		31/12/20	)17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.04
	Regional governments or local authorities		0	-	-	0	- 1	-	0	
	Public sector entities		0		-	(			0	
	Multilateral Development Banks	10 C	0		-	(			0	
	International Organisations		0	-	-	(			0	
	Institutions	0.0%	0	17.3%	0.0%	0	16.6%	0.0%	0	16.4
	Corporates	0.1%	3	5.1%	0.0%	3	5.6%	0.0%	3	5.9
	of which: SME	0.0%	0	0.9%	0.0%	0	1.4%	0.0%	0	1.9
	Retail	0.0%	0	3.2%	0.0%	(	2.0%	0.0%	0	1.5
Germany	of which: SME	0.0%	0	0.0%	0.0%	(	0.0%	0.0%	0	0.0
Germany	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
	of which: SME		0		-	(			0	
	Items associated with particularly high risk		0	-	-	(			0	
	Covered bonds		0	-	-	(			0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	- 1	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	- 1	-	0	
	Equity	100 C	0			0			0	
	Securitisation									
	Other exposures		0	-	-	(			0	
	Standardised Total	0.0%	3	5.1%	0.0%	3	5.6%	0.0%	3	6.04

		0		
0.0%         0         42.8%         0.0%         0           Adverse Scenario           31/12/2015           Impairment         Stock of Provisions         Coverage Ratio - Default Stock         Impairment         Stock of Provisions         Coverage Ratio - Default Stock         Impairment         Stock of Provisions         Cover Default Stock         Cover Provisions         Default Stock         Cover Provisions         Default Stock         Cover Provisions         Default Stock		0		
0.0%         0         42.8%         0.0%         0           Adverse Scenario           Impairment         Stock of Provisions         Coverage Ratio - Dafault Stock of 0         Impairment         Stock of Provisions         Coverage Ratio - Provisions         Coverage Ratio - Provisions         Dafault Stock of 0         Coverage Ratio - Provisions         Coverage Ratio - Provisions         Dafault Stock of 0         Coverage Ratio - Provisions         Coverage Ratio - Provisions <th coverage="" ratio<="" th=""><th></th><th></th><th></th></th>	<th></th> <th></th> <th></th>			
Adverse Scenario           31/12/2016         31/12/2017           Impairment rate         Stock of Provisions         Coverage Ratio - 1         Impairment rate         Stock of Coverage Ratio - 1         Coverage Ratio - 1         Provisions         Coverage Coverage - 1         Coverage Coverage - 1 <thcoverage -</thcoverage 		0		
31/12/2016         11/12/2017           Impairment rate         Stock of Stock of 0.0%         Default Stock 0.0%         Impairment rate         Stock of 0.0%         Cover 0.0%         Default Stock 0.0%         Cover 0.0%         Default Stock 0.0%         Cover 0.0%         Default Stock 0.0%         Default Stock 0.0%         Default Stock 0.0%         Cover 0.0%         Default Stock 0.0%         Default	44.0% 0.0%	0	48.0	
31/12/2015         131/12/2015           Impairment rate         Stock of period         Coverage Ratio - pation         Impairment pation         Stock of pation         Coverage Database           0.0%         0.0%         0.0%         0.0%         0.0%         0.0%           0.0%         0         18.2%         0.0%         0         0           0.0%         0.1%         3.1%         0.0%         0         0           0.0%         0.0%         0.0%         0				
31/12/2015         31/12/2015           Impairment         Stock of rata         Coverage Ratio : Default Stock 0         Impairment rata         Stock of Provisions         Coverage Default Stock 0         Model 0         Coverage rata         Default Stock 0         Coverage rata         Stock 0         Coverage rata         Default Stock 0         Default Stock 0         Default Stock 0         Default Stock 0         Default Stock 0         Default Stock 0         Default Stock 0         Default Stock 0 <thd< th=""><th></th><th></th><th></th></thd<>				
Impairment rate         Stock of Periodisons         Coverage Ratio Default Stock <sup>1</sup> Impairment rate         Stock of Periodison         Coverage Ratio Default Stock <sup>1</sup> 0         0 <t< th=""><th></th><th></th><th></th></t<>				
Provisions         Default Stock //         rate         Provisions         Defa           0.0%         0         40.0%         0		31/12/20	18	
0.0%         0         40.0%         0.0%         0           0         -         -         0         -         0           0         -         -         0         -         0 <td< th=""><th>rage Ratio - Impairment</th><th>Stock of</th><th>Coverage Ratio</th></td<>	rage Ratio - Impairment	Stock of	Coverage Ratio	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	ault Stock <sup>1</sup> rate	Provisions	Default Stock	
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	40.0% 0.0%	0	40.	
0.0%         18.3%         0.0%         0           0.1%         3         5.9%         0.3%         3           0.0%         0         0.9%         0.0%         3           6.1%         0         54.5%         5.9%         0           6.4%         0         0.1%         6.1%         0           0.2%         0         6.7%         0.2%         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0	-	0		
0.0%         18.3%         0.0%         0           0.1%         3         5.9%         0.3%         3           0.0%         0         0.9%         0.0%         3           6.1%         0         54.5%         5.9%         0           6.4%         0         0.1%         6.1%         0           0.2%         0         6.7%         0.2%         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0	-	0		
0.0%         18.3%         0.0%         0           0.1%         3         5.9%         0.3%         3           0.0%         0         0.9%         0.0%         3           6.1%         0         54.5%         5.9%         0           6.4%         0         0.1%         6.1%         0           0.2%         0         6.7%         0.2%         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0	-	0		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	-	0		
0.0%         0         0.9%         0.0%         0           6.1%         0         54.5%         5.9%         0           6.4%         0         0.1%         6.1%         0           0.2%         0         6.7%         0.2%         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0           -         0         -         -         0	19.7% 0.0%	0	24.	
6.1%         54.5%         5.5%         0           6.4%         0.1%         6.1%         0           0.2%         0.7%         0.2%         0           -         0         -         0           -         0         -         0           -         0         -         0           -         0         -         0           -         0         -         0           -         0         -         0           -         0         -         0           -         0         -         0	6.4% 0.1%	4	8.	
6.4%         0         0.1%         6.1%         0           0.2%         0         6.7%         0.2%         0           -         0         -         0         -         0           -         0         -         -         0         -         0           -         0         -         -         0	2.0% 0.0%	0	3.	
0.2% 0 6.7% 0.2% 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0	60.8% 5.2%	0	62.	
	0.2% 5.4%	0	0.	
	6.9% 0.2%	0	7.	
	-	0		
	-	0		
	-	0		
		0		
- 0 0		0		
		0		
- 0 - 0		0		
0.0% 3 5.5% 0.1% 4	6.9% 0.0%	5	8.9	

31/12/2018 ment Stock of Coverage Rat

34.9% 48.5%

-64.1% 80.3%

30.2% 40.7%

-61.1% 80.8%

0.0% 0.0%

-6.0% 5.8%

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

						Baseline Sce	enario				
			31/12/20	16		31/12/20	)17		31/12/20	018	_
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
	Central governments or central banks		0	-	-	C	) -	-	C	) -	
	Regional governments or local authorities	-	0	-	-	0		-	C		
	Public sector entities		0	-	-	0		-	C		
	Multilateral Development Banks		0	-	-	0		-	C		
	International Organisations		0	-	-	0		-	C		
	Institutions	0.1%	0	25.7%	0.0%	0	24.4%	0.0%	C	23.7%	
	Corporates	0.1%	0	27.0%	0.1%	0	25.6%	0.0%	C	24.9%	
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	C	0.0%	
	Retail	0.0%	0	11.0%	0.0%	0	6.7%	0.0%	C	5.0%	
Belgium	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	C	0.0%	
Deigium	Secured by mortgages on immovable property	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	C	0.0%	
	of which: SME	-	0	-	-	0		-	0		
	Items associated with particularly high risk		0	-	-	0	- 1	-	C		
	Covered bonds		0	-	-	0	- 1	-	C		
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	- 1	-	C		
	Collective investments undertakings (CIU)		0	-	-	0	- 1	-	C		
	Equity		0		-	0		-	C	-	_
	Securitisation										
	Other exposures		0		-	0		-	C		
	Standardised Total	0.1%	0	21.1%	0.0%	0	19.5%	0.0%	0	18.9%	

				Auverse Scel	lario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-		0	-
0.1%		26.3%		0	29.5%	0.1%	0	36.5%
0.1%		27.6%	0.1%	0	31.0%	0.1%	1	38.4%
0.0%		75.0%	0.0%	0	78.3%	0.0%	0	79.3%
6.4%		66.0%	6.5%	0	70.2%	5.9%	0	70.7%
6.7%		73.0%	8.3%	0	80.3%	7.8%	0	79.1%
0.1%	0	5.1%	0.2%	0	5.2%	0.2%	0	5.3%
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
	0		-	0			0	-
	0			0			0	-
0.1%	0	41.7%	0.1%	1	43.0%	0.1%	1	47.7%



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						Baseline Sce	nario								Adverse Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	018		31/12/20	16		31/12/20	017		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks Regional governments or local authorities	-	0		-	0	-		- C	0 - 0 -	-	0	-	-	0	-		0	-
	Public sector entities Multilateral Development Banks International Organisations		0		-	0	-		. 0	0 -	-	0	-	-	0	-		0	-
	Institutions Corporates	0.0%	0	25.7% 60.0%	0.0%	1	24.3% 58.4%	0.0%		1 23.7% 0 57.1%	0.0%	0	26.3% 60.0%	0.0%	1	29.5%	0.0%		36.5% 58.5%
	of which: SME Retail	0.0%	0	0.0% 29.2%	0.0%	0	0.0% 21.1%	0.0%		0 0.0% 0 16.9%	0.0%	0	0.0%	0.0%	0 0	0.0%	0.0% 5.4%	0	0.0%
United Kingdom	of which: SME Secured by mortgages on immovable property of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	- C	0 0.0% 0 - 0 -	6.2% - -	0	64.7% - -	5.9% - -	0 0 0	0 70.1% 0 -	5.4%	0	75.9%
	Items associated with particularly high risk Covered bonds		0		-	0	-		- C	0 - 0 -	-	0	-	-	0	) - ) -		0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0		-	0	-		· 0	0 - 0 -	-	0	-	-	0	) - ) -		0	-
	Securitisation Other exposures		0			0				0 -		0			0			0	
	Standardised Total	0.0%	1	36.7%	0.0%	1	31.0%	0.0%	1	1 28.5%	0.0%	1	38.2%	0.0%	1	36.1%	0.0%	2	40.6%

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

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Rati
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stoc
	Central governments or central banks		0	-	-	0	-	-	0	
	Regional governments or local authorities	10 C	0	-	-	0	-		0	
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks	10 C	0	-	-	0	-		0	
	International Organisations	10 C	0	-	-	0	-		0	
	Institutions	1. A	0	-	-	0	-		0	
	Corporates	0.0%	0	11.0%	0.0%	0	10.5%	0.0%	0	10
	of which: SME	0.0%	0	11.0%	0.0%	0	10.5%	0.0%	0	10
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	C
Singapore	of which: SME	1. A	0	-	-	0	-		0	
Singapore	Secured by mortgages on immovable property		0	-	-	0	-	-	0	
	of which: SME		0	-	-	0	-	-	0	
	Items associated with particularly high risk		0	-	-	0	-		0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	100 C	0	-	-	0	-		0	
	Collective investments undertakings (CIU)	1. A	0	-	-	0	-		0	
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other exposures	1. Sec. 1. Sec	0	-	-	0	-	-	0	
	Standardised Total	0.0%	0	6.6%	0.0%	0	6.3%	0.0%	0	6.3

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
npairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
0.0%	0	11.3%	0.0%	0	12.7%	0.0%	0	15.
0.0%	0	11.3%	0.1%	0	12.7%	0.1%	0	15.
6.4%	0	69.6%	6.1%	0	74.0%	5.4%	0	73.0
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0	-		0	
0.1%	0	36.2%	0.1%	0	36.3%	0.1%	0	36.6

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

						Baseline Sce	nario							Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/2	018	31/12/	2016		31/12/20	117		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -				Impairment Stock o			Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	Central governments or central banks	rate 4.3%	Provisions	Default Stock <sup>1</sup> 92.5%	rate 3.8%	Provisions	Default Stock <sup>1</sup> 87.8%	rate 3.3%	Provisions	Default Stock <sup>1</sup> 1 85.9%	rate Provision 10.3%	Default Stock <sup>1</sup> 1 94.9%		Provisions	Default Stock <sup>1</sup> 99.8%	rate 4.5%	Provisions 1	Default Stock <sup>1</sup> 100.09
	Regional governments or local authorities	1.570	0	52.570	51070	0	07.070	5.570		n	1013 /0	0	5.070		55.070	1.576	0	100.07
	Public sector entities					0				0		0		0			0	1
	Multilateral Development Banks		0			0				- -		0		0			0	
	International Organisations		0			0								0			0	1
	Institutions	0.0%	0	25.7%	0.0%	0	24.4%	0.0%		23.8%	0.0%	0 26.4%	0.0%	0	29.5%	0.0%	0	36.5%
	Corporates	0.0%	0	9.3%	0.0%	0	8.9%	0.0%		0 8.6%	0.0%	0 9.6%	0.0%	0	10.7%	0.0%	0	13.3%
	of which: SME	0.0%	0	5.3%	0.0%	0	5.0%	0.0%		0 4.9%	0.0%	0 5.4%	0.0%	0	6.1%	0.0%	0	7.5%
	Retail	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%	6.4%	0 69.6%	6.1%	0	73.9%	5.4%	0	73.5%
Customentand	of which: SME		0			ō		-		0 -	-	0		ō		-	ō	
Switzerland	Secured by mortgages on immovable property		0	-	-	0		-			-	o .		ó		-	0	
	of which: SME		0	-	-	0		-			-	o .		ó		-	0	
	Items associated with particularly high risk		0	-	-	0		-			-	o .		ó		-	0	
	Covered bonds		0	-	-	0	-	-		D -	-	0 .	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-		D -	-	0 .	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-	-		- D	-	0		0	-	-	0	
	Equity		0	-	-	0	-	-		- 0	-	0 .		0	-	-	0	
	Securitisation																	
	Other exposures		0	-	-	0				- 0	-	0		0		-	0	
	Standardised Total	0.0%	0	85.9%	0.0%	0	81.7%	0.0%	1	1 79.6%	0.1%	1 92.1%	0.1%	1	96.5%	0.0%	1	95.9%



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					В	laseline Sce	nario								Adverse Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	)18		31/12	2016		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -						Coverage Ratio -	Impairm		f Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	Central governments or central banks	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisio	ns Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Regional governments or local authorities					0			0				0						
	Public sector entities					0			0				0					0	
	Multilateral Development Banks					0			0				0					0	
	International Organisations					0			0				0					0	
	Institutions					0			0				0					0	
	Corporates				-	ō		-	ō	-		-	ō .		- 0	-	-	0	
	of which: SME				-	ó		-	0	-		-	0		- 0	-	-	G	
	Retail				-	ó		-	0	-		-	0		- 0	-	-	G	
Marshall Islands	of which: SME		0		-	0		-	0	-		-	0		- 0	-	-	C	
Mai Shali 1Sianus	Secured by mortgages on immovable property		0		-	0		-	0	-		-	0		- 0	-	-	0	
	of which: SME				-	0		-	0	-		-	0	-	- 0	-	-	0	
	Items associated with particularly high risk				-	0		-	0	-		-	0	-	- 0	-	-	0	
	Covered bonds				-	0		-	0	-		-	0	-	- 0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	-		-	0		- 0	-	-	0	
	Collective investments undertakings (CIU)		0		-	0		-	0	-		-	0	- ·	- 0	-	-	0	
	Equity		0		-	0			0	-		-	0	-	- 0	-	-	0	
	Securitisation																		
	Other exposures				-	0		-	0	-		-	0	-	- 0		-	0	
	Standardised Total		0		-	0	-	-	0			-	0	-1 -	- 0	-		0	1

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

						Baseline Sce	enario			
			31/12/20	16		31/12/20	117		31/12/20	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-			-	0	-		0	
	Regional governments or local authorities	-		-	-	0	-	-	0	
	Public sector entities	-			-	0	-	-	0	
	Multilateral Development Banks	-		-	-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	
	Institutions	-			-	0		-	0	
	Corporates	-			-	G		-	0	
	of which: SME	-			-	0		-	0	
	Retail	-			-	G		-	0	
Description	of which: SME	-			-	0		-	0	
Bermuda	Secured by mortgages on immovable property								0	
	of which: SME								0	
	Items associated with particularly high risk					0			0	
	Covered bonds								0	
	Claims on institutions and corporates with a ST credit assessment								0	
	Collective investments undertakings (CIU)		l à						0	1
	Equity				-	0		-	0	
	Securitisation		Ì			l i				
	Other exposures								0	
	Standardised Total			-			-	-		

				Adverse Sce				
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
	0	-	-	0		-	0	
	0	-	-	0		-	0	
	0			0			0	
	0			0			0	
	0			0			0	
	-			-			-	
-	0		-	0			0	
-	0	-	-	0	-	-	0	



## 2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	0						
Exposure values	IRB	1,125						
	Total	1,125						
	STA	0	0	0	0	0	0	0
Risk exposure amounts	IRB	84	88	93	98	99	118	137
	Total	84	88	93	98	99	118	137
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SC	VEREIGN EXPOSUR	ES(3)(on and off l	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fàir-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium	8 126 3 316 899 1,798 35 3,185	8 126 3 315 899 1,787 19 <b>3,157</b>	0 119 0 313 868 1,764 0 <b>3,064</b>	0 0 0 0 0 0 0 0 0	8 7 3 2 31 23 19 <b>93</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Bulgaria	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Denmark	268 0 0 0 0 0 0 268	268 0 0 0 0 0 0 268	268 0 0 0 0 0 0 268	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 0 26 498 1,526 120 <b>2,170</b>	0 0 26 498 1,526 120 <b>2,170</b>	0 0 26 498 1,526 120 <b>2,170</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	859 0 87 381 848 2,518 2 <b>4,695</b>	859 0 87 381 847 2,514 0 <b>4,688</b>	458 0 82 376 846 2,495 0 <b>4,257</b>	0 0 0 0 0 0 0 0	401 0 5 1 19 0 <b>431</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	14 0 0 0 0 0 0 <b>14</b>	14 0 0 0 0 0 0 <b>14</b>	30 0 0 0 0 0 0 <b>30</b>	-46 0 0 0 0 0 0 <b>-46</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Germany	490 213 114 31 230 2.408 1,024 <b>4,510</b>	490 213 114 31 230 2.405 1,005 <b>4,488</b>	489 205 105 0 189 2.259 928 <b>4,175</b>	0 0 0 0 0 0 0 0	1 8 9 31 41 146 75 <b>311</b>	0 0 0 0 0 0	0 0 0 0 0 2 <b>2</b> <b>2</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	509 0 0 0 0 0 5 <b>09</b>	-651 0 0 0 0 0 -6 <b>51</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Greece	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
10 - 3M [ 3M - 1Y ] 17 - 2Y [ 27 - 3Y ] 37 - 5Y [ 57 - 10Y ] 10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	242 0 2 0 0 165 <b>409</b>	237 0 2 0 165 <b>404</b>	242 0 0 0 0 165 <b>407</b>	0 0 0 0 0 0 0 0	-5 0 2 0 0 0 0 <b>-3</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 2	-2 0 0 0 0 0 0 - <b>2</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	0 0 0 0 148 0 148	0 0 0 0 148 0 <b>148</b>	0 0 0 0 148 0 <b>148</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Netherlands	250 119 760 540 1,392 3,955 1,515 <b>8,531</b>	85 119 760 539 1,392 3,833 1,433 <b>8,161</b>	0 100 630 520 1,255 2,804 1,194 <b>6,503</b>	0 0 0 0 0 0 0 0 0 0	23 1 86 11 97 35 -34 <b>219</b>	0 0 0 0 0 0 0 0 0 0	62 18 44 8 40 994 273 <b>1,439</b>	647 6.491 6,266 1,730 11,688 10,288 102 <b>37,212</b>	3 298 426 35 699 458 4 1,923	1,300 4,176 4,316 0 4,978 7,897 3,225 <b>25,892</b>	-7 -135 -192 0 -487 -918 -903 <b>-2,642</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Poland	33 0 0 0 0 409 442	33 0 0 0 0 409 <b>442</b>	33 0 0 0 0 0 409 442	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)	)							31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Romania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	400 103 0 0 0 134 <b>637</b>	400 103 0 0 0 0 134 <b>637</b>	400 103 0 0 0 0 0 503	0 0 0 0 134 <b>134</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden	5 92 23 10 237 0 0 <b>367</b>	5 92 23 10 236 0 0 <b>366</b>	5 92 23 0 231 0 0 <b>351</b>	0 0 0 0 0 0 0 0 0	0 0 10 5 0 0 <b>15</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 276 276 276	0 0 0 0 0 276 <b>276</b>	0 0 0 0 276 276	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	legative fair value	Derivatives with	positive fair value	Derivatives with n	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Norway	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Australia	0 0 1 426 670 674 1,771	0 0 1 425 669 674 <b>1,769</b>	0 0 0 426 669 674 1,769	0 0 0 0 0 0 0 0 0	0 0 1 -1 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Canada	0 46 0 0 310 356	0 46 0 0 310 0 <b>356</b>	0 46 0 0 310 0 <b>356</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	243 0 0 0 0 0 0 243	243 0 0 0 0 0 0 243	243 0 0 0 0 0 0 243	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Japan	1,201 766 0 0 0 0 0 1,967	1,201 766 0 0 0 0 0 0 1,967	1,201 766 0 0 0 0 0 0 1,967	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES							DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value ( (	gross or provisions) 1)			Derivatives with p	positive fair value	Derivatives with n	legative fair value	Derivatives with p	oositive fair value	Derivatives with n	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&ioss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	598 911 918 366 506 0 0 3,299	599 911 918 366 505 0 0 <b>3,299</b>	599 911 918 366 505 0 0 <b>3,299</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	76 0 0 0 0 0 76	-87 0 0 0 0 0 0 - <b>87</b>
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	26 23 0 0 0 0 0 <b>49</b>	26 23 0 0 0 0 0 <b>49</b>	26 23 0 0 0 0 0 <b>49</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 2 3 0 0 0 <b>7</b>	0 2 3 0 0 0 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 2 3 0 0 0 <b>7</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	109 0 0 0 0 0 109	109 0 0 0 0 0 0 <b>109</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	109 0 0 0 0 0 109	69 44 0 0 0 0 113	0 1 0 0 0 0 <b>1</b>	85 84 0 0 0 0 1 <b>69</b>	-3 -1 0 0 0 0 0 <b>-4</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 109 0 0 109	0 0 0 109 0 0 109	0 0 0 109 0 0 109	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



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	(min EUR)		31/12/2015													
		GROSS DIRECT LONG EXPOSURES		RES NET DIRECT EXPOSURES				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		(accounting value gross of provisions) (1)					Derivatives with positive fair value Derivatives with negative fair value			Derivatives with positive fair value Derivatives with negative		negative fair value				
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Africa	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	10 15 17 30 40 41 0 <b>153</b> <b>33.701</b>	10 15 17 30 40 41 0 <b>153</b> <b>33.266</b>	0 0 0 0 0 0 <b>0</b> <b>0</b> <b>30.356</b>	0 0 0 0 0 0 0 0 134	0 0 0 0 0 0 0 0 0 0 1.066	0 0 0 0 0 0 0 0 0	10 15 17 30 40 41 0 <b>153</b> 1.710	0 0 0 0 0 0 <b>0</b> <b>0</b> <b>37.325</b>	0 0 0 0 0 0 0 0 0 0 0 1.924	0 0 0 0 0 0 0 <b>0</b> 0 <b>0</b> 26.061	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 617	0 0 0 0 0 0 0 <b>0</b> - <b>786</b>

#### Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (5) For expositions in HPT Expositions. (5) For expositions (include to be included here). (6) For expositions (include to be included here). (7) For exposition (include to be in



## 2016 EU-wide Stress Test - Risk exposure amounts

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



# 2016 EU-wide Stress Test - P&L

### ABN AMRO Group N.V.

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

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



### 2016 EU-wide Stress Test: Capital

ABN AMRO Group N.V.

					Baseline Scenario		Adverse Scenario				
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
	A	OWN FUNDS	23,414	22,723	22,780	22,725	20,372	19,675	17,519		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,750	17,390	17,660	17,893	15,099	14,608	12,688		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,910	13,910	13,910	13,910	13,910	13,910	13,910		
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0		
	A.1.2	Retained earnings	2,633	3,238	3,462	3,658	2,408	1,461	334		
	A.1.3	Accumulated other comprehensive income	-394	-394	-394	-394	-934	-934	-934		
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	255	255		255	-286		-286		
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	217	217	217	217	217	217	217		
	A.1.4	Other Reserves	0	0	0	0	0	0	0		
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0		
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0		
	A.1.7	Adjustments to CET1 due to prudential filters	1,076	1,076	1,076	1,076	-260		1,076		
	A.1.8 A.1.9	(-) Intangible assets (including Goodwill)	-260	-260	-260	-260	-260				
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs     (·) IRB shortfall of credit risk adjustments to expected losses	-9	-197	-128	-9	-106		-997 -449		
	A.1.11	(-) Defined benefit pension fund assets	0				-988	0	0		
	A.1.12	(·) Redprozal cross holdings in CETI Capital	0	0	0	0	0	0	0		
	A.1.13	(·) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0		
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0		
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0		
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0		
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0		
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0		
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0		
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0		
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0		
	A.1.21	Transitional adjustments	73	26	3	8	341	266	8		
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0		
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0		
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/- )	-153	-102	-51	0	114	57	0		
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-130	-87	-43	0	-87	-43	0		
	A.1.21.5	Other transitional adjustments to CET1 Capital	356	215	98	8	314	252	8		
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	6	4	2	0	42	103	0		
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0		
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,459	850	928	993	819		993		
	A.2.1	Additional Tier 1 Capital instruments	993	993	993	993	993	993	993		
	A.2.2	(-) Excess deduction from T2 items over T2 capital Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0		
	A.2.4	Additional Tier 1 transitional adjustments	466	-143	-65	0	-174	.02	0		
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,209	18,240	18,588	18,886	15,919		13,681		
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,205	4,483	4,192	3,838	4,453	4,165	3,838		
	A.4.1	Tier 2 Capital instruments	2,845	2,845	2,845	2,845	2,845	2,845	2,845		
	A.4.2	Other Tier 2 Capital components and deductions	91	0	0	0	0	0	0		
	A.4.3	Tier 2 transitional adjustments	2,268	1,639	1,347	993	1,608	1,320	993		
TOTAL RISK EXPOSURE	в	TOTAL RISK EXPOSURE AMOUNT	108,001	109,285	109,289	110,413	119,063	126,401	133,072		
AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0		
	C.1	Common Equity Tier 1 Capital ratio	15.51%	15.91%	16.16%	16.21%	12.68%	11.56%	9.53%		
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	16.86%	16.69%	17.01%	17.11%	13.37%	12.27%	10.28%		
	C.3	Total Capital ratio	21.68%	20.79%	20.84%	20.58%	17.11%	15.57%	13.17%		
	D.1	Common Equity Tier 1 Capital ratio (1)	15.44%	15.89%	16.16%	16.20%	12.40%	11.35%	9.53%		
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	16.36%	16.80%	17.06%	17.10%	13.23%		10.27%		
	D.3	Total Capital ratio (3)	19.08%	19.40%	19.67%	19.67%	15.62%	14.38%	12.41%		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					993	993	993		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0		
Memorandum items	G.1	Total leverage ratio exposures (transitional)	464,536	464,536	464,536	464,536	464,536		464,536		
	G.2	Total leverage ratio exposures (fully loaded)	464,657	464,657	464,657	464,657	464,657		464,657		
	G.3	Leverage ratio (transitional)	3.92%	3.93%	4.00%	4.07%	3.43%		2.95%		
	G.4	Leverage ratio (fully loaded)	3.80%	3.95%	4.01%	4.06%	3.39%	3.30%	2.94%		

 3.80%
 3.95%
 4.01%
 4.06%
 3.99%
 3.30%

 (1) Enly-loaded T1 capital ratio estimation: [A1-A1.13-A1.21+MIN(A2+A.13.42.2-A4.30,0)/[B-8.1]
 3.95%
 4.01%
 4.06%
 3.99%
 3.30%

 (2) Enly-loaded T1 capital ratio estimation: [A1-A1.21+A2.2-A2.41+MIN(A4+A.22-A4.30,0)/[B-8.1]
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Information on performing and non-performing exposures<sup>1</sup>

### ABN AMRO Group N.V.

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

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

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



Information on forborne exposures<sup>1</sup> ABN AMRO Group N.V.

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

<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