

Roadshow booklet

Q4 2025

Investor Relations, 11 February 2026



Strong results for Q4 and FY2025, delivering on strategic priorities

- Good finish to the year with a net profit of 410m, resulting in a full-year return on equity of 8.7%
- Solid commercial momentum driving profitable growth:
 - Continued high new mortgage production of 2.5bn and 21% market share over Q4
 - Strong increase in client assets of c.7bn in Q4
- Q4 NII benefited from elevated Treasury result, full-year 2025 NII in line with guidance at 6.3bn
- Focus on right-sizing cost base with cost savings continuing at pace and 30% of FTE reductions for 2028 already realised by YE2025; Full-year 2025 costs ended at lower end of guidance at 5.4bn ¹⁾
- Credit quality remained solid, net impairment charges of 70m resulting in a CoR of 11bps in Q4 , mainly due to individual provisions across different sectors
- Attractive capital return: Additional 500m distribution of which 250m dividend and 250m share buyback ²⁾ and final dividend of 0.70 per share proposed
- Significant RWA reduction led to an increase of CET1 ratio to 15.4% at YE2025 ³⁾

Grow profitably

Good progress for all client units in 2025

Personal & Business Banking

- Mortgage growth of over 8bn in 2025 with 19% market share
- Client deposits inflow of c.4bn, mainly in savings and current accounts
- New10 reached 1bn in SME financing to >10,000 entrepreneurs

Wealth Management

- Growth in Net New Assets, supported by addition of HAL assets and good market performance, led to strong increase in client assets
- New Ghent (BE) branch targeting entrepreneurs and families

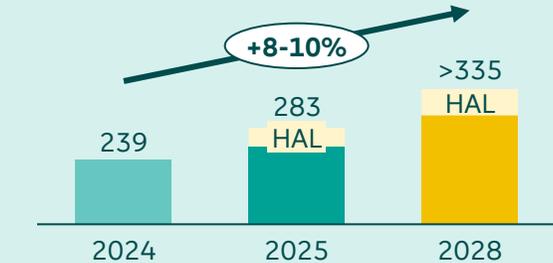
Corporate Banking

- Ample capital headroom for profitable growth following SRT
- Higher fees in Clearing and Global Markets
- Growth in transition sectors including defence

Mortgages, €bn, CAGR%



Client assets, €bn & CAGR %



RWA allocation CB ¹⁾

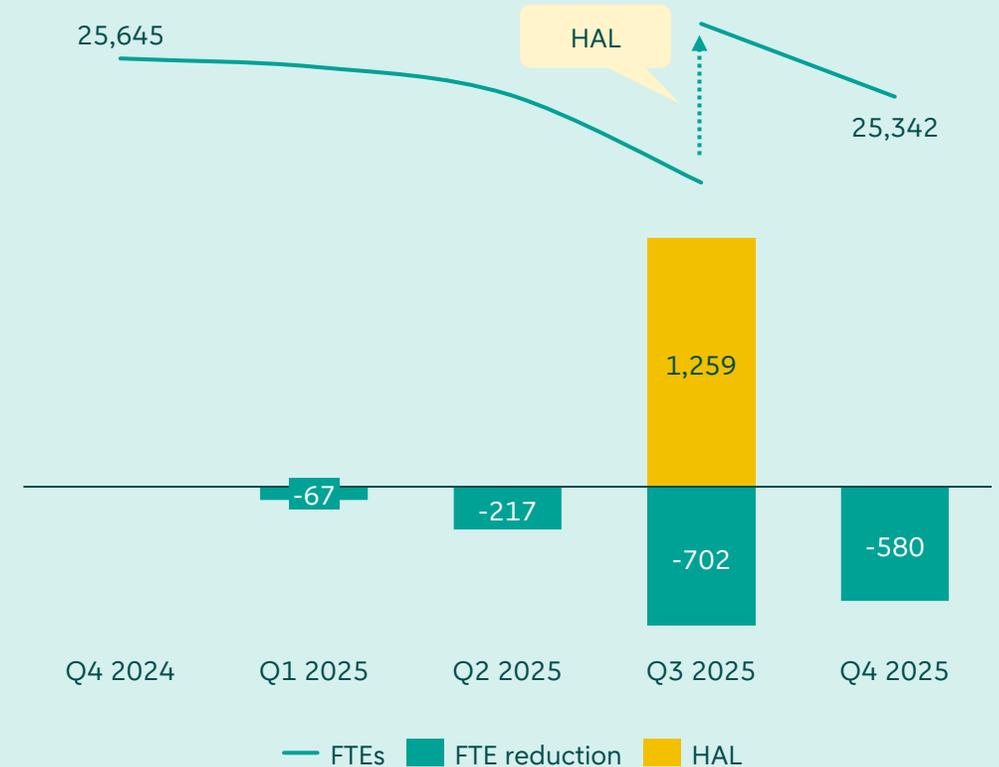


Right-size cost base

c.30% of total FTE reductions '24-'28 realised as of YE2025

- In Q4 a further FTE reduction of 580 realised, bringing total reductions in 2025 to 1,500
- Strong reduction in external FTEs from tighter controls on hiring
- Internal FTEs broadly stable due to internalisation of externals and some business growth from launch of neobank BUUT
- Of the 900m cost savings to be realised by 2028, c.160m achieved by YE2025, mainly from commercial optimisation and streamlining IT landscape

FTE development and FTE reductions, #

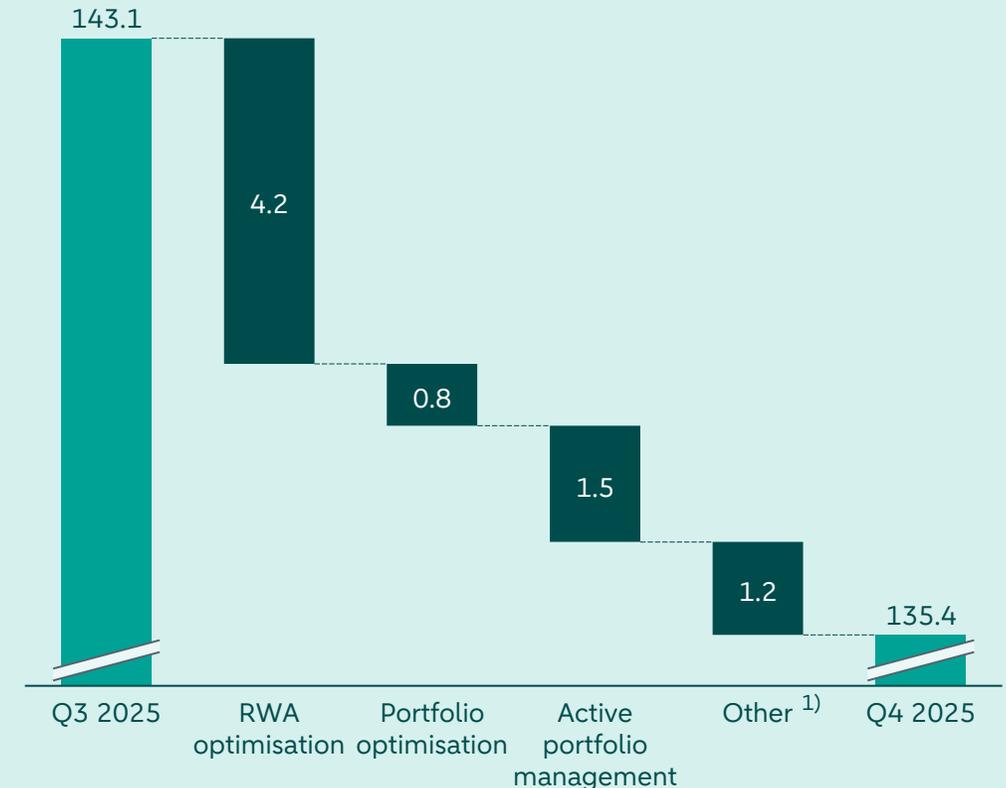


Optimise capital allocation

Significant RWA reduction in Q4

- RWAs in Q4 declined by 7.7bn, mainly realised at the Corporate Bank
- RWA optimisation of over 4bn includes partial re-introduction of SME support factor and data quality improvements, of which c.3bn at CB
- Portfolio optimisation of 0.8bn, mainly from accelerated wind-down of ABF international
- Active portfolio management resulted in an SRT of a large corporate portfolio, providing 1.5bn RWA relief for future profitable growth
- Part of RWA reduction in Q4 is seasonal, mainly at Clearing and Global Markets (c.1bn)

RWA development, €bn



Optimise capital allocation

Attractive capital return

- Final dividend of 0.70 p.s. proposed, together with interim dividend of 0.54 p.s. equals 50% pay-out of net profit ¹⁾
- Additional distributions of 500m, consisting of 250m cash dividend and a 250m share buyback programme (pending regulatory approval)
- 2025 pay-out ratio is 87%
- Distribution ambition for '26-'28 is to pay-out up to 100% of net profit ¹⁾

Distributions and pay-out ratio, €bn

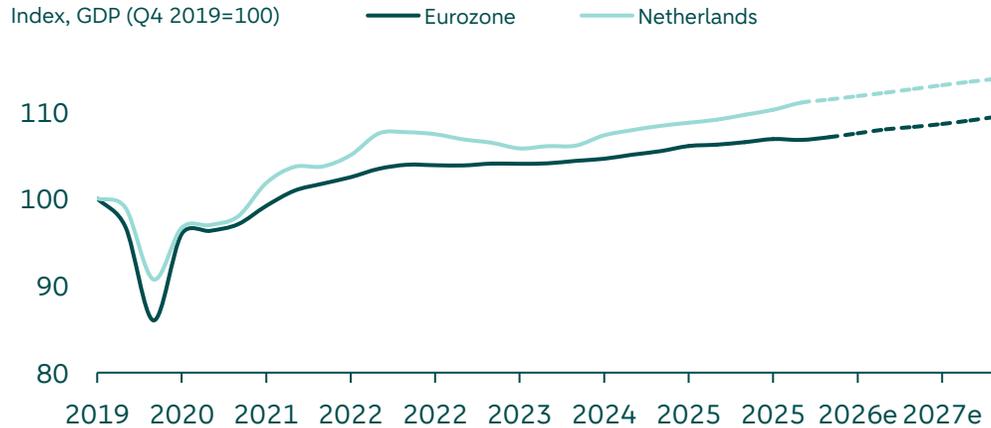




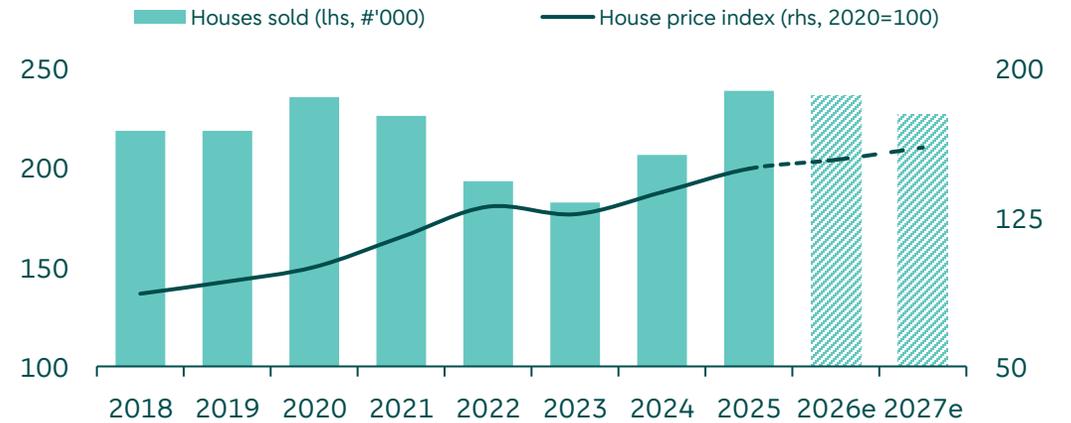
Q4 2025 financials

Strong Dutch economy continues to support commercial performance ¹⁾

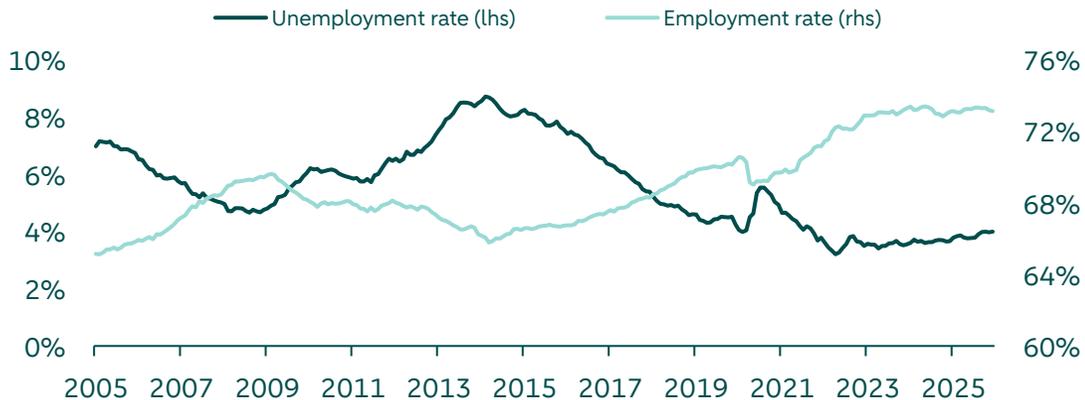
Economy expected to continue outperforming EU



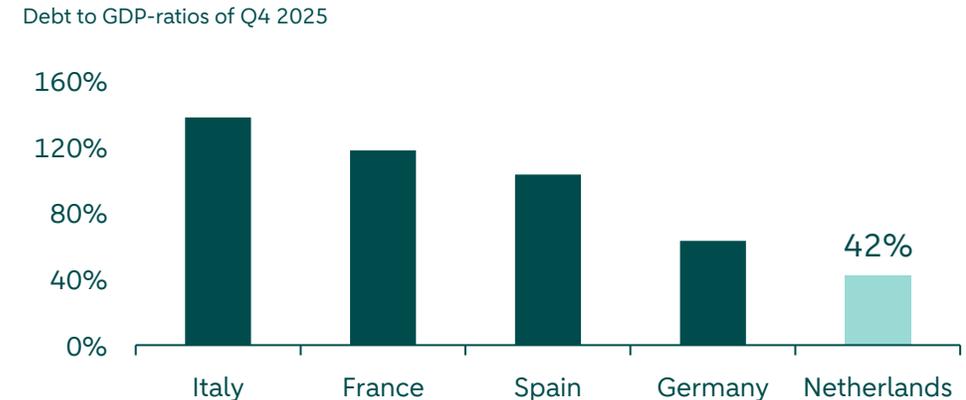
House prices increases expected to continue



Unemployment low, with record high employment



Strong fiscal position to support the economy



Good commercial momentum in client deposits and client assets

- Total client deposits increased by 8.3bn in Q4 to c.258bn, mainly at Wealth Management and Personal & Business Banking
- Targeted offerings at Wealth Management and increased savings in face of economic uncertainty led to strong deposit growth

- Strong commercial momentum led to c.2bn core NNA ¹⁾ at Wealth Management in Q4
- Total client assets grew by 18% to 283bn at YE2025
- Around 4bn conversion into mandated and advisory offerings and Private Markets during 2025 following targeted actions

Q4 Client deposits growth, €



Client assets key performance, €



Increase in net interest income from strong Treasury result

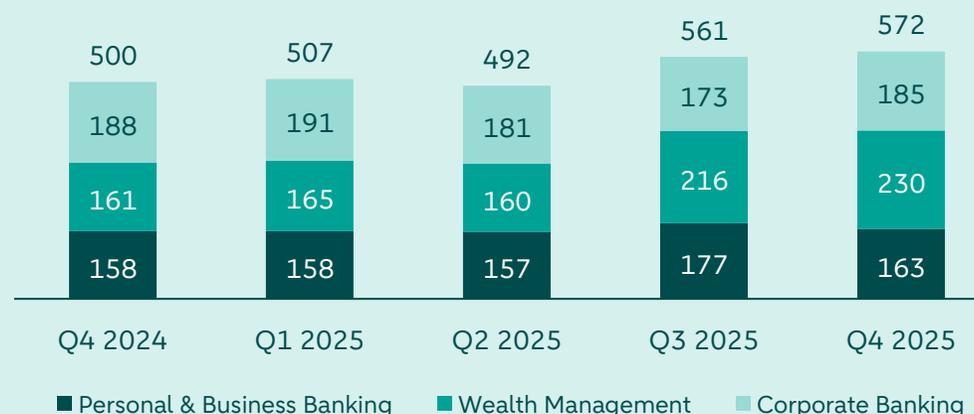
- Total NII increased 85m in Q4 to 1,665m and FY2025 ended in line with guidance at 6,335m ¹⁾
- Commercial NII supported by strong growth in mortgages and client deposits
- Margin pressure on mortgages continued, while margins on corporate loans improved
- Increase in other commercial NII includes an incidental provision release of 16m
- Residual NII in Q4 increased by 66m, mainly due to strong Treasury result ¹⁾



Record fee income driven by good performance in WM and CB

- Fee income increased by 2% Q-o-Q and 14% compared to same period last year from inclusion HAL
- Lower fees in P&BB reflect seasonal higher transactions in the summer and lower fee payment expenses in Q3
- Wealth Management fees supported by good market performance and a successful structured product campaign
- Higher Corporate Banking fees reflecting increased market activity at Clearing and advisory fees at Global Markets
- Other income remained subdued impacted by equity participation revaluations and economic hedges in Treasury

Fee and commission income ¹⁾, €m



Other income, €m



Strong cost management, FY2025 at lower end of guidance

- Underlying expenses up 4% in Q4, mainly related to non-recurring and seasonal costs (c.40m)
- FY2025 costs including HAL ended at lower end of the guidance at 5.4bn ¹⁾
- Restructuring costs in Q4 ended at c.60m as some reorganisations were brought forward
- For 2026-2028 c.300m restructuring provisions expected

Underlying expenses, regulatory levies and HAL ¹⁾, €m



Cost of Risk of 1 basis point for FY2025 with solid credit quality

- Credit quality remained strong with a stage 3 ratio of 2.1% and stage 3 coverage ratio of 17.3%
- After quarters of limited net impairments, Q4 impairments were 70m
- Impairments largely related to individual corporate loans files across different sectors, partly offset by releases in management overlays
- 2025 Cost of Risk of 1 basis point in line with guidance and well below the through-the-cycle CoR of 10-15bps
- Expect CoR towards 2028 to increase to lower end of TTC CoR

Stage 3 loans and coverage ratio, €m

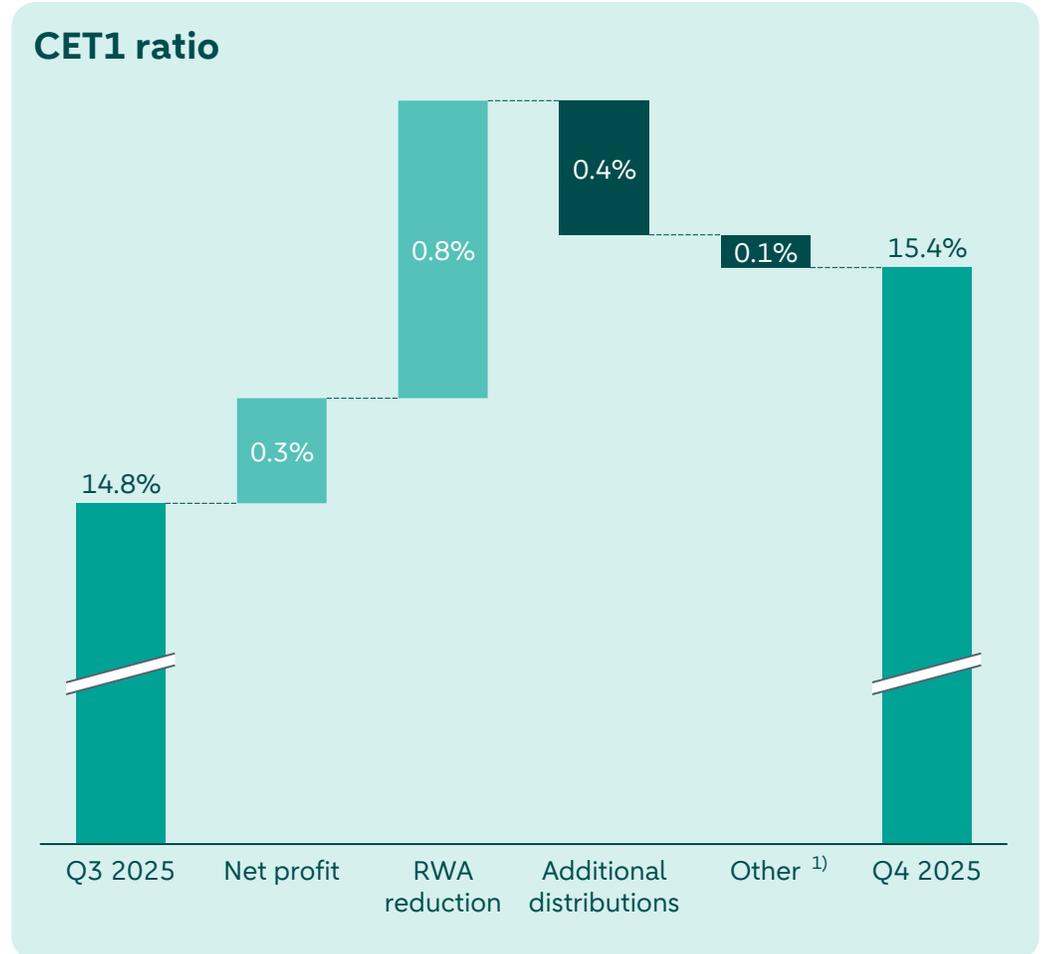
| | Loans | | Coverage ratio | |
|---------------------------------|--------------|--------------|----------------|--------------|
| | Q4 2025 | Q3 2025 | Q4 2025 | Q3 2025 |
| Mortgages | 1,952 | 1,939 | 2.7% | 2.8% |
| Corporate loans | 3,309 | 3,211 | 24.8% | 23.8% |
| Consumer loans | 152 | 214 | 40.1% | 43.7% |
| Total ¹⁾ | 5,417 | 5,370 | 17.3% | 17.0% |
| Impaired ratio (stage 3) | 2.1% | 2.0% | | |

Impairments, €m



Robust capital position supporting additional distributions

- CET1 ratio increased to 15.4%, mainly from strong RWA reduction this quarter
- CET1 ratio well above regulatory requirement of 11.2%; as of 1/1/2026 requirement increases to 11.4%
- Total payout 2025 of c.1.8bn equals an 87% payout ratio
- Impact of closing NIBC acquisition (c.80bps) expected in H2 2026





Outlook 2026 -2028

No changes to outlook 2026 given at CMD in November

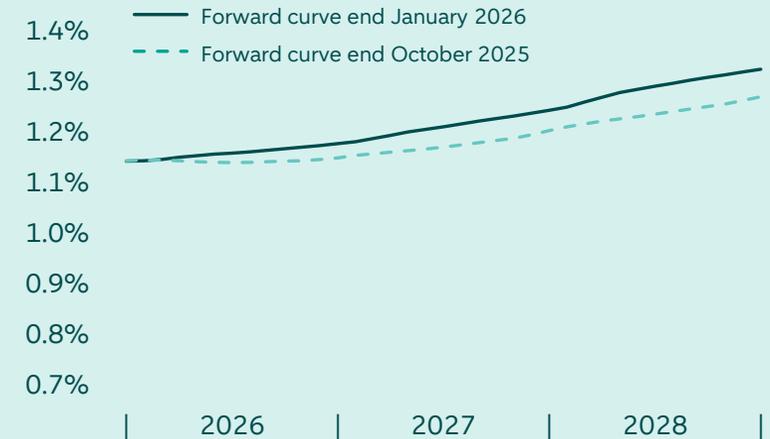
Commercial NII guidance for 2026 c.6.4bn ¹⁾

- Liability NII positively impacted versus 2025 from full-year HAL, slightly improving deposit margins and volume growth in deposits
- Asset NII slightly lower versus 2025 from margin pressure on mortgages, partly offset by volume growth
- Other commercial NII expected at 350-400m p.a.

Cost guidance for 2026 c.5.6bn ²⁾

- Increase versus FY2025, mainly related to full year HAL inclusion

Liability margin trajectory ¹⁾



2028 financial targets

Return on equity

>12%

Cost/income ratio

<55%

Income

>€10bn

CET1 ratio

>13.75%

Capital allocation
Corporate Bank ³⁾

c.50%



Additional slides

Profile

Leading Dutch bank with three complimentary client units

Personal & Business Banking



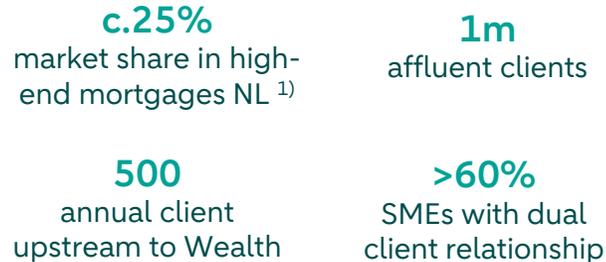
Wealth Management



Corporate Banking



Premium touch in attractive segments



Full-service private bank



Leading sector & product expertise

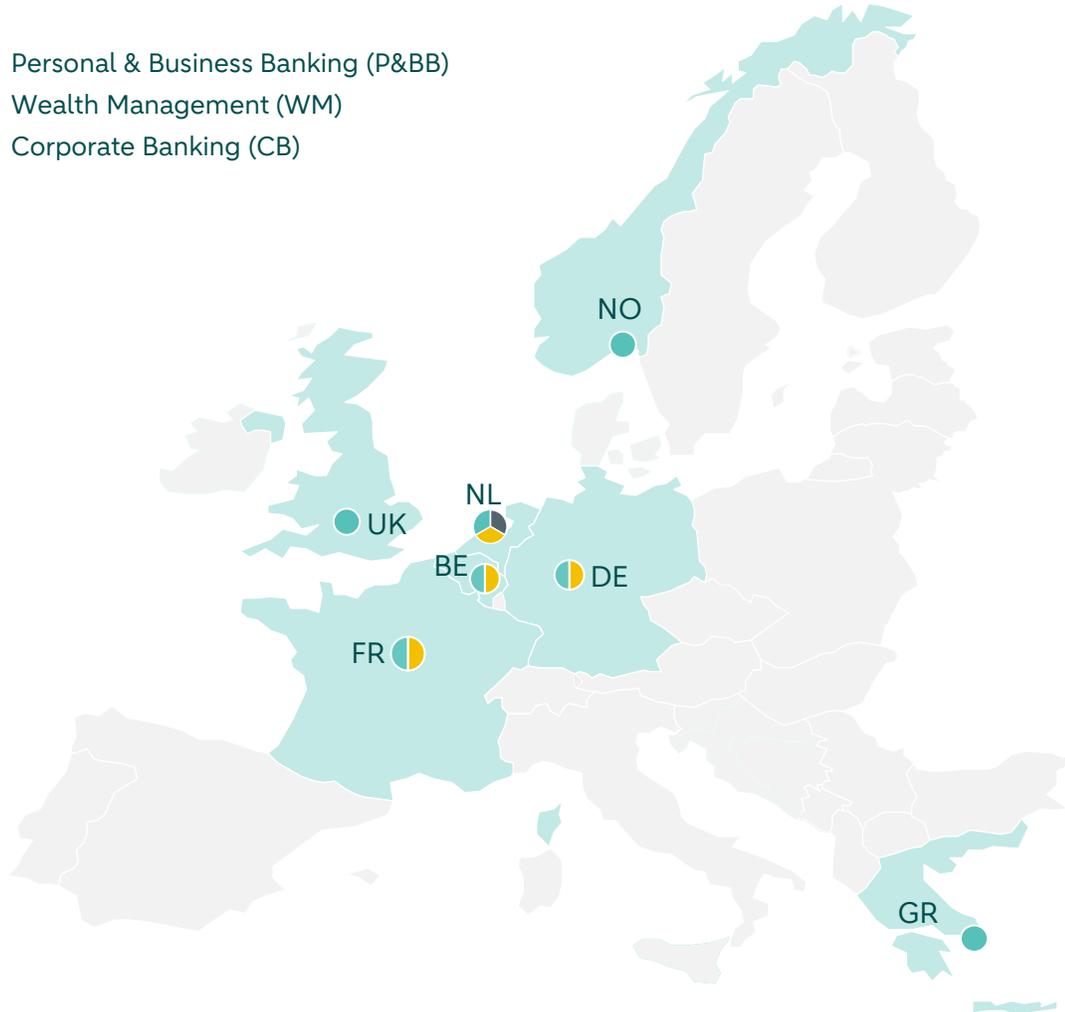


- Upstream clients to higher value segments
- Capture valuable NextGen clients
- Leverage shared platforms and digital capabilities

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

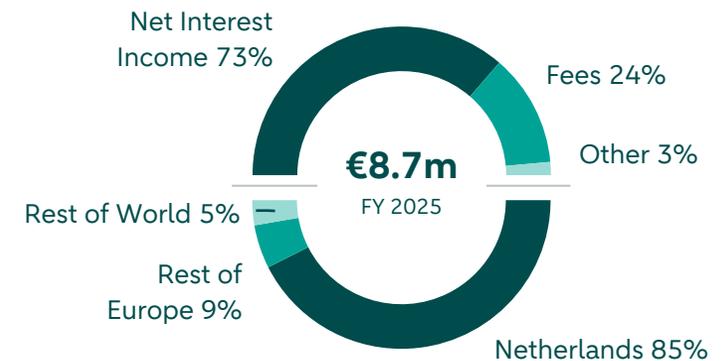
Attractive market positions in the Netherlands and NW Europe

- Personal & Business Banking (P&BB)
- Wealth Management (WM)
- Corporate Banking (CB)



- 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

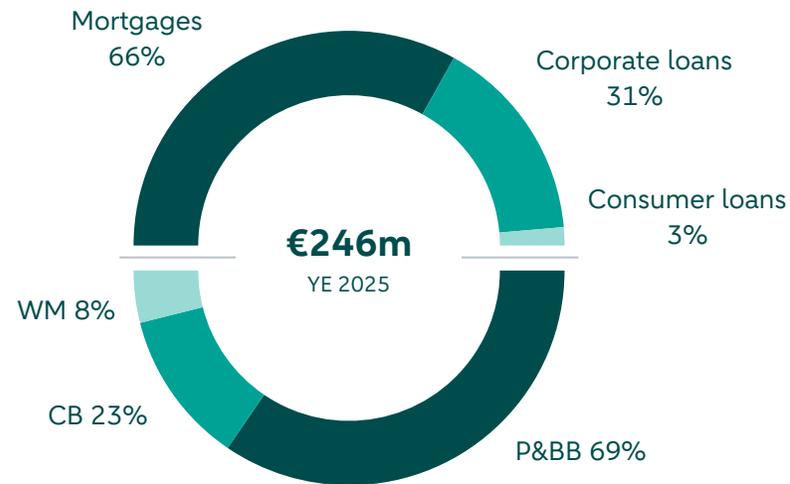
Operating income



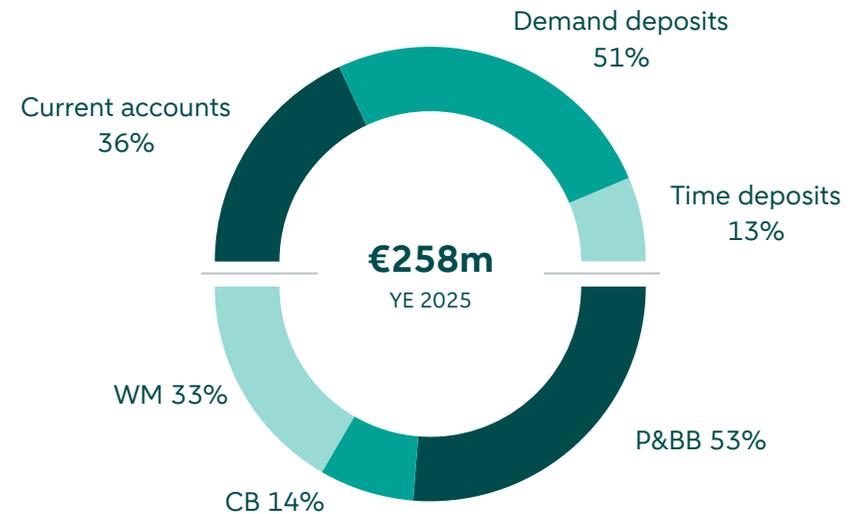
Well-diversified loan book and strong deposit base

- 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

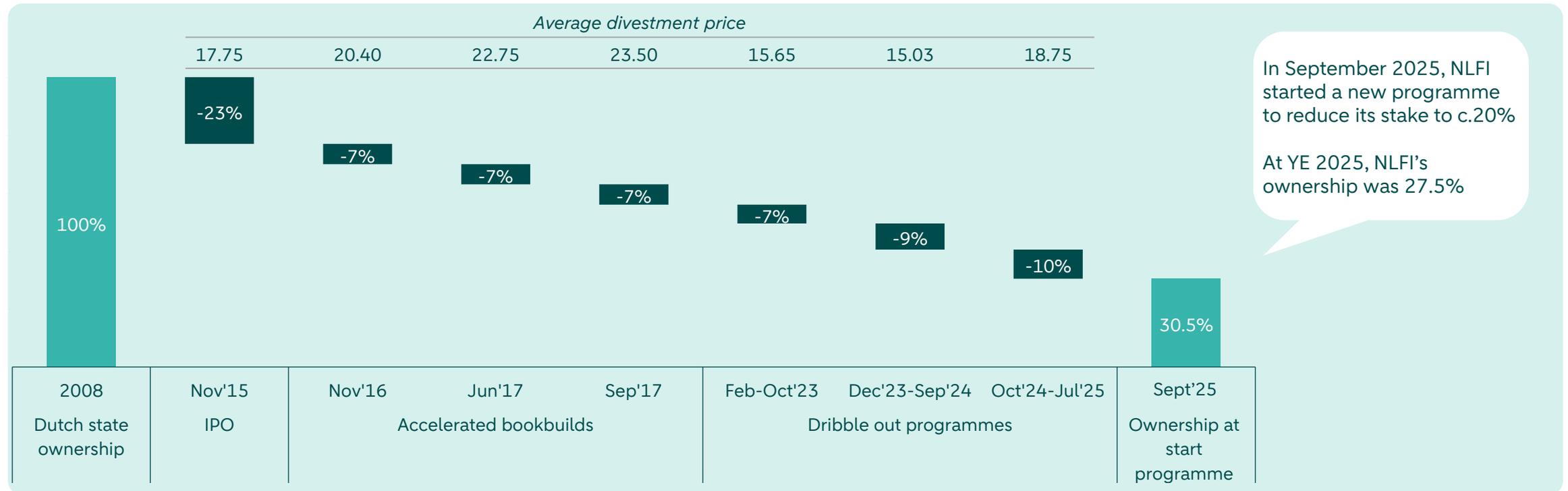


Client deposits



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



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

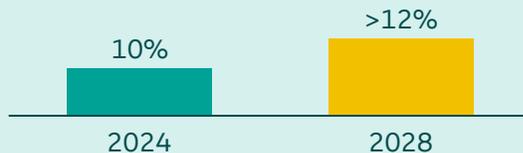
Right-size cost base

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

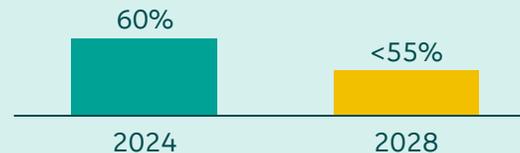
Optimise capital allocation

- 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

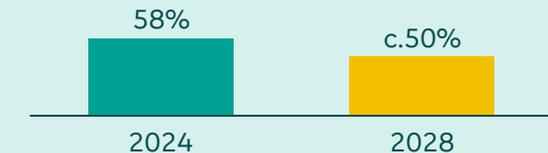
Return on equity ¹⁾



Cost/income ratio ¹⁾



Capital allocation Corporate Bank, excluding Clearing



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

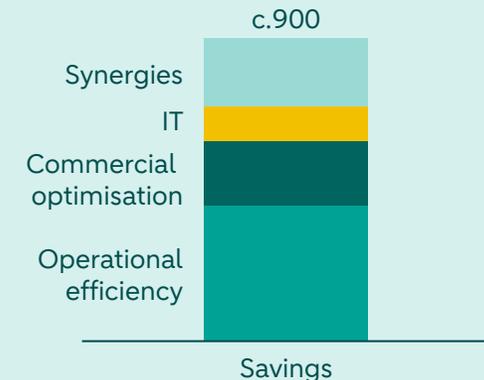
Leveraging automation and AI

- Combine and strengthen capabilities to boost AI at scale

Total FTE reduction of 5,200 vs '24,



Gross cost savings '24-'28, €m



Optimise capital allocation

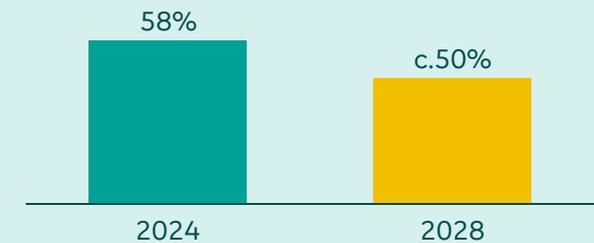
Reallocate to higher ROE business

- 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)

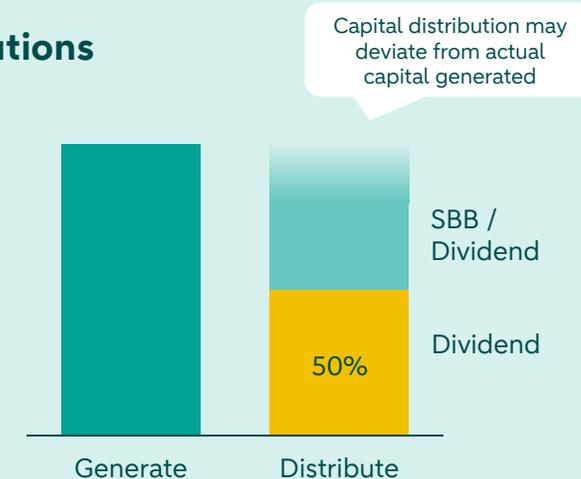
Attractive shareholder returns

- 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



Move from broad ambition to impactful delivery

Better integrate sustainability within the business to deliver greater impact

- Update Climate Plan to align with a well-below 2-degree pathway
- Develop a Transition Finance Framework to help support long-run achievement of net zero
- Deliver €8bn renewables energy financing by 2028

Sustainability ratings



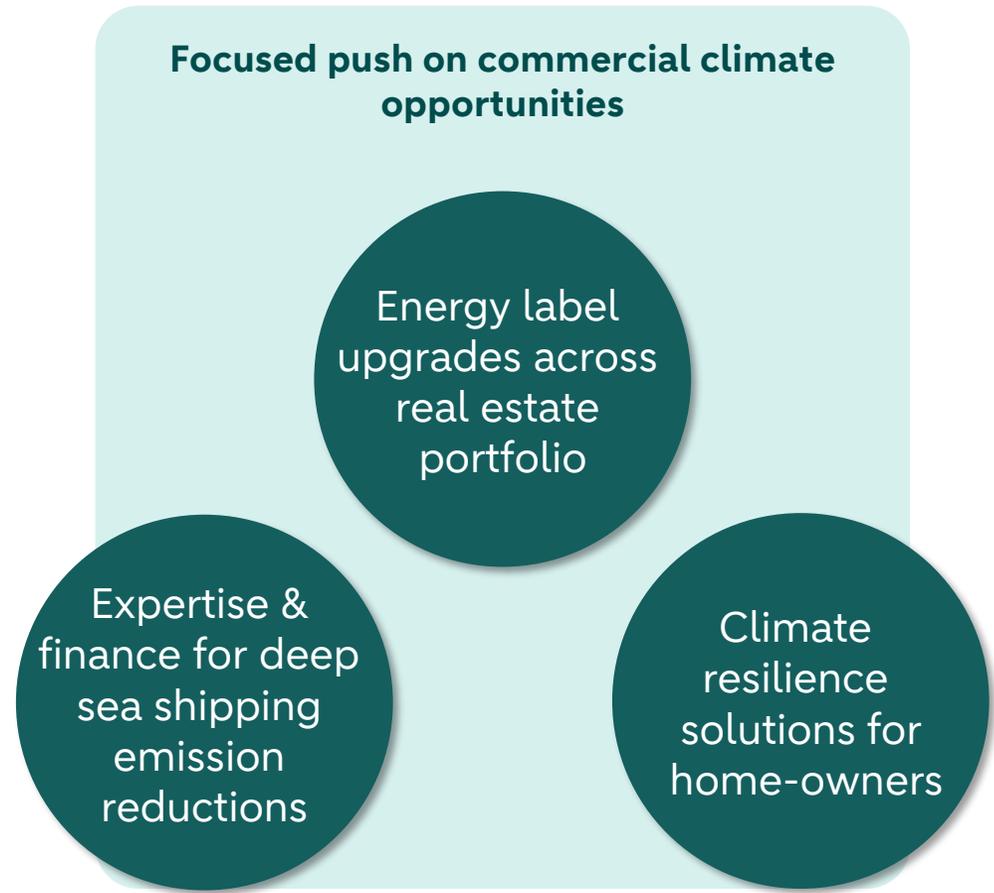
Score 14.1



Rating AA



Rating C



2028 financial targets

Return on equity

>12%

Cost/income ratio

<55%

Income

>€10_{bn}

CET1 ratio

>13.75%

Capital allocation
Corporate Bank ¹⁾

c.50%



Additional slides

Financials

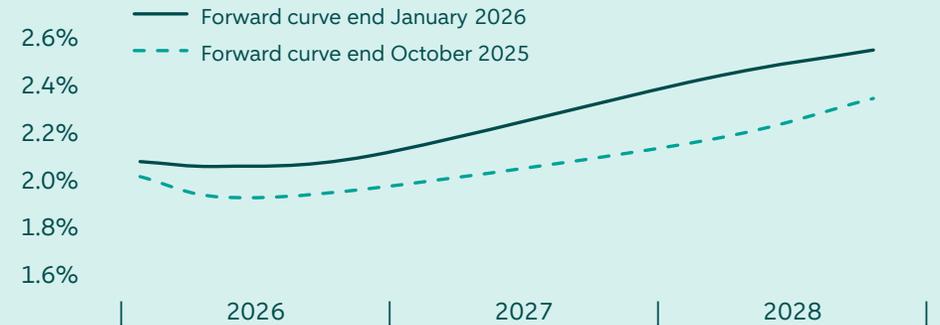
Solid results for Q4 and FY2025

| €m | Q4 2025 | Q3 2025 | Δ | FY2025 ABN AMRO | of which HAL |
|--|--------------|--------------|-------------|--------------------|-----------------|
| Net interest income | 1,665 | 1,580 | 5% | 6,335 | 64 |
| <i>Commercial NII</i> | | | | 6,248 | n.a. |
| <i>Residual NII</i> | | | | 87 | n.a. |
| Net fee and commission income | 572 | 561 | 2% | 2,132 | 108 |
| Other operating income | 22 | 28 | -21% | 249 | 7 |
| Operating income | 2,259 | 2,169 | 4% | 8,716 | 179 |
| Operating expenses | 1,575 | 1,409 | 12% | 5,610 | 136 |
| <i>- Underlying expenses ¹⁾</i> | <i>1,310</i> | <i>1,265</i> | <i>4%</i> | <i>5,147</i> | |
| Operating result | 683 | 761 | -10% | 3,106 | 43 |
| Impairment charges | 70 | -49 | | 20 | 1 |
| Income tax expenses | 204 | 192 | 6% | 834 | 15 |
| Profit | 410 | 617 | -33% | 2,252 | 29 |
| Risk Weighted Assets (end of period, bn) | 135.4 | 143.1 | -7.7 | | |
| Client loans (end of period, bn) | 246.6 | 246.7 | -0.1 | | |
| Client deposits (end of period, bn) | 258.5 | 250.2 | 8.3 | | |

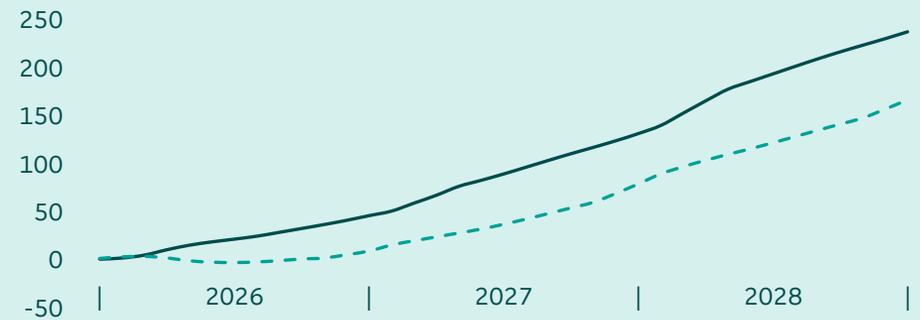
Sensitivity of replicating portfolio interest income

- Sensitivity of replicating portfolio income shown on a quarterly basis versus Q4 2025 using constant volumes
- Replicating income trajectory impacted from steepening of forward curve
- Replicating portfolio income is based on constant volumes

3-month Euribor forward curves



Replicating income trajectory, €m delta vs. Q4 2025



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
- 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 | Q4 2025 | Q3 2025 |
|-------------------------------|----------------|----------------|
| Net interest income | 843 | 804 |
| Net fee and commission income | 163 | 177 |
| Other operating income | 1 | -19 |
| Operating income | 1,008 | 962 |
| Operating expenses | 666 | 570 |
| Operating result | 343 | 391 |
| Impairment charges | -24 | -2 |
| Income tax expenses | 107 | 100 |
| Profit | 259 | 294 |
| Cost/income ratio | 66.0% | 59.3% |
| Cost of Risk (bps) | -5 | 0 |
| Return on Equity | 18.3% | 21.4% |
| €bn | YE 2025 | YE 2024 |
| Client lending | 170.2 | 161.5 |
| Client deposits | 135.8 | 126.6 |
| Client assets | 113.9 | 105.4 |
| RWA | 40.3 | 38.2 |
| Internal FTEs (#) | 4,285 | 4,425 |

Strengthen retail position via the acquisition of NIBC

Key features

- Established in 1945, NIBC is a well-managed largely Dutch focused entrepreneurial bank
- Specialised in mortgage lending, saving products, commercial real estate and digital infrastructure lending
- NIBC serves 329k savings clients, 194k mortgage clients and 182 corporate clients within ABN AMRO's Northwest European geographical footprint

Geographical split

2025



| €m | FY 2025 | H1 2025 |
|---|----------------|----------------|
| Net interest income | 313 | 161 |
| Net fee and commission income | 38 | 19 |
| Other operating income ¹⁾ | -123 | 17 |
| Operating income | 227 | 196 |
| Operating expenses | 197 | 99 |
| Operating result | 30 | 97 |
| Impairment charges | 52 | 12 |
| Income tax expenses | -0 | 23 |
| Profit | -21 | 63 |
| <i>o/w attributable to shareholders</i> | <i>-38</i> | <i>55</i> |
| Cost/income ratio | 87% | 50% |
| Cost of Risk (bps) | 29 | 13 |
| Return on Equity | -2.9% | 7.9% |
| CET1 ratio | 19.2% | 18.3% |
| Shareholders' equity | 1,288 | 1,419 |
| €bn | FY 2025 | H1 2025 |
| Client lending | 19 | 18 |
| Client deposits | 13 | 12 |
| RWA | 6 | 7 |
| Internal FTEs (#) | 595 | 594 |

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 (c.167bn), #3 in Germany (c.75bn), and niche positions in France and Belgium (total c.42bn) ²⁾
- 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** >€355bn
- **Cost/income ratio** <60%
- **Return on Equity** >23%

| €m | Q4 2025 | Q3 2025 |
|-------------------------------------|------------|------------|
| Net interest income | 232 | 234 |
| Net fee and commission income | 230 | 216 |
| Other operating income | 3 | 9 |
| Operating income | 465 | 459 |
| Operating expenses | 364 | 359 |
| Operating result | 101 | 100 |
| Impairment charges | 19 | -5 |
| Income tax expenses | 30 | 29 |
| Profit | 51 | 75 |
| Cost/income ratio | 78.3% | 78.2% |
| Cost of Risk (bps) | 39 | -8 |
| Return on Equity | 8.0% | 12.8% |
| €bn | YE 2025 | YE 2024 |
| Client lending | 19.3 | 16.3 |
| Client deposits | 85.8 | 66.7 |
| Client assets | 283.0 | 239.0 |
| - of which Cash | 78.6 | 66.8 |
| - of which Securities ¹⁾ | 204.4 | 172.2 |
| NNA (for the period) | 7.6 | 14.1 |
| RWA | 17.3 | 12.0 |
| Internal FTEs (#) | 4,104 | 3,145 |

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
- 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 | Q4 2025 | Q3 2025 |
|-------------------------------|------------|------------|
| Net interest income | 513 | 531 |
| Net fee and commission income | 185 | 173 |
| Other operating income | 55 | 72 |
| Operating income | 752 | 776 |
| Operating expenses | 492 | 435 |
| Operating result | 260 | 341 |
| Impairment charges | 74 | -41 |
| Income tax expenses | 55 | 89 |
| Profit | 131 | 292 |
| Cost/income ratio | 65.4% | 56.1% |
| Cost of Risk (bps) | 40 | -19 |
| Return on Equity | 4.6% | 9.8% |
| €bn | YE 2025 | YE 2024 |
| Client lending | 57.0 | 61.3 |
| Client deposits | 36.9 | 36.4 |
| Professional lending | 15.4 | 15.2 |
| Professional deposits | 14.7 | 19.4 |
| RWA | 75.5 | 87.7 |
| Internal FTEs (#) | 3,883 | 3,997 |

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 | Q4 2025 | Q3 2025 |
|-------------------------------|------------|------------|
| Net interest income | 76 | 10 |
| Net fee and commission income | -6 | -4 |
| Other operating income | -37 | -34 |
| Operating income | 33 | -28 |
| Operating expenses | 53 | 44 |
| Operating result | -20 | -72 |
| Impairment charges | 0 | -1 |
| Income tax expenses | 12 | -26 |
| Profit | -32 | -45 |

| €bn | YE 2025 | YE 2024 |
|-------------------------------|---------|---------|
| Loans & Receivables Customers | -5.2 | -4.2 |
| Due to customers | 5.9 | 7.1 |
| RWA | 2.3 | 3.0 |
| Internal FTEs (#) | 10,853 | 10,408 |



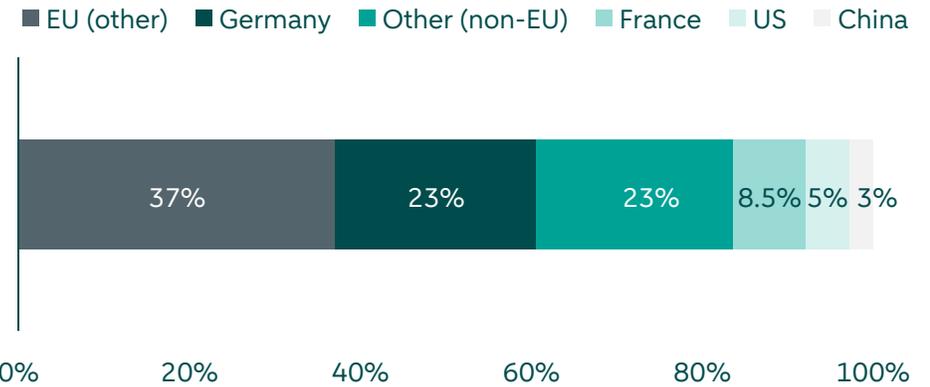
Additional slides
Risk developments

Robust Dutch economy expected to continue outperforming Eurozone ¹⁾

| | 2025 | 2026e | 2027e |
|---------------------------|------|-------|-------|
| GDP (% yoy) | | | |
| Netherlands | 1.9% | 1.2% | 1.4% |
| Eurozone | 1.5% | 0.9% | 1.4% |
| Inflation (indexed % yoy) | | | |
| Netherlands | 3.0% | 2.3% | 2.3% |
| Eurozone | 2.1% | 1.7% | 2.0% |
| Unemployment rate (%) | | | |
| Netherlands | 3.9% | 4.2% | 4.3% |
| Eurozone | 6.4% | 6.4% | 6.2% |

Dutch economy export-dependent ²⁾

Share of Dutch exports per destination, %



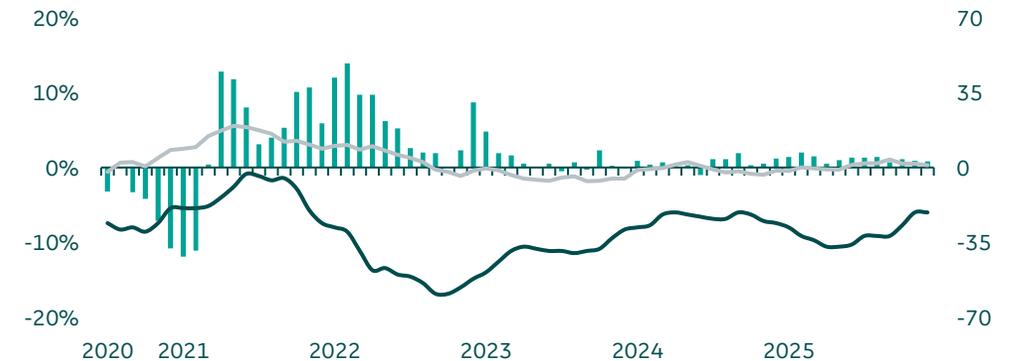
Dutch bankruptcies remain low ²⁾

per quarter businesses & institutions



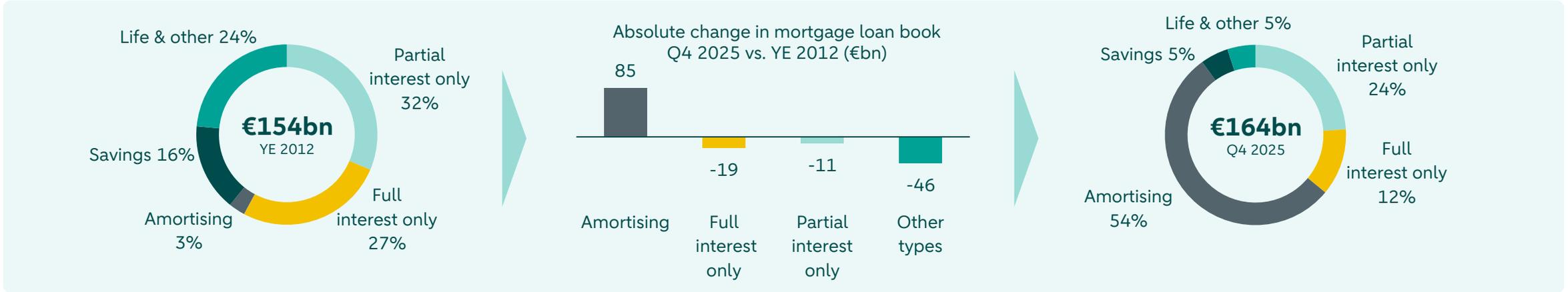
Spending positive, confidence improving ^{2) 3)}

Consumer spending (lhs) Consumer confidence (rhs) PMI index (rhs)



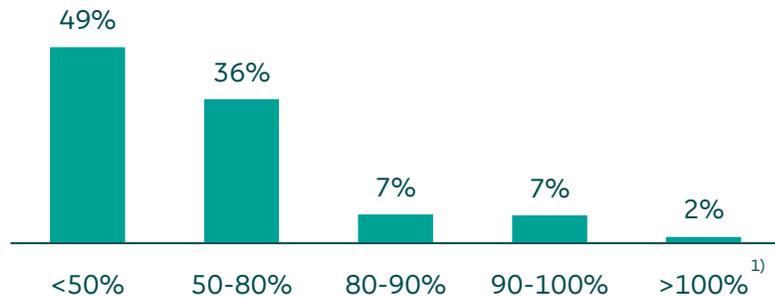
Robust mortgage book: Growing share of amortising loans & low LtMVs

Mortgage book composition changing towards amortising products ¹⁾



Low average indexed LtMV at 54%

Q4 2025

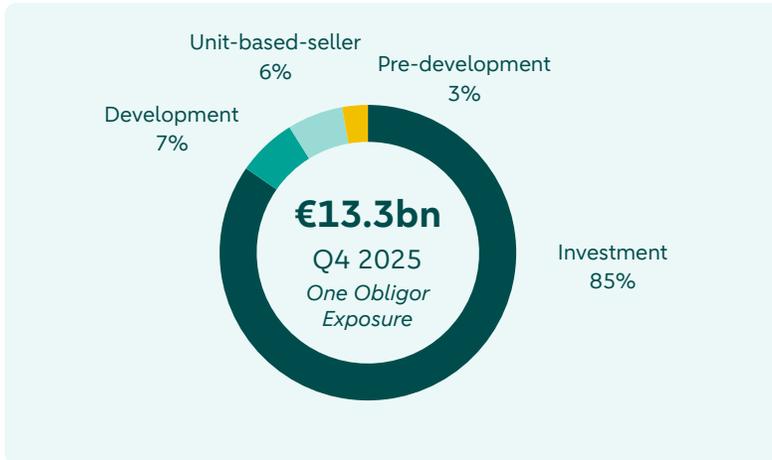


Composition mortgage book ²⁾

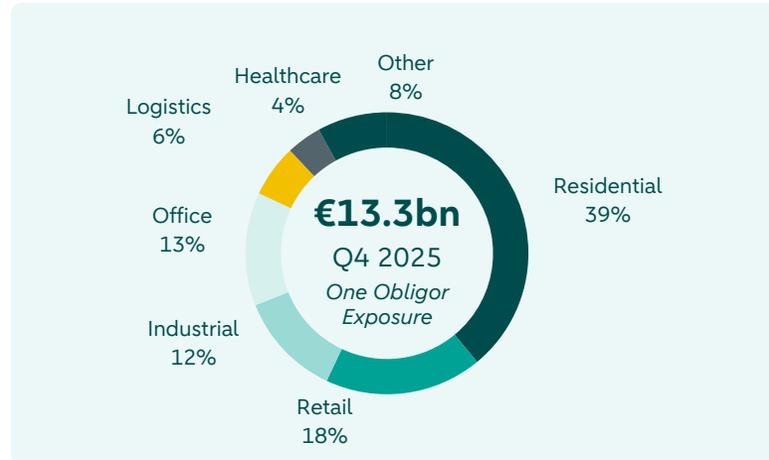


Robust Commercial Real Estate Portfolio ¹⁾

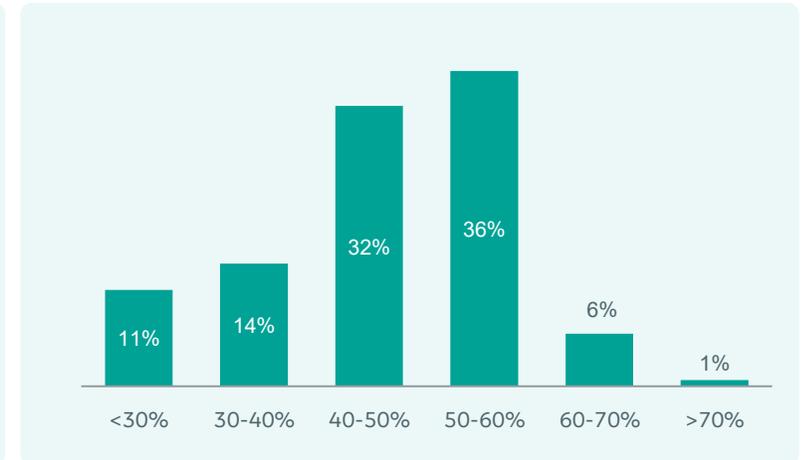
Object type



Asset type ²⁾



LTV distribution



- In Q4 One Obligor Exposure (OOE) was €13.3bn of which 85% in investment properties
- 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 continued in 2025, with real estate values rising by 7% in 2025 and our Group Economics expect Dutch CRE prices to rise by 4% in 2026

Diversified corporate loan book with limited stage 3 loans

| End of period, €bn | Stage 1 exposure | Δ vs Q3 2025 | Stage 2 exposure | Δ vs Q3 2025 | Stage 3 exposure | Δ vs Q3 2025 | Total exposure | Δ vs Q3 2025 | Stage 3 coverage ratio |
|--|------------------|--------------|------------------|--------------|------------------|--------------|----------------|--------------|------------------------|
| Financial & insurance activities | 18.1 | -4.0 | 0.9 | 0.3 | 0.1 | 0.0 | 19.2 | -3.6 | 33% |
| Real estate activities | 12.1 | 0.5 | 0.9 | -0.0 | 0.2 | -0.1 | 13.2 | 0.4 | 9% |
| Transport & storage | 7.5 | -0.0 | 0.3 | -0.1 | 0.2 | 0.0 | 7.9 | -0.1 | 12% |
| Wholesale & retail trade; repair of motor vehicles & motorcycles | 6.1 | 0.0 | 1.1 | -0.3 | 0.5 | -0.0 | 7.7 | -0.3 | 37% |
| Agriculture, forestry & fishing | 5.6 | 0.1 | 0.8 | 0.1 | 0.2 | -0.0 | 6.6 | 0.1 | 19% |
| Manufacturing | 3.9 | -0.4 | 1.1 | 0.1 | 0.4 | -0.2 | 5.4 | -0.5 | 24% |
| Administrative & support service activities | 4.6 | -0.6 | 0.4 | -0.0 | 0.2 | 0.0 | 5.1 | -0.6 | 42% |
| Information & communication | 4.4 | -0.2 | 0.4 | -0.0 | 0.7 | 0.3 | 5.5 | 0.1 | 17% |
| Construction | 2.7 | 0.1 | 0.2 | -0.1 | 0.1 | -0.0 | 3.1 | -0.0 | 32% |
| Human health services & social work activities | 2.3 | -0.0 | 0.2 | 0.0 | 0.1 | -0.0 | 2.6 | -0.0 | 24% |
| Electricity, gas, steam & air conditioning supply | 2.4 | 0.3 | 0.2 | -0.1 | 0.1 | -0.0 | 2.7 | 0.2 | 53% |
| Professional, scientific & technical activities | 2.1 | -0.0 | 0.2 | 0.1 | 0.2 | 0.0 | 2.5 | 0.1 | 34% |
| Accommodation & food service activities | 1.5 | 0.1 | 0.2 | 0.0 | 0.1 | 0.0 | 1.9 | 0.1 | 6% |
| Mining & quarrying | 1.3 | 0.1 | 0.1 | -0.0 | 0.0 | 0.0 | 1.4 | 0.1 | 0% |
| Other | 1.5 | 0.1 | 0.1 | -0.0 | 0.1 | 0.0 | 1.7 | 0.0 | 25% |
| Total | 76.1 | -4.2 | 7.2 | -0.1 | 3.3 | 0.1 | 86.5 | -4.1 | 25% |
| Stage ratio | 87.9% | -0.6% | 8.3% | 0.4% | 3.8% | 0.3% | 100% | | |

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

Exposure to Other Financial Corporations (OFC) ¹⁾

- Over 75% 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





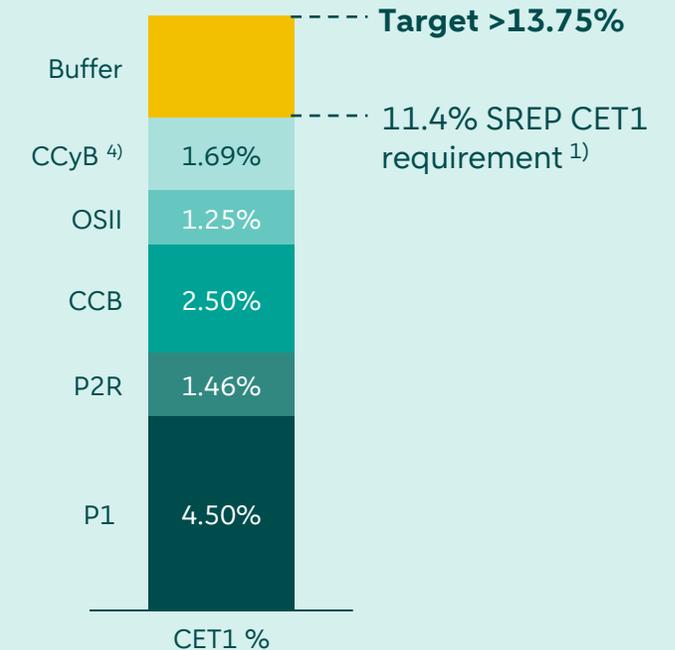
Additional slides

Capital, funding and liquidity

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 ²⁾
- 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



CET1 capital ratio increased largely reflecting lower credit risk RWAs ¹⁾

- Well capitalised with a CET1 ratio of 15.4%; impact of additional distributions included
- MREL ratio increased to 34.1% and excludes 1.3bn of grandfathered eligible Senior Preferred
- 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, pending regulatory approval

| €bn | Q4 2025 | Q3 2025 |
|---------------------------------------|----------------|----------------|
| Total Equity (IFRS) | 27,043 | 26,344 |
| Regulatory adjustments | -6,144 | -5,209 |
| <i>o/w IRB provision shortfall</i> | -209 | -211 |
| Common Equity Tier 1 | 20,899 | 21,135 |
| Capital securities (AT1) | 3,233 | 3,233 |
| Regulatory adjustments | -5 | -5 |
| Tier 1 capital | 24,127 | 24,363 |
| Subordinated liabilities (T2) | 4,946 | 4,941 |
| Regulatory adjustments | -831 | -786 |
| Total capital | 28,241 | 28,518 |
| Additional liabilities for sub. MREL | 17,796 | 16,939 |
| Total Subordinated MREL | 46,037 | 45,457 |
| Additional liabilities for total MREL | 1,005 | 526 |
| Total MREL | 47,042 | 45,983 |
| Total RWA | 135,398 | 143,143 |
| Credit risk | 116,153 | 124,096 |
| Operational risk | 17,628 | 17,132 |
| Market risk | 1,618 | 1,915 |
| CET1 ratio ¹⁾ | 15.4% | 14.8% |
| Leverage ratio ¹⁾ | 5.3% | 5.3% |
| Subordinated MREL ratio | 34.0% | 31.8% |
| Total MREL ratio | 34.7% | 32.1% |

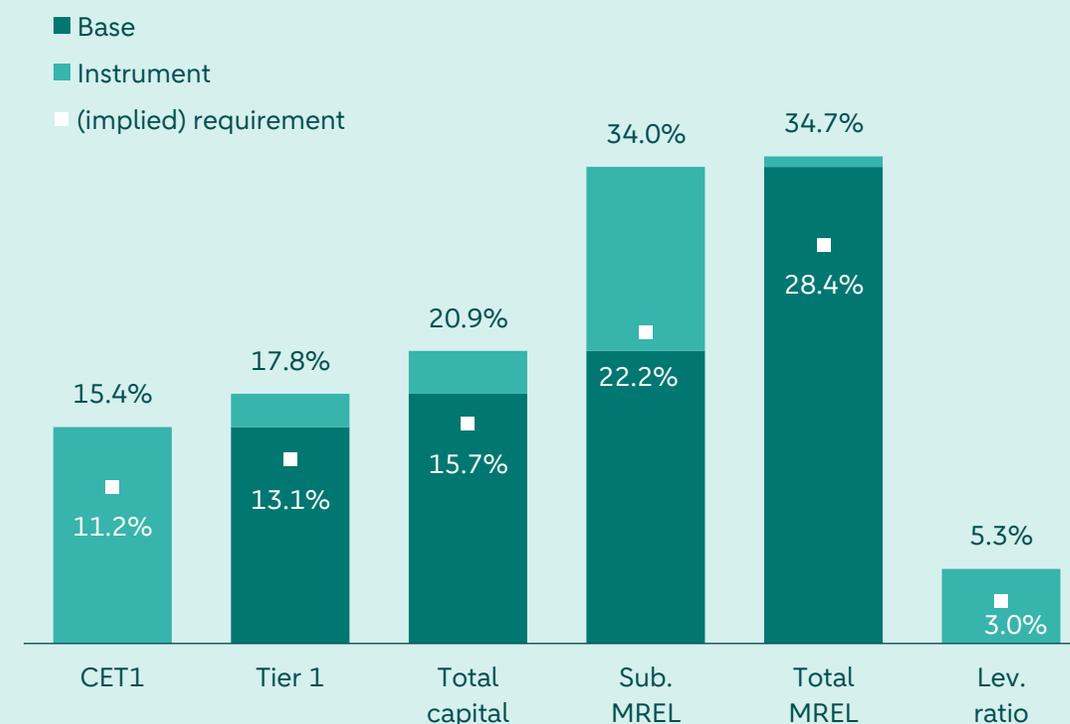
Strong capital position complemented by loss absorbing buffers

Strong loss absorbing buffers in place

- CET1 ratio well above SREP, resulting in 4.2%/5.7bn MDA buffer ^{1) 2)}
- Based on capital requirements incl. CRD 104a ¹⁾
- AT1 at 2.4%, resulting in a 0.5%/0.6bn surplus
- T2 at 3.0%, resulting in a 0.5%/0.6bn surplus
- Sub MREL at 34.0% with 11.8%%/16.0bn M-MDA buffer
- Total MREL at 34.7% now includes eligible SP; M-MDA buffer at 6.3%/7.5bn
- Leverage ratio well above min. requirement of 3%
- Distributable Items at 23.0bn at Q4

All buffer requirements met

YE 2025



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 | 2016/04 | USD 1,000 | - | 18 Apr 2026 | 4.800 | US00084DAL47 / XS1392917784 | | | |
| 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 | 2021/06 | USD 750 | 16 Jun 2026 | 16 Jun 2027 | 1.542 | US00084DAU46 / XS2353475713 | | | |
| SNP | 2023/09 | USD 1,250 | 18 Sep 2026 | 18 Sep 2027 | 6.339 | US00084DBA72 / US00084EAE86 | | | |
| 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 | US00084EAH18 / US00084DBD12 | | | |
| SNP | 2024/11 | USD 500 | 03 Dec 2027 | 03 Dec 2028 | FRN | US00084DBE94 / US00084EAJ73 | | | |
| 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 | n/a | ✓ | ✓ |
| 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 | 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 | US00084EAK47 / US00084DBF69 | | | |

Additional AT1 disclosure

| | Bank | Bank Solo Consolidated |
|---------------|-------|------------------------|
| Trigger level | 7.0% | 5.125% |
| CET1 ratio | 15.4% | 14.6% |

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

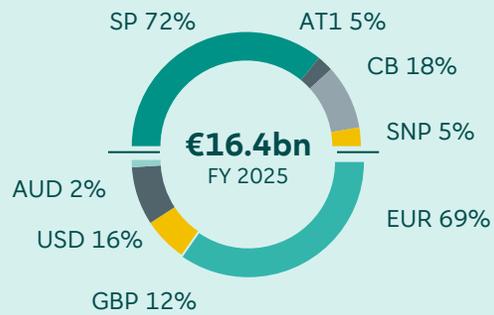
- private placements and
- regulatory amortisation effects of bullet T2 (over last 5yrs) and MREL (12 months prior to final maturity)

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

FY issued term funding



Outstanding term funding



Diversified maturities wholesale funding ¹⁾



- Funding is steered towards a mix of funding types, markets, currencies and maturity buckets
- Average maturity of 5.0yrs at YE 2025
- Subject to balance sheet developments: targeting c.12bn of wholesale funding in 2026, including Covered Bond, Snr Preferred and Snr Non-Preferred (o/w 2.9bn was issued ytd)
- Asset encumbrance 13.7% at YE 2025

Recent wholesale funding benchmark transactions

Wholesale funding benchmark transactions

| Type ¹⁾ | Size (m) | Tenor | Spread (coupon) ²⁾ | Priced | Issued | Maturity | ISIN |
|---------------------------|-----------|---------|-------------------------------|-----------|-----------|-----------|--------------|
| 2026YTD benchmarks | | | | | | | |
| SP | USD 650 | 5yrs | T+55 (4.197%) | 17.02.'26 | 26.02.'26 | 26.02.'31 | US00084DBK54 |
| SP | USD 600 | 10yrs | T+75 (4.831%) | 17.02.'26 | 26.02.'26 | 26.02.'36 | US00084DBL38 |
| SNP | EUR 750 | 10yrs | m/s+92 (3.750%) | 12.01.'26 | 16.01.'26 | 16.01.'36 | XS3273175474 |
| SP | EUR 1,000 | 3yrs | m/s+33 (2.625%) | 12.01.'26 | 16.01.'26 | 16.01.'29 | XS3273008063 |
| 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 |
|---------------|-------------|-------------|-------------|--------------|-------------|--------------|-------------|
| 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 | 0.75 |
| SP | 0.59 | - | - | 6.52 | 2.52 | 11.81 | 2.10 |
| CB | 2.00 | 1.50 | 1.71 | 0.55 | 1.25 | 3.00 | 0.03 |
| Issued | 6.09 | 5.89 | 8.03 | 13.48 | 8.96 | 16.42 | 2.88 |
| o/w in: | | | | | | | |
| EUR | 90% | 59% | 94% | 65% | 75% | 69% | 62% |
| USD | - | 41% | - | 18% | 25% | 16% | 38% |
| GBP | 10% | - | - | 11% | - | 13% | - |
| CHF | - | - | - | 6% | - | - | - |
| Other | - | - | 6% | 1% | - | 2% | - |



Green Bond Framework aligns to EU Green Bond Standard & Taxonomy



First large Dutch bank active in green bond issuance

- 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

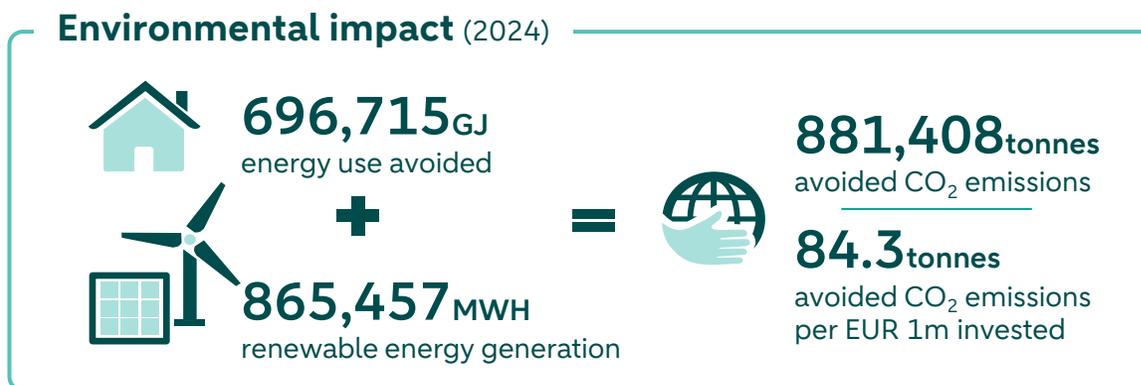
| | |
|--|---|
| Use of Proceeds | Allocation to: - Energy efficiency through residential mortgages - Renewable energy: solar and wind |
| EU Taxonomy Alignment | Aligned |
| EU Green Bond Standard (EuGBS) | Aligned |
| ICMA Green Bond Principles (GBP) | Aligned (2021) |
| EU Factsheet | February 2025 |
| 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

| Outstanding | Type | Notional (m) | Coupon | Maturity | ISIN ¹⁾ |
|-----------------------|------------|-------------------|--------|------------|--------------------|
| SP | ICMA | EUR 750 | 0.500 | 15.04.2026 | XS1982037696 |
| SP | ICMA | GBP 750 | 5.250 | 26.05.2026 | XS2626254515 |
| 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 |
| SNP | ICMA | EUR 1,000 | 0.500 | 23.09.2029 | XS2389343380 |
| SP | ICMA | USD 300 | 4.965 | 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 |
| SNP | EuGB, ICMA | GBP 750 | 4.625 | 08.11.2030 | XS3248241971 |
| SP | EuGB, ICMA | EUR 750 | 3.000 | 25.02.2031 | XS3009603831 |
| 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 |
| Outstanding | | EUR 12.7bn | | | |
| o/w ICMA Green | | 100% | | | |
| o/w EuGB | | 26% | | | |

Full allocation and environmental impact



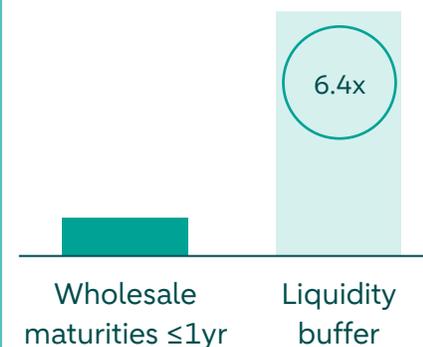
Conservative liquidity risk profile

Strong liquidity risk indicators

| | YE 2025 | YE 2024 |
|---|-----------|-----------|
| LtD | 92% | 97% |
| LCR ¹⁾ | 153% | 138% |
| NSFR | 141% | 137% |
| Survival period (moderate stress) ²⁾ | >6 months | >6 months |
| Available liquidity buffer | 130.4bn | 112.2bn |

Liquidity buffer composition

€bn, YE 2025



| Buffer composition | | % | LCR |
|----------------------------|--------------|-------------|-----|
| Cash/Central Bank Deposits | 47.2 | 36% | ✓ |
| Government Bonds | 37.4 | 29% | ✓ |
| Supra national & Agency | 12.9 | 10% | ✓ |
| Retained CBs | 20.6 | 16% | |
| Other | 12.4 | 9% | ✓ |
| Total | 130.4 | 100% | |

84% 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
- Liquidity buffer is unencumbered and valued at liquidity value, regularly reviewed for size and stress and adherence to both external and internal requirements. Focus is on optimising composition and negative carry
- Bonds in the buffer are fully hedged against interest rate risk and measured at fair value through OCI

Stable and strong credit ratings ¹⁾

| Credit ratings | 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 | Aa3 Macro score strong+, Financial profile baa1, BCA baa1, LGF +3, Government support +1 | A Viability Rating A, no QJD uplift, no support rating floor |
| LT-outlook | Positive | Stable | Stable |
| Short-term rating | A-1 | P-1 | F1 |
| LT-deposit rating | - | Aa3 | - |
| Covered bond | - | AAA | AAA |
| Senior unsecured <ul style="list-style-type: none"> • Preferred • Non-preferred | A BBB | Aa3 Baa1 | A+ A |
| Tier 2 | BBB- | Baa2 | BBB+ |
| AT1 | - | - | BBB- |

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