Roadshow booklet presentation

Q3 2026

Investor Relations, 11 November 2026



ABN·AMRO

Strong Q3 performance as strategic execution progresses

- Net profit increased by 52% year-on-year to 940m, bringing the year-to-date ROE to 12.5%
- Good business momentum with growth in both lending and deposits and NIBC contributing from 1 August
- Strong net interest income (NII), supported by the favourable interest rate environment; FY2026 commercial NII guidance further raised to above 6.9bn
- Continued delivery on cost reductions; FY2026 cost guidance unchanged at 5.5bn
- Sound credit quality, with 11m in net impairment releases; as model-related releases more than offset individual impairments
- CET1 ratio of 15.3% [1)], reflecting the acquisition of NIBC and capital optimisation
- Strategic progress supports a financial target update next quarter

1) Q3 2026 capital ratio in this presentation is on a pro forma basis including 50% of net profit. Assuming a 100% pay-out, CET1 ratio is 14.5%

Grow profitably

Commercial momentum keeps 2028 growth ambitions on track

Personal & Business Banking

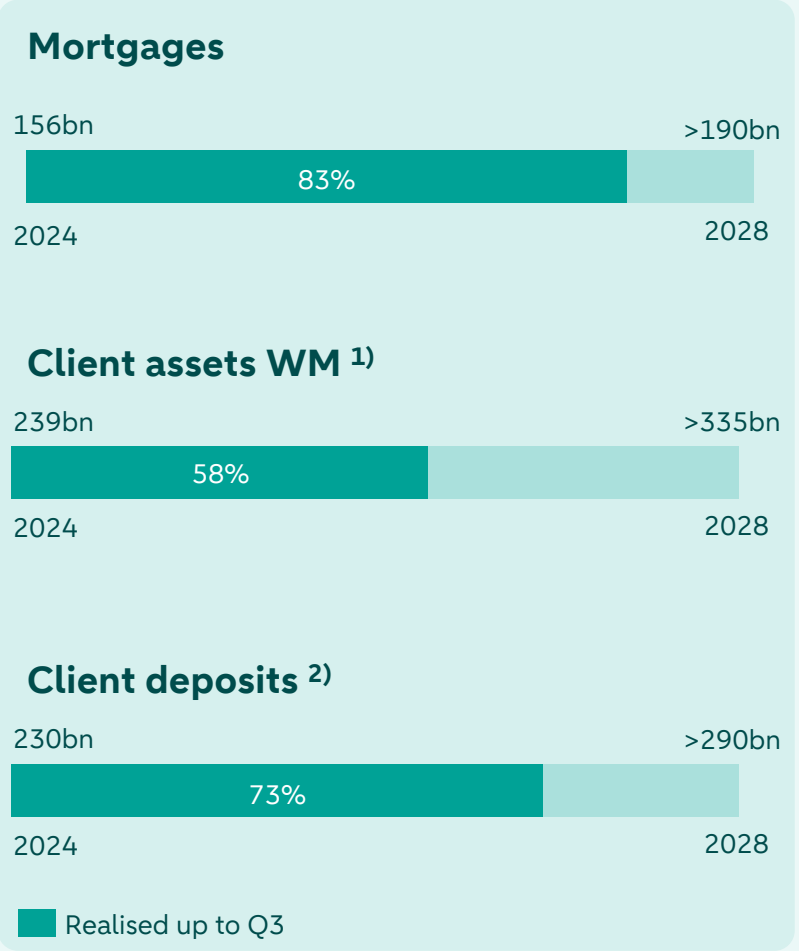
- Mortgage and deposit growth on track for 2028 ambition, strengthened by inclusion NIBC
- Two new savings products launched: Quarterly Saving and Time Lock Saving

Wealth Management

- Core NNA increased by 2.1bn to 4.1bn year-to-date, on track for 5–7bn annual growth ambition
- Simplification in Germany through sale of real estate investment management portfolio and IT integration of HAL

Corporate Banking

- Corporate lending increased with further growth in transition sectors
- New Hong Kong branch strengthens Clearing's Asia Pacific presence and supports further growth



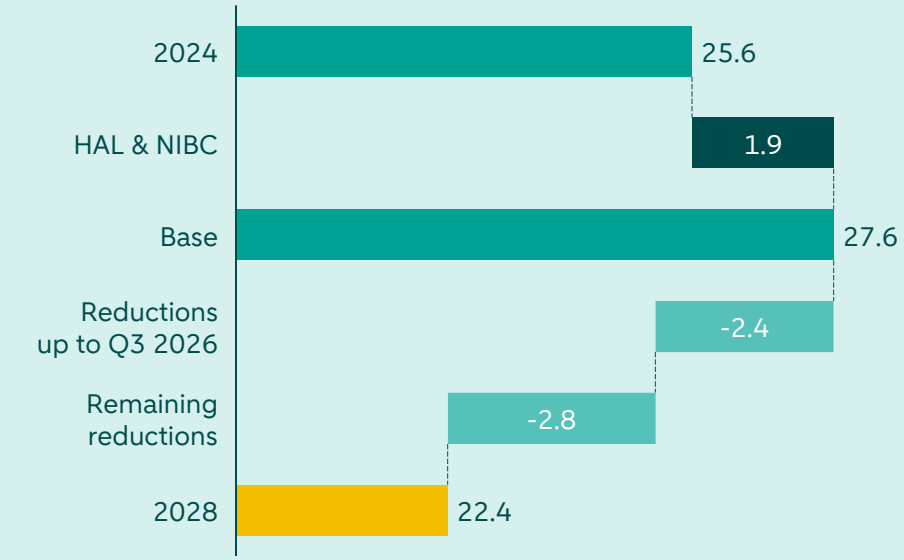
1) Excluding c.€7bn temporary custody inflow at Q3 2026. 2) >290bn for 2028 is based on 6% CAGR, ambition is 6-7% CAGR

Right-size cost base

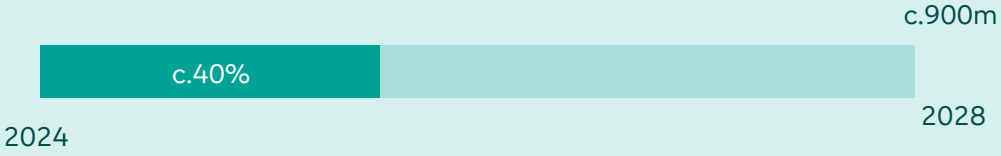
Workforce reduction well advanced, supporting delivery of 2028 cost savings

- Workforce reduction on track with 46% of the c.5,200 net reduction target for 2028 achieved
- Sale of Alfam and legal merger AAHG mark progress in simplifying and streamlining business model
- IT simplification ongoing with wider adoption of AI to support operational efficiency
- Around 350m of the c.900m 2028 cost savings ambition delivered
- Path towards 2028 targets not expected to be linear

FTE development, # '000



Cost savings, % realised up to Q3 2026

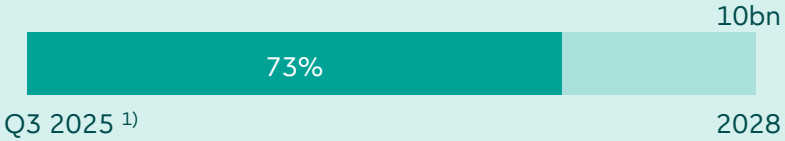


Optimise capital allocation

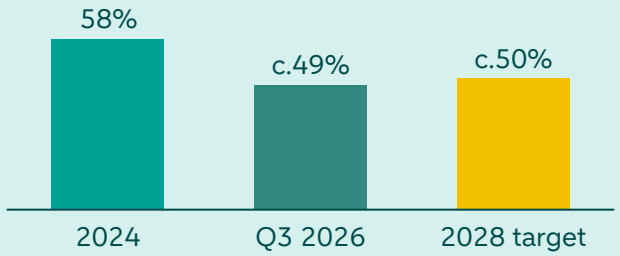
Capital optimisation delivers progress towards 2028 ambition

- Since CMD, almost 10bn RWA reduction achieved of which over 7bn within the Corporate Bank
- Corporate Banking capital allocation already around the 2028 target level
- In Q4, removal of DNB mortgage floor will lower RWAs by c.7bn, reduction in addition to plans presented at CMD

Realised RWA reduction ambition 2028



Capital allocation CB, excluding Clearing



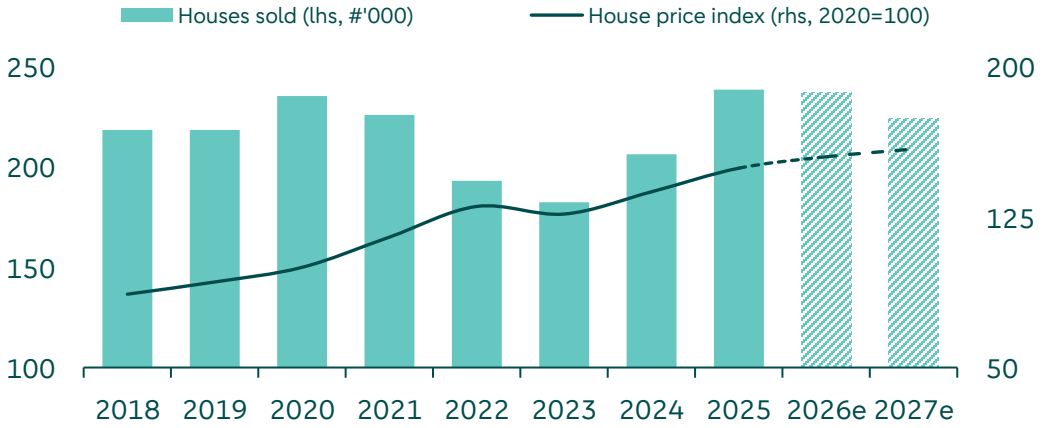
1) Starting point as announced at Capital Markets Day

Q3 2026 financials

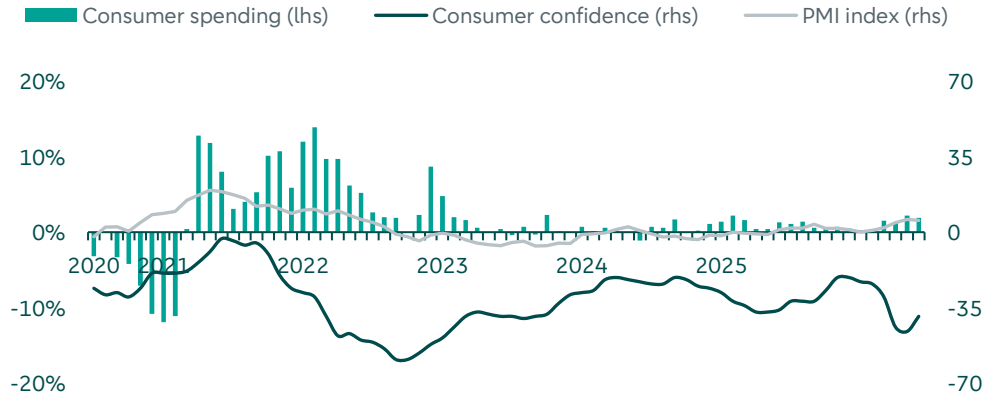
Domestic demand supports the Dutch economic outlook

Macroeconomic forecast [1]	2025	2026e	2027e
GDP (% yoy)			
Netherlands	1.6%	1.8%	1.5%
Eurozone	1.5%	1.1%	1.0%
Inflation (indexed % yoy)			
Netherlands	3.2%	3.2%	3.2%
Eurozone	2.1%	3.1%	3.0%
Unemployment rate (%)			
Netherlands	3.9%	4.0%	4.2%
Eurozone	6.3%	6.5%	6.4%
ECB deposit rate (eop, %)	2.00%	2.75%	2.75%
Oil price (Brent, USD/bbl avg)	61	95	75

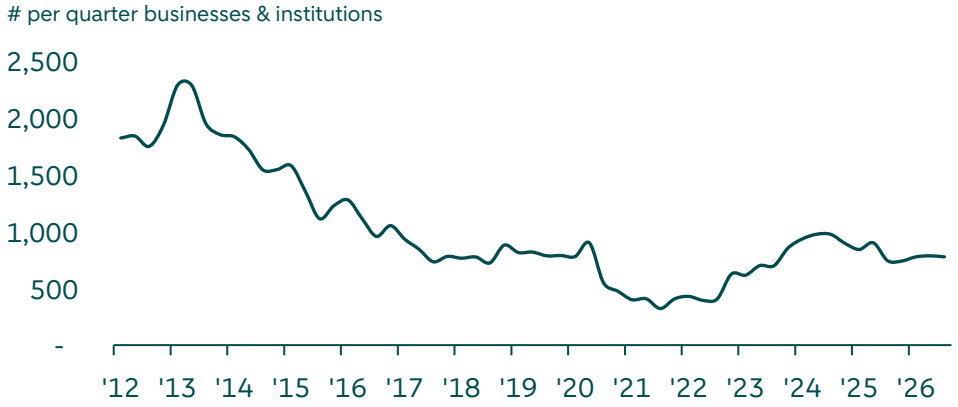
House price increases expected to continue [1) 2)]



Consumer spending holding up despite low confidence [3)]



Dutch bankruptcies remain relatively stable



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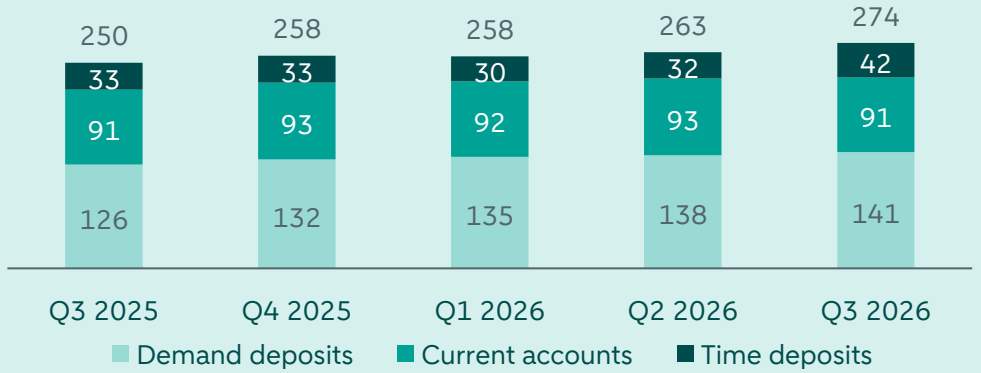
Source for historical data on the Netherlands: Statistics Netherlands (CBS)
1) Forecast of Group Economics as of 10 November 2026. 2) House price estimates are +3.8% for 2026 and +2.5% for 2027, transaction estimates are -0.5% for 2026 and -5.5% for 2027. 3) Consumer spending % change yoy. Consumer confidence seasonally adjusted (eop). PMI Nevi NL Manufacturing PMI (eop) expansion >0 and contraction <0++

NIBC strengthens client deposit base, while inflow in WM is on track

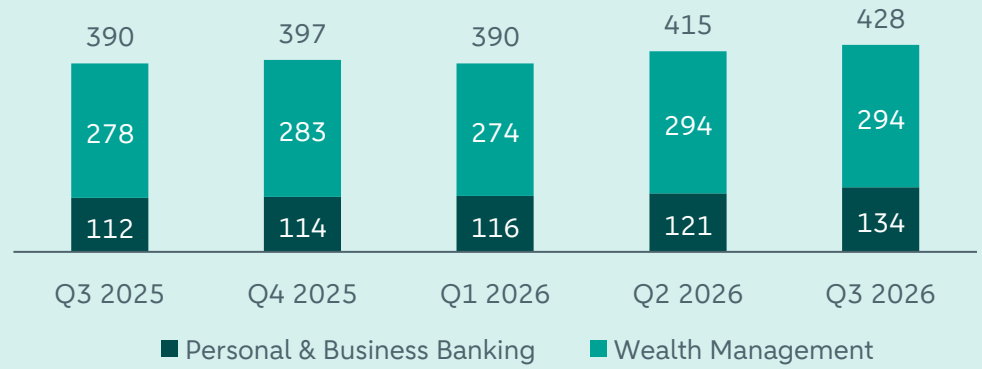
- NIBC and expanded savings proposition increases choice and flexibility for clients
  - NIBC added 13.2bn, split evenly between demand and time deposits and c.35% in Germany and Belgium
- Excluding NIBC, deposits decreased by 2bn, mainly reflecting seasonal spending and migration into securities

- Excluding NIBC, client assets broadly stable as market performance is offset by spending of holiday allowances
- Core NNA for WM exceeded 4bn YTD2026, keeping 5–7bn annual growth ambition on track

Client deposits [1)], €bn



Client assets [1)], €bn

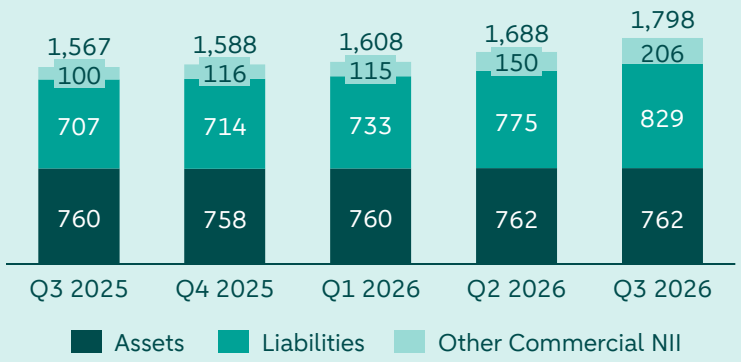


1) Excluding temporary end-of-quarter custody volumes at Q1 2026 (c.15bn, in client deposits and client assets) and Q3 2026 (c.7bn, in client assets)

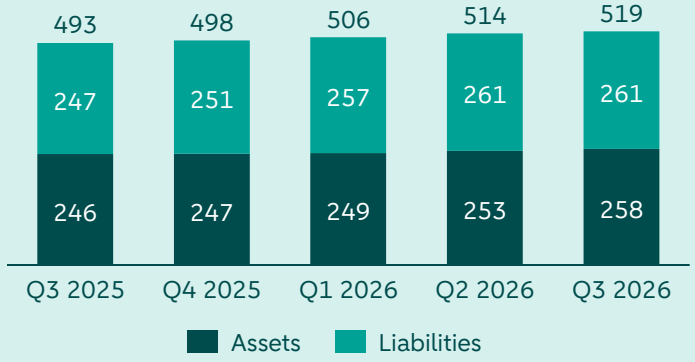
Improving deposit margins and NIBC drive commercial NII growth

- Higher replicating portfolio yields supported deposit margins, liability margin up 8bps Q-o-Q
- Mortgage and corporate loan growth benefitted commercial NII, partly offset by lower asset margins from higher share of state guaranteed, capital light mortgages in new production
- NIBC contributed 63m to other commercial NII
- FY2026 commercial NII guidance raised to above 6.9bn from 6.8bn, reflecting more favourable interest rate environment and continued strong Clearing NII

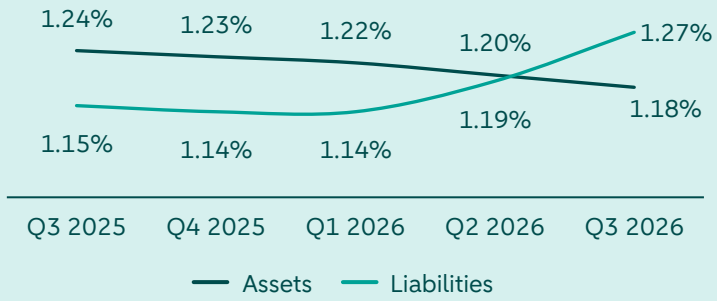
Commercial NII [1], €m



Average client volumes [2], €bn



Margin development [2]



1) Excluding positive incidental of 16m in other commercial NII in Q4 2025. 2) NII from loans and deposits to professional counterparties are excluded in both client asset and liability NII, volumes NIBC not included

Higher forward rates increase potential NII tailwinds through 2028

Current Accounts

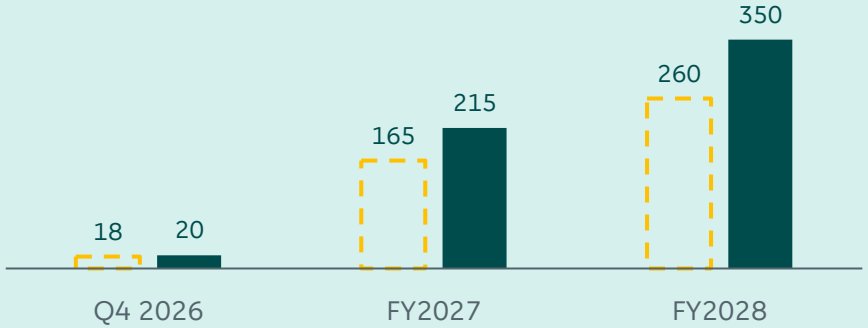
- Higher interest rates support margins but may also drive migration to interest bearing accounts
- Future margin uplift reflects reinvestment of replicating portfolio based on end of October forward rates
- Assuming a constant c.50bn current account volume in replicating portfolio implies c.350m higher NII by 2028 vs. 2026

Saving Accounts

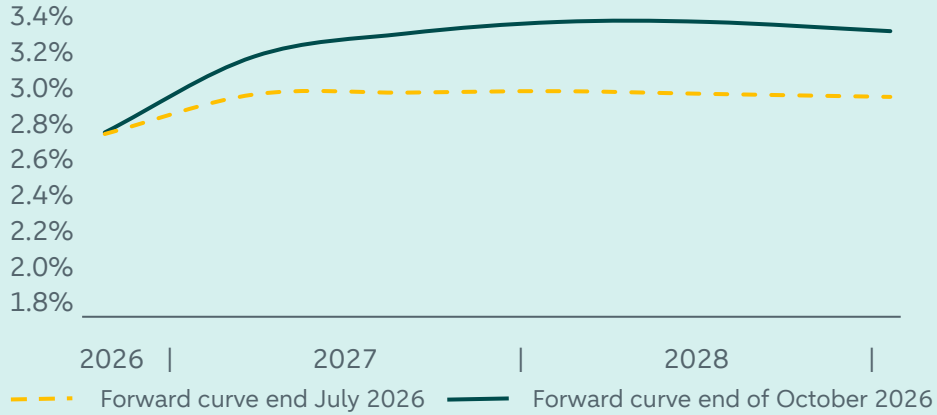
- Q3 savings margins above historical averages
- A 10bps variation in savings margin leads to c.125m change in NII per annum

Incremental NII current accounts

€m versus Q3 [1)]



3-month Euribor forward curves



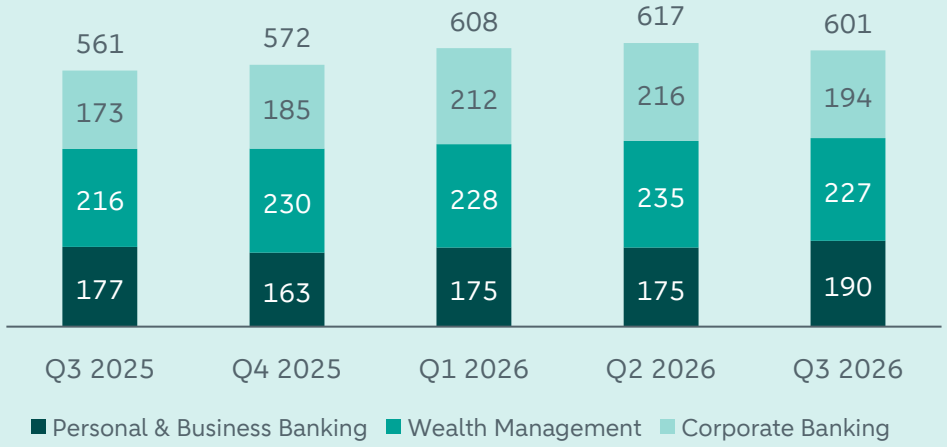
1) Based on Q3 actuals and constant volume of replicating portfolio of c.175bn, c.40% reprices within 1y. Incremental NII Q4 2026 versus Q3, incremental NII 2027 and 2028 versus projected FY2026 (realised YTD2026 + projected Q4)

Fee income remains strong, while other income improves further

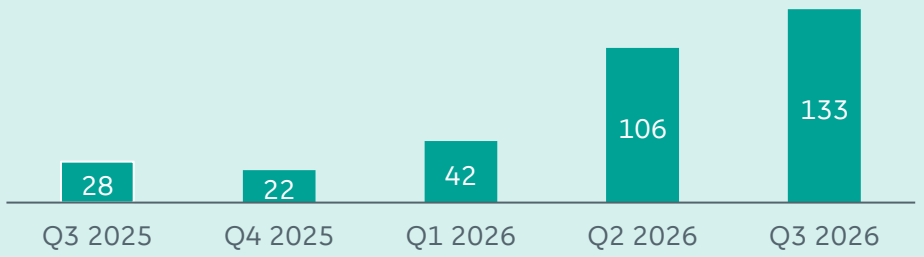
- Fee income remains high with 7% growth Y-o-Y
- Personal & Business Banking benefitted from higher payment and transaction fees, including 7m from NIBC
- Wealth Management and Corporate banking fees normalised in Q3 following a strong Q2 that included non-recurring fees

- Underlying other income improved with contributions from equity participation, XVA and ALM results
- Impact sale of Alfam expected in Q4 (c.115m book loss)

Fee and commission income [1], €m



Underlying other income [2], €m

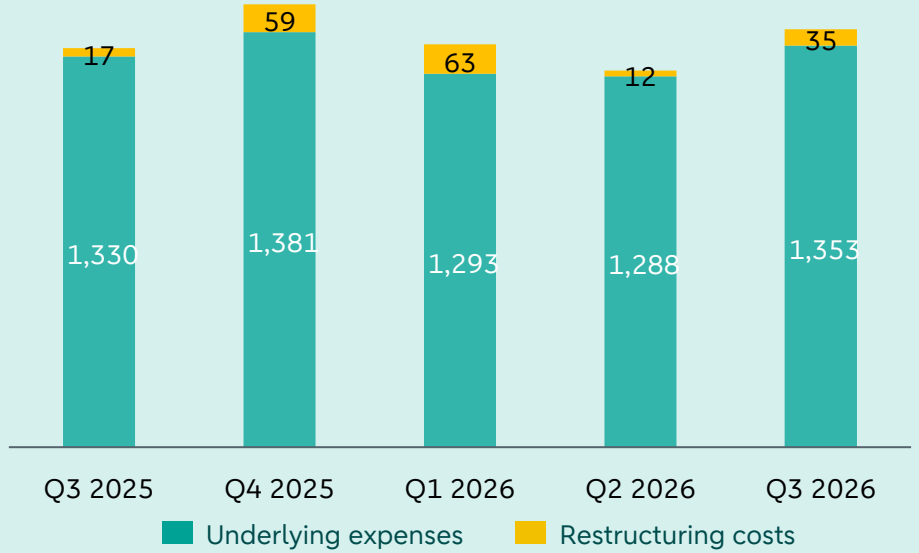


1) Total fee and commission income includes Group Functions. 2) Excluding NIBC badwill of c.85m in Q3 2026

Cost discipline supports FY2026 guidance of 5.5bn including NIBC

- Underlying expenses higher, mainly reflecting 30m of NIBC costs, higher IT costs and acquisition-related costs
- Higher IT costs related to investments in growth for commercial activities, cybersecurity and AI
- FY2026 cost guidance unchanged at EUR 5.5bn [2] thanks to workforce reduction and simplifications
- 2027 starting run-rate will be higher due to the full NIBC cost base and ongoing IT investments

Underlying expenses and restructuring costs [1], €m



1) Excluding incidentals (Q3 2025: 55m, Q1 2026: -82m and Q3 2026: 11m) and regulatory levies (Q3 2025: 6m, Q4 2025: 135m, Q1 2026: 4m, Q3 2026: 6m). 2) Excluding incidentals and restructuring costs (YTD2026: 39m net effect)

Resilient credit performance with 11m net impairment releases

- Credit quality remained sound, benefitting from NIBC's low-risk mortgage portfolio
- Portfolio quality supported by highly collateralised portfolio and robust Dutch economy
- Q3 Cost of Risk (CoR) of -2bps, bringing YTD CoR to 3bps
- Model-related releases for corporate loans more than offset impairments for individual files
- As geopolitical uncertainty continues, weighting negative macroeconomic scenario remains at 55%
- FY2026 CoR expected below the TTC CoR of 10-15bps

Stage 3 loans and coverage ratio, €m

	Loans		Coverage ratio	
	Q3 2026	Q2 2026	Q3 2026	Q2 2026
Mortgages	2,461	2,445	1.5%	1.3%
Corporate loans	2,982	3,234	23.5%	23.2%
Consumer loans	130	114	45.7%	50.0%
Total [1)]	**5,575**	**5,796**	**14.3%**	**14.3%**
Impaired ratio (stage 3)	**1.8%**	**2.0%**		

Impairments, €m

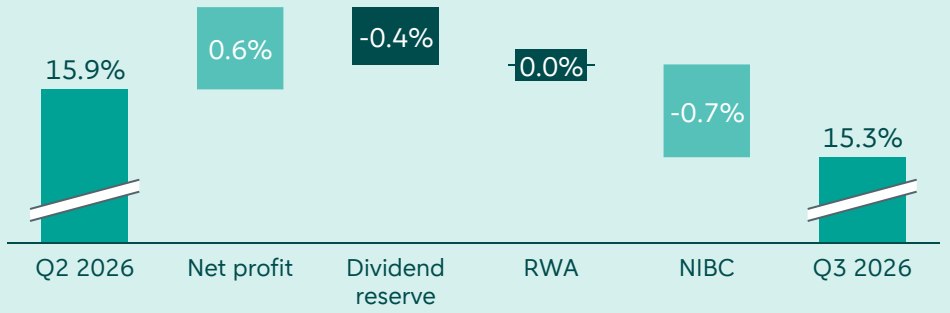


1) Total includes other loans and advances customers

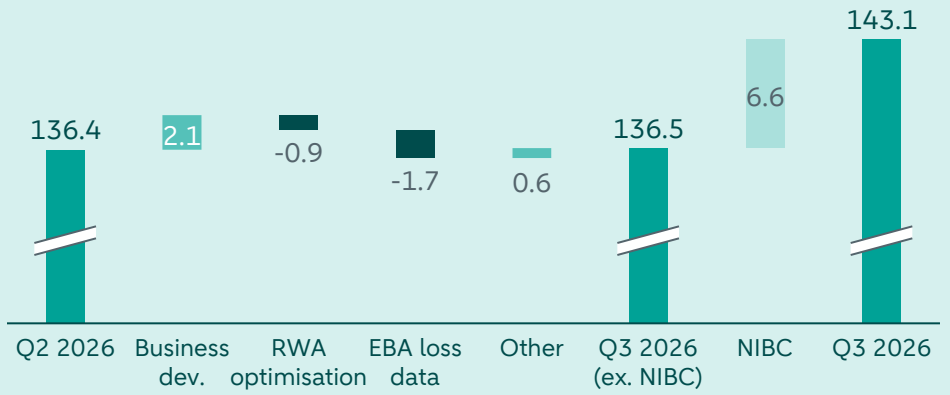
Strong pro forma CET1 ratio at 15.3% following the NIBC acquisition

- Pro forma CET1 ratio decreased from 15.9% to 15.3% including 50% net profit, reflecting NIBC acquisition
- Assuming a pay-out ratio of 100% of profit, regulatory CET1 ratio is 14.5%
- RWAs were broadly stable excluding the 6.6bn impact of NIBC addition
- RWA growth from business developments was more than offset by RWA optimisation, largely reflecting update EBA loss data
- In Q4 c.7bn RWA reduction expected following removal DNB mortgage floor [1] and c.1bn from sale of Alfam

Pro forma CET1 ratio development, 50% pay-out



RWA development, €bn



1) Basel IV output floor not expected to be binding, supporting the permanence of the benefit from removal of mortgage floor

Strategic progress supports a financial target update at Q4

- Continued execution across all strategic priorities: grow profitably, right-size cost base and optimise capital allocation
- FY2026 commercial NII guidance raised to above 6.9bn, while remaining on track to deliver FY2026 costs of c.5.5bn
- Given strong progress towards 2028 targets and improved interest-rate outlook, financial targets for 2029 will be announced next quarter

	Return on Equity	Cost/income ratio	Income	CET1 ratio	Capital allocation CB [1]
Targets 2028	>12%	<55%	>€10bn	>13.75%	c.50%
YTD2026 [2]	12.5% *12.2% pro forma*	54.2% *55.5% pro forma*	€7.4bn	14.5% *15.3% pro forma*	c.49%

1) Excluding Clearing. 2) Pro forma RoE and C/I ratio reflect adjusted operating expenses for expected Dutch bank tax (c.125m in Q4) spread evenly over 2026; pro forma CET1 ratio based on 50% pay-out

Profile

Leading Dutch bank with three complementary client units

Personal & Business Banking

>5m Retail clients

±350k SME Clients with turnover < 25 m

26 Branches

Low capital intensity

Funding gap

Premium touch in attractive segments

c.25% market share in high-end mortgages NL [1)]

1m affluent clients

500 annual client upstream to Wealth

>60% SMEs with dual client relationship

Wealth Management

±150k Clients

6 Countries

Low capital intensity

Funding surplus

Full-service private bank

c.35% new clients aged between 40-60

c.65% share of wallet dual client relationships [2)]

Corporate Banking

±10k Clients

13 Countries

High capital intensity

Funding gap

Leading sector & product expertise

Clearing top 3 global position

>55% dual client relationships

Digital & Energy Transition top 3 Project & Infrastructure Finance European lender

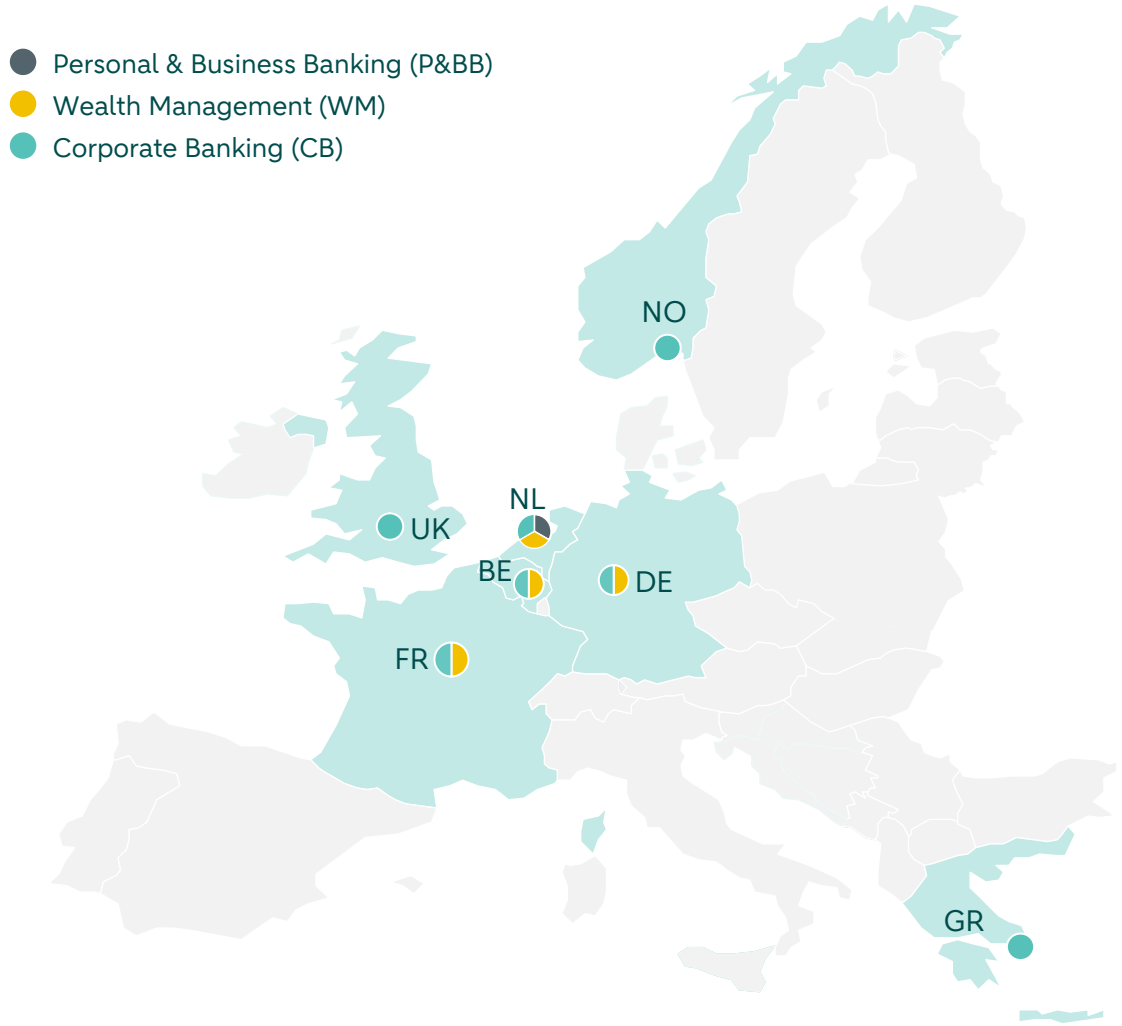
- Upstream clients to higher value segments
- Capture valuable NextGen clients
- Leverage shared platforms and digital capabilities

- Serve entrepreneurs & enterprises holistically
- Drive cross-segment client acquisition and cross-sell
- Leverage product capabilities

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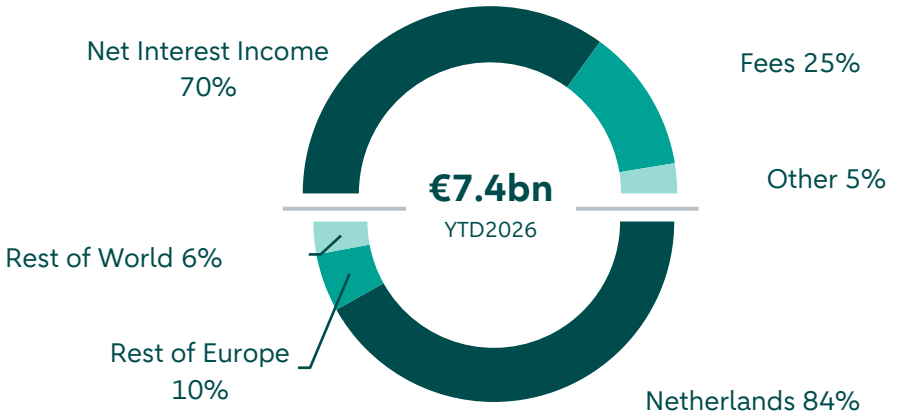
1) Mortgages >600k. 2) Share of wallet defined as % of total corporate products in client relationship

Attractive market positions in the Netherlands and NW Europe



- Top 3 market position in NL
- Strong franchise in WM and CB in NW-Europe
- CB services Shipping Clients from Athens & Oslo
- Top 3 global position Clearing in >160 liquidity centres, from 11 locations globally, of which 6 outside Europe: Australia, Hong Kong, Japan, Singapore, Brazil, USA

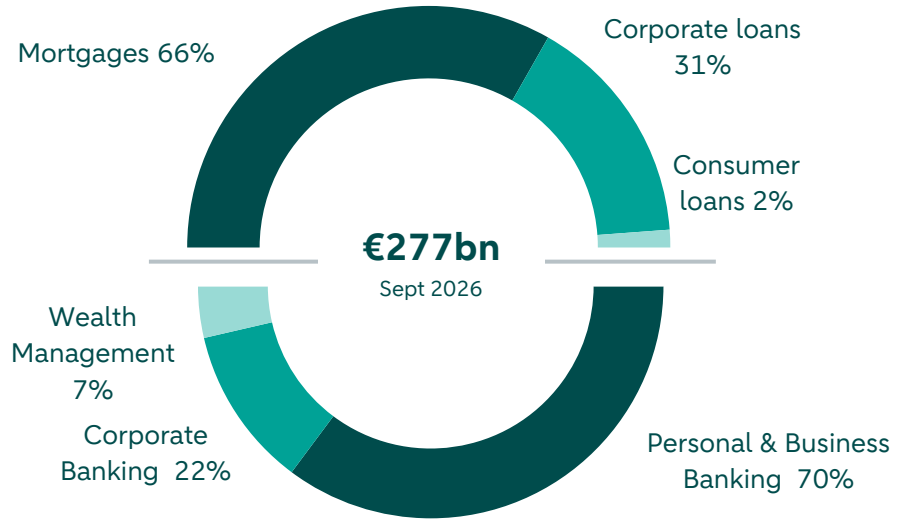
Operating income



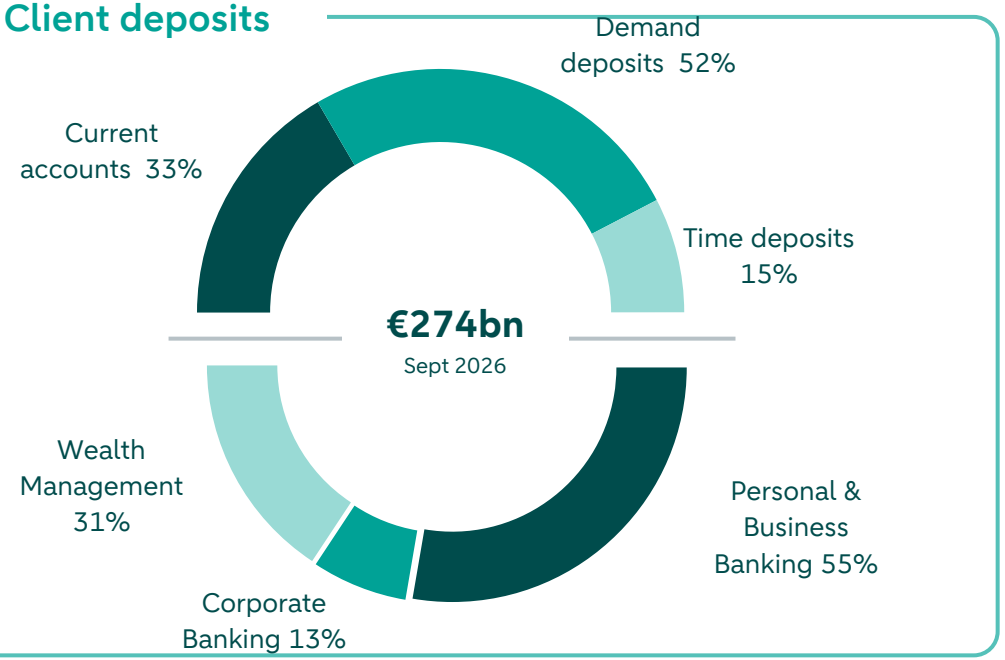
Well-diversified loan book and strong deposit base

- Strong focus on collateralised lending, majority of loans in Dutch residential mortgages
- Corporate loan book well diversified, largely in the Netherlands
- Loan portfolio matches customer deposits

Client lending

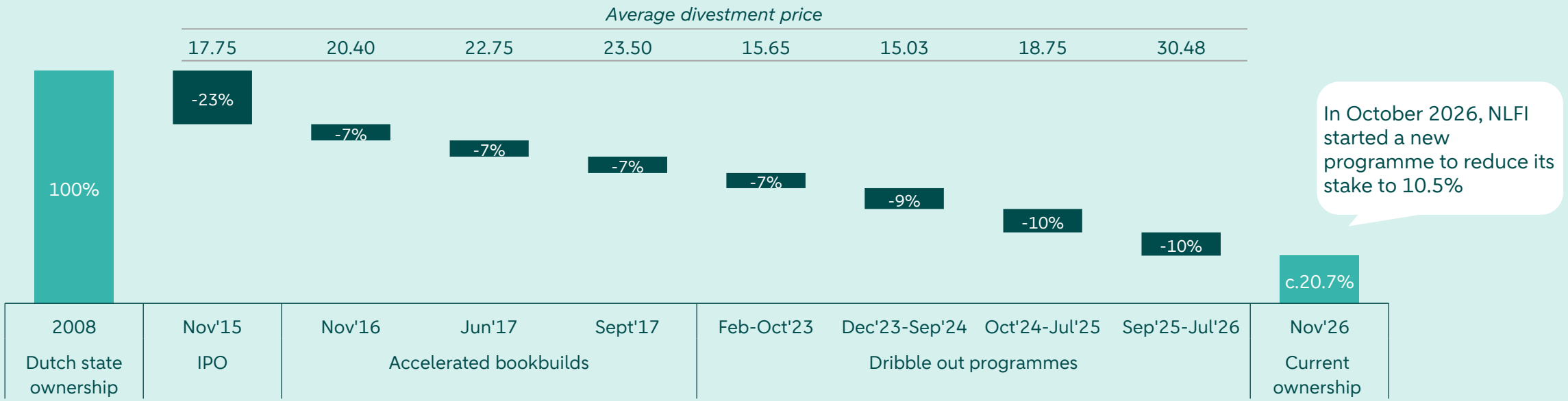


Client deposits



Dutch state a minority shareholder, divestment process ongoing

- Dutch government, through NLFI, sold its first stake in ABN AMRO through an IPO in 2015
- Several stakes have subsequently been sold through 3 accelerated bookbuild transactions
- As of 2023, the stake is further reduced through several dribble out programmes
- A Relationship Agreement governs the special rights of the government



Strategy

Our longer-term vision

Committed to our purpose

Banking for better for generations to come

Guided by longer-term ambitions

- Strengthen position in Dutch retail banking
- Become a Top 5 European private bank
- Support family-wealth & -businesses
- Drive growth by supporting European transitions
- Grow Clearing to sustain global Top 3 position

2028 priorities and targets

Grow profitably

- Strengthen position in Dutch retail
- Grow the private bank
- Grow in family-wealth & -businesses
- Drive growth in European transitions
- Continue global growth in Clearing

Right-size cost base

- Transform organisation
- Simplify operations
- Reduce complexity in IT
- Leverage automation and AI to boost efficiency

Optimise capital allocation

- Deploy capital at higher ROE
- Release RWA through improving data quality
- Apply strict criteria for growth
- Exit underperforming exposures
- Capital relief through SRTs
- Attractive capital distributions

Return on equity [1)]



Cost/income ratio [1)]



Capital allocation Corporate Bank, *excluding Clearing*



1) Income statement adjusted for large incidentals

Grow profitably

	2028 ambitions
Strengthen position in Dutch retail banking	**>€190bn** Mortgage portfolio
Grow the private bank	**>€335bn** Client assets
Grow in family-wealth & -businesses	**c.70% / c.60%** SME / Corporate dual client relationships
Drive growth in European transitions	**>€8bn** Renewables financing
Continue global growth in Clearing	**Maintain Top 3 position** market share globally

Right-size cost base

Transform organisation

- Re-balance staff, reducing non-commercial FTEs at a higher pace than commercial FTEs
- Centralise capabilities and capture synergies from HAL and NIBC
- Reduce number of entities, integrate mortgage division & Asset Based Finance, sell personal loan business Alfam
- Leverage outsourcing and offshoring potential

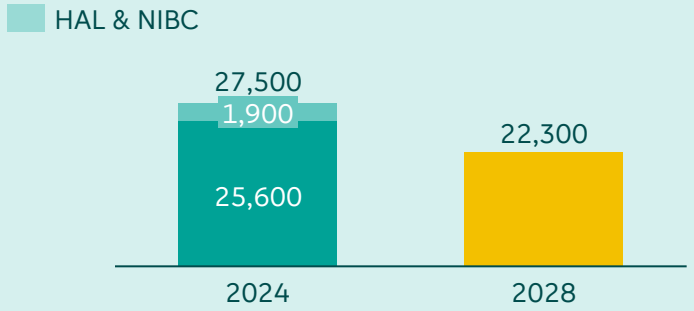
Further reduce complexity in IT

- Simplifying and streamlining IT and applications

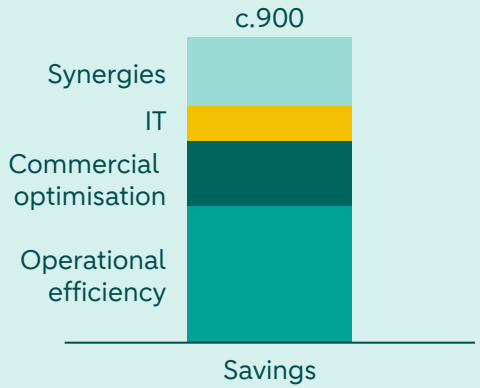
Leveraging automation and AI

- Combine and strengthen capabilities to boost AI at scale

Total net FTE reduction of 5,200 vs '24, #



Gross cost savings '24-'28, €m



Optimise capital allocation

Reallocate to higher ROE business

- Increase allocation to client units with higher ROE
- Realise RWA relief through improvement of data quality
- Apply strict criteria for growth and exit underperforming exposures
- Capital relief through active portfolio management (including SRTs)

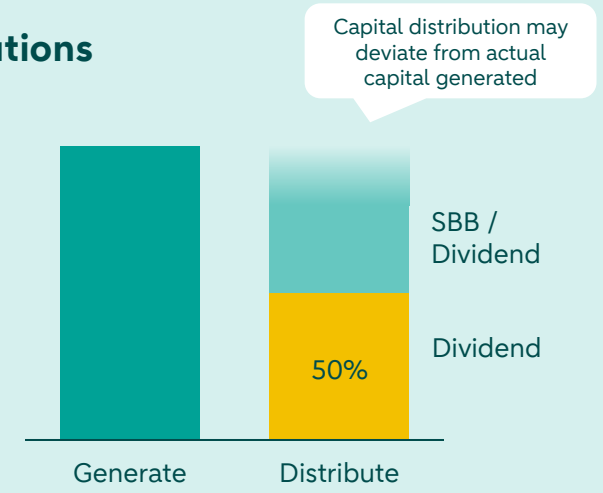
Attractive shareholder returns

- Aim to fully distribute the capital generated over period ’26-’28
- Expect >€7.5bn of capital generation over this period
- Assessment may result in more or less capital distributed versus generated due to changes in a.o. capital requirements, macro economic developments and M&A

Target RWA allocation Corporate Bank [1)]



Distributions



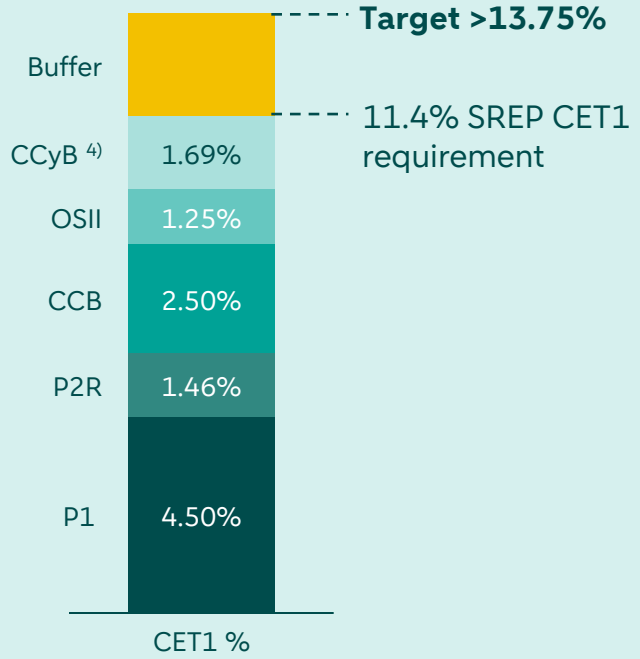
1) Excluding Clearing

Optimise capital allocation

Capital framework and distribution policy

- Capital target of >13.75% implies a prudent buffer to MDA of at least 235bps (including P2G) and includes a relatively high CCyB
- Distribution policy allows pay-out of up to 100% of net profit, in a combination of cash dividends and share buybacks with at least 50% in cash dividend [1)]
- In case CET1 ratio is expected to remain significantly above 13.75%, additional distributions can be considered, subject to successful strategy execution, macroeconomic developments and regulatory approval
- Outcome capital assessment annually with Q4 results

CET1 requirement & target



1) After AT1 coupon payment and minority interests; Interim cash dividends will be considered at 40% of the reported H1 net profit

2028 financial targets

Return on equity	Cost/income ratio	Income	CET1 ratio	Capital allocation Corporate Bank [1)]
>12%	<55%	>€10bn	>13.75%	c.50%

1) Excluding Clearing

Additional slides

Financials

Good results for Q3 2026 with net profit of 940m

€m	Q3 2026	Q2 2026	Δ	Q3 2025	Δ	Q3 2026 ABN AMRO (excl. NIBC)	Q3 2026 NIBC [2]
Net interest income	1,822	1,700	7%	1,580	15%	1,759	63
Net fee and commission income	601	617	-3%	561	7%	594	7
Other operating income	218	106		28		138	-5
Operating income	**2,641**	**2,424**	**9%**	**2,169**	**22%**	**2,490**	**65**
Operating expenses	**1,405**	**1,300**	**8%**	**1,409**		**1,375**	**30**
- Underlying expenses [1]	*1,353*	*1,288*	*5%*	*1,330*	*2%*		
Operating result	**1,235**	**1,123**	**10%**	**761**	**62%**	**1,115**	**35**
Impairment charges	-11	24		-49	76%	-28	16
Income tax expenses	307	319	-4%	192	60%	302	5
Profit	**940**	**781**	**20%**	**617**	**52%**	**841**	**14**
o/w attributable to shareholders	*889*	*732*	*157*	*559*	*330*		
Risk Weighted Assets (end of period, bn)	143.1	136.4	6.6	143.1	-	136.5	6.6
Client loans (end of period, bn)	277.3	254.1	23.2	246.7	30.7	259.0	18.4
Client deposits (end of period, bn)	274.0	263.0	11.0	250.2	23.9	260.9	13.2

1) Underlying excludes restructuring costs, incidentals and regulatory levies. 2) Based on August and September, excluding 85m badwill in other operating income

Personal & Business Banking: Strong leading position in the Netherlands

Key features

- Primary bank for c.1/5 of Dutch population with c.5.2m retail clients 350k Dutch SME clients (turnover <25m), including self-employed
- NIBC added c.325k savings clients and c.200k mortgage clients, further enhancing presence in the Dutch mortgage market and the Dutch, Belgian and German savings markets
- Digital frontrunner with customer facing GenAI and data-driven financial insights
- Premium touch with affluent relationships beyond daily banking, preferred banking enhanced by Wealth expertise
- Tailored product offering throughout client lifecycle
- Feeder to Wealth Management and Corporate Banking; over 60% of SMEs have a dual client relationship

Ambitions 2028

- **'24- '28 CAGR** 5-6% mortgages and deposits
- **Cost/income ratio** <55%
- **Return on Equity** >25%

€m	Q3 2026	Q2 2026
Net interest income	958	862
Net fee and commission income	190	175
Other operating income	84	7
Operating income	**1,232**	**1,044**
Operating expenses	**678**	**579**
Operating result	**554**	**465**
Impairment charges	3	-2
Income tax expenses	118	121
Profit	**433**	**346**
Cost/income ratio	55.1%	55.5%
Cost of Risk (bps)	1	-1
Return on Equity	29.3%	23.5%

€bn	Sep 2026	YE2025
Client lending	195.2	170.2
Client deposits	151.9	135.8
Client assets	120.7	113.9
RWA	47.3	40.3
Internal FTEs (#)	7,174	6,578

Wealth Management: Profitable growth in onshore countries NW Europe

Key features

- Focus on onshore in Northwest Europe; c.100k clients
- Leverage scale across countries supported by strong local brands
- Leading in the Netherlands, #3 in Germany (c.75bn), and niche positions in France and Belgium (total c.42bn) [1)]
- Fully integrated Wealth management advice and a full array of services
- Delivering expertise with tailored solutions
- Leverage proven Entrepreneur & Enterprise proposition
- Modern open architecture model

Ambitions 2028

- **Client assets** >335bn
- **Cost/income ratio** <60%
- **Return on Equity** >23%

€m	Q3 2026	Q2 2026
Net interest income	268	257
Net fee and commission income	227	235
Other operating income	2	8
Operating income	**497**	**500**
Operating expenses	**342**	**348**
Operating result	**155**	**152**
Impairment charges	29	17
Income tax expenses	42	42
Profit	**84**	**94**
Cost/income ratio	68.8%	69.5%
Cost of Risk (bps)	61	39
Return on Equity	13.7%	14.8%

€bn	Sep 2026	YE2025
Client lending	20.0	19.3
Client deposits	86.1	85.8
Client assets [2)]	301.1	283.0
- of which Cash	78.2	*78.6*
- of which Securities	222.8	*204.4*
Core NNA (for the period)	2.1	5.0
RWA	16.0	17.3
Internal FTEs (#)	4,041	4,104

ABN·AMRO

1) Client assets at YE2025. 2) Of which custody 54.9bn September 2026 and 50.8bn YE2025

Corporate Banking: Leading position in NL, expertise leveraged abroad

Key features

- Leading player in the Netherlands
- Sector-based expertise leveraged to NW Europe
- Leading global player in Clearing, active from 11 locations globally
- Servicing c.9k clients with a turnover >25m; over 55% of clients have a dual client relationship
- NIBC acquisition added 175 corporate clients and EUR 3.4bn in client lending
- Entrepreneur & Enterprise service concept for business and wealthy clients
- Full product offering. led by lending & supported by Markets, Clearing, Asset Based Financing, Corporate Finance and Transaction Banking

Ambitions 2028

- **Reduce RWAs** by 10bn to 78bn
- **Cost/income ratio** <50%
- **Return on Equity** c.11%

€m	Q3 2026	Q2 2026
Net interest income	571	569
Net fee and commission income	194	216
Other operating income	131	94
Operating income	**895**	**879**
Operating expenses	**402**	**428**
Operating result	**494**	**451**
Impairment charges	-43	9
Income tax expenses	122	108
Profit	**415**	**334**
Cost/income ratio	44.9%	48.7%
Cost of Risk (bps)	-22	7
Return on Equity	14.9%	12.1%

€bn	Sep 2026	YE2025
Client lending	62.1	57.0
Client deposits	36.1	36.9
Professional lending	26.5	15.4
Professional deposits	24.1	14.7
RWA	77.8	75.5
Internal FTEs (#)	3,660	3,883

Group Functions

Key features

- Group functions supports and controls the business
- Through various disciplines:
  - Finance incl. ALM & Treasury
  - Risk Management & Compliance
  - Innovation & Technology
  - Human Resources
  - Group Audit
  - Legal & Corporate Office
  - Strategy & Innovation
  - Brand Marketing & Communications

€m	Q3 2026	Q2 2026
Net interest income	24	12
Net fee and commission income	-10	-9
Other operating income	15	-2
Operating income	**16**	**0**
Operating expenses	**-17**	**-55**
Operating result	**33**	**55**
Impairment charges	-1	0
Income tax expenses	26	48
Profit	**8**	**7**

€bn	Sep 2026	YE2025
Loans & Receivables Customers	-6.2	-5.2
Due to customers	14.8	5.9
RWA	2.0	2.3
Internal FTEs (#)	8,532	8,561

Additional slides
Risk developments

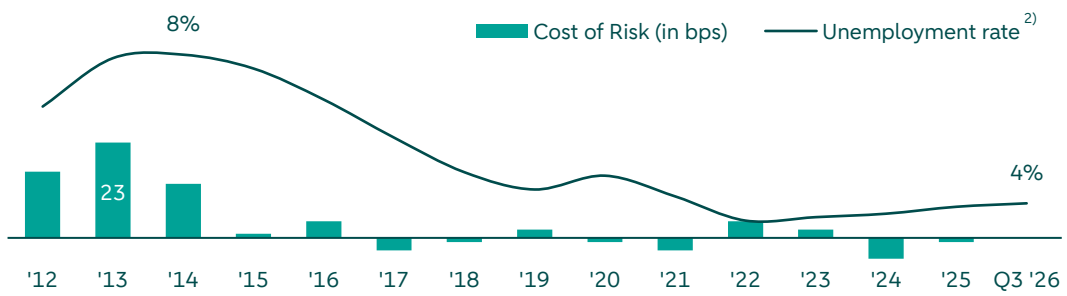
Strong foundation supporting mortgage performance

- Strict underwriting rules, strong duty of care principles, credit check and NIBUD [1)] standards to determine maximum mortgage amount
- Mortgage lenders benefit from well established foreclosure processes and favourable bankruptcy legislation
- Good social benefits and pension systems in the Netherlands support mortgage book with strong credit metrics
- Mortgage losses mainly materialise from combination of negative equity and unemployment

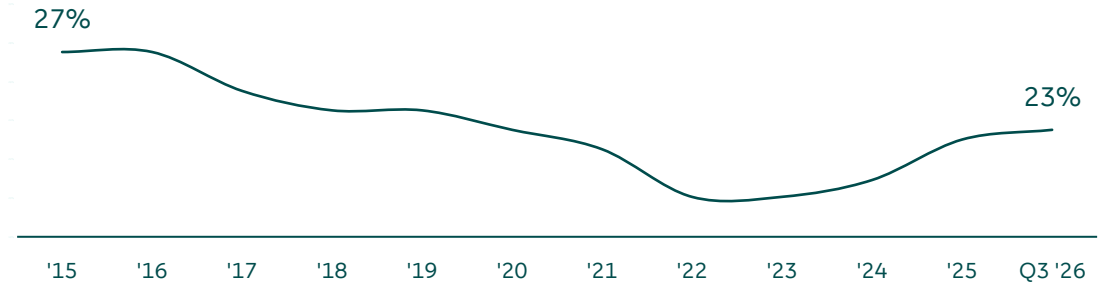
National Mortgage Guarantee (NHG)

- The NHG scheme benefits borrowers by providing a safety net when they are left with residual debt in specific events
- Borrower pays lower interest rate and an upfront fee of 0.4% of the total mortgage amount
- Maximum amount eligible for NHG-backed mortgages to increase to €500 (from €470k in 2026)
- Lenders are 90% protected by NHG scheme and benefit from lower capital requirement

CoR development of ABN AMRO mortgage portfolio



% NHG of ABN AMRO mortgage portfolio

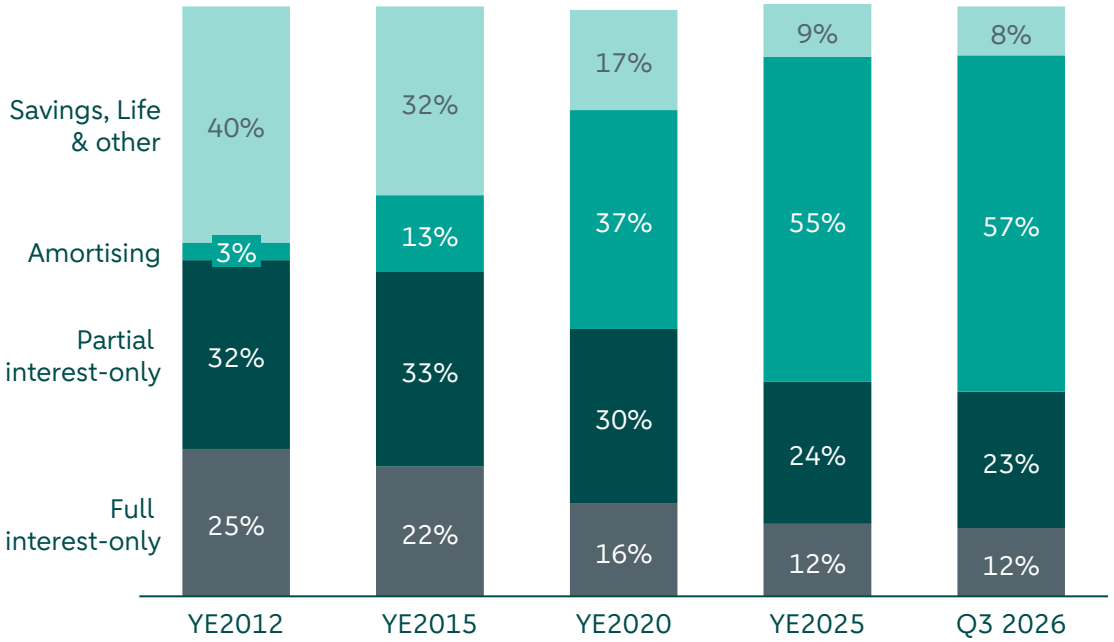


1) National Institute for Family Finance Information. 2) Source: Statistics Netherlands (CBS)

Mortgage book with increasing amortising loans & declining LtMVs

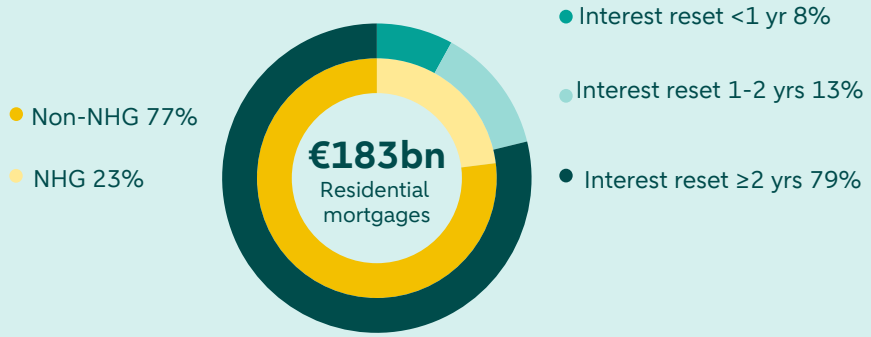
Substantial decline in interest only mortgages

	YE2012	YE2015	YE2020	YE2025	Q3 2026
Mortgages	154.1bn	146.9bn	145.7bn	163.2bn	183.0bn
LtMV	82%	80%	61%	54%	55%



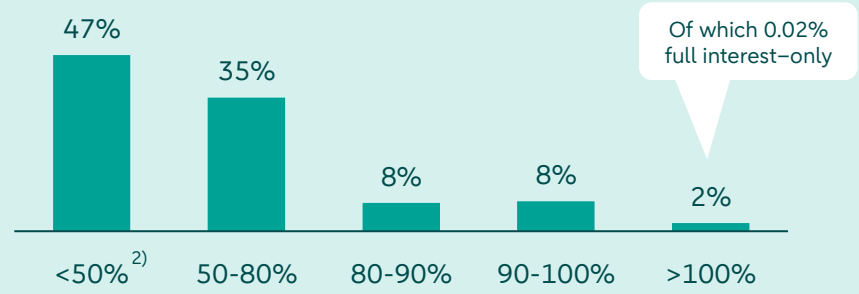
Composition of mortgage book [1]

Q3 2026



LtMV buckets [2]

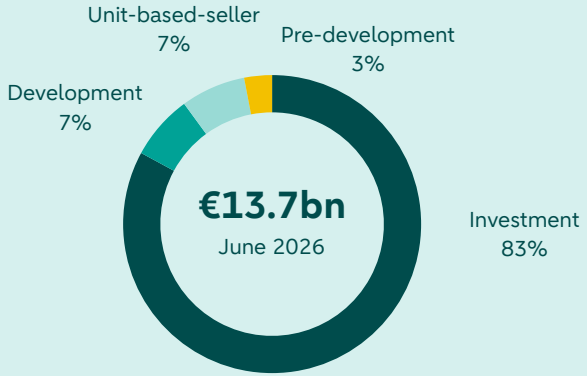
Q3 2026



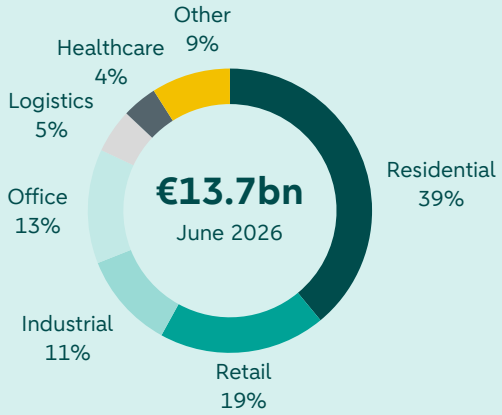
1) Interest reset <1 yr includes c.2% mortgages with a floating rate. 2) Bucket >100% mainly relates to mortgages for sustainable home improvements, where LtMV is capped at 106%

Robust Commercial Real Estate Portfolio [1)]

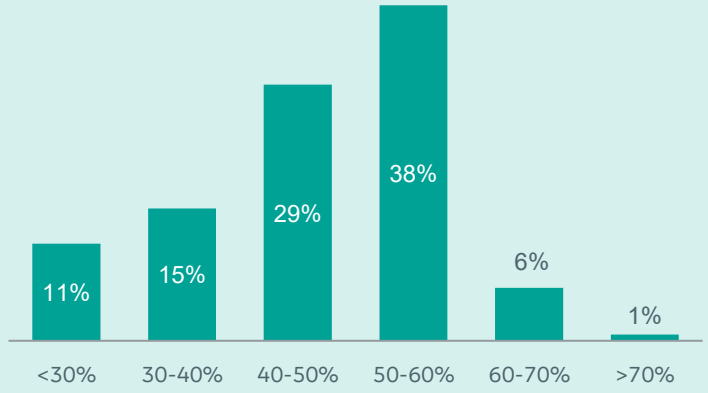
Object type



Asset type [2)]



LTV distribution



- Conservative underwriting: CRE policy in general LTV-threshold of 70%, currently around 99% of OOE has an LTV below 70%
- The gradual recovery path in the Dutch CRE market in 2025 continued in H1 2026, with real estate values rising by 7% in 2025
- Group Economics expect Dutch CRE prices to rise by 5% in 2026 and 2% in 2027

1) Figures representing Dutch CRE. International CRE portfolio c.0.8bn, largely investment CRE. The exposure relates to loans aimed at acquiring CRE property or secured by CRE property, either existing or under development or renovation. It excludes social housing, property owned by end-users, buy-to-let housing <2m and unsecured general purpose lending. 2) Other asset types largely consists of hotels, cafes/restaurants, land and parking

Diversified corporate loan book with limited stage 3 loans

End of period, €bn	Stage 1 exposure	Δ vs Q2 2026	Stage 2 exposure	Δ vs Q2 2026	Stage 3 exposure	Δ Q2 2026	Total exposure	Δ vs Q2 2026	Stage 3 coverage ratio
Financial & insurance activities	30.0	2.0	0.8	0.2	0.2	0.1	31.0	2.2	23%
Real estate activities	15.3	1.8	1.4	0.0	0.3	0.0	16.9	1.8	11%
Wholesale & retail trade	6.9	0.1	1.3	0.2	0.4	-0.1	8.5	0.2	30%
Transport & storage	7.7	-0.2	0.3	0.0	0.1	0.0	8.1	-0.2	20%
Telecom, programming, consultancy, infra & IS	6.2	1.3	0.8	0.4	0.7	0.0	7.7	1.6	14%
Agriculture, forestry & fishing	5.7	0.1	1.0	0.1	0.2	0.0	6.9	0.2	11%
Manufacturing	4.1	0.0	1.3	-0.1	0.5	0.0	5.9	0.0	21%
Electricity, gas, steam & air conditioning supply	2.8	0.1	0.1	0.0	0.1	0.0	3.1	0.1	40%
Professional, scientific & technical activities	2.0	0.0	0.2	-0.1	0.2	0.0	2.4	-0.1	46%
Accommodation & food service activities	1.9	0.2	0.2	0.0	0.1	0.0	2.2	0.2	5%
Construction	1.3	0.2	0.1	0.0	0.1	0.0	1.5	0.2	33%
Mining & quarrying	1.1	0.0	0.2	0.0	0.0	0.0	1.3	0.0	18%
Others	8.8	0.0	1.0	-0.3	0.3	0.0	10.1	-0.4	29%
Total	**93.8**	**5.5**	**8.6**	**0.2**	**3.2**	**0.0**	**105.5**	**5.7**	**23%**
Stage ratio	**88.8%**		**8.1%**		**3.0%**		**100%**		

- Increase in Financial sector exposure from business developments, largely in Clearing
- Increase in Real estate and telecom exposure related to addition of NIBC loan book

Other Financial Corporations: only c.0.2bn exposure to private credit funds

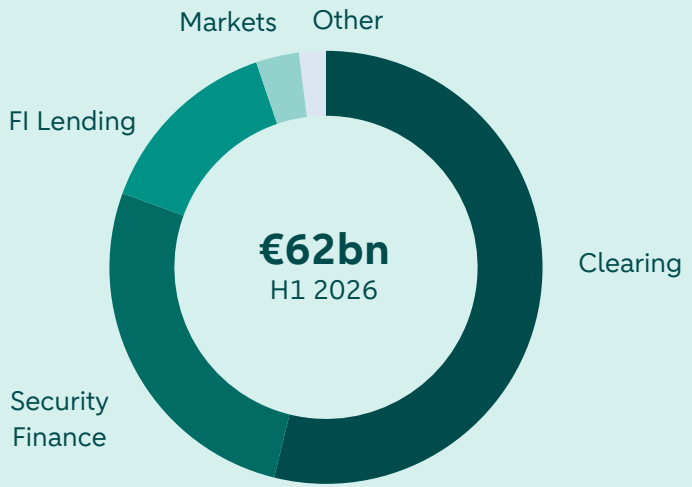
Exposure to Other Financial Corporations (OFC) [1)]

- Over 80% of exposures from Clearing and Securities Financing (SF)
- Credit profile: 99.9% is performing, Clearing and SF exposures are collateralised and/or subject to daily margining
- Financial Institutions (FI) Lending mainly relates to fund finance (subscription and capital call facilities), securitisation lending (warehousing) and insurance lending
- Small exposure amount in Markets with the remainder across multiple other business activities

Exposure to private credit funds (part of OFC)

- Direct exposure to private credit funds limited to c.0.2bn
- No exposure to investors in our own SRT transactions
- Direct exposure to private equity mainly limited to capital call facilities, with ultimate recourse on investment grade investors

Exposure to Other Financial Corporations



1) This exposure category is semi-annually reported in the Pillar 3 Report (table EU CR1)

Sustainability fully integrated within business

- Focused push on commercial climate opportunities, e.g. :
  - Energy label upgrades across real estate portfolio
  - Climate resilience solutions for home-owners
- New commitment added to Climate Plan to reduce absolute emissions from lending to a well-below 2° Celsius pathway, striving for 1.5°
- Develop a Transition Finance Framework to help support long-run achievement of net zero

Sustainability ratings

SUSTAINALYTICS

Score 14.1

MSCI

Rating AA

Decarbonisation targets for 2030 for six key sectors

High-emitting sectors	Exposure in GCA [1)]	Sector Coverage	Baseline (year)	2025 performance	2030 interim target
1. Residential mortgages	162.9	~100%	27.6 (2021)	19.2	16.6
2. CRE	11.6	85%	66.7 (2021)	60.8	35.7
3. Power Generation	1.8	95%	17.6 (2021)	0.0	<188
4. Oil & Gas	1.7	76%	12.3 (2022)	13.1	9.0
5. Agriculture	3.7	57%	2.0 (2022)	1.5	1.4
6. Transport [2)]	4.1	52%			
	185.8	**86%**			



ABN·AMRO

1) GCA = Gross carrying amount in EUR bn at YE2025. 2) Includes maritime transport (deep sea and inland shipping) and road transportation (trucks, vans, cars)

Additional slides

Capital, funding and liquidity

CET1 capital ratio decreased reflecting NIBC acquisition [1)]

- Well capitalised with a pro forma CET1 ratio of 15.3%, decline related to addition NIBC
- MREL ratio at 34.3% and leverage ratio remained well above the minimum regulatory requirement of 3.0%
- Share buy backs:
  - 2022: 500m, average price 11.77 p.s.
  - 2023: 500m, average price 15.65 p.s.
  - 2024: 500m, average price 15.37 p.s.
  - 2025: 250m, average price 25.33 p.s.
  - 2026: 250m, average price 30.25 p.s.

€bn	Q3 2026	Q2 2026
Total Equity (IFRS)	**27,897**	**27,340**
Regulatory adjustments	-5,947	-5,703
o/w IRB provision shortfall	-249	-222
Common Equity Tier 1	**21,950**	**21,636**
Capital securities (AT1)	3,233	3,230
Regulatory adjustments	146	-8
Tier 1 capital	**25,328**	**24,859**
Subordinated liabilities (T2)	4,403	4,118
Regulatory adjustments	-144	-22
Total capital	**29,587**	**28,955**
Additional liabilities for sub. MREL	15,184	16,671
Total Subordinated MREL	**44,771**	**45,626**
Additional liabilities for total MREL	4,301	3,263
Total MREL	**49,072**	**48,889**
Total RWA	**143,051**	**136,427**
Credit risk	122,759	117,165
Operational risk	18,416	17,560
Market risk	1,876	1,702
CET1 ratio [1)]	**15.3%**	**15.9%**
Leverage ratio [1)]	5.0%	5.0%
Subordinated MREL ratio	31.3%	33.4%
Total MREL ratio	34.3%	35.8%

1) Capital figures and ratios are pro forma and are based on 50% pay-out

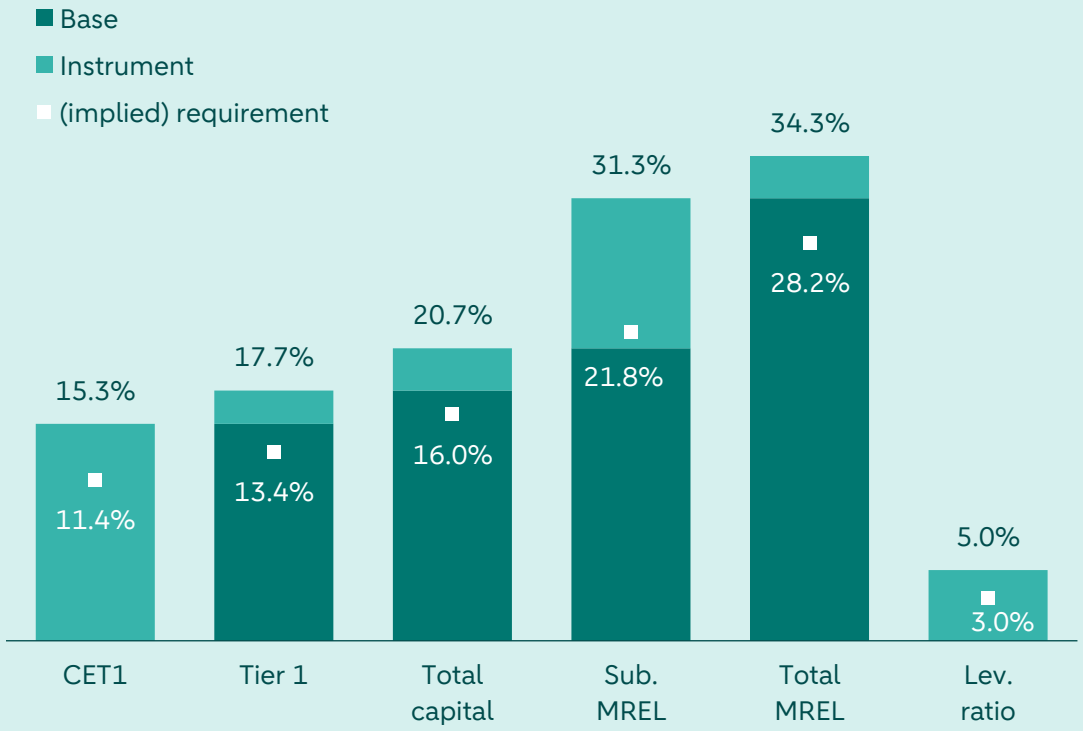
Strong capital position complemented by loss absorbing buffers

Strong loss absorbing buffers in place

- CET1 ratio well above SREP, resulting in 4.0% (5.7bn) MDA buffer [1)]
- Based on capital requirements incl. CRD 104a [1)]
- AT1 at 2.4%, resulting in a 0.4% (0.5bn) surplus
- T2 at 3.0% resulting in a 0.3% (0.5bn) surplus
- Sub MREL at 31.3% with 9.5% (13.5bn) M-MDA buffer
- Total MREL at 34.3% (incl. eligible SP) with M-MDA buffer at 6.1% (8.8bn)
- Leverage ratio well above min. requirement of 3.0%
- Distributable Items at 23.6bn at Q3

All buffer requirements met

Sep 2026



1) SREP: sum of 4.5% Pillar 1, 2.6% Pillar 2R (1.46% based on 104a), 1.25% OSII Buffer, 2.5% Capital Conservation Buffer (CCB), 1.639% Countercyclical Capital Buffer (CCyB), 0.041% Foreign SRB. MDA = Maximum Distributable Amount. M-MDA = Maximum Distributable Amount related to MREL. Art. 104a CRD allows P2R to be with 1/4th of Tier 2, 3/16th of AT1 and the remainder by CET1

Significant buffer with loss absorbing capacity

Overview of Own Fund and SNP benchmark instruments

Instrument	Issue date	Size (m)	Callable	Maturity	Coupon	ISIN	Eligibility		
							Own Funds	BRRD MREL	ALAC, LGF, QJD
AT1	2017/09	EUR 1,000	22 Sep 2027	Perpetual	4.750	XS1693822634	✓	✓	✓
AT1	2024/02	EUR 750	22 Sep 2031	Perpetual	6.875	XS2774944008			
AT1	2025/02	EUR 750	22 Sep 2033	Perpetual	5.750	XS3004202811			
AT1	2024/09	EUR 750	22 Sep 2034	Perpetual	6.375	XS2893176862			
T2	2022/06	SGD 750	05 Jul 2027	05 Oct 2032	5.500	XS2498035455	✓	✓	✓
T2	2022/11	EUR 1,000	22 Nov 2027	22 Feb 2033	5.125	XS2558022591			
T2	2023/06	EUR 750	21 Jun 2028	21 Sep 2033	5.500	XS2637967139			
T2	2016/03	USD 300	-	08 Apr 2031	5.600	XS1385037558			
T2	2024/07	EUR 750	16 Jul 2031	16 Jul 2036	4.375	XS2859413341			
T2	2021/12	USD 1,000	13 Dec 2031	13 Mar 2037	3.324	US00084DAV29 / XS2415308761			
SNP	2023/09	USD 1,250	18 Sep 2026	18 Sep 2027	6.339	US00084DBA72 / US00084EAE86	n/a	✓	✓
SNP	2023/09	USD 500	18 Sep 2026	18 Sep 2027	FRN	US00084DBB55 / US00084EAF51			
SNP	2020/01	EUR 1,250	-	15 Jan 2027	0.600	XS2102283061			
SNP	2022/05	EUR 750	-	01 Jun 2027	2.375	XS2487054004			
SNP	2024/11	USD 750	03 Dec 2027	03 Dec 2028	4.988	US00084DBD12 / US00084EAH18			
SNP	2024/11	USD 500	03 Dec 2027	03 Dec 2028	FRN	US00084EAJ73 / US00084DBE94			
SNP	2023/01	EUR 1,000	-	16 Jan 2028	4.000	XS2575971994			
SNP	2023/02	GBP 500	-	22 Feb 2028	5.125	XS2590262296			
SNP	2023/02	CHF 350	-	02 Mar 2028	2.625	CH1251030099			
SNP	2023/04	EUR 1,250	-	20 Oct 2028	4.375	XS2613658710			
SNP	2021/12	USD 1,000	13 Dec 2028	13 Dec 2029	2.470	US00084DAW02 / XS2415400147			
SNP	2021/09	EUR 1,000	-	23 Sep 2029	0.500	XS2389343380			
SNP	2022/11	EUR 1,250	-	21 Feb 2030	4.250	XS2536941656			
SNP	2025/12	GBP 750	-	08 Nov 2030	4.625	XS3248241971			
SNP	2024/01	EUR 1,000	-	15 Jan 2032	3.875	XS2747610751			
SNP	2022/05	EUR 750	-	01 Jun 2032	3.000	XS2487054939			
SNP	2026/04	GBP 500	-	21 Dec 2032	5.375	XS3351011039			
SNP	2021/05	EUR 1,000	-	02 Jun 2033	1.000	XS2348638433			
SNP	2022/01	EUR 1,000	-	20 Jan 2034	1.250	XS2434787235			
SNP	2022/11	EUR 1,000	-	21 Nov 2034	4.500	XS2557084733			
SNP	2024/11	USD 750	03 Dec 2034	03 Dec 2035	5.515	US00084DBF69 / US00084EAK47			
SNP	2026/01	EUR 750	-	16 Jan 2036	3.750	XS3273175474			

Additional AT1 disclosure

	Bank	Bank Solo Consolidated
Trigger level	7.0%	5.125%
CET1 ratio	15.3%	13.8%

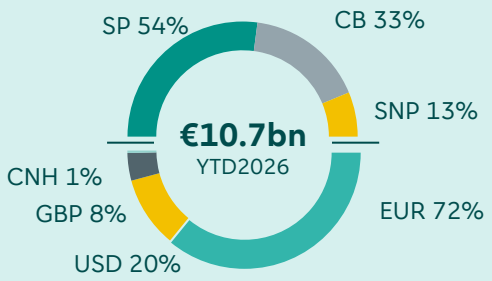
Overview dated at the date of this presentation. Overview excludes:

- private placements and
- regulatory amortisation effects of bullet T2 (over last 5yrs) and MREL (12 months prior to final maturity)

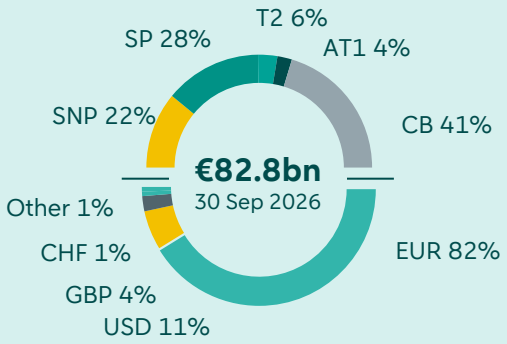
Note: senior preferred (SP) instruments issued before June 2019 or those complying with art 72b CRR are also eligible liabilities for MREL

Well-diversified mix of wholesale funding

YTD issued term funding [1)]

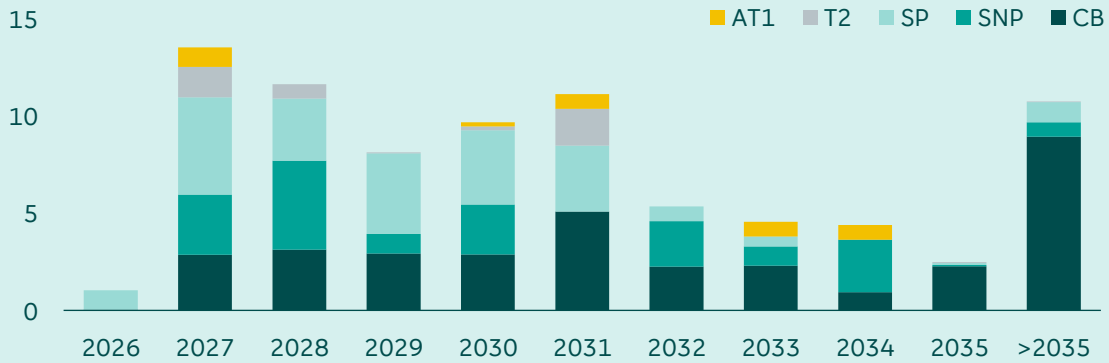


Outstanding term funding [1)]



Diversified maturities wholesale funding [2)]

Average remaining maturity of 4.8yrs



- Funding is steered towards a mix of funding types, markets, currencies and maturity buckets
- Funding programme for 2026 has been completed. Pre-funding for 2027 can be considered. Funding needs for 2027 currently estimated at around 15bn, targeting all instrument types in multiple currencies
- Under the envisaged legal merger under Dutch law, NIBC's assets and liabilities transfer under universal succession of title *('algemene titel')* to ABN AMRO, subject to a creditor protection mechanism
- Following the merger, ABN AMRO becomes the new creditor of former NIBC liabilities and NIBC ceases to exist

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1) NIBC funding included. 2) As of 30 September 2026, including NIBC; based on notional amounts, assuming redemptions take place on the earliest possible call date or legal maturity date. This does not mean instruments will be called at the earliest possible call date.

Recent wholesale funding benchmark transactions

Wholesale funding benchmark transactions

Type [1]	Size (m)	Tenor	Spread (coupon) [2]	Priced	Issued	Maturity	ISIN
2026YTD benchmarks							
CB	EUR 1,500	3yrs	m/s+14 (3.500%)	06.10.'26	15.10.'26	15.10.'29	XS3532747329
SP	EUR 500	3yrs	m/s+30 (3.250%)	17.08.'26	24.08.'26	24.08.'29	XS3479599444
SP	EUR 500	7yrs	m/s+57 (3.625%)	17.08.'26	24.08.'26	24.08.'33	XS3479597745
SP (Green)	USD 1,000	5yrs	Sofr+85	22.05.'26	27.05.'26	27.05.'31	XS3388145263
SNP (Green)	GBP 500	6.75yrs	UKT+100 (5.375%)	14.04.'26	21.04.'26	21.12.'32	XS3351011039
SP	GBP 200	3yrs	Sonia+77	14.04.'26	21.04.'26	21.04.'29	XS3351021772
CB	EUR 1,500	5.25yrs	m/s+23 (2.875%)	08.04.'26	15.04.'26	15.07.'31	XS3344463792
SP (Green)	EUR 1,250	4yrs	m/s+55 (3.375%)	31.03.'26	09.04.'26	09.04.'30	XS3311914850
CB (NIBC)	EUR 500	3yrs	m/s+16 (2.750%)	17.03.'26	26.03.'26	26.03.'29	XS3325335092
SP	USD 600	10yrs	UST+75 (4.831%)	18.02.'26	26.02.'26	26.02.'36	US00084DBL38
SP	USD 650	5yrs	UST+55 (4.197%)	18.02.'26	26.02.'26	26.02.'31	US00084DBK54
SP	EUR 1,000	3yrs	m/s+33 (2.625%)	12.01.'26	16.01.'26	16.01.'29	XS3273008063
SNP	EUR 750	10yrs	m/s+92 (3.750%)	12.01.'26	16.01.'26	16.01.'36	XS3273175474
2025 benchmarks							
SNP (Green)	GBP 750	5yrs	UKT+90 (4.625%)	02.12.'25	08.12.'25	08.11.'30	XS3248241971
SP	GBP 250	3yrs	Sonia+70	02.12.'25	08.12.'25	08.12.'28	XS3248212444
CB	EUR 1,500	4yrs	m/s+19 (2.500%)	25.09.'25	02.10.'25	02.10.'29	XS3195051647
SP (Green)	EUR 750	7yrs	m/s+60 (3.000%)	15.09.'25	22.09.'25	22.09.'32	XS3185662676
SP	EUR 550	3.5yrs	3mE+50	21.08.'25	28.08.'25	28.02.'29	XS3167412587
SP	AUD 600	5yrs	BBSW+90	18.08.'25	27.08.'25	27.08.'30	XS3162348018
SP	USD 750	3yrs	UST+50 (4.197%)	30.06.'25	07.07.'25	07.07.'28	US00084DBH26
SP	USD 750	3yrs	Sofr+75	30.06.'25	07.07.'25	07.07.'28	US00084DBJ81
SP	USD 1,000	5yrs	Sofr+95	12.06.'25	20.06.'25	20.06.'30	XS3099153994
SP (Green)	EUR 1,000	4yrs	m/s+65 (2.750%)	28.05.'25	04.06.'25	04.06.'29	XS3083189319
CB	EUR 1,500	3yrs	m/s+18 (2.375%)	01.04.'25	07.04.'25	07.04.'28	XS3045515262
SP	EUR 400	2yrs	3mE+38	01.04.'25	09.04.'25	09.04.'27	XS3045692129
AT1	EUR 750	PNC8.5	m/s+338.9 (5.750%)	19.02.'25	26.02.'25	Perpetual	XS3004202811
SP (Green)	EUR 750	6yrs	m/s+68 (3.000%)	18.02.'25	25.02.'25	25.02.'31	XS3009603831
SP	EUR 1,500	2yrs	3mE+35	18.02.'25	25.02.'25	25.02.'27	XS3009627939
SP	GBP 500	4.75yrs	UKT+80 (4.750%)	17.02.'25	24.02.'25	24.10.'29	XS3008633888
SP	GBP 275	2yrs	Sonia+58	17.02.'25	24.02.'25	24.02.'27	XS3008572649
SP	USD 650	2yrs	UST+45 (4.718%)	15.01.'25	22.01.'25	22.01.'27	US00084DBG43
SP	EUR 1,250	3yrs	3mE+48	13.01.'25	21.01.'25	21.01.'28	XS2979675258
SP	EUR 1,000	5yrs	m/s+73 (3.125%)	13.01.'25	21.01.'25	21.01.'30	XS2979678864

Summary of wholesale funding

€bn	2020	2021	2022	2023	2024	2025	YTD'26 [3]
AT1	1.00	-	-	-	1.50	0.75	-
T2	-	0.89	1.52	0.75	0.75	-	-
SNP	2.50	3.50	4.80	5.65	2.92	0.86	1.33
SP	0.59	-	-	6.52	2.52	11.81	5.77
CB	2.00	1.50	1.71	0.55	1.25	3.00	3.55
Issued	**6.09**	**5.89**	**8.03**	**13.48**	**8.96**	**16.42**	**10.65**
o/w in:							
EUR	90%	59%	94%	65%	75%	69%	72%
USD	-	41%	-	18%	25%	16%	20%
GBP	10%	-	-	11%	-	13%	8%
CHF	-	-	-	6%	-	-	-
Other	-	-	6%	1%	-	2%	1%



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1) Table provides overview of wholesale funding benchmark transactions not yet matured incl. NIBC as of 2026. AT1 = Additional Tier 1, CB = Covered Bond, SP = Unsecured Senior Preferred, SNP = Unsecured Senior Non-Preferred, T2 = Tier 2. 2) 3mE = 3 months Euribor, m/s = mid swaps, UKT= UK Treasuries, UST= US Treasuries 3) incl. NIBC as of 2026

Green Bond Framework aligns to EU Green Bond Standard & Taxonomy



- Active since 2015 in green bond issuance: focus on sustainable real estate and renewable energy. First EU Green Bond issued in Feb 2025
- Green Bond Framework aligned to EU Green Bond Standard (EuGBS): incl. EU Taxonomy and ICMA Green Bond Principles 2021
- Framework links issuance activities to our strategy and focus on sustainability
- Framework applies to existing and newly issued green bonds
- Full allocation of proceeds at issuance, so 15% flexibility pocket not utilised

Green Bond Framework

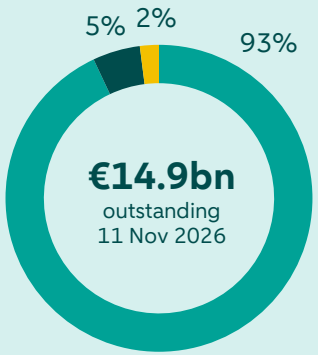
Key features	Details
Use of Proceeds	Allocation to: - Energy efficiency through residential mortgages - Renewable energy: solar and wind
EU Taxonomy Alignment	Aligned
EU Green Bond Standard (EuGBS)	Aligned
ICMA Green Bond Principles (GBP)	Aligned (2021)
EU Factsheet	February 2025
Eligible issuance formats	EuGB and ICMA Green bonds
Provider SPO & Pre-issuance verification	ISS Corporate Solutions
Last update	February 2024
Documentation on: Green Bond Framework, SPO, EU factsheet, pre-issuance verification and information on outstanding bonds	www.abnamro.com/greenbonds

First large Dutch bank active in ICMA Green and EuGB

Portfolio of Green Bonds outstanding [3)]

Outstanding	Type	Notional (m)	Coupon	Maturity	ISIN [1)]
SNP	ICMA	EUR 750	2.375	01.06.2027	XS2487054004
SNP	ICMA	EUR 1,000	4.000	16.01.2028	XS2575971994
SNP	ICMA	GBP 500	5.125	22.02.2028	XS2590262296
SNP	ICMA	CHF 350	2.625	02.03.2028	CH1251030099
SP	ICMA	CHF 250	2.505	26.06.2028	CH1276269722
SP	EuGB, ICMA	EUR 1,000	2.750	04.06.2029	XS3083189319
SP	EuGB, ICMA	EUR 500	3.250	24.08.2029	XS3479599444
SNP	ICMA	EUR 1,000	0.500	23.09.2029	XS2389343380
SP	ICMA	USD 300	4.529	24.09.2029	XS2901891445
SNP	ICMA	USD 1,000	2.470	13.12.2029	US00084DAW02
SNP	ICMA	EUR 1,250	4.250	21.02.2030	XS2536941656
SP	EuGB, ICMA	EUR 1,250	3.375	09.04.2030	XS3311914850
SNP	EuGB, ICMA	GBP 750	4.625	08.11.2030	XS3248241971
SP	EuGB, ICMA	EUR 750	3.000	25.02.2031	XS3009603831
SP	EuGB, ICMA	USD 1,000	FRN	27.05.2031	XS3388145263
SP	ICMA	EUR 750	3.000	01.10.2031	XS2910610364
SNP	ICMA	EUR 750	3.000	01.06.2032	XS2487054939
SP	EuGB, ICMA	EUR 750	3.000	22.09.2032	XS3185662676
SNP	EuGB, ICMA	GBP 500	5.375%	21.12.2032	XS3351011039
SP	EuGB, ICMA	EUR 500	3.625	24.08.2033	XS3479597745
	Outstanding	**EUR 14.9bn**			
	o/w ICMA Green	**100%**			
	o/w EuGB	**47.4%**			

Full allocation and environmental impact



- Green residential buildings
- Wind energy
- Solar energy

Geographical distribution (order of magnitude)

- Green residential buildings are in NL
- Solar projects are in NL, ES, PT, IT and FI
- Wind projects are in NL, UK, GE, SE, FR, BE, PT, FI, PL

Environmental impact (2025)

154,602 MWH
energy use avoided

+

1,968,051 MWH
renewable energy generation

=

850,964 tonnes
avoided CO_2 emissions

66.9 tonnes
avoided CO_2 emissions
per EUR 1m invested

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1) The Allocation & Impact Report 2024 and External Review are available at www.abnamro.com/greenbonds. 2) SP = Senior Preferred. SNP = Senior Non-Preferred. Each of these green bonds is part of the Bloomberg MSCI Global Green Bond Index. 3) Excluding NIBC

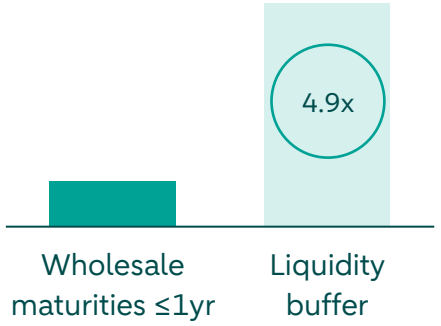
Conservative liquidity risk profile

Strong liquidity risk indicators

	Q3 2026	YE2025
LtD	95%	92%
LCR [1)]	159%	153%
NSFR	133%	141%
Survival period (moderate stress) [2)]	>6 months	>6 months
Available liquidity buffer	135.3bn	130.4bn
Asset encumbrance	14.2%	13.2%

Liquidity buffer composition

€bn, 30 Sep 2026



Buffer composition		%	LCR
Cash/Central Bank Deposits	30.1bn	22%	✓
Government Bonds	38.0bn	28%	✓
Supra national & Agency	12.3bn	9%	✓
Retained CBs	34.5bn	25%	
Other	20.3bn	15%	✓
Total	135.3bn	100%	

75% of the liquidity buffer is LCR eligible

- Funding primarily through client deposits
- Strong liquidity profile (LCR and NSFR) with a survival period consistently above 6 months
- Liquidity buffer serves as safety cushion in case of severe liquidity stress, is unencumbered and valued at liquidity value
- Bonds in the buffer are fully hedged against interest rate risk and measured at fair value through OCI

1) 12 month rolling average LCR. 2) Survival period reflects period the liquidity position is expected to remain positive in an internally developed scenario. Assuming wholesale funding markets to deteriorate and retail, private and corporate clients withdraw part of their deposits.

Stable and strong credit ratings

Credit ratings [1)]	S&P	Moody's	Fitch
Long term credit rating	**A** BICRA 3. Anchor bbb+, Business position 0, Capital & earnings +1, Risk position 0, Funding/liquidity 0	**A1** Macro score strong+, Financial profile baa1, BCA baa1, LGF +2, Government support +1	**AA-** Viability Rating a
LT-outlook	Positive	Stable	Stable
Short-term rating	A-1	P-1	F1+
LT-deposit rating	-	Aa3	AA-
Covered bond	-	Aaa	AAA
Senior unsecured • Preferred • Non-preferred	A BBB	A1 Baa1	AA- A
Tier 2	BBB-	Baa2	BBB+
AT1	-	-	BBB-

1) Ratings of ABN AMRO Bank N.V. dated 11 November 2026. ABN AMRO provides this slide for information purposes only, does not endorse S&P, Moody's or Fitch ratings or views and does not accept any responsibility for their accuracy. DBRS provides unsolicited ratings for ABN AMRO Bank: A(high)/R-1(middle)/Stable

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