

Investor Relations

Green Bond presentation

Investor presentation

April, 2019



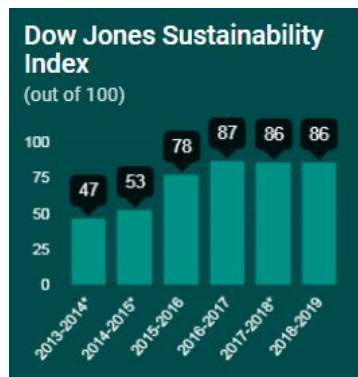
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1 Sustainable Banking

Banking for better, for generations to come

Sustainability performance



ROBECOSAM
Sustainability Award
Silver Class 2018



Recent sustainability highlights

Carbon accounting

The Platform for Carbon Accounting Financials (PCAF) initiative has developed a methodology for measuring the carbon footprint of investments and loans of financial institutions. ABN AMRO is a member of this platform and will adopt the methodology.

ABN AMRO makes its investment activities more sustainable

ABN AMRO's ambition is to grow its sustainably invested assets from EUR 8 to 16 billion in the next three years. In addition, it is looking to make its range of investments more sustainable.

Circular economy investor award

At the World Economic Forum in Davos, ABN AMRO received 'The Circulars' 2018 Circular Economy Investor award



ABN AMRO wins Crystal Prize for most innovative annual financial reporting

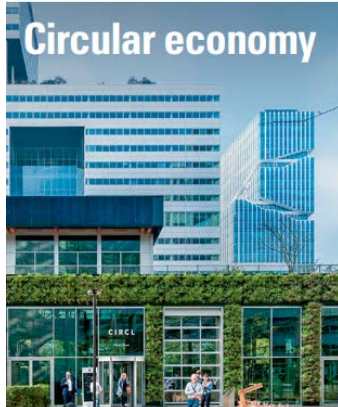
In addition to winning this award, ABN AMRO scored 193 out of 200 points in the Transparency Benchmark. This places the bank among the top 10 most transparent companies in the Netherlands.

Partnership for a smoke-free future

In July, ABN AMRO and the Dutch Heart Foundation joined forces in the fight for a smoke-free future. And in April, the bank decided to stop investing in the tobacco industry.

- Sustainability is an integral part of our corporate strategy, “**Accelerating the Sustainability Shift**”.
- The main focus of our strategy is on **climate change, human rights, circular economy** and **social entrepreneurship**. The bank has adopted targets on: the sustainability of its financed commercial and residential real estate (“A” label by 2030), sustainable investments (doubling to EUR 16bn over the next three years) and its financing of the circular economy (EUR 1 billion by 2020)
- ABN AMRO is included in the **top 5%** of both the **Dow Jones Sustainability Index** for global banks and the **FTSE4Good index**
- The ABN AMRO 2017 Integrated Annual Review was the first corporate report to obtain **limited assurance on the entire report** under the **International Integrated Reporting Framework (IIRC)**
- ABN AMRO received the 2018 Environmental Finance Green Bond Award for ‘**Lead manager of the year**’ (category banks)

Four sustainability focus areas with ambitious targets

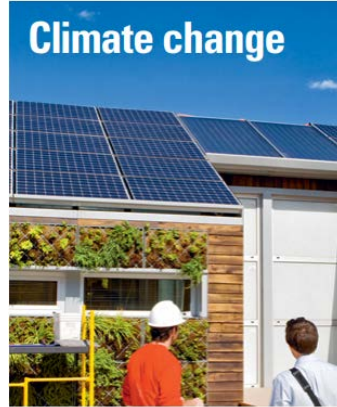


Circular economy

Accelerate the transition to a circular economy

ABN AMRO supports the transition to a circular economy. We will work together with our clients to achieve three goals by 2020:

- Finance **EUR 1 billion** in circular assets
- Provide **100 circular loans**
- Cut CO₂ emissions by **1 million tonnes**



Climate change

Combatting climate change

As a bank, we can make a significant contribution to reducing carbon emissions. One of the ways in which we do this, is by making real estate more sustainable. Our **mission 2030** is to ensure that all homes and offices we help finance have an average **energy label of "A" by 2030**.



Human rights

Respect human rights in everything we do

Respecting human rights is central to everything we do at ABN AMRO. Because people cannot and should not be disadvantaged by the way in which we or our clients make money.



Social entrepreneurship

Support social entrepreneurship

ABN AMRO considers social entrepreneurship and inclusion as very important themes. That's why we offer social entrepreneurs **financial and operational support**. Furthermore, we invest in promoting inclusion, for instance via **Social Impact Bonds** or **Impact Banking**

Positive impact: **Mission 2030** towards an average energy label of “A”

- Besides sound sustainability risk management, ABN AMRO also aims to increase its positive impact on society by financing the **circular economy** and the **transition towards sustainable real estate**
- **Mission 2030** is our largest and most ambitious programme

Rationale



- Real estate in the Netherlands is responsible for **40% of the country's carbon emissions**
- EUR 185bn or **two thirds of the ABN AMRO loan portfolio** is related to Dutch real estate
- This equals to more than **10% of the country's total built environment**
- Improving the sustainability profile of financed real estate assets will have a positive effect on the **quality of the balance sheet** and the risk profile of the bank

Ambition



- Improve clients' and own real estate portfolios towards an **average label of 'A' by 2030**
- Aim to make over **700,000 homes** more energy efficient
- Further invest in the sustainability of ABN AMRO owned real estate and all (owned and leased) buildings to have an **'A' label by 2023**
- Annual carbon emission reduction of **2 megatonnes**

Motivate & Support



- **Motivate & support clients** to take action
- **Energy savings check** for retail clients. Until December 2017, more than **8,700 clients** have performed this check
- **Sustainable Investment Tool** and advice for corporate clients for commercial real estate. Until December 2017, sustainable investment advice has been provided for more than **5,500 buildings**
- Support clients to take action by offering clients a **sustainability discount** on mortgage rates

ABN AMRO and the Sustainable Development Goals (SDGs)



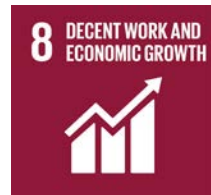
ABN AMRO and the Sustainable Development Goals (SDGs)

Focus on selected SDGs

- ABN AMRO's prime focus is on SDG 8, 12 and 13
- Focussing on specific SDG's contributes to our understanding of our potential for positive impact and where we must mitigate negative impacts. For the years ahead the SDG's enable us to align our actions to contribute to a better world in 2030

SDGs

ABN AMRO focus areas



Promote decent jobs, labour rights, entrepreneurship and encourage growth of SME's & micro-enterprise.

Through it's banking activities ABN AMRO promotes decent jobs, entrepreneurship and encourages growth of SME's & social enterprises. ABN AMRO promotes respect for human rights and reports on land rights, labour rights, privacy and discrimination. Furthermore ABN AMRO has a social impact fund, stimulating the growth of social entrepreneurs and social impact bonds.



By 2030, achieve sustainable and efficient use of natural resources.

ABN AMRO supports the business model shift to a resource based circular economy by setting the following goal for the coming three years: EUR 1 billion in finance for the circular economy by closing 100 finance deals that concretely contribute to a circular economy. ABN AMRO aims to achieve this by 2020. These deals with clients will help us transition into a circular and closed loop economy by 2030 and beyond.



Integrate climate change measures into policies, strategies and planning.

ABN AMRO's Mission 2030 tackles the CO₂ footprint of housing and buildings: average energy label of A, when achieved in 2030. This ambition is expected to approximately reduce by one third the carbon footprint of the ABN AMRO real estate and mortgage portfolio. Additionally: 1 million tonnes of reduction of carbon emissions linked to the EUR 1 billion of finance for circular business assets by end of 2020.

Sustainability policies to manage environmental & social risks

FRAMEWORK



Sustainability policies in practice

Exclusion List

- Limited though specific list with activities not eligible for finance or investment by ABN AMRO:
- Examples of excluded activities:
 - Activities impacting indigenous peoples and/or vulnerable groups without their Free, Prior and Informed Consent
 - Tobacco manufacturing
 - Mountaintop removal
 - New thermal coal mining or thermal coal fired power plants
 - Oil sands exploration and oil & gas exploration in the Arctic



Operational policies

- The operational policies ensure that sustainability criteria are key part of all our lending and investment considerations
- With regard to lending: all lending transactions > EUR 1m are assessed on the applicable environmental and social standards included in our sustainability policies through a dedicated tool in the credit origination systems of the bank (Global Sustainability Risk Indicator tool)
- For transactions with increased potential environmental and social risks, a second line validation by the Sustainable Banking department is required



Sector specific policies

- Policies with environmental & social criteria for clients in specific sectors
- Clients will only be accepted or eligible for finance when compliant with all minimum requirements¹⁾, examples:
 - Energy utility clients require an **energy transition strategy** and their **share of thermal coal** fired power plants is < 50%
 - Align our 'financed energy mix' with the **2°C Scenario** of the International Energy Agency for thermal coal and renewables
 - Clients in the palm-oil value chain require **RSPO membership**
 - Manufacturing clients require a **labour rights policy** for their own organisation and **suppliers**



Project specific policy & cross sector statements

- As one of the founders of the Equator Principles in 2003, ABN AMRO applies this environmental & social risk management framework to its project finance transactions
- The cross sector policy statements on **climate change** and **human rights** underline our commitment to these sustainability topics. The included standards feed into our sector-specific policies and apply to all activities across the bank and to all relations established with third parties



1) Summaries of all Sector Specific policies are publicly available on www.abnamro.com/sustainability

Creating lasting value for our stakeholders and society at large

An ongoing dialogue with key stakeholder groups

ABN AMRO is committed to creating lasting value for our stakeholders as we make a sustainable contribution to society. Therefore, we regularly engage in **dialogue** with our **clients**, **employees**, **society** and **investors** to see what matters most to them now, and how their needs will change going forward. We then develop and optimize our activities around topics that matter most to them.



Leading in transparency & corporate reporting

Annual reporting

- ABN AMRO publishes an integrated **Annual Report** in which it reports on its most important material topics, including sustainability topics
- The ABN AMRO 2017 Integrated **Annual Review** was the first corporate report to obtain **limited assurance** on the entire report under the International **Integrated Reporting Framework (IIRC)**



Complementary reporting

- In addition to its Annual Report, the bank reports **key figures and information** that complement the annual reporting cycle on the sustainability section of its website
- In 2016, ABN AMRO was the first bank globally to publish a **human rights report** in accordance with the **UN Guiding Principles Reporting Framework**. The 2018 report was published in February 2019



Quarterly newsletter

- The **quarterly newsletter** 'Sustainable Banking – How and Why' focuses on our most recent sustainability activities and dilemmas, including material topics

Together, our publications aim to present a comprehensive and balanced picture of ABN AMRO's sustainability performance



Ratings agencies & benchmarks reflect our strong sustainability performance

Sustainable Rating Agencies



86/100 (Sector Leader)



C+ (Prime)



B (management level)



BB (positive)

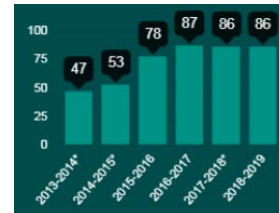


58/100

Benchmarks

Dow Jones Sustainability Index (DJSI)

- Top 5% Global Banks



FTSE4Good

- Top 5% globally

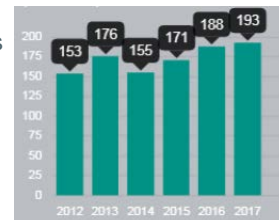


FTSE4Good



Transparency benchmark

- Top 10 most transparent companies in The Netherlands



2 Green Bonds

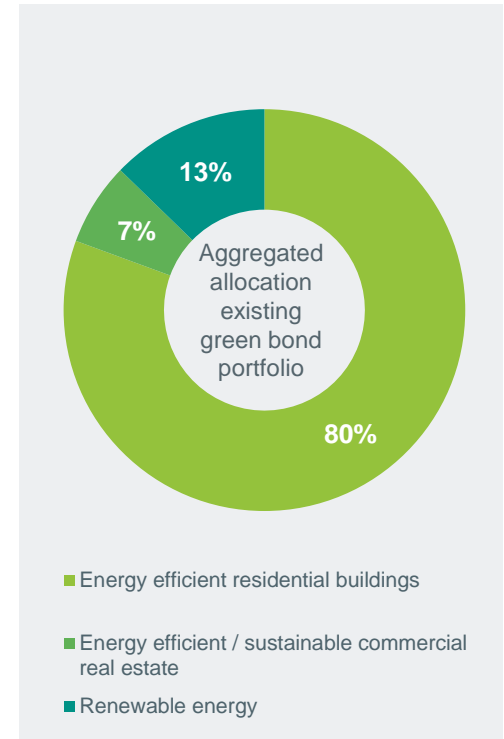
Green bond programme ABN AMRO

Rationale for ABN AMRO Green Bond Programme

- Given the strategic focus on sustainability, green bonds create the perfect opportunity to connect sustainable parts of the business with dedicated investor demand
- ABN AMRO has set ambitious targets with regard to the financing of sustainable real estate and the circular economy. Issuing green bonds enables the bank to attract dedicated funding for these strategic focus areas
- By issuing green bonds focused on renewable energy and energy efficiency in the build environment, ABN AMRO, its clients and investors can contribute to international greenhouse gas reduction targets
- Increase awareness and discussion on sustainability criteria and business opportunities within the organisation
- ABN AMRO is continuously looking for diversification of its investor base and product range

Existing green bond portfolio ABN AMRO

- In 2015, 2016 and 2018 ABN AMRO issued green bonds for a total volume of **EUR 1.75bn**
- The current portfolio is **fully allocated** to eligible assets, with mortgages to energy efficient residential buildings, loans to energy efficient commercial real estate, and loans to renewable energy as key use of proceeds



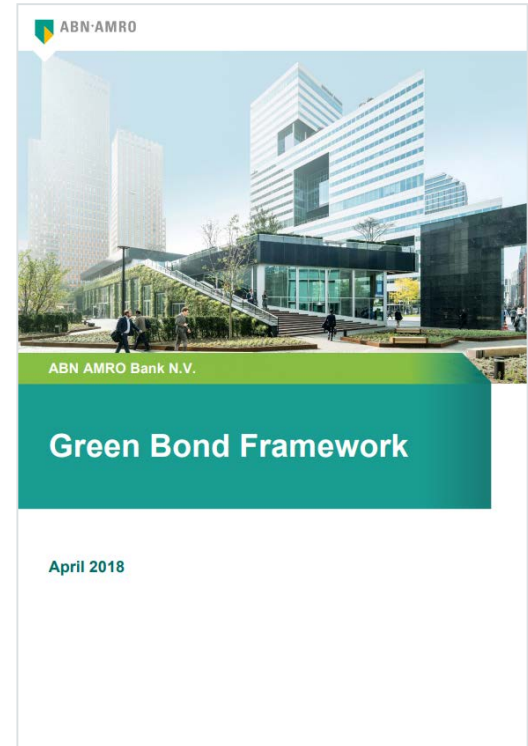
Green bond framework

1. Use of Proceeds

- ✓ ABN AMRO's Green Bond Framework is aligned with the Green Bond Principles
- ✓ Included Green Bond Principles project categories:
 - > energy efficiency
 - > renewable energy
 - > circular economy adapted products
- ✓ Framework has been subject to incremental updates since inaugural Green Bond issuance in 2015. Most recent update (April 2018) included renewable energy finance and circular economy finance as project categories

The proceeds of green bonds issued by ABN AMRO will be exclusively used to (re)finance loans and investments in the following use of proceeds categories:

- 1. Residential mortgage loans** for new energy-efficient buildings
- 2. Commercial real estate loans** for energy-efficient / sustainable buildings
- 3. Energy efficiency upgrades:** renovations and transformations of residential and commercial real estate
- 4. GreenLoans:** renewable energy (rooftop solar) and energy efficiency upgrade expenditures for residential housing
- 5. Renewable energy** (solar energy, on- and offshore wind energy, geothermal energy, tidal energy)
- 6. Development of the circular economy,** via circular product design, recycled inputs, product lifespan extension, product utilisation and product take-back



Examples of offshore wind projects in the green bond portfolio

Norther Wind Farm

- **Location:** North Sea, Belgium Zone
- **Capacity:** 370 Megawatt (44 turbines)
- **Turbines:** Vestas V164-8.0 MW
- **Status:** Development
- **Estimated annual electricity generation:** 1,394 gigawatt-hours (equivalent to approx. 400,000 households)



Hornsea One Wind Farm

- **Location:** Southern North Sea, UK Zone
- **Capacity:** 1,218 Megawatt (174 turbines)
- **Turbines:** Siemens Gamesa SWT 7MW turbines
- **Status:** partly operational
- **Annual electricity generation** is enough to provide power to well over 1 million households



2. Process for Project Evaluation and Selection

- ✓ Strict pre-defined eligibility criteria
 - ✓ Evaluation and selection procedures
 - ✓ Loans selected by business lines using agreed criteria
 - ✓ Approval of allocation by management
-
- As part of the regular credit approval process, potential Eligible Assets are assessed against the environmental, social and ethical (ESE) criteria of ABN AMRO's Sustainability Risk Management Framework
 - The selection is based on the eligibility criteria as defined in the updated ABN AMRO Green Bond Framework (April 2018), see Appendix A for full details
 - The selection of eligible assets based on these criteria is carried out by the respective business lines, who provide a pre-defined report of potential eligible assets, which is reviewed by ABN AMRO Treasury
 - The Management Team of ABN AMRO Treasury will review and approve final allocation of green bond proceeds towards eligible assets
 - In addition, ISS-oekom comprised a list of additional sustainability criteria and verified the sustainable quality of the use-of-proceeds categories against those criteria in its Second Party Opinion report
 - Changes in the green bond framework and eligibility criteria require approval from the Head of the ABN AMRO Sustainable Banking department



3. Management of Proceeds

- ✓ Tracking of Green Bond Proceeds
 - ✓ Establishment of earmarking process to manage and account for funding to the nominated assets
 - ✓ **Non-allocated proceeds are invested in sustainable instruments**
-
- The net proceeds of the bonds will be moved to a Green Bond portfolio
 - ABN AMRO seeks to ensure that the bond proceeds can be fully directed to the eligible loans by limiting the total issued amount to be 80% of eligible loans at time of issuance
 - On a best efforts basis ABN AMRO aims to allocate an amount equivalent to the net proceeds of the bonds towards eligible assets and replaces assets with other eligible assets in case loans are no longer eligible or early repaid
 - In case insufficient eligible assets are available, net issue proceeds will be invested in short-term, liquid money market instruments from issuers which are rated 'Prime' or better by ISS-oekom



4. Reporting

- ✓ Quarterly Green Bonds Allocation Report
- ✓ Annual impact reporting
- ✓ Impact calculations by independent consultant

Quarterly reporting on use of proceeds, showing:

- Allocated assets including a breakdown by asset category
- Total outstanding amount of green bond transactions
- Unallocated proceeds invested in short term financial products

Annual impact reporting

- Impact reporting indicators specific per use of proceeds category (e.g. energy consumption, energy reduction, CO₂ emissions avoided, expected renewable energy generation and capacity installed)
- Methodologies and calculation model developed by independent external consultant
- Full list of impact reporting indicators included in ABN AMRO's Green Bond Framework (April, 2018)

All reports are published on the ABN AMRO Investor Relations website (www.abnamro.com/greenbonds)

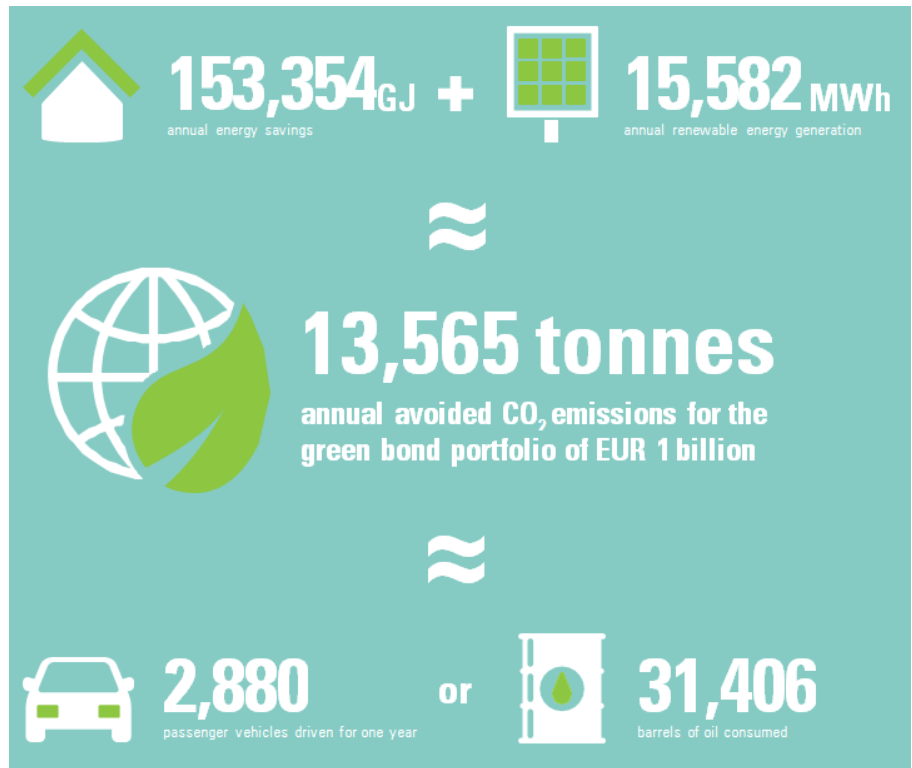
Green bond report Group Treasury - issue 3		
ABN AMRO Bank N.V. Management of Flow Reports As of 31 December 2018 (amount in € mln)		
1. Proceeds from note issuance		
ABN AMRO Bank 0.875% notes due 22 April 2025 XS1808739459		€ 750.0
2. Use of Proceeds*		
Asset area:	Asset category:	
Energy efficiency	Residential mortgages	€ 588.6
	<i>subtotal energy efficiency</i>	€ 588.6
Renewable energy	Wind mills	€ 161.4
	<i>subtotal renewable energy</i>	€ 161.4
Total use of proceeds		€ 750.0
3. Indicators		
a. Percentage of note proceeds funding eligible green loans		100%
b. Excess net proceeds invested in short-term financial instruments		0

Example of quarterly allocation reporting (Q4 2018)

Impact reporting current green bond portfolio (2017)

Overall impact

The annual impact of ABN AMRO's existing EUR 1 billion green bond portfolio focused on energy efficiency and renewable energy in the build environment is as follows:



(only incorporates the 2015 & 2016 issues. The impact report including the 2018 issue will be published in the following months)

External review

Consultant review

- ABN AMRO has received a positive Second Party Opinion by ISS-oekom for all its green bond transactions
- In the various Second Party Opinion reports, ISS-oekom confirmed the alignment of the ABN AMRO green bond framework with the Green Bond Principles and evaluated the sustainability-related performance of the assets (re-) financed through the proceeds of the bond by an assessment against its framework of environmental and social performance indicators

Verification

- ABN AMRO has appointed KPMG to provide annual limited assurance on the allocation of the Green Bond proceeds to eligible assets or the investment of the unallocated proceeds in approved financial instruments
- External audit takes place annually and is published within 120 days after the publication of the annual results via the ABN AMRO website. 2018 assurance by KPMG of the existing green bond portfolio can be found on the website (abnamro.com/greenbonds)

Certification

- All green bond transactions of ABN AMRO have received pre- and post issuance certification by the Climate Bonds Initiative (CBI) confirming that the bond is aligned with the CBI standards for Low Carbon Residential Buildings, Solar Energy and Marine Renewable Energy

Rating

- ABN AMRO's inaugural green bond issued in 2015 was the first green bond to receive an "a-" sustainability bond rating from oekom (currently ISS-oekom), which was the highest rating provided at the time. Subsequent green bonds are not yet rated by ISS-oekom

ISS-oekom 



A Eligibility criteria

Eligibility criteria: residential mortgages and commercial real estate

1. Energy efficiency

Green Buildings - Residential mortgage loans for energy efficient buildings

- Mortgage loans to finance new Residential buildings, which comply with the Dutch Building Decree 2012 (Bouwbesluit 2012: Chapter 5 and NEN 7120¹⁾) and for which the first drawdown has occurred after 1-1-2015
- Residential houses that have been built in accordance with the Dutch Building Decree 2012 have an Energy Performance Coefficient that is at least 25% lower (i.e. better), than the current requirement for obtaining an energy label 'A' in the Netherlands
- All mortgages are originated by ABN AMRO in the Netherlands



1) Bouwbesluit 2012: Chapter 5 and NEN 7120. The NEN Criteria describes the term, definitions and the method to determine the indicator of energy performance of a building which results in an energy performance coefficient.

2) For premises with a gross floor area > 5,000m⁰ a completion certificate is necessary. For premises with a gross floor area < 5,000m² an indicative label will be sufficient

Green Buildings - Commercial Real Estate loans for energy efficient and/or sustainable buildings

- Loans or investments to finance new and existing commercial real estate building projects (offices, retail stores, residential housing, datacentres, leisure and logistics), which comply with the following eligibility criteria:
- First drawdown on loans has occurred after 1-1-2015
- Projects with an Energy Performance Certificate as issued with a minimum Energy Performance label of "A" or higher (currently ranging up to A++++ and down to G)

For new building projects, the projects should have received an environmental certification²⁾, or will receive such a certification within six months after completion of the project, with a minimum of:

- BREEAM "Very Good"
- LEED "Gold"
- GPR Building score "7,5"
- RVO Green Funds sustainable building funding scheme 2010

Accessibility by public transport (for offices only): located a maximum of 1km from two or more public transport modalities (bus, metro, train)

Eligibility criteria: building upgrade projects

1. Energy efficiency

Energy Efficiency – Residential and commercial real estate loans for energy efficiency upgrades

Loans or investments for existing building projects in the asset classes offices, retail stores, residential housing, data centres, leisure and logistics, where efficiency improvements have been - or will be made, which fulfil the criteria below:

- Loans or investments for which the first drawdown has occurred after 1-1-2015
- The emissions reduction of the property per square meter across the portfolio is 30% or higher for bonds with a tenor of 5 year. For longer maturities, the average required emissions reduction increases with 0.8% per year
- In case of building transformation or a renovation that changes the characteristics of the building in such a way that a reliable calculation of energy efficiency improvement is not possible, the emissions reduction of the project will be evidenced by an Energy Performance Certificate labelled “A”, issued by RVO (Dutch Enterprise Agency) for the respective asset class
- In case the renovation or transformation is not finalized yet, indicative measures will be used and a final score will be required six months after completion of the renovation/transformation

✓ (The requirements for these improvements are defined in line with the CBI low carbon building standards for upgrade projects¹⁾)

Minimum CO₂ emission reduction of

30%



Transformations require a minimum

“ A ”

Energy label



1) <https://www.climatebonds.net/standard/buildings/upgrade>

Eligibility criteria: renewable energy

2. Renewable Energy

Renewable Energy finance

- Loans or investments to finance the acquisition, development, construction and operation of the following renewable energy sources:
 - Onshore and offshore wind energy
 - Solar energy
 - Geothermal energy
 - Tidal energy
- Loans or investments fully dedicated to the operational production, manufacturing and maintenance of the abovementioned renewable energy sources



Retail Green Loans for renewable energy and energy efficiency

- GreenLoans to finance renewable energy and energy efficiency improvements¹⁾ related to existing residential property of retail clients and for which the first drawdown has occurred after 1-1-2015
- These loans are originated via GreenLoans, part of ALFAM, which is a 100% subsidiary of ABN AMRO focusing on sustainable consumer loans



¹⁾ Energy efficiency improvements included can be solar water heating installations, alternative heating systems (pellet heating), heat pumps, floor, wall and roof insulation, energy efficient windows, doors and frames, heat recovery systems, direct current pumps and fans, CO2 controlled air ventilation systems, energy efficient boilers. More detailed information on <https://www.greenloans.nl/besparen-lenen/verantwoord-lenen/waarvoor-kunt-u-uw-groene-lening-gebruiken>

Eligibility criteria: circular economy finance

3. Eco-efficient and/or Circular economy adapted products

- Loans or investments to finance activities, assets or projects focused on the development of the circular economy, i.e.:
 - circular product design
 - recycled inputs
 - product lifespan extension
 - product utilisation
 - product take-back
- The activity, asset or project should have a **positive environmental impact** in terms of reducing either carbon emissions, waste, material use, energy use or water use



What is a circular economy?

A circular economy is one where energy and raw materials are utilised with greater awareness and more efficiency. This requires changing from a supply chain of 'make-use-waste' products to a supply chain where one party's waste is another party's raw material ('make-use-make again').

A circular economy reduces the risk of scarcity by innovative use and reuse of energy, products, parts and raw materials. Through innovation and quality improvement, products have a longer useful life and a wider range of applications. Circular business models help bring about innovation, a stable economy and a sustainable society.

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