Roadshow booklet

Q4 2025

Investor Relations, 11 February 2026

ABN·AMRO

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)]

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1) Excluding incidentals of 84m and restructuring costs of 99m, including HAL costs of 135m. 2) Pending regulatory approval. 3) Additional distribution of 500m deducted from capital

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

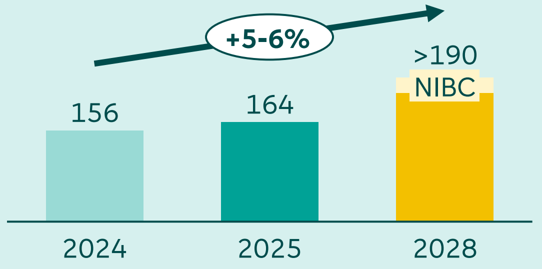
Wealth Management

- 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

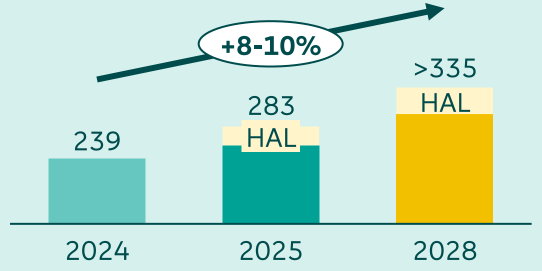
Corporate Banking

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

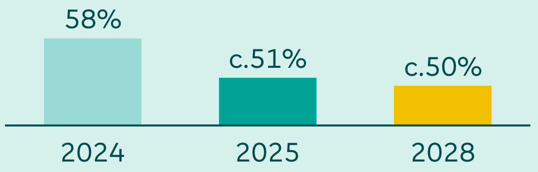
Mortgages, €bn, CAGR%



Client assets, €bn & CAGR %



RWA allocation CB [1)]



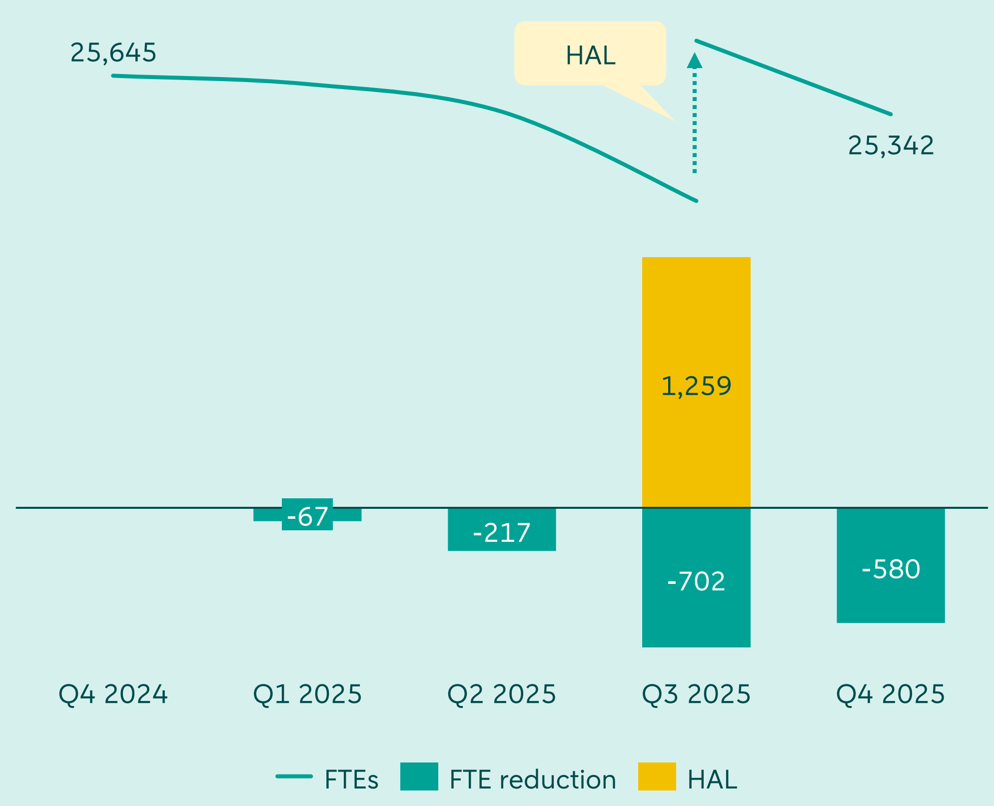
1) Excluding Clearing

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, #



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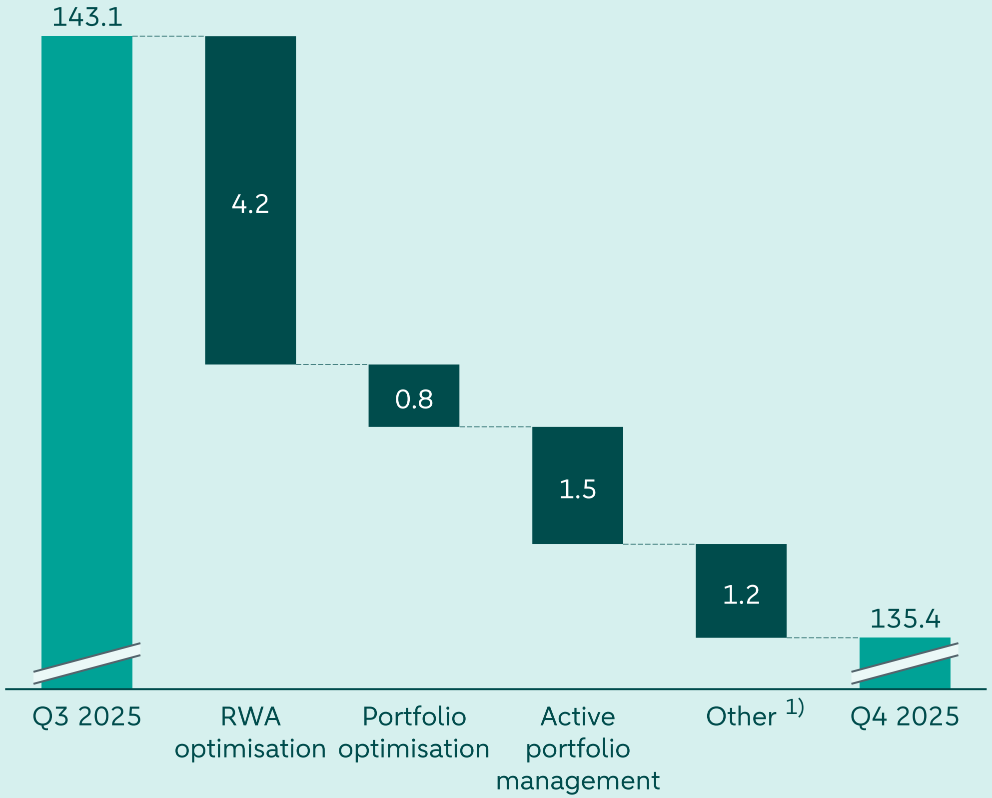
Optimise capital allocation

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



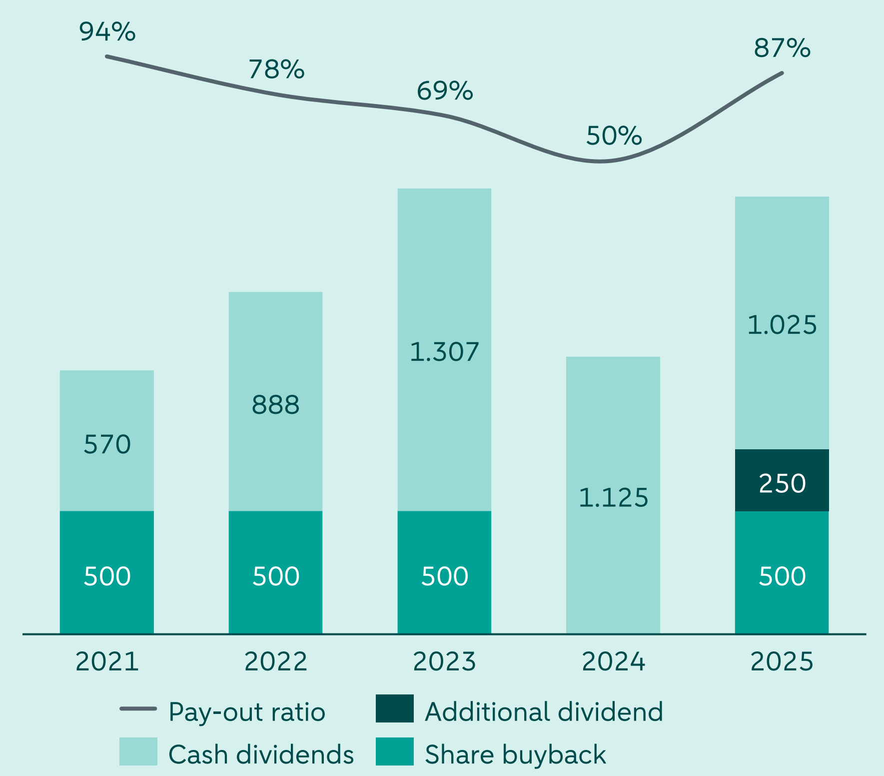
1) Other includes business and asset quality developments, Market Risk and Operational Risk

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

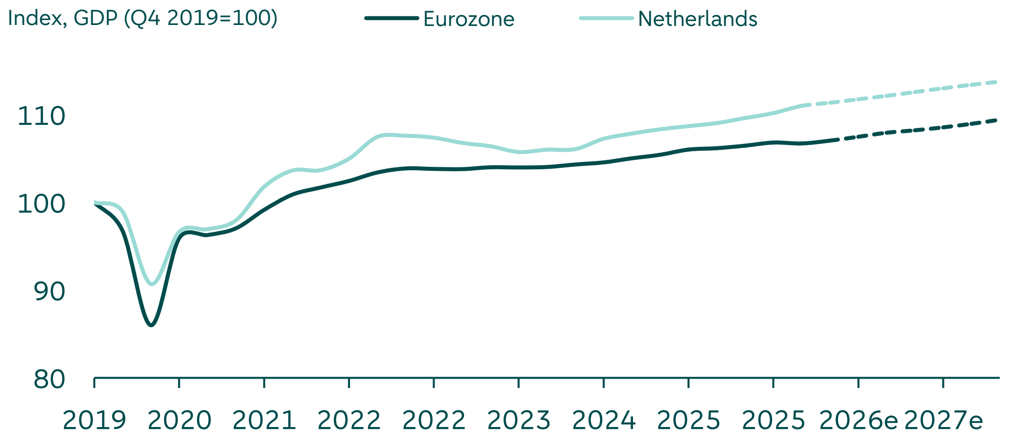


1) After deduction of AT1 coupon payments and minority interests

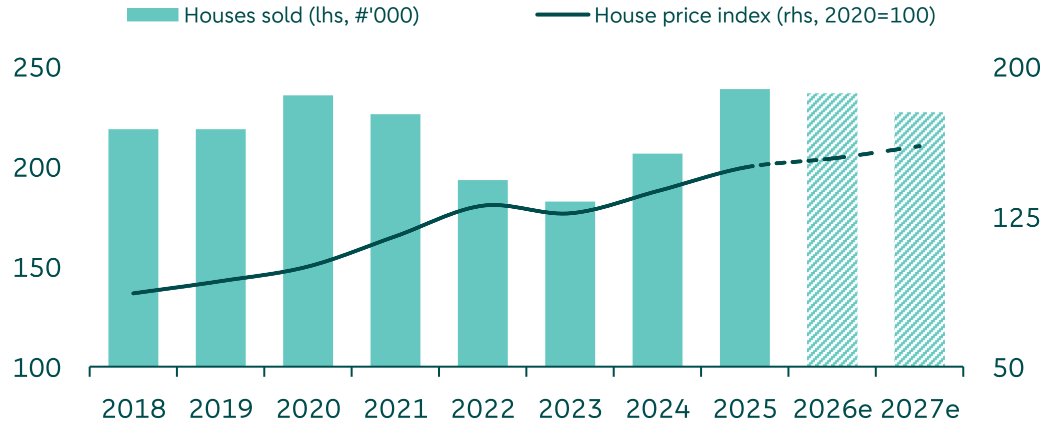
Q4 2025 financials

Strong Dutch economy continues to support commercial performance [1)]

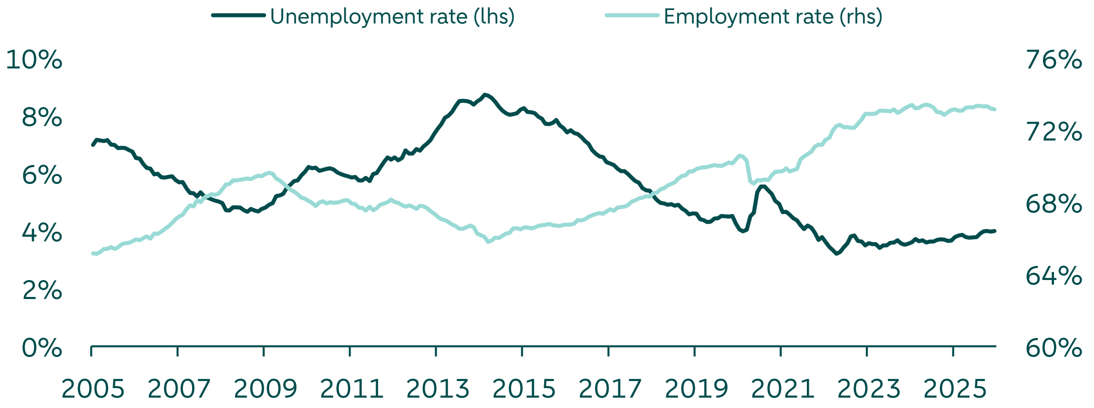
Economy expected to continue outperforming EU



House prices increases expected to continue

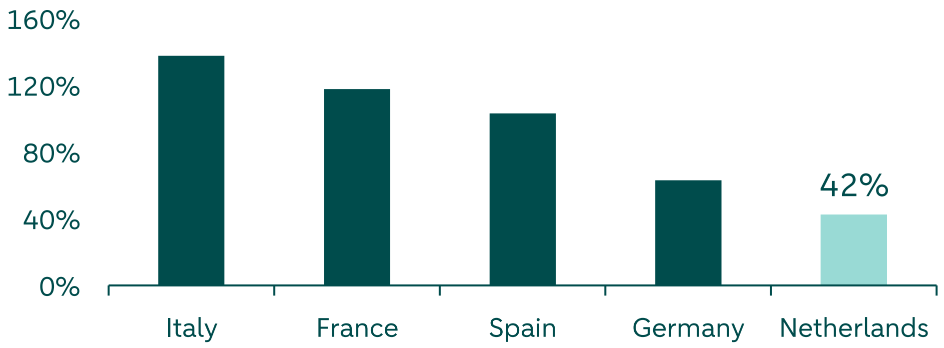


Unemployment low, with record high employment



Strong fiscal position to support the economy

Debt to GDP-ratios of Q4 2025



1) Sources: Statistics Netherlands (CBS) and Group Economics for forecasts (GDP: as of 21 January 2026, housing market: as of 12 January 2026). House price estimates +3.0% for 2026 and +4.0% for 2027, transaction estimates -1.0% for 2026 and -4.0% for 2027. Debt to GDP-ratios based on latest quarterly government finance statistics (Eurostat)

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

Q4 Client deposits growth, €

Demand deposits	Current accounts	Time deposits
+6.1bn	+2.1bn	+0.1bn
to 132.bn	to 93.3bn	to 32.7bn

- 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

Client assets key performance, €

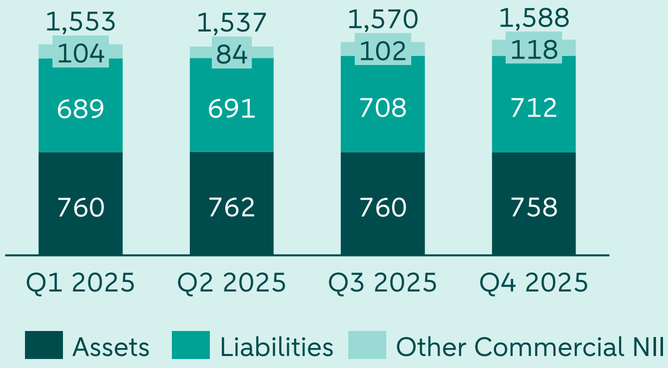
NNA	Client assets	Conversion
+1.9bn	283bn	+4.1bn
NNA excluding Custody, Q4	WM YE2025	DPM & Advisory vs 2024

1) Excluding custody

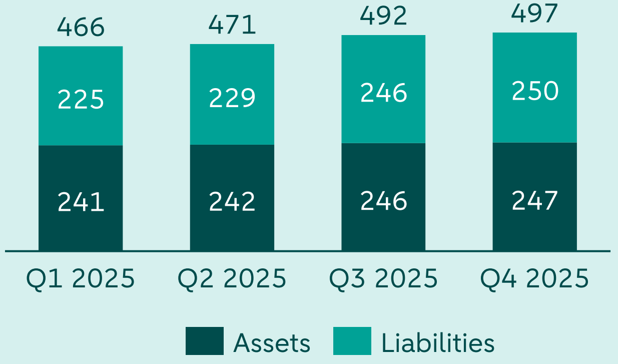
Increase in net interest income from strong Treasury result

- 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)]

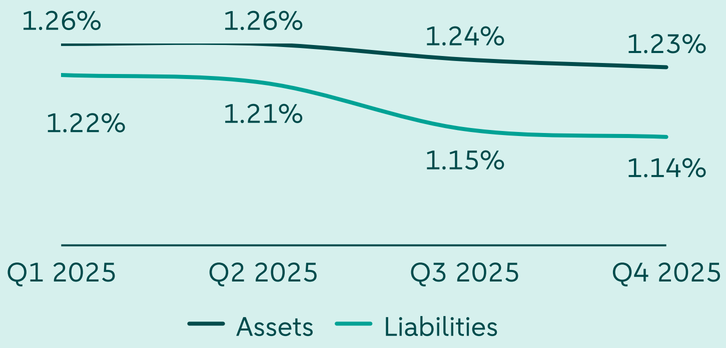
Commercial NII, €m



Average volumes, €bn



Margin development [2)]



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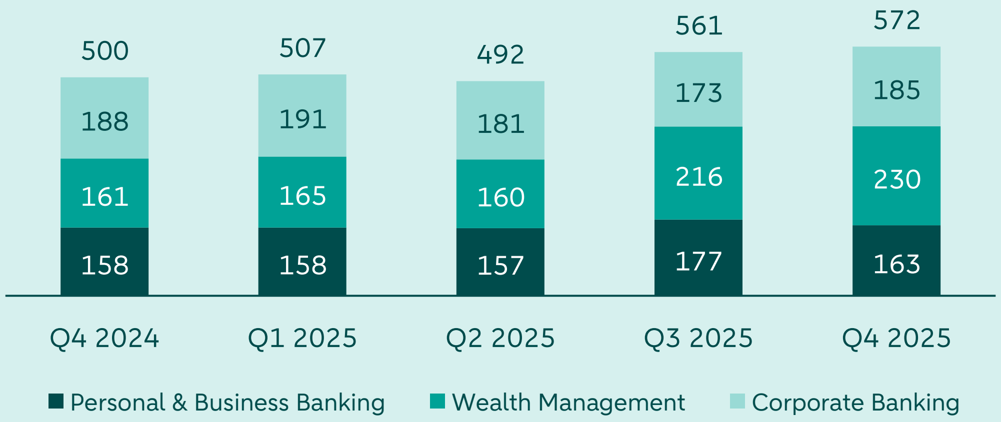
1) Including 26m of positive incidentals in Q4, of which 16m in Commercial NII and 10m in Residual NII
2) In both client asset and liability NII, no NII from loans to professional counterparties and deposits is taken into account

Record fee income driven by good performance in WM and CB

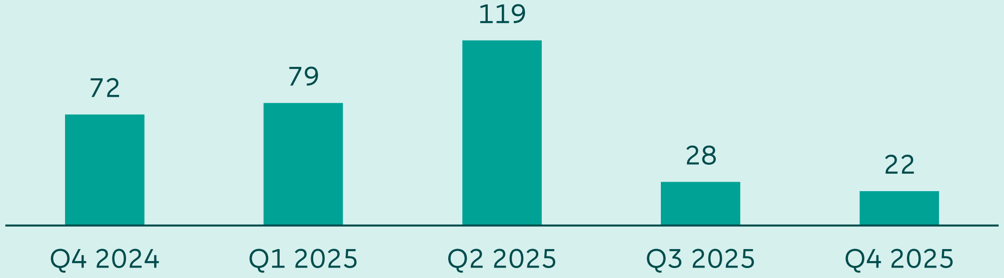
- Fee income increased by 2% Q-o-Q and 14% compared to same period last year from inclusion HAL
- Lower fees in P&BB reflect seasonal higher transactions in the summer and lower fee payment expenses in Q3
- Wealth Management fees supported by good market performance and a successful structured product 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

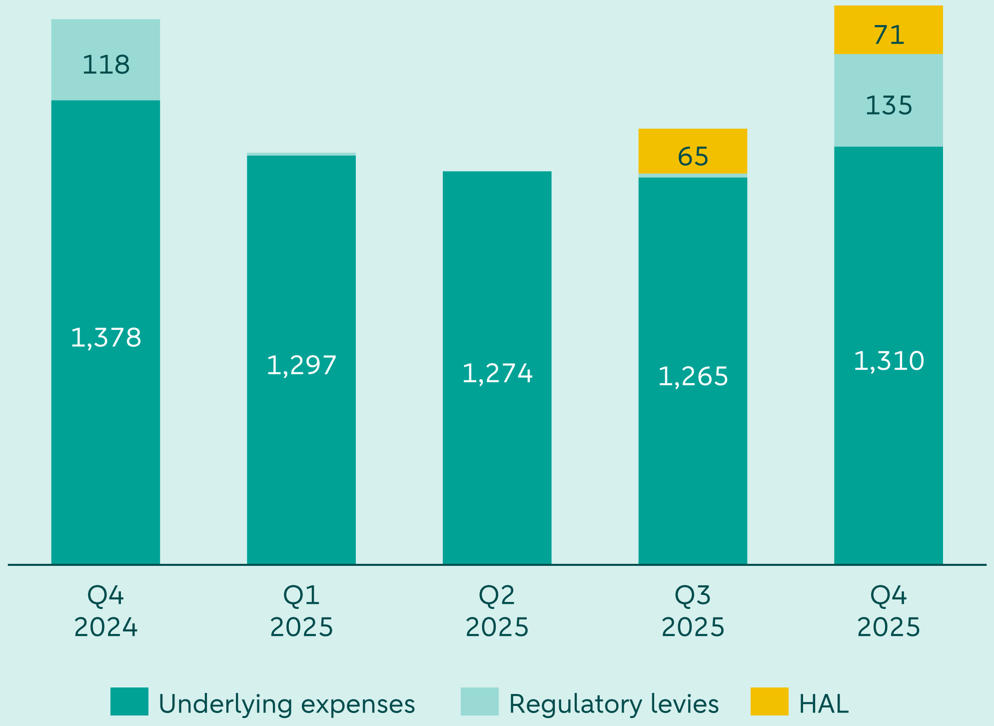


1) Total fee and commission income includes Group Functions

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



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1) Excluding restructuring costs (Q1 2025: 8m, Q2 2025: 14m, Q3 2025: 17m, Q4 2025: 59m) and incidentals (Q4 2024: 118m, Q2 2025: 29m, Q3 2025: 55m)

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

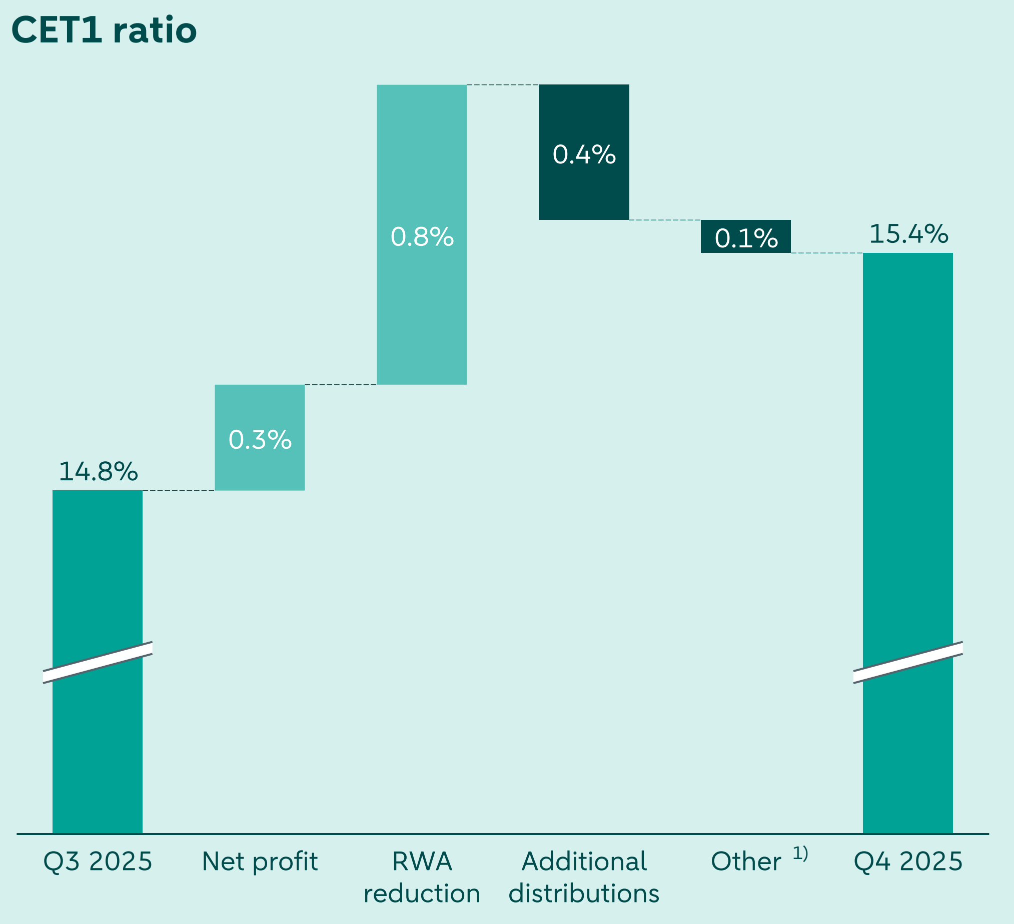
	Loans		Coverage ratio	
	Q4 2025	Q3 2025	Q4 2025	Q3 2025
Mortgages	1,952	1,939	2.7%	2.8%
Corporate loans	3,309	3,211	24.8%	23.8%
Consumer loans	152	214	40.1%	43.7%
Total [1]	**5,417**	**5,370**	**17.3%**	**17.0%**
Impaired ratio (stage 3)	**2.1%**	**2.0%**		

Impairments, €m

1) Total includes other loans and advances customers

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



1) Other includes dividend reserve

Outlook 2026 -2028

No changes to outlook 2026 given at CMD in November

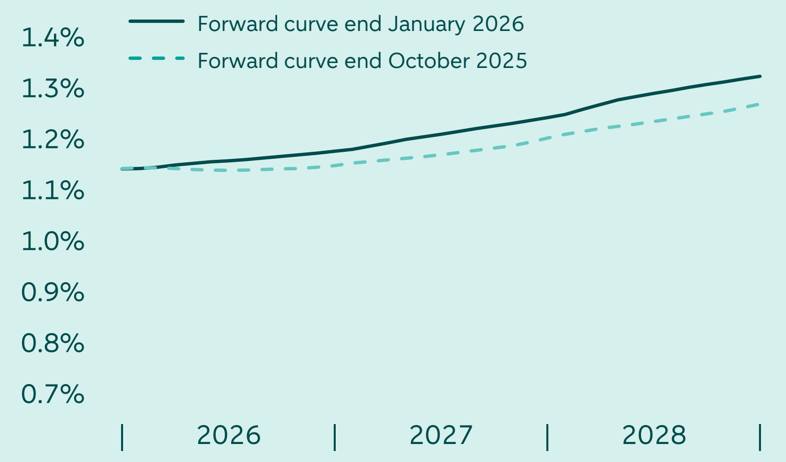
Commercial NII guidance for 2026 c.6.4bn 1)

- 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	Cost/income ratio	Income	CET1 ratio	Capital allocation Corporate Bank 3)
>12%	<55%	>€10bn	>13.75%	c.50%

1) Excluding residual NII (0-200m p.a.) and NIBC (c.0.3bn based on H1 2025 NIBC reported figures). 2) Excluding NIBC (pre-synergies costs c.0.2bn p.a. based on H1 2025 reported NIBC figures). 3) Excluding Clearing

Additional slides

Profile

Leading Dutch bank with three complimentary 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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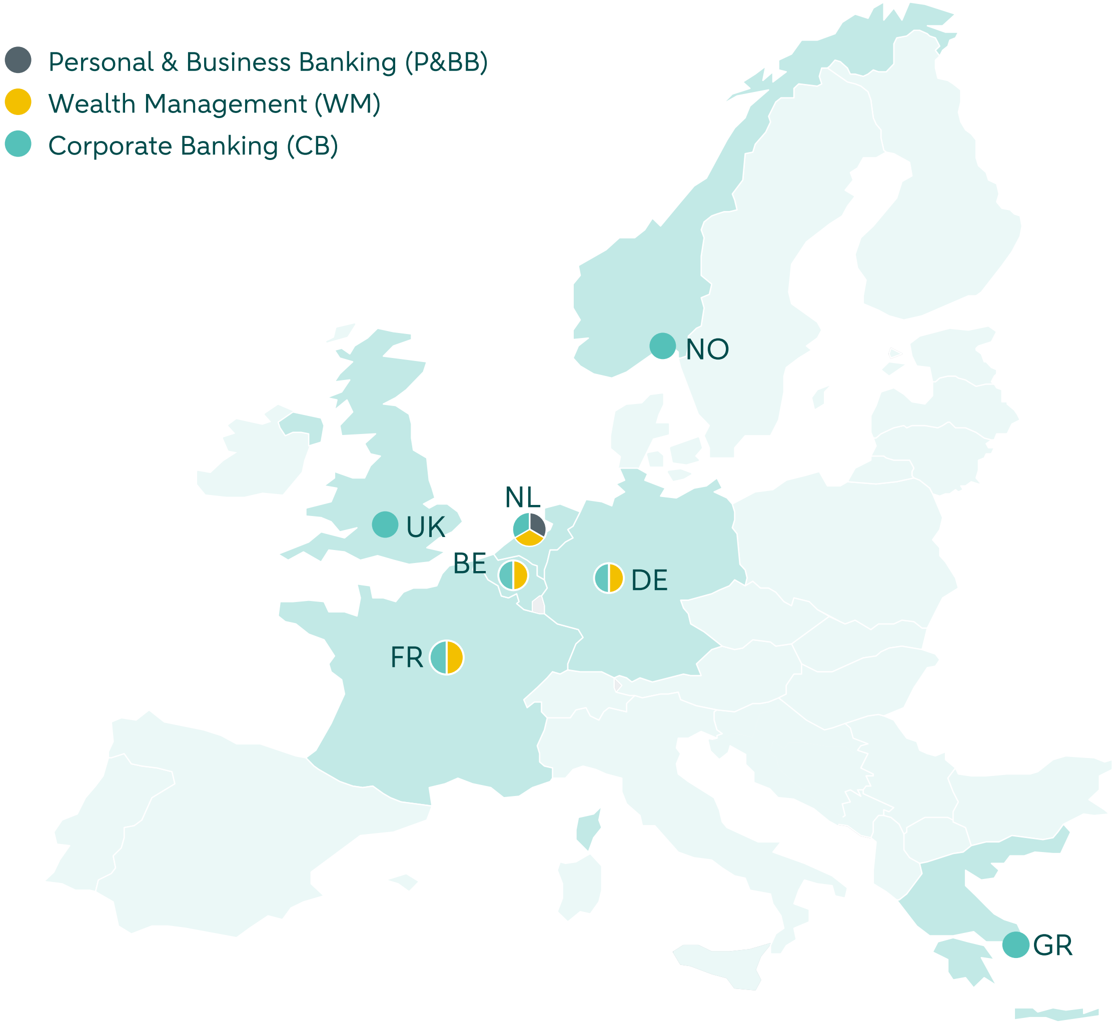
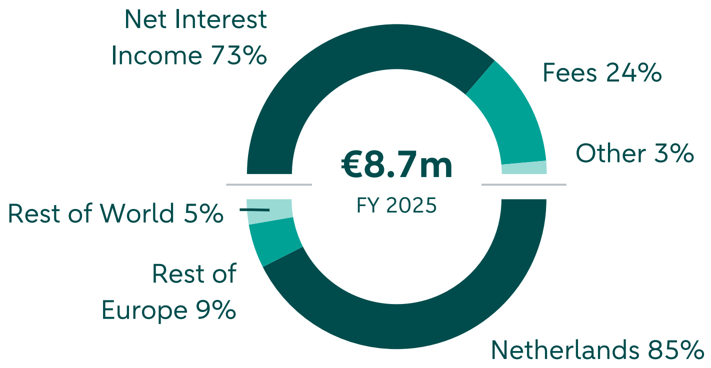
1) Mortgages >600k. 2) Share of wallet defined as % of total corporate products in client relationship.

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

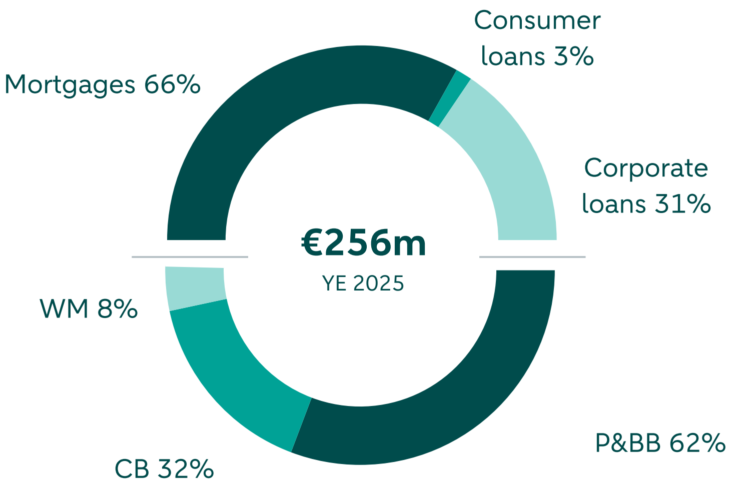
Operating income



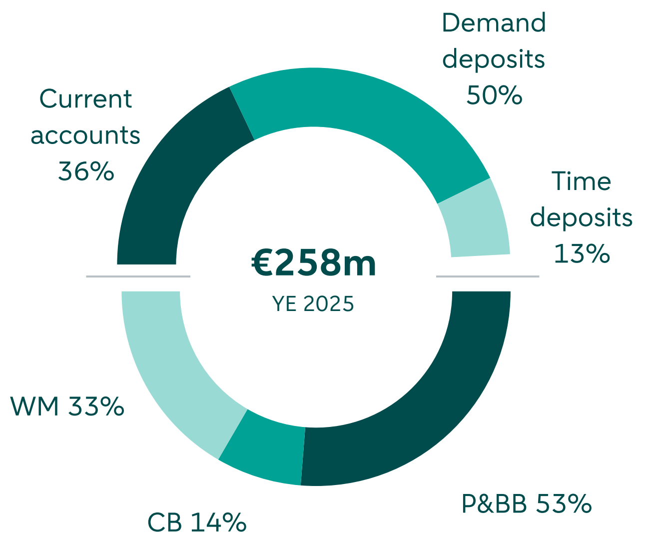
Well-diversified loan book and strong deposit base

- 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

Customer loans

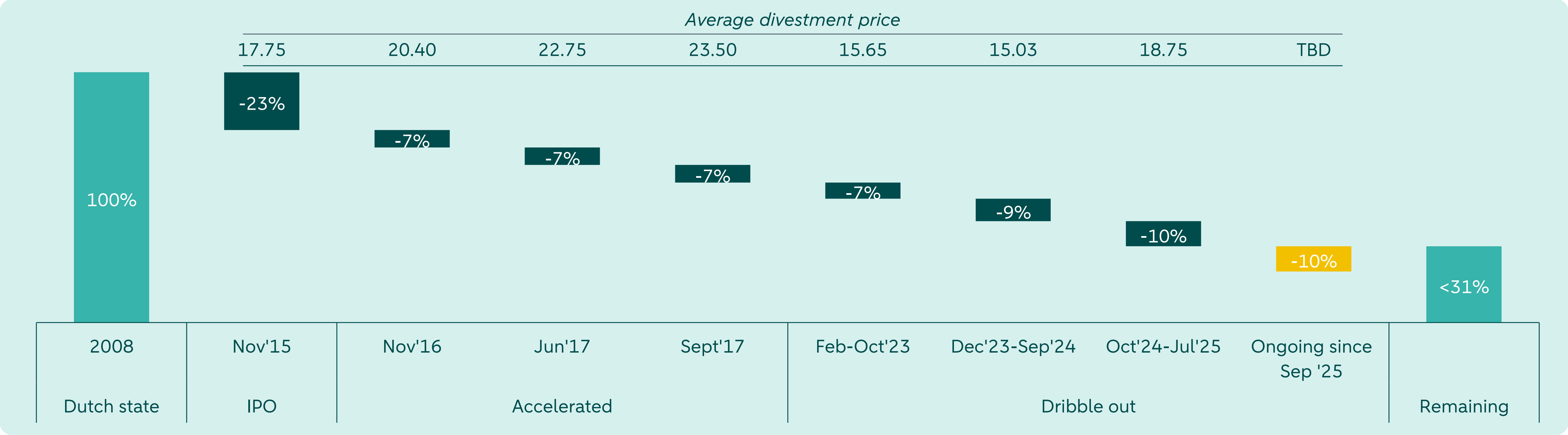


Customer deposits



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 (ABBs)
- As of 2023, the stake is further reduced through several dribble out programmes
- In September 2025 NLFI has started a new programme to reduce their stake to c.20%
- 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

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

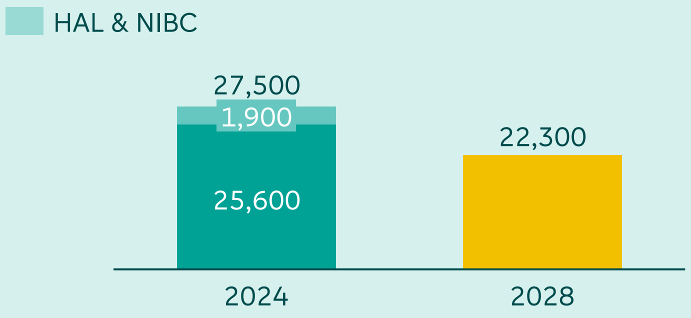
Further reduce complexity in IT

- Simplifying and streamlining IT and applications

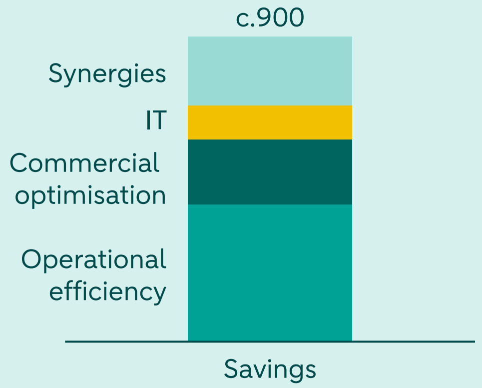
Leveraging automation and AI

- Combine and strengthen capabilities to boost AI at scale

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



Gross cost savings '24-'28, €m



Optimise capital allocation

Reallocate to higher ROE business

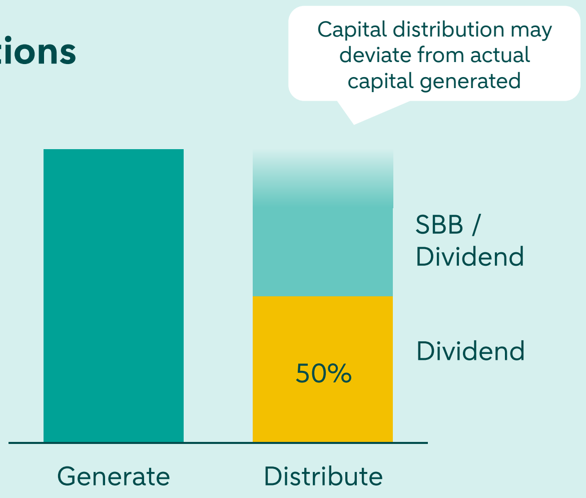
- Increase allocation to client units with higher ROE
- Realise RWA relief through improvement of data quality
- Apply strict criteria for growth and exit underperforming exposures
- Capital relief through active portfolio management (including SRTs)

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



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1) Excluding Clearing

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

SUSTAINALYTICS	MSCI	CDP DISCLOSURE INSIGHT ACTION
Score 14.1	Rating AA	Rating C

Focused push on commercial climate opportunities

- Energy label upgrades across real estate portfolio
- Expertise & finance for deep sea shipping emission reductions
- Climate resilience solutions for home-owners

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

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
Commercial NII				*6,248*	n.a.
Residual NII				*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**
- Underlying expenses [1)]	*1,310*	*1,265*	*4%*	*5,147*	
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		

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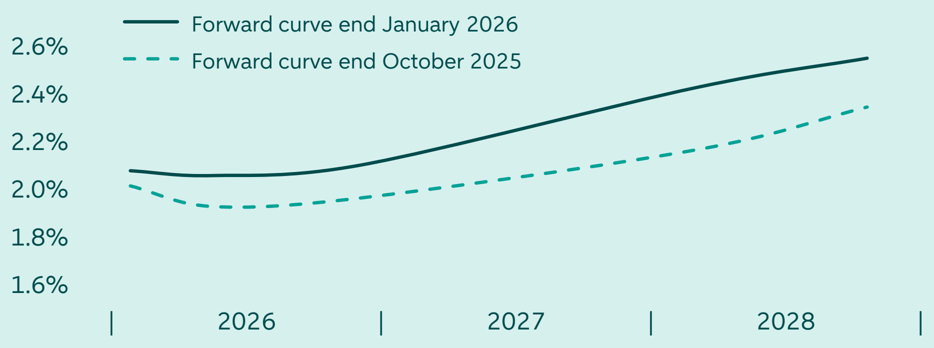
1) Underlying excludes restructuring costs, incidentals and regulatory levies. For details, see slide on costs

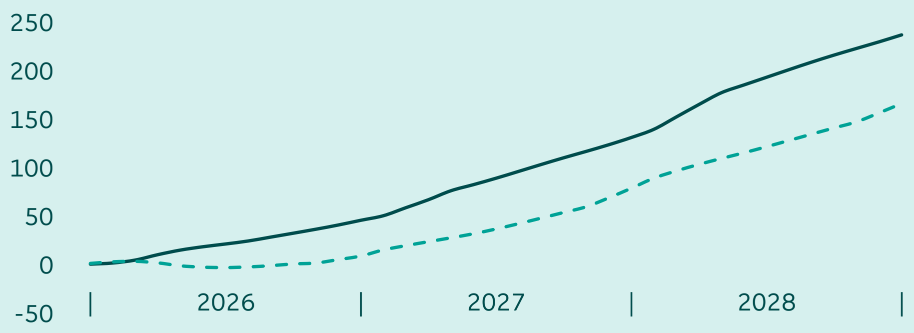
Sensitivity of replicating portfolio interest income

- 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



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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	167.0
Client deposits	135.8	131.5
Client assets	113.9	111.9
RWA	40.3	38.4
Internal FTEs (#)	4,285	4,339

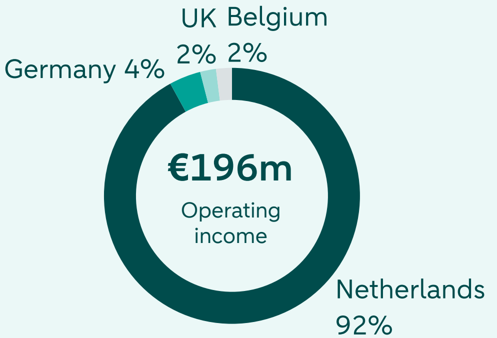
Strengthen retail position via the acquisition of NIBC

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 ~325k savings clients, ~200k mortgage clients and ~175 corporate clients within ABN AMRO's Northwest European geographical footprint

Geographical split

H1 2025



€m	H1 2025
Net interest income	161
Net fee and commission income	19
Other operating income	17
Operating income	**196**
Operating expenses	**99**
Operating result	**97**
Impairment charges	12
Income tax expenses	23
Profit	**63**
o/w attributable to shareholders	*55*
Cost/income ratio	50%
Cost of Risk (bps)	13
Return on Equity	7.9%
CET1 ratio	18.3%
Shareholders' equity	1,419

€bn	H1 2025
Client lending	18
Client deposits	12
RWA	7
Internal FTEs (#)	594

Source: NIBC H1 2025 reported

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	16.2
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

1) Of which custody 49.9bn 2025 and 48.5bn 2024. 2) Client assets at YE 2025

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

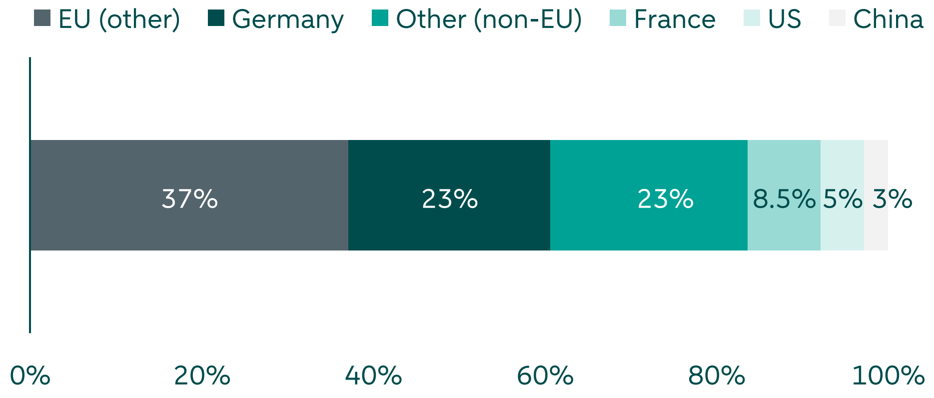
Risk developments

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%

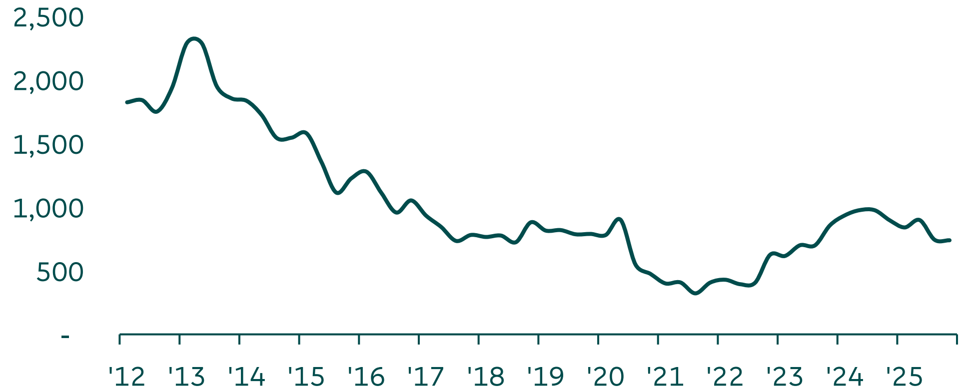
Dutch economy export-dependent 2)

Share of Dutch exports per destination, %

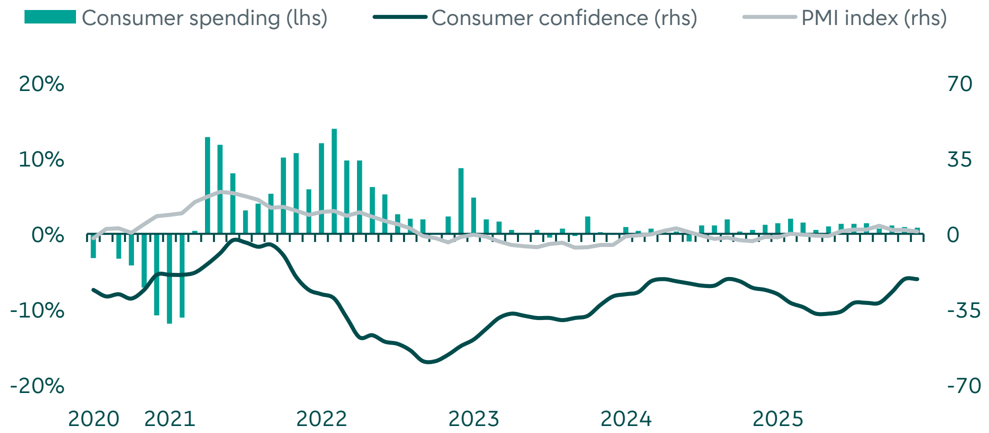


Dutch bankruptcies remain low 2)

per quarter businesses & institutions



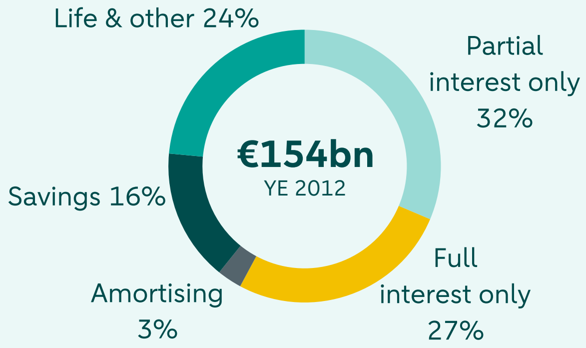
Spending positive, confidence improving 2) 3)

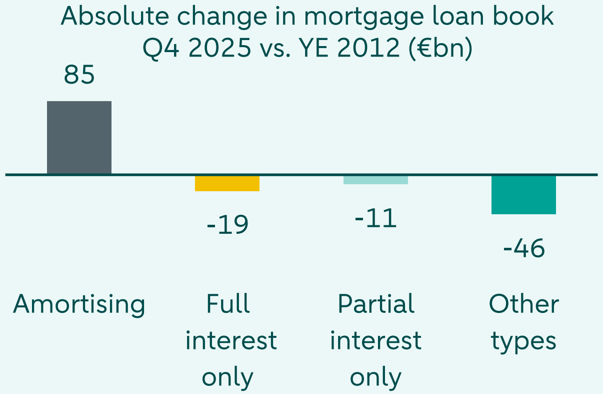


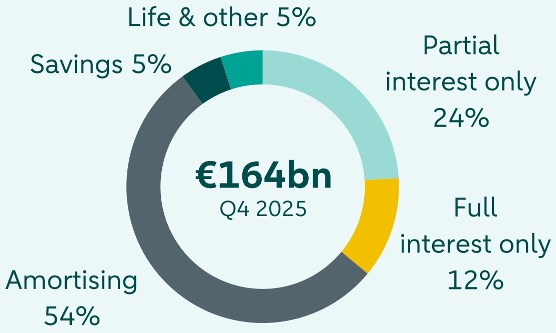
1) Group Economics forecasts as of 21 January 2026. 2) Source: Statistics Netherlands (CBS). 3) Consumer spending % change yoy. Consumer confidence seasonally adjusted (eop). PMI Nevi NL Manufacturing PMI (eop) expansion >0 and contraction <0

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

Mortgage book composition changing towards amortising products [1)]

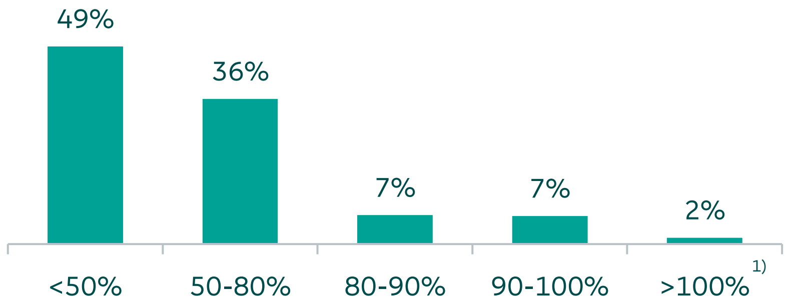




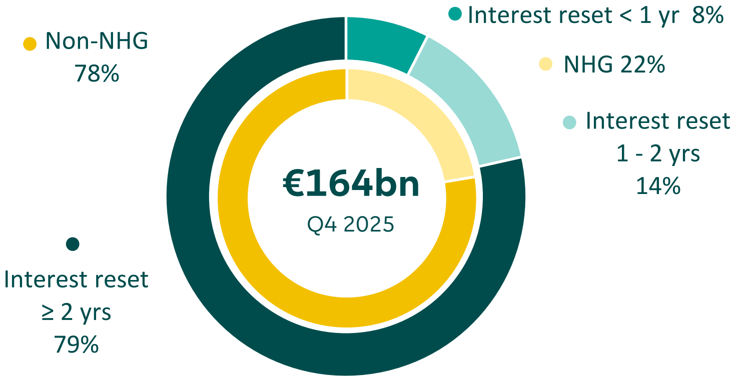


Low average indexed LtMV at 54%

Q4 2025



Composition mortgage book [2)]



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1) Relates to mortgages for sustainable home improvements and constitutes the only exception for new mortgages financed with a LtMV >100%. 2) Interest reset < 1 yr includes 2% mortgages with a floating rate

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%**		

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

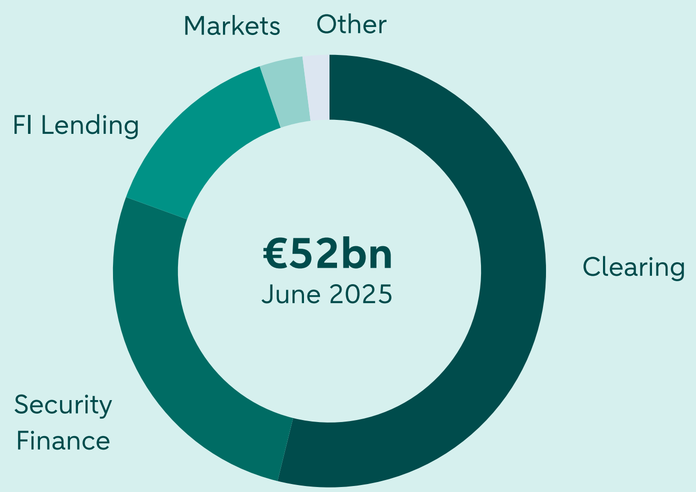
Exposure to Other Financial Corporations (OFC) [1)]

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

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)

Additional slides

Capital, funding and liquidity

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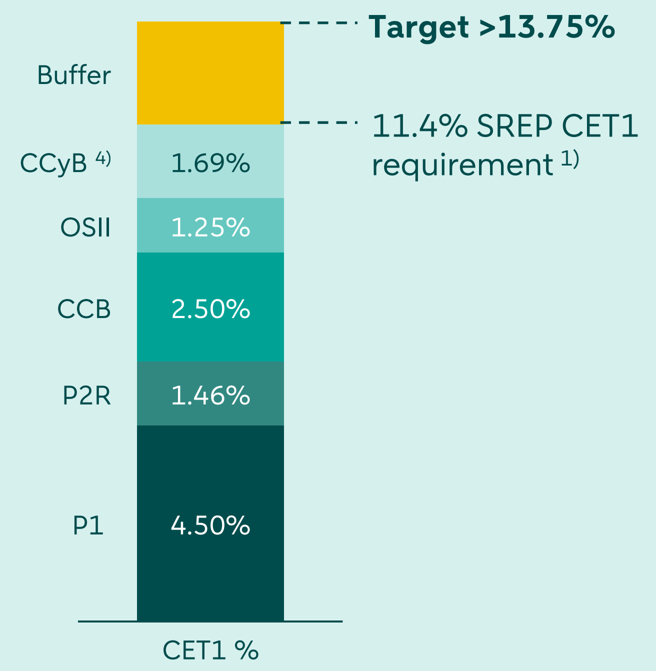
Capital framework and distribution policy

- 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



1) CET1 requirement as of 1/1/2026. 2) After AT1 coupon payment and minority interests; Interim cash dividends will be considered at 40% of the reported H1 net profit.

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
o/w IRB provision shortfall	-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%

1) Q1, Q2 and Q3 capital figures and ratios are pro-forma and include 50% net profit in line with dividend policy

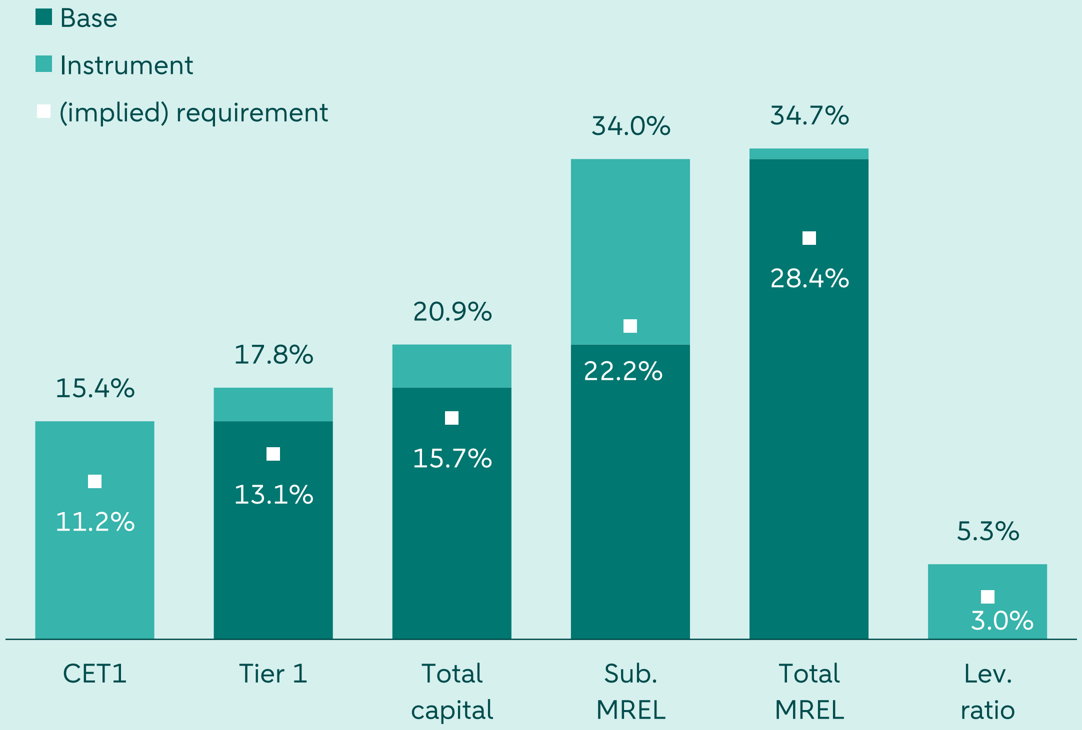
Strong capital position complemented by loss absorbing buffers

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



1) SREP: sum of 4.5% Pillar 1, 2.25% Pillar 2R (1.27% based on 104a), 1.25% OSII Buffer, 2.5% Capital Conservation Buffer (CCB), 1.645% Countercyclical Capital Buffer (CCyB), 0.036% 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. 2) As of January 2026, P2R increased by 0.35% to 2.6% (from 2.25%), o/w 0.20% should be filled by CET1 capital. SREP increases to 11.4%

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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	Eligibility: BRRD MREL	Eligibility: 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	n/a	✓	✓
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			
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%

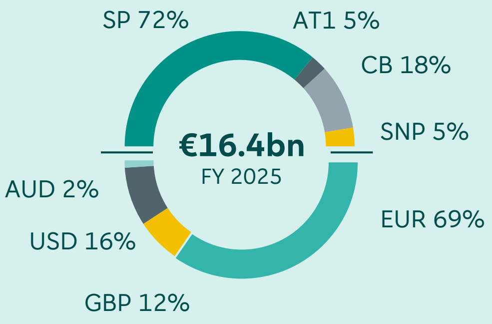
Overview dated at the date of this presentation. Overview excludes:

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

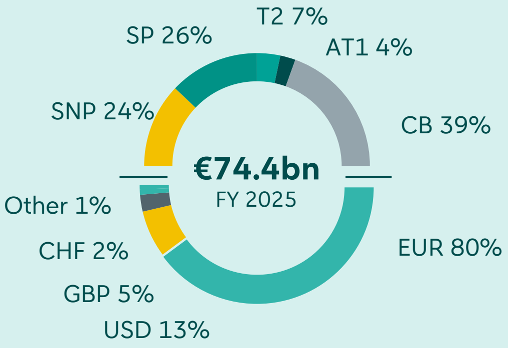
Note: senior preferred (SP) instruments issued before June 2019 or those complying with art 72b CRR are also eligible liabilities for MREL

Well-diversified mix of wholesale funding

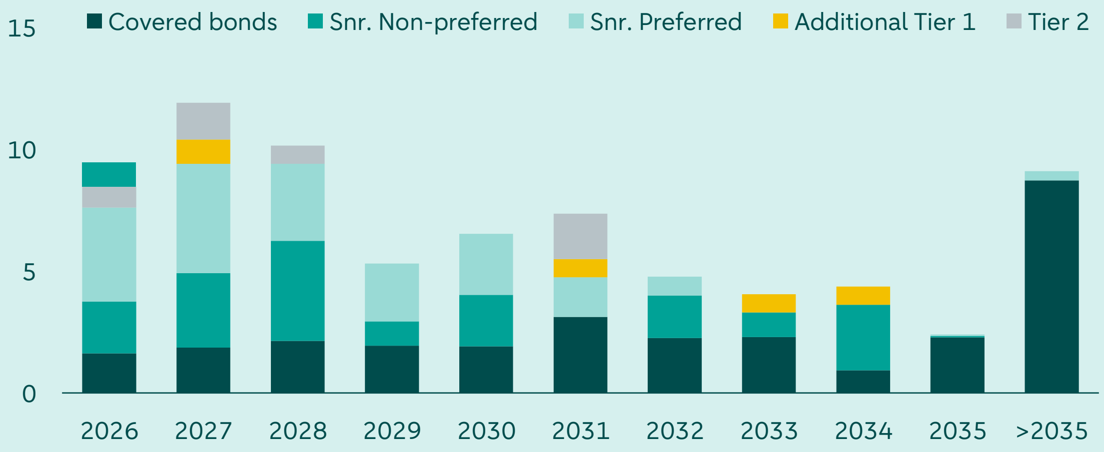
FY issued term funding



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 1.8bn was issued ytd)
- Asset encumbrance 13.7% at YE 2025

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1) 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							
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	1.04
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**	**1.82**
o/w in:							
EUR	90%	59%	94%	65%	75%	69%	98%
USD	-	41%	-	18%	25%	16%	2%
GBP	10%	-	-	11%	-	13%	
CHF	-	-	-	6%	-	-	
Other	-	-	6%	1%	-	2%	

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1) Table provides overview of wholesale funding benchmark transactions not yet matured. 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

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

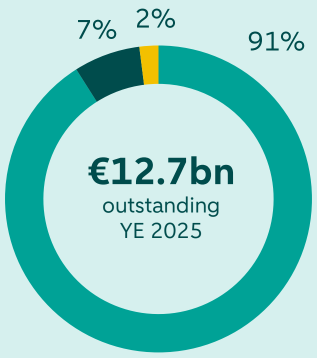
Key features	Details
Use of Proceeds	Allocation to: - Energy efficiency through residential mortgages - Renewable energy: solar and wind
EU Taxonomy Alignment	Aligned
EU Green Bond Standard (EuGBS)	Aligned
ICMA Green Bond Principles (GBP)	Aligned (2021)
EU Factsheet	February 2025
Eligible issuance formats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

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



- Green residential buildings
- Wind energy
- Solar energy

Geographical distribution (order of magnitude)

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

Environmental impact (2024)

696,715GJ
energy use avoided

+

865,457MWH
renewable energy generation

=

881,408tonnes
avoided CO_2 emissions

84.3tonnes
avoided CO_2 emissions per EUR 1m invested

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

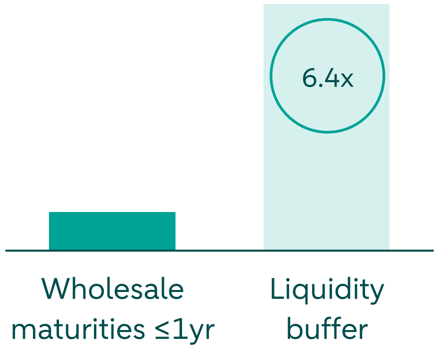
Conservative liquidity risk profile

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

1) 12 month rolling average LCR. 2) Survival period reflects the period the liquidity position is expected to remain positive in an internally developed (moderate) stress scenario. This scenario assumes wholesale funding markets to deteriorate and retail, private and corporate clients withdraw part of their deposits. The updated scenario assumes an increased amount of stress in a shorter amount of time. Updated insights and lessons learned from the financial market turmoil in the first half of year of 2023 have been incorporated.

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 • Preferred • Non-preferred	 A BBB	 Aa3 Baa1	 A+ A
Tier 2	BBB-	Baa2	BBB+
AT1	-	-	BBB-

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1) Ratings of ABN AMRO Bank N.V. dated 10 February 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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