

Name of bank: ABN AMRO BANK

Actual results

At December 31, 2009	EUR million
Total Tier 1 capital	15,481*
Total regulatory capital	20,742*
Total risk weighted assets	118,703*
Pre-impairment income (including operating expenses)	1,812*
Impairment losses on financial assets in the banking book	1,568*
1 yr Loss rate on Corporate exposures (%) ¹	0.79%*
1 yr Loss rate on Retail exposures (%) ¹	0.44%*
Tier 1 ratio (%)	13.0%*

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011²	EUR million
Total Tier 1 capital after the benchmark scenario	14.753
Total regulatory capital after the benchmark scenario	19.501
Total risk weighted assets after the benchmark scenario	122.691
Tier 1 ratio (%) after the benchmark scenario	12,0%

Adverse scenario at December 31, 2011²	EUR million
Total Tier 1 capital after the adverse scenario	12.904
Total regulatory capital after the adverse scenario	17.796
Total risk weighted assets after the adverse scenario	125.884
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1,607**
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-3.189
2 yr cumulative losses on the trading book after the adverse scenario ²	-17
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1,2}	1,20%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1,2}	0,90%
Tier 1 ratio (%) after the adverse scenario	10,3%

Additional sovereign shock on the adverse scenario at December 31, 2011	EUR million
Additional impairment losses on the banking book after the sovereign shock ²	-465
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-89
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,48%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,96%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9,9%
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	0

The aggregated RWA and capital figures are based on the aggregation of the RWA and capital components of ABN AMRO Bank and Fortis Bank Nederland and therefore do not reflect the impact of the harmonisation of the determination of the RWA and capital components.

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

* ABN AMRO Bank and Fortis Bank Nederland only merged on 1 July 2010. To facilitate the trend analysis, the stress test has been performed on the basis as if it had already merged as per 31 December 2009. Therefore several adjustments, predominantly relating to the separation of ABN AMRO Bank from RBS N.V., the execution of the Dutch State capital measures and the RWA impact of the closing of the EC Remedy have been applied to the aggregated 2009 year-end capital figures. In addition, as ABN AMRO Bank has only become Basel II Advanced-IRB compliant as of 1 April 2010, an assessment of the aggregated Basel II figures as per year-end 2009 has been made retrospectively. Furthermore, the results for 2009 are the aggregated reported results of both banks.

** Please note that this figure does not include several large items related to the integration of ABN AMRO Bank and Fortis Bank Nederland, including amongst others the impact of the closing of the EC remedy and restructuring charges, as well as other items such as a revaluation of the EC Remedy credit umbrella under the adverse stress scenario and an addition to the legal provision. The total amount of the items not included is EUR 1,807 million negative. However, these items are included in the estimated capital position and capital ratios of this stress test.

Name of bank:	ING BANK
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Actual results

At December 31, 2009	EUR million
Total Tier 1 capital	34,015
Total regulatory capital	44,731
Total risk weighted assets	332,375
Pre-impairment income (including operating expenses)	6,436
Impairment losses on financial assets in the banking book	-5,936
1 yr Loss rate on Corporate exposures (%) ¹	0.38%
1 yr Loss rate on Retail exposures (%) ¹	0.45%
Tier 1 ratio (%)	10.2%

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011²	EUR million
Total Tier 1 capital after the benchmark scenario	40,366
Total regulatory capital after the benchmark scenario	45,814
Total risk weighted assets after the benchmark scenario	360,758
Tier 1 ratio (%) after the benchmark scenario	11.2%

Adverse scenario at December 31, 2011²	EUR million
Total Tier 1 capital after the adverse scenario	37,836
Total regulatory capital after the adverse scenario	43,071
Total risk weighted assets after the adverse scenario	417,980
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	13,074
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-9,029
2 yr cumulative losses on the trading book after the adverse scenario ²	-411
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	1.21%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	0.91%
Tier 1 ratio (%) after the adverse scenario	9.1%

Additional sovereign shock on the adverse scenario at December 31, 2011	EUR million
Additional impairment losses on the banking book after the sovereign shock ²	-733
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-445
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1.31%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1.02%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.8%
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	0

¹. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

². Cumulative for 2010 and 2011

³. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Name of bank:	RABOBANK
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Actual results

At December 31, 2009	EUR million
Total Tier 1 capital	33,226
Total regulatory capital	34,903
Total risk weighted assets	236,320
Pre-impairment income (including operating expenses)	4,563
Impairment losses on financial assets in the banking book	-1,959
1 yr Loss rate on Corporate exposures (%) ¹	0.43%
1 yr Loss rate on Retail exposures (%) ¹	0.20%
Tier 1 ratio (%)	14.1%

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011²	EUR million
Total Tier 1 capital after the benchmark scenario	37,211
Total regulatory capital after the benchmark scenario	38,888
Total risk weighted assets after the benchmark scenario	251,249
Tier 1 ratio (%) after the benchmark scenario	14.8%

Adverse scenario at December 31, 2011²	EUR million
Total Tier 1 capital after the adverse scenario	35,732
Total regulatory capital after the adverse scenario	37,409
Total risk weighted assets after the adverse scenario	282,310
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	9,418
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-4,528
2 yr cumulative losses on the trading book after the adverse scenario ²	-496
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	0.82%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	0.57%
Tier 1 ratio (%) after the adverse scenario	12.7%

Additional sovereign shock on the adverse scenario at December 31, 2011	EUR million
Additional impairment losses on the banking book after the sovereign shock ²	-510
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-100
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0.91%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0.69%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	12.5 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	0

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Name of bank:	SNS BANK
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Actual results

At December 31, 2009 **EUR million**

Total Tier 1 capital	2,766
Total regulatory capital	3,590
Total risk weighted assets	25,885
Pre-impairment income (including operating expenses)	476
Impairment losses on financial assets in the banking book	-438
1 yr Loss rate on Corporate exposures (%) ¹	1.75%
1 yr Loss rate on Retail exposures (%) ¹	0.25%
Tier 1 ratio (%)	10.7%

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011² **EUR million**

Total Tier 1 capital after the benchmark scenario	2,899
Total regulatory capital after the benchmark scenario	3,628
Total risk weighted assets after the benchmark scenario	24,217
Tier 1 ratio (%) after the benchmark scenario	12.0%

Adverse scenario at December 31, 2011² **EUR million**

Total Tier 1 capital after the adverse scenario	2,617
Total regulatory capital after the adverse scenario	3,346
Total risk weighted assets after the adverse scenario	24,217
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	992
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-1,076
2 yr cumulative losses on the trading book after the adverse scenario ²	-12
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	4.40%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	0.57%
Tier 1 ratio (%) after the adverse scenario	10.8%

Additional sovereign shock on the adverse scenario at December 31, 2011 **EUR million**

Additional impairment losses on the banking book after the sovereign shock ²	-87
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	4.53%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0.73%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.5%
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	0

¹. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

². Cumulative for 2010 and 2011

³. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock