ABN·AMRO

ABN AMRO Environmental & Energy Policy Statement

November 2025

Our Environmental & Energy Policy Statement outlines our commitment to ESG considerations into our operations, products, and services, while aligning our own operations to the UN Principles for Responsible Banking and the Net-Zero Banking Alliance (NZBA) framework.
Please refer to our Integrated Annual Report and this webpage for more information on our ongoing efforts with regard to integrating sustainability in our business operation.

Working together with suppliers on sustainability
We stimulate suppliers to support our sustainability objectives. Suppliers are required to provide insight into their environmental risks and impacts and put effort in minimizing these. They are expected to actively contribute to limiting global warming by limiting their environmental footprint of products and services delivered to ABN AMRO.

Sustainability statements
We focus our sustainability efforts on climate, in line with the publication of our climate strategy, and nature, encompassing topics of biodiversity, pollution and circular economy. ABN AMRO has set the following targets:

- **Climate Neutral**: Aligning our portfolios with the 1.5°C pathway and achieving net-zero emissions by 2050.
- **Circular:** Promoting purchase of renewable and circular materials and reducing the amount of non-circular waste.
- **Nature Positive**: Supporting the Kunming-Montreal Global Biodiversity Framework and reducing our negative impact on ecosystems.

Measuring our impact
ABN AMRO publishes Sustainability Statements to comply with the corporate sustainability reporting framework (CSRD) requirements which are prepared in accordance with the European Sustainability Reporting Standards (ESRS). In line with CSRD ABN AMRO evaluates the banks' social, environmental and financial impacts every year. Please see the outcome of the DMA for ABN AMRO in our most recent Integrated Annual Report that you can find and download from our website.

Governance sustainability policy
ABN AMRO has translated its sustainability policy in a comprehensive governance framework, ensuring that sustainability is embedded at all levels of the organization:

- The **Executive Board** holds ultimate accountability for sustainability performance and risk management.
- The **Chief Sustainability Officer (CSO)** leads the bank's sustainability strategy and reports directly to the CEO.
- The **Sustainability Centre of Excellence** leads efforts in measuring sustainability, implements new sustainability reporting regulations and provides expertise to support integration across departments.
- ESG risks are managed through our **Sustainability Risk Framework**, which includes climate, nature, and social risk assessments.

ABN AMRO expects all its employees, both internal and external, to play an active role in limiting ABN AMRO's impact on the environment. Our Integrated Annual Reports include the most up-to-date view of our governance structure.

Working together on our Environmental & Energy Policy

The Environmental & Energy Policy within ABN AMRO is part of the overall sustainability policy, it provides the bank with a systematic and structured approach to manage and improve its own sustainability performance and meeting CSRD requirements, while enhancing its reputation, improving operational efficiency and reducing risk on activities of the bank and its stakeholders.

Our objectives for the purpose of securing and continuously improving our environmental policy are:

- Informing and encouraging employees about the environmental policy, its objectives and the rationale behind it. To this end, ABN AMRO will ensure that its employees are well trained and knowledgeable so that they can perform their duties in an environmentally responsible manner;
- Compliance with all relevant statutory provisions, associated rules and legal agreements;
- Maintaining and continuously improving an effective environmental and energy management system that is appropriate to current operations;
- Periodically review the implementation of its environmental and energy policy, with a minimum frequency of once per year;
- Report the assessment of the environmental and energy policy in general terms in the annual report, including reporting on progress and setting targets for the coming years.

Scope

The scope of the Environmental and Energy Policy covers the entire business operations in the Netherlands: the provision of Facility Services (including renovations) and IT Services for the ABN AMRO offices and services relating to mobility and travel for its own staff. Including the departments Human Resources, IT services, Workplace Management and Procurement.

Own operations

We aim to reduce the climate impact of our own operation. To achieve this, we have adopted targets on carbon emissions, circularity, energy use and impact on nature. With these we contribute to the overall sustainability policy in specific areas, since not all the material topics identified in the DMA are impacted by, or can be contributed to, the own operations. For our own operations the material topics identified as relevant are: Climate change mitigation, Climate transition risk and Circular Economy . From our own operations we can contribute only partially to some of the ESRS of these material topics.

Environmental Ambitions & targets

The primary impact of our own operations stems from energy use and carbon emissions generated by day-to-day activities and waste. While our influence as a bank is much greater, we remain dedicated to minimizing our own operational footprint with the following ambitions and targets:

Ambitions

- We aim to align our own operations with a net-zero trajectory and have committed to an ambitious carbon emissions reduction plan to achieve carbon neutrality across our own operations by 2030 for (scope 1 and 2 and business travel)
- We aim to reduce 90 percent of our scope 1, scope 2, and business travel emissions and use carbon removal credits to compensate for the remaining emissions (10%) by 2030 (baseline year 2015)

Targets

- We aim to further increase the energy efficiency of our buildings, achieving Paris-proof standards in the Netherlands by 2030. This means our offices and branches will use less than 70 kilowatt hours (kWh) on average per square metre building-related energy consumption per annum. We use the WEii protocol 3.0, a standardized method to measure energy efficiency of our buildings
- We aim to reduce our carbon emissions from commuting in the Netherlands by 50 percent by 2030 (baseline year 2016)
- We aim to reduce our carbon emissions from commuting in the Netherlands by 50 percent by year-end 2030 (baseline year 2016, ‘Anders Reizen’ commitment)
- We achieved our aim of reaching a fully electric lease fleet in the Netherlands in early 2025. By 2030 we also expect our full international lease fleet to be electric
- We aim to reduce international business travel emissions by 80 percent by year-end 2030 (baseline year 2015)
- We aim to reduce material-related CO2 emissions during renovation and building improvements whilst increasing our circular and renewable material purchasing. In doing so, we also aim to increase the percentage of circular waste vs. non-circular waste.

Implementation of the Environmental and Energy Policy

- **The Chief Human Resources Officer, the Chief Innovation & Technology Officer and the Chief Operations Officer** have overall responsibility for implementing the policy within the environmental and energy management system
- **The Chief Human Resources Officer, the Chief Innovation & Technology Officer and Chief Operations Officer** sign the policy and provide budget, capacity and resources for the implementation of objectives from the environmental and energy policy
- **Workplace Management** supports the Chief Operations Officer by providing sustainable facility management services (including renovations)
- The **Global Mobility Office** and the **Recognition MT** support the Chief Human Resources Officer by providing sustainable Business Travel services and sustainable mobility services.
- The **Platforms & Technology MT** and the **Procurement MT** support the Chief Innovation & Technology Officer by providing sustainable IT-related services and working with our suppliers to support our sustainability objectives
- The **Sustainable Operations Team** is responsible for engaging the above departments, to further develop a sustainable business operation and monitor the progress towards the bank-wide sustainability goals.

For more information on our governance structure, please refer to our Executive Board Rules of Procedure. Significant risks and opportunities are assigned to owners, and relevant stakeholders are actively engaged. A dedicated team meets monthly to discuss climate issues, with quarterly reviews focused on identifying and addressing new risks and opportunities.

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Member Executive Board / CITO	Chief Human Resources Officer	Chief Operating Officer
12 November 2025	07 november 2025	06 November 2025