## ABN AMRO Consensus Post Capital Markets Day 2025

Investor Relations, 9 December 2025

The consensus estimates below were collected by ABN AMRO Investor Relations between 26 November and 9 December 2025. In total 13 self-side analysts submitted estimates. The average and median are calculated as the simple average and median of the submitted estimates per line. ABN AMRO will not share the individual contributions to the consensus estimates.

For comparability purposes, please note that consensus was requested to include the impact of the NIBC acquisition as of H2 2026. Depending on timelines of regulatory approval, actual closing date may differ from the current expectation.

The brokers that contributed to this consensus are: Autonomous, Barclays, Deutsche Bank, ING, Intesa Sanpaolo, J.P. Morgan, KBW, Kepler Cheuvreux, Mediobanca, Morgan Stanley, RBC, Santander and UBS.

Any opinions, forecasts, estimates, projections, or predictions regarding ABN AMRO's performance or financial position made by the analysts (and, therefore, the aggregated consensus estimate numbers which result from the individual estimates) are theirs alone and do not represent the opinions, forecasts, estimates, projections or predictions of ABN AMRO or its management.

ABN AMRO's role in gathering the consensus estimates is purely facilitating and it does not imply any endorsement or concurrence with any information, estimates, forecasts, opinions, conclusions, or recommendations made by analysts or the aggregated consensus estimate numbers. ABN AMRO assumes no liability for the accuracy of such estimates and undertakes no obligation to update or revise such estimates.

Group - Income statement	FY 2025e					FY 2025e	FY 2026e	FY 2027e	FY 2028e
(in millions, unless otherwise indicated)	Average	Median	High	Low	<u>n</u>	Average	Average	Average	Average
Net interest income	6,289	6,289	6,330	6,236	13	6,289	6,636	7,065	7,304
Net fee and commission income	2,123	2,126	2,150	2,101	13	2,123	2,323	2,439	2,539
Other operating income	324	326	351	270	13	324	407	434	435
Operating income	8,735	8,727	8,810	8,679	13	8,735	9,366	9,938	10,278
Personnel expenses	3,034	3,044	3,105	2,898	9	3,034	3,196	3,187	3,109
Other expenses	2,561	2,554	2,647	2,468	9	2,561	2,721	2,627	2,522
Operating expenses	5,591	5,598	5,630	5,536	13	5,591	5,913	5,820	5,622
Operating result	3,144	3,145	3,229	3,059	13	3,144	3,453	4,118	4,656
Impairment charges on loans and other receivables	2	5	37	-45	13	2	265	349	370
Operating profit before taxes	3,142	3,143	3,222	3,039	13	3,142	3,180	3,768	4,285
Income tax expenses	819	812	871	775	13	819	842	999	1,132
Profit for the period	2,323	2,321	2,394	2,258	13	2,323	2,338	2,770	3,153
Coupons paid on AT1 securities	213	216	219	200	11	213	196	198	199
Profit for the period excluding AT1 coupons	2,116	2,121	2,179	2,048	11	2,116	2,146	2,571	2,933
Earnings per share (to owners of the parent company, avg shares)	2.55	2.55	2.63	2.47	11	2.55	2.64	3.28	3.92
Dividends per share (to owners of the parent company, avg shares)	1.28	1.28	1.35	1.24	11	1.28	1.34	1.69	2.04
Dividend pay-out ratio	50%	50%	51%	50%	11	50%	51%	51%	52%
Group - Key metrics	FY 2025e					FY 2025e	FY 2026e	FY 2027e	FY 2028e
(in percent, unless otherwise indicated)	Average	Median	High	Low	n	Average	Average	Average	Average
		63.9%	<i>High</i> 64.8%	63.2%	_	Average			Average
Cost / income ratio  Return on average shareholder's equity (EU IFRS)	64.0%	9.5%		8.8%	13 12	64.0%	63.2%	58.6%	54.7% 12.2%
	9.4%		10.1%			9.4%	9.4%	10.9%	
NII / average total assets (NIM, in bps)	156 bps	156 bps	161 bps	151 bps	13	156 bps	154 bps	157 bps	159 bps
Cost of risk (in bps)	0 bps	0 bps	1 bps	-2 bps	13	0 bps	10 bps	12 bps	13 bps
CET1 ratio	14.7%	14.6%	15.1%	14.4%	12	14.7%	14.2%	14.3%	14.3%
Group - Balance sheet, capital and other	FY 2025e					FY 2025e	FY 2026e	FY 2027e	FY 2028e
(in millions, unless otherwise indicated)		Median	High	Low	n	Average			4
(m macons, unicess outerwise mulcateu)	Average						Average	Average	Average
Loans and advances customers	260,955			254,756	11	260,955	<b>Average</b> 284,732	<b>Average</b> 292,391	<b>Average</b> 300,359
Loans and advances customers	260,955	262,774	265,022	254,756	_	260,955	284,732	292,391	300,359
Loans and advances customers Due to customers	260,955 276,517	262,774 277,538	265,022 283,925	254,756 265,516	11 10	260,955 276,517	284,732 293,584	292,391 303,822	300,359 313,161
Loans and advances customers Due to customers Total equity (EU IFRS)	260,955 276,517 26,562	262,774 277,538 26,626	265,022 283,925 26,814	254,756 265,516 26,142	11 10 12	260,955 276,517 26,562	284,732 293,584 27,093	292,391 303,822 27,490	300,359 313,161 27,862
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which AT1 capital securities	260,955 276,517 26,562 3,233	262,774 277,538 26,626 <i>3,233</i>	265,022 283,925 26,814 <i>3,238</i>	254,756 265,516 26,142 <i>3,222</i>	11 10 12 12	260,955 276,517 26,562 3,233	284,732 293,584 27,093 <i>3,268</i>	292,391 303,822 27,490 <i>3,267</i>	300,359 313,161 27,862 <i>3,271</i>
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which AT1 capital securities  Risk-weighted assets	260,955 276,517 26,562 3,233 142,323	262,774 277,538 26,626 3,233 142,785	265,022 283,925 26,814 3,238 144,153	254,756 265,516 26,142 <i>3,222</i> 138,860	11 10 12 12 12	260,955 276,517 26,562 3,233 142,323	284,732 293,584 27,093 3,268 146,914	292,391 303,822 27,490 <i>3,267</i> 146,503	300,359 313,161 27,862 3,271 146,776
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which AT1 capital securities	260,955 276,517 26,562 3,233	262,774 277,538 26,626 <i>3,233</i>	265,022 283,925 26,814 <i>3,238</i>	254,756 265,516 26,142 <i>3,222</i>	11 10 12 12	260,955 276,517 26,562 3,233	284,732 293,584 27,093 <i>3,268</i>	292,391 303,822 27,490 <i>3,267</i>	300,359 313,161 27,862 <i>3,271</i>
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period	260,955 276,517 26,562 3,233 142,323 250 829	262,774 277,538 26,626 3,233 142,785 250	265,022 283,925 26,814 3,238 144,153 250	254,756 265,516 26,142 <i>3,222</i> 138,860 250	11 10 12 12 12 12	260,955 276,517 26,562 3,233 142,323 250 829	284,732 293,584 27,093 3,268 146,914 499 813	292,391 303,822 27,490 3,267 146,503 966 785	300,359 313,161 27,862 3,271 146,776 1,169 748
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement	260,955 276,517 26,562 3,233 142,323 250 829	262,774 277,538 26,626 3,233 142,785 250 828	265,022 283,925 26,814 3,238 144,153 250 831	254,756 265,516 26,142 3,222 138,860 250 828	11 10 12 12 12 13 12	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e	284,732 293,584 27,093 3,268 146,914 499 813	292,391 303,822 27,490 3,267 146,503 966 785	300,359 313,161 27,862 3,271 146,776 1,169 748
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average	262,774 277,538 26,626 3,233 142,785 250 828	265,022 283,925 26,814 3,238 144,153 250 831	254,756 265,516 26,142 3,222 138,860 250 828	11 10 12 12 12 13 12	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average	292,391 303,822 27,490 3,267 146,503 966 785 FY 2027e Average	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which AT1 capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863	262,774 277,538 26,626 3,233 142,785 250 828 <b>Median</b> 3,863	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833	11 10 12 12 12 13 12	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193	292,391 303,822 27,490 3,267 146,503 966 785 FY 2027e Average 4,574	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which AT1 capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404	262,774 277,538 26,626 3,233 142,785 250 828 <i>Median</i> 3,863 2,399	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833 2,304	11 10 12 12 12 13 12	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which AT1 capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404 -44	262,774 277,538 26,626 3,233 142,785 250 828 <i>Median</i> 3,863 2,399 -49	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833 2,304 -69	11 10 12 12 12 13 12	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404 -44	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which AT1 capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404 -44 1,503	262,774 277,538 26,626 3,233 142,785 250 828 <i>Median</i> 3,863 2,399 -49 <b>1,517</b>	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833 2,304 -69 1,373	11 10 12 12 12 13 12 12	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404 -44 1,503	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404 -44 1,503 1,709	262,774 277,538 26,626 3,233 142,785 250 828 <i>Median</i> 3,863 2,399 -49 <b>1,517</b> 1,716	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0 1,634 1,730	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833 2,304 -69 1,373 1,682	11 10 12 12 12 13 12 13 12  11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829 FY 2025e Average 3,863 2,404 -44 1,503 1,709	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194 2,144
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309	262,774 277,538 26,626 3,233 142,785 250 828 <i>Median</i> 3,863 2,399 -49 1,517 1,716 1,313	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0 1,634 1,730 1,339	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833 2,304 -69 1,373 1,682 1,264	11 10 12 12 12 13 12 13 12	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059 1,430	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194 2,144 1,438
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3	262,774 277,538 26,626 3,233 142,785 250 828 <b>Median</b> 3,863 2,399 -49 <b>1,517</b> 1,716 1,313 -4	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0 <b>1,634</b> 1,730 1,339 11	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833 2,304 -69 1,373 1,682 1,264 -10	11 10 12 12 12 13 12 13 12 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495 20	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059 1,430 24	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194 2,144 1,438 26
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309	262,774 277,538 26,626 3,233 142,785 250 828 <i>Median</i> 3,863 2,399 -49 1,517 1,716 1,313	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0 1,634 1,730 1,339	254,756 265,516 26,142 3,222 138,860 250 828 Low 3,833 2,304 -69 1,373 1,682 1,264	11 10 12 12 12 13 12 13 12	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059 1,430	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194 2,144 1,438
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Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management  Operating profit before taxes - Wealth Management	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403	262,774 277,538 26,626 3,233 142,785 250 828 <b>Median</b> 3,863 2,399 -49 <b>1,517</b> 1,716 1,313 -4	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0 1,634 1,730 1,339 11	254,756 265,516 26,142 3,222 138,860 250 828  Low 3,833 2,304 -69 1,373 1,682 1,264 -10 375	11 10 12 12 12 13 12 11 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495 20 452	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059 1,430 24 605	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194 2,144 1,438 26 680
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management  Operating profit before taxes - Wealth Management  Operating profit before taxes - Wealth Management  Operating profit before taxes - Wealth Management  Operating income - Corporate Banking	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211	262,774 277,538 26,626 3,233 142,785 250 828  Median 3,863 2,399 -49 1,517 1,716 1,313 -4 404 3,208	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0 1,634 1,730 1,339 11 431 3,243	254,756 265,516 26,142 3,222 138,860 250 828  Low 3,833 2,304 -69 1,373 1,682 1,264 -10 375 3,175	11 10 12 12 12 13 12 11 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495 20 452 3,268	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059 1,430 24 605 3,352	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194 2,144 1,438 26 680 3,382
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management  Operating profit before taxes - Wealth Management  Operating profit personal & Banking  Operating expenses - Corporate Banking	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786	262,774 277,538 26,626 3,233 142,785 250 828  Median 3,863 2,399 -49 1,517 1,716 1,313 -4 404 3,208 1,791	265,022 283,925 26,814 3,238 144,153 250 831 <b>High</b> 3,900 2,500 0 <b>1,634</b> 1,730 1,339 11 <b>431</b> 3,243 1,833	254,756 265,516 26,142 3,222 138,860 250 828  Low 3,833 2,304 -69 1,373 1,682 1,264 -10 375 3,175 1,734	11 10 12 12 12 13 12 13 12 11 11 11 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495 20 452 3,268 1,787	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059 1,430 24 605 3,352 1,772	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e Average 4,788 2,452 142 2,194 2,144 1,438 26 680 3,382 1,743
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management  Operating profit before taxes - Wealth Management  Operating expenses - Corporate Banking  Impairments - Corporate Banking	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53	262,774 277,538 26,626 3,233 142,785 250 828  Median 3,863 2,399 -49 1,517 1,716 1,313 -4 404 3,208 1,791 58	265,022 283,925 26,814 3,238 144,153 250 831 <i>High</i> 3,900 2,500 0 1,634 1,730 1,339 11 431 3,243 1,833 87	254,756 265,516 26,142 3,222 138,860 250 828  Low 3,833 2,304 -69 1,373 1,682 1,264 -10 375 3,175 1,734 0	11 10 12 12 12 13 12 13 12 11 11 11 11 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495 20 452 3,268 1,787 159	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e Average 4,574 2,540 130 1,904 2,059 1,430 24 605 3,352 1,772 193	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e  Average 4,788 2,452 142 2,194 2,144 1,438 26 680 3,382 1,743 204
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management  Operating profit before taxes - Wealth Management  Operating profit before taxes - Wealth Management  Operating profit before taxes - Wealth Management  Operating expenses - Corporate Banking  Impairments - Corporate Banking  Operating profit before taxes - Corporate Banking	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53 1,372	262,774 277,538 26,626 3,233 142,785 250 828  Median 3,863 2,399 -49 1,517 1,716 1,313 -4 404 3,208 1,791 58 1,388	265,022 283,925 26,814 3,238 144,153 250 831  High 3,900 2,500 0 1,634 1,730 1,339 11 431 3,243 1,833 87 1,437	254,756 265,516 26,142 3,222 138,860 250 828  Low 3,833 2,304 -69 1,373 1,682 1,264 -10 375 3,175 1,734 0 1,296	11 10 12 12 12 13 12 13 12 11 11 11 11 11 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53 1,372	284,732 293,584 27,093 3,268 146,914 499 813 FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495 20 452 3,268 1,787 159	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e  Average 4,574 2,540 130 1,904 2,059 1,430 24 605 3,352 1,772 193 1,387	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e  Average 4,788 2,452 142 2,194 2,144 1,438 26 680 3,382 1,743 204 1,435
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management  Operating profit before taxes - Corporate Banking  Impairments - Corporate Banking  Operating profit before taxes - Corporate Banking	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53 1,372 -41	262,774 277,538 26,626 3,233 142,785 250 828  Median 3,863 2,399 -49 1,517 1,716 1,313 -4 404 3,208 1,791 58 1,388 -34	265,022 283,925 26,814 3,238 144,153 250 831  High 3,900 2,500 0 1,634 1,730 1,339 11 431 3,243 1,833 87 1,437 -14	254,756 265,516 26,142 3,222 138,860 250 828  Low 3,833 2,304 -69 1,373 1,682 1,264 -10 375 3,175 1,734 0 1,296 -83	11 10 12 12 12 13 12 13 12 11 11 11 11 11 11 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53 1,372 -41	284,732 293,584 27,093 3,268 146,914 499 813  FY 2026e Average 4,193 2,524 89 1,581 1,967 1,495 20 452 3,268 1,787 159 1,322 -8	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e  Average 4,574 2,540 130 1,904 2,059 1,430 24 605 3,352 1,772 193 1,387 13	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e  Average 4,788 2,452 142 2,194 2,144 1,438 26 680 3,382 1,743 204 1,435 25
Loans and advances customers  Due to customers  Total equity (EU IFRS)  of which ATI capital securities  Risk-weighted assets  Share buybacks executed in the period  Average outstanding shares over the period  Segments - Income statement  (in millions, unless otherwise indicated)  Operating income - Personal & Business Banking  Operating expenses - Personal & Business Banking  Impairments - Personal & Business Banking  Operating profit before taxes - Personal & Business Banking  Operating income - Wealth Management  Operating expenses - Wealth Management  Impairments - Wealth Management  Operating profit before taxes - Corporate Banking  Impairments - Corporate Banking  Operating profit before taxes - Corporate Banking  Operating profit personal customs  Operating profit personal customs  Operating expenses - Group Functions	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53 1,372 -41 93	262,774 277,538 26,626 3,233 142,785 250 828  Median 3,863 2,399 -49 1,517 1,716 1,313 -4 404 3,208 1,791 58 1,388 -34 101	265,022 283,925 26,814 3,238 144,153 250 831  High 3,900 2,500 0 1,634 1,730 1,339 11 431 3,243 1,833 87 1,437 -14	254,756 265,516 26,142 3,222 138,860 250 828  Low 3,833 2,304 -69 1,373 1,682 1,264 -10 375 3,175 1,734 0 1,296 -83 20	11 10 12 12 12 13 12 13 12 11 11 11 11 11 11 11 11 11 11 11 11	260,955 276,517 26,562 3,233 142,323 250 829  FY 2025e  Average 3,863 2,404 -44 1,503 1,709 1,309 -3 403 3,211 1,786 53 1,372 -41 93	284,732 293,584 27,093 3,268 146,914 499 813  FY 2026e  Average 4,193 2,524 89 1,581 1,967 1,495 20 452 3,268 1,787 159 1,322 -8 116	292,391 303,822 27,490 3,267 146,503 966 785  FY 2027e  Average 4,574 2,540 130 1,904 2,059 1,430 24 605 3,352 1,772 193 1,387 13 73	300,359 313,161 27,862 3,271 146,776 1,169 748  FY 2028e  Average 4,788 2,452 142 2,194 2,144 1,438 26 680 3,382 1,743 204 1,435 25 1