

Roadshow booklet

Q2 2025 results

Investor Relations, 6 August 2025



Key messages Q2 2025, a solid quarter

- **Solid financial performance:** Net profit of 606m and return on equity of 9.4%
- **Continued growth:** Mortgage portfolio expanded by 1.8bn and client assets by 8.6bn
- **Stable income:** Limited impact from geopolitical uncertainty
- **Cost discipline:** Underlying costs slightly lower than last quarter, reflecting decline in external FTEs
- **Sound credit quality:** 6m in net impairment releases reflecting limited net additions for individual files and a release of management overlays
- **Strong capital position:** Further optimisation of RWAs resulting in CET1 ratio of 14.8% ¹⁾, adjusted for new 250m share buyback (SBB); interim dividend set at 0.54 per share; capital position will be reviewed in Q4 to assess the potential room for further SBBs

1) Capital ratios in this presentation are on a pro-forma basis including 50% of net profit; Q2 2025 CET1 ratio includes 7 bps impact of acquisition of Hauck Aufhäuser Lampe (HAL)

Continued progress on strategy execution



Customer experience

A personal bank in the digital age, for the resourceful and ambitious

- Pre-launched BUUT, a neobank developed by Tikkie, for younger generations helping to manage their finances more effectively
- Acquisition of Hauck Aufhäuser Lampe completed, creating a strong top 3 Wealth Management player in Germany



Sustainability

Distinctive expertise in supporting clients' transition to sustainability

- Circular deal cumulative volume reached 2.5bn, on track to reach the ambition of 3.5bn in 2027
- Threshold for lending programme lowered to 250k to target more SMEs, rewarding them with interest rate reductions for meeting sustainability goals



Future proof bank

Enhance client service, compliance and efficiency

- First commitment to invest in European defence fund ¹⁾ to support European defence industry
- Launch of AI Lending Assistant 'Lenny', streamlining internal corporate credit proposals realises 30-40% time reduction

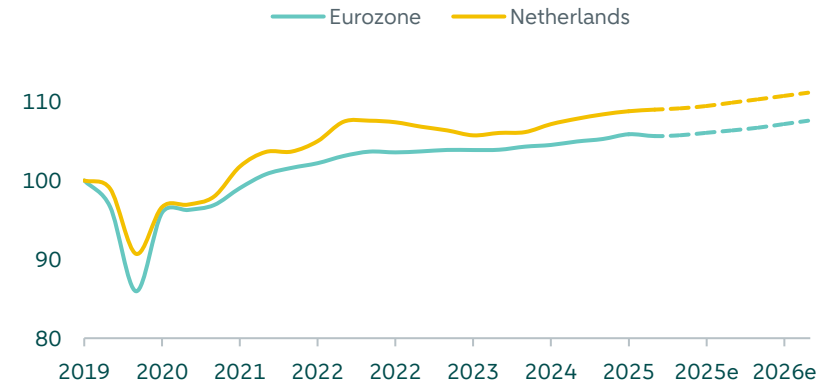
Our purpose - Banking for better, for generations to come

1) Keen Venture Partners

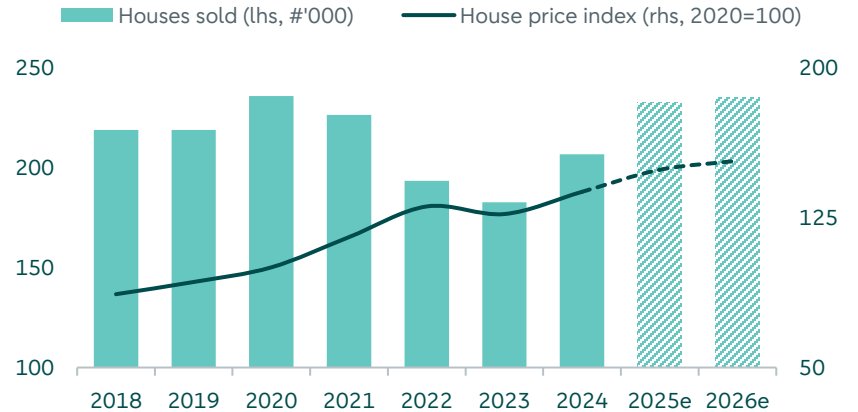
Dutch economy resilient in volatile times ¹⁾

Dutch economy outperforms EU since pandemic

Index, GDP (Q4 2019=100)



Positive trend in housing market to continue



Unemployment low, with record high employment

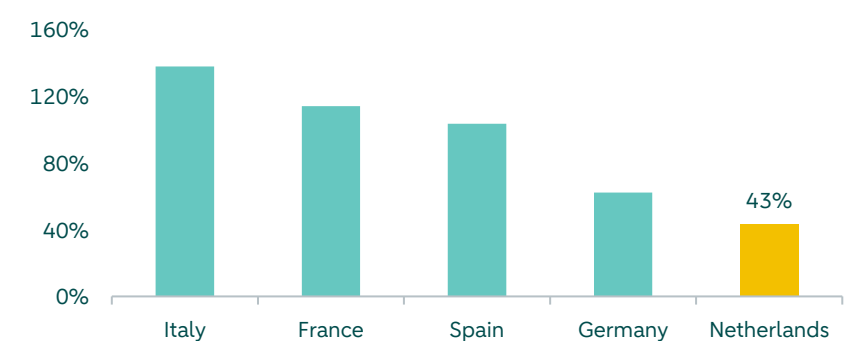
Unemployment rate, %

Employment rate, %



Strong fiscal position to support the economy

Debt to GDP-ratios of Q1 2025, %

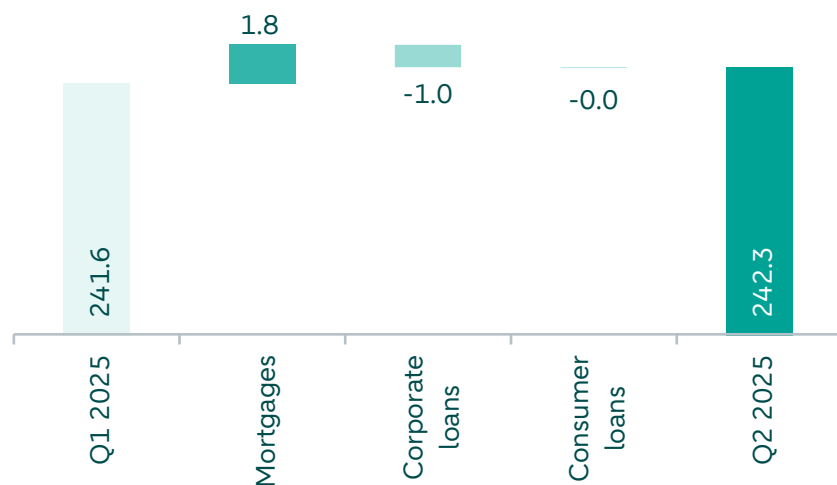


¹⁾ Sources: LSEG Data & Analytics and Group Economics for forecasts (as of 2 July 2025: house price estimates +8% for 2025 and +3% for 2026, transaction estimates +12.5% for 2025 and +1% for 2026). Debt to GDP-ratios are based on latest quarterly government finance statistics (Eurostat)

Continued growth in mortgages; strong increase client deposits

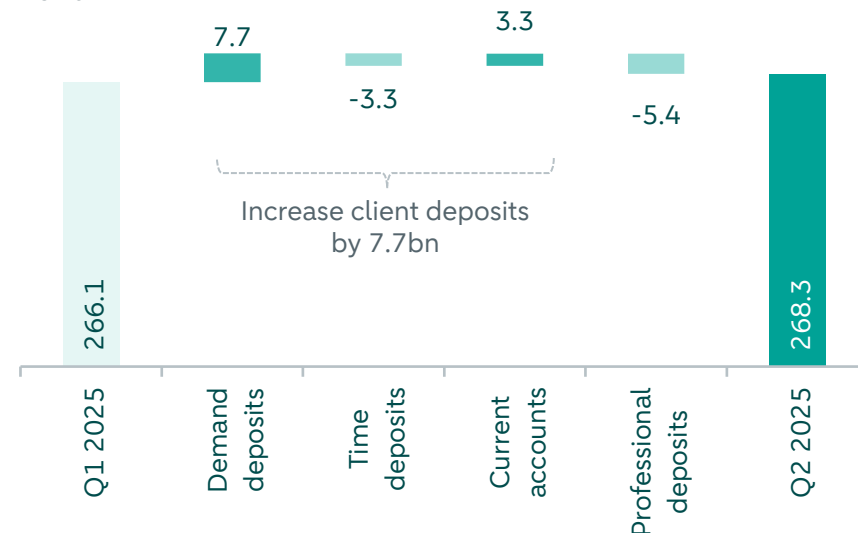
Client lending

EUR bn



Total deposits

EUR bn

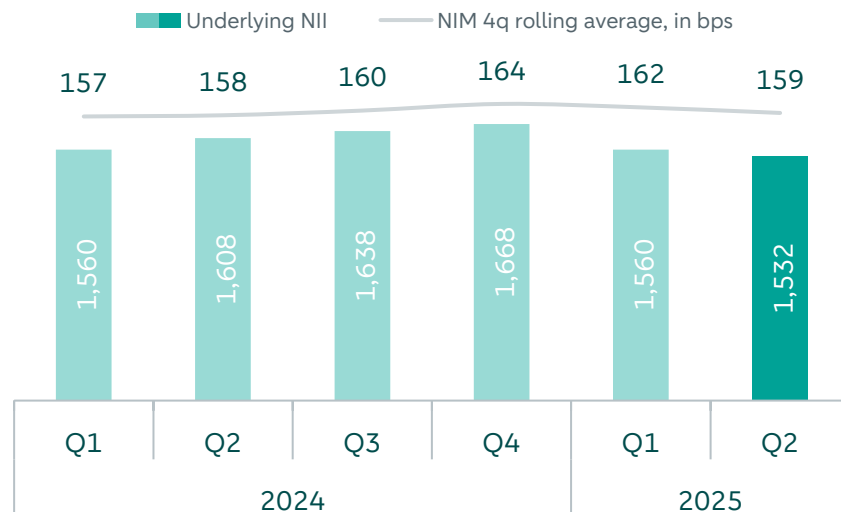


- Continued growth of mortgage portfolio by 1.8bn in Q2, total mortgage portfolio around 160bn
- Decrease in corporate loans of 1.0bn mainly related to Asset Based Finance (ABF) and FX impact; growth in transition themes continued
- Client deposits impacted by seasonal payment of holiday allowances; migration from maturing time deposits into demand deposits continued
- Professional deposits, which are volatile, decreased in Q2

Net interest income decreased, maintaining full-year guidance

Net interest income (NII) and margin (NIM) ¹⁾

EUR m



- NII decreased in Q2 by 28m, largely related to lower Treasury result and various smaller positive one-offs in Q1
- Positive impact of lower saving coupon as of 1 May and deposit volume growth offset by margin pressure
- Continued strong growth in mortgage book compensated for slightly lower margin
- Corporate and consumer loans interest income stable Q-o-Q
- FY2025 NII outlook around 6.3bn, in the middle of the guided range ²⁾
- Treasury result expected to benefit from current forward rates in H2; margin pressure on deposits partly offset by expected volume growth

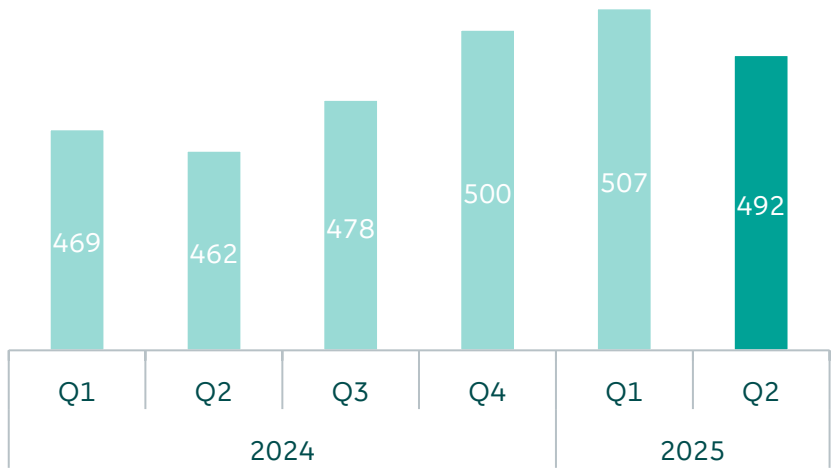
1) Underlying NII excludes incidental related to positive revaluation DSB claim Q1 2024 of 29m

2) FY2025 NII outlook excluding HAL

Stable fee & commission income; other income increased

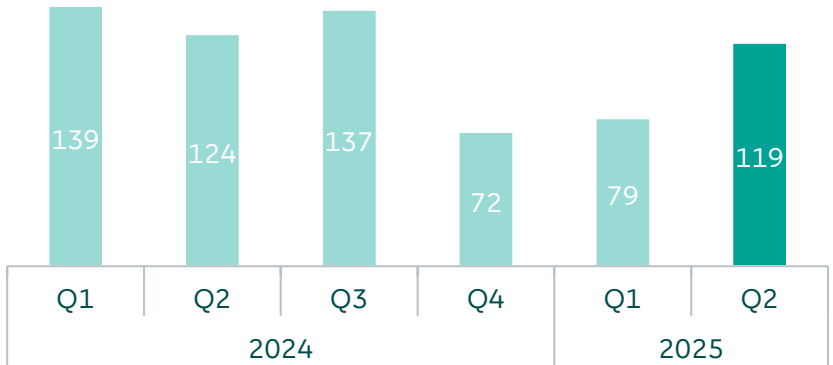
Fee and commission income

EUR m



Underlying other income ¹⁾

EUR m



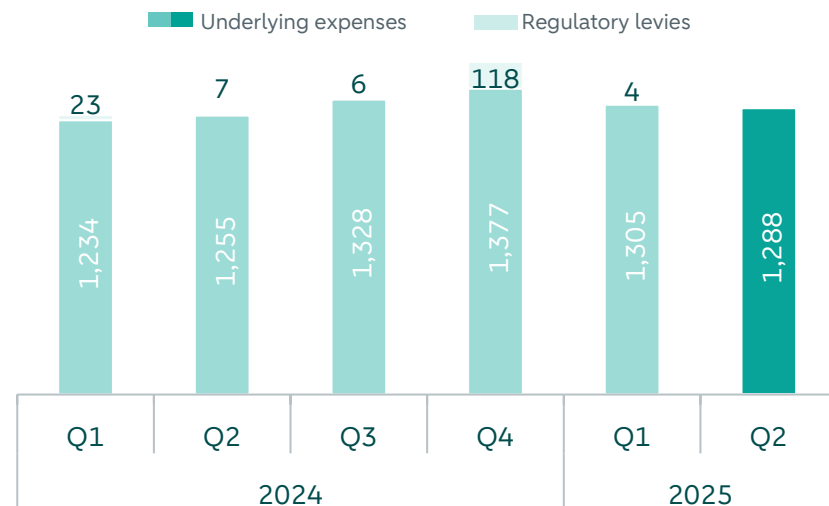
- Fee income increased by 6% compared to same period last year and came down by 3% compared to last quarter
- In Personal & Business Banking, fees were stable compared to Q1 2025
- Asset Management fees at Wealth Management were impacted by negative equity markets at the beginning of the quarter
- Decrease in fees in Q2 for Corporate Banking mainly related to lower Clearing fees and higher credit risk insurances paid
- Other income increased, mainly related to higher equity participation results

1) Underlying Other income excludes incidental of 24m related to sale of Neufilze Vie in Q2 2024

Cost discipline reflected in decline FTEs

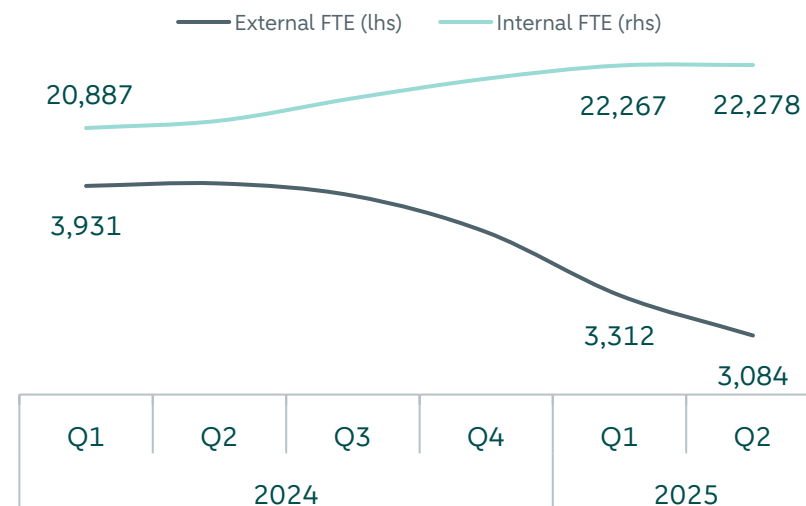
Underlying expenses and regulatory levies ¹⁾

EUR m



FTE development

FTEs



- Underlying expenses declined by 1% in Q2 2025, reflecting cost discipline
- Personnel costs increased versus Q1 2025, reflecting higher restructuring provisions and CLA-related salary increases
- Tighter controls on hiring are visible this quarter as external FTEs came down
- Cost guidance for 2025 remains 5.3-5.4bn²⁾

1) Underlying expenses exclude incidentals: Q4 2024 restructuring costs ABF (23m) and legal provisions (95m), Q2 2025 fines (29m)

2) FY2025 cost outlook excluding HAL

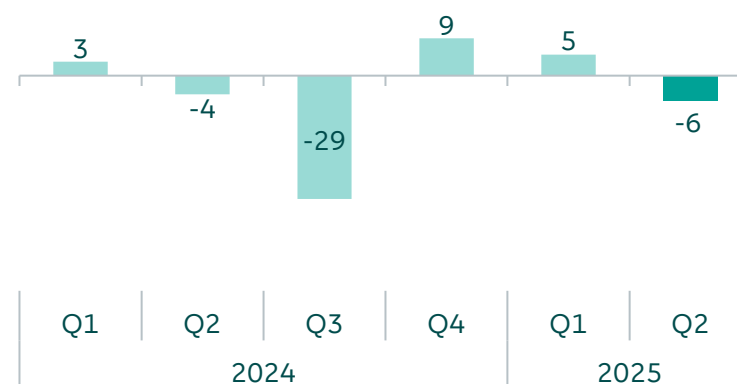
Solid credit quality with low cost of risk

Impaired ratio stable at 2.1%

	Stage 3 loans (EUR m)		Stage 3 coverage ratio	
	Q2 2025	Q1 2025	Q2 2025	Q1 2025
Mortgages	1,906	1,934	2.6%	2.7%
Corporate loans	3,302	3,259	23.3%	24.9%
Consumer loans	222	224	46.1%	48.7%
Total ¹⁾	5,434	5,425	17.0%	18.0%
Impaired ratio (stage 3)	2.1%	2.1%		

Impairment releases in Q2

EUR m

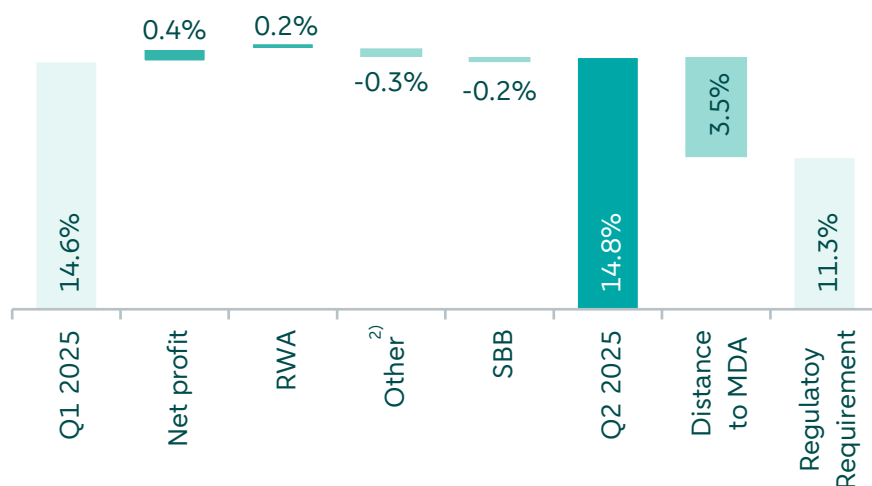


- Stage 3 ratio remained stable at 2.1% and stage 3 coverage ratio slightly down as some highly provisioned loans were written off
- Impairment releases of 6m, limited net additions to individual loans over various sectors more than offset by lower management overlays
- Management overlays decreased to c.100m as overlay for nitrogen challenges was released (c.30m)
- Cost of Risk for 2025 expected to be well below through the cycle (TTC) of 15-20bps

1) Total includes other loans and advances customers

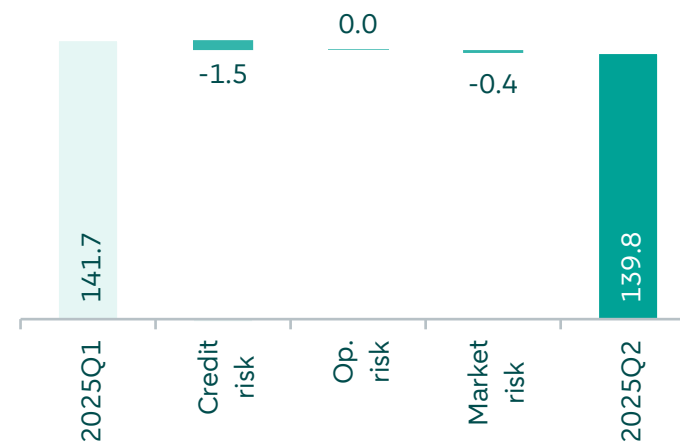
Strong capital position with CET1 capital ratio of 14.8%

CET1 ratio improved to 14.8%



Total RWAs decreased by 1.9bn

EUR bn



- CET1 ratio increased to 14.8%, from a strong decline in RWAs; well above regulatory requirement of 11.3%¹⁾
- Credit risk RWAs decreased by 1.5bn, largely related to active steering (ABF and synthetic securitisation) and data quality improvements, partly offset by the impact of the prepayment for the acquisition of HAL of 0.7bn
- Market risk RWAs decreased by 0.4bn, mainly driven by lower exposures in our trading books
- New 250m share buyback programme to be executed as of 7 August, next capital assessment in Q4 2025

1) Regulatory requirement expected to increase to 11.5% as of 1/1/2026 from preliminary SREP outcome of 35bps increase of P2R, of which 20bps should be filled with CET1 capital
 2) Other includes dividend reserve of 557m

Guidance 2025 and targets 2026 ¹⁾

	YTD2025	Guidance 2025
Net interest income	3.1bn	6.2-6.4bn
Costs	2.6bn	5.3-5.4bn
Cost of Risk	0bps	Well below TTC of 15-20bps
		Targets 2026
Return on equity	9.6%	9-10%
Cost income ratio	61.2%	c.60%
CET1 ratio	14.8%	13.5%
Dividend pay-out	50%	50%

- Solid performance in first half year
- Continued growth in mortgages
- Stable net interest income and fee income
- Cost discipline
- Strong credit quality with low Cost of Risk
- Strong capital position; 250m SBB announced

1) Targets 2026 were set in Q4 2023 and do not include the impact of acquisition of HAL; Guidance 2025 also does not include impact HAL

Additional slides on profile

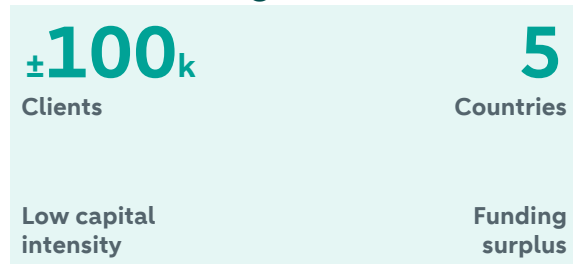
Leading Dutch bank with three clear client segments

Personal & Business Banking



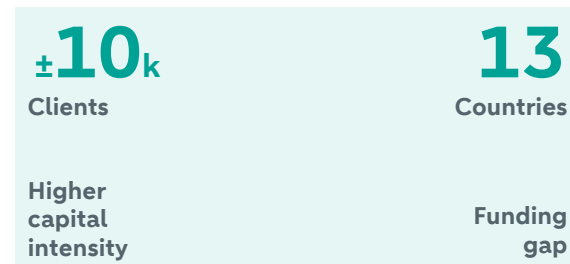
- **Top 3** Dutch player in new mortgage production and in savings ¹⁾
- Prime bank for around **1/5** of Dutch population
- **Extensive digital channel offering** incl. signing & onboarding used by vast majority of clients
- **Broad/full range** of retail **products** and **services**
- **Convenient** daily banking, **expertise** when it matters

Wealth Management



- Focus on **onshore** in **NW Europe**
- **Leading** in the Netherlands, **#3** in Germany, **#4** in France and **#8** in Belgium
- **Acquisition** of Hauck Aufhäuser Lampe completed, creating of leading private bank in Germany
- **Fully integrated** wealth management advice and a full array of services
- Delivering **expertise** with tailored solutions
- Modern **open architecture** model

Corporate Banking

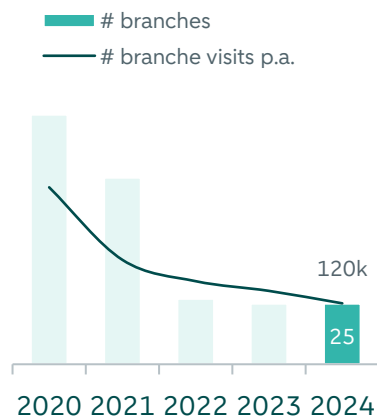


- **Leading player** in NL, **sector-based** expertise leveraged to **NW Europe**
- **Leading** global player **Clearing**, active from 11 locations globally
- **Full product offering**, led by lending & supported by Capital Markets, Clearing, Asset Based Financing, Corporate Finance & Transaction Banking
- **Entrepreneur & Enterprise service concept** for business and wealthy clients

1) Including Wealth Management in the Netherlands

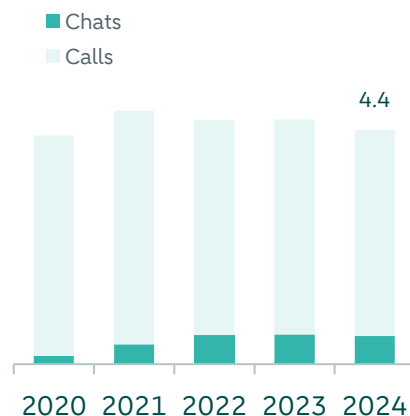
25 Dutch retail branches reflect successful transition to ‘digital first’

Branches & visits



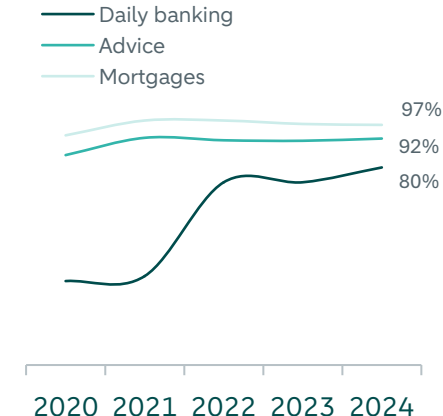
Customer care

contacts in millions



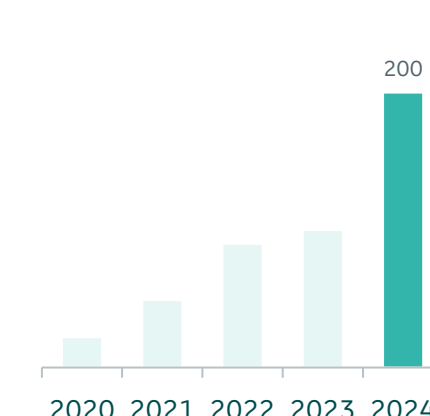
Video banking

% of meetings done via video banking



Help with banking advisers

of coaches



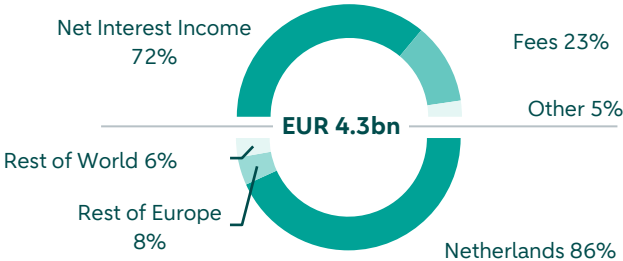
Personal bank in the digital age

- Extensive mobile/online functionality (including digital signing and onboarding) used by vast majority of clients
- Personal contact is available through Customer Care, video banking, financial care coaches and branches
- Customer Care is the first point of referral if clients need help or don't know how to use mobile/online
- Video banking is our primary channel to get in touch with our specialists
- 'Help with Banking' advisers; dedicated person assisting mainly elderly with their daily banking (also visiting clients at home)
- Strong decline in branch visits as clients now use our other channels, enabling reduction down to 25 branches

NII largely Dutch based and Dutch state divestment process

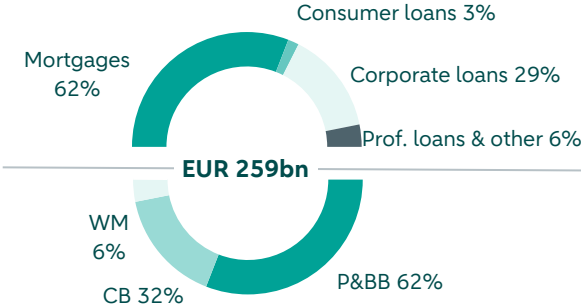
Large share of Dutch recurring income

Split of operating income (YTD 2025)



Majority of loans in Dutch residential mortgages

Split Loans & Advances customers (Q2 2025)



Dutch state divestment process

- IPO, 23% 17.75 p.s., Nov 2015
- 2nd placing, 7% 20.40 p.s., Nov 2016
- 3rd placing, 7% 22.75 p.s., Jun 2017
- 4th placing, 7% 23.50 p.s., Sep 2017
- Dribble-out, 6.5% 15.65 p.s., Feb-Oct 2023
- Dribble-out, 9% 15.03 p.s., Dec-Sep 2024
- Dribble-out, 10% 18.75 p.s., Oct-July 2025

- Shares outstanding 833m
- Free float 69.5%
- Avg. daily traded shares ¹⁾ 3.5m (Q2 2025)

1) Euronext Amsterdam

Banking for better, for generations to come

Strong foundation

- Leading Dutch bank with strong brand and attractive market positions in NL and NW Europe
- Long-term client relationships build on trust, supported by expertise
- Ahead of the curve in digital for broad client base in resilient economy
- Committed to cost discipline
- Through The Cycle Cost of Risk of 15-20bps
- Strong capital position & committed to capital return



Customer experience

A personal bank in the digital age, for the resourceful and ambitious



Sustainability

Distinctive expertise in supporting clients' transition to sustainability



Future proof bank

Enhance client service, compliance and efficiency

Targets 2026

ROE
9-10% ¹⁾

Cost income ratio
c.60%

CET1 Basel IV target
13.5%

Dividend pay-out
50%

1) Based on 13.5% CET1 Basel IV target

Personal bank in the digital age, engraining customer experience

Convenience

Full digital self-service thru end-to-end digitalisation

One channel with seamless interaction

Partnerships with platforms and intermediaries



Personal through digital

Expertise

Tailored solutions embedding expertise

Sector specific and sustainability expertise

Video banking enhanced with personal interaction



Personal in expertise

First choice partner in sustainability



- Sustainability as a differentiator, clear client needs
- Attracting target clients across segments
- Make use of beneficial partnerships
- Lead by example
- Sustainability embedded in everything we do

Focus areas to support clients in their transition

Climate change

- More demand sustainable investments & financing
- Leverage financing expertise to expand into NW-EU
- Selected investment to enhance expertise

Circular economy

- Early mover advantage and ABN AMRO platform
- Create market interest; connect circular (SME) entrepreneurs with mid-size and large corporates

Social impact

- Equality, financial resilience & financial inclusion
- Frontrunner Human Rights
- Leverage to build brand value in focus segments

Sustainability embedded in everything we do

Purpose

- Long term value creation for all stakeholders through integrated thinking
- Group sustainability a CEO responsibility
- Lead by example
- Code of conduct, including customer care, workplace culture and ethics
- Diverse workforce and invest in employees, e.g. Circl Academy
- Embedded in remuneration policy and principles
- Focus on (emerging) themes
 - Biodiversity
 - Climate risk in capital allocation

Strategy

- Sustainability propositions for our clients
- Attracting target clients across segments, based on clear client needs
- Focus on climate, circular economy and social impact
- Climate Strategy to support transition to Net Zero in 2050
- Transition bank, also striving for just transition that is socially inclusive
- Distinctive experience of sectors, products and technology
- Key innovation theme
- Strong interest in sustainable and impact investing

Regulation & governance

- Sustainability risk policy; building on an existing ESG risk framework
- Lending, investment, procurement and product development policies
- Continuous review, client engagement and individual financing
- Group Sustainability Committee advises ExBo on client, risk & regulation
- Task force new regulation
- Global frontrunner integrated reporting; pioneer human rights & impact reporting
- Extensive reporting on carbon emissions from clients (scope 3)



Score 76



Rating A



Score 18.5



Rating C

Climate commitment supporting a net zero economy by 2050

Net Zero

- Joined Net Zero Banking Alliance in 2022
- Strong commitment to align to a net zero trajectory by 2050 or earlier
- 2030 intermediate targets set for seven key sectors, constituting the largest part of our loan book and carbon-intensive portfolios



Key sectors	Exposure ¹⁾ bn	Baseline year value	2030 interim target	Metrics
1. Residential Mortgages	150.8	27.6 (2021)	18.3	Physical intensity: kgCO ₂ /m ²
2. Commercial Real Estate	12.5	66.7 (2021)	35.7	Physical intensity: kgCO ₂ /m ²
3. Power Generation	1.3	17.6 (2021)	<188 ²⁾	Convergence target: kgCO ₂ /MWh
4. Oil and Gas Upstream	0.4	1.3 (2021)	1.0	Committed financing: bn
5. Shipping	3.6	2.6% (2021)	0% ³⁾	Alignment delta (%). Based on AER in gCO ₂ /DWT nautical miles
6. Inland Shipping	0.3	25.8 (2023)	18.3	Physical intensity: gCO ₂ e/tkm
7. Agriculture	3.9	2.0 (2022)	1.4	Absolute financed mtCO ₂ e
8. Trucks	0.4	81.5 (2023)	61.1	Physical intensity: gCO ₂ /tkm
9. Vans	0.1	224.7 (2023)	141.0	Physical intensity: gCO ₂ /vkm

1) Gross Carrying Amount at YE2023

2) Our current power generation lending portfolio is predominantly renewables. We intend to grow our European portfolio also with utilities and independent power producers as we assist our clients in the decarbonisation of their business models.

3) Target is to be fully aligned with IMO 4 trajectory – Implied intensity target: -5.2 gCO₂/DWTnm (-24%)

Additional slides on financials

Solid results for Q2 ¹⁾

EUR m	Q2 2025	Q1 2025	Δ	H1 2025 ABN AMRO	H1 2025 HAL ²⁾
Net interest income	1,532	1,560	-2%	3,091	61
Net fee and commission income	492	507	-3%	999	106
Other operating income	119	79	51%	198	25
Operating income	2,143	2,145	0%	4,288	192
Operating expenses	1,317	1,309	1%	2,626	147
- Underlying expenses	1,288	1,305	-1%		
Operating result	826	836	-1%	1,662	45
Impairment charges	-6	5		-1	1
Income tax expenses	226	212	7%	438	13
Profit	606	619	-2%	1,225	29
Risk Weighted Assets (end of period, bn)	139.8	141.7	-1.9	139.8	3.1
Client loans (end of period, bn)	242.3	241.6	0.7		
Client deposits (end of period, bn)	235.3	227.7	7.7		

1) Underlying is excluding disclosed incidentals and regulatory levies, for details see slide 8 on costs

2) Unaudited results for Hauck Aufhäuser Lampe excluding the fund administration business

Conservatively managed and hedged balance sheet

Total assets EUR 414bn (30 June 2025)

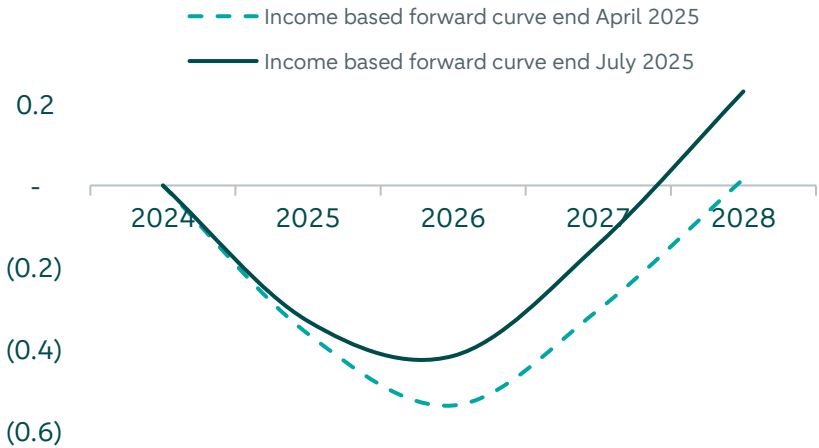


- Well diversified loan book with strong focus on collateralised lending
- Loan portfolio matches customer deposits further supported by long-term debt and equity
- Diversified and stable funding profile with limited reliance on short-term debt
- Full balance sheet interest rate risk hedged using swaps
- Limited market risk and trading portfolios
- Bonds in financial investments are measured at Fair Value through Other Comprehensive Income

Sensitivity of replicating portfolio interest income – update versus Q1

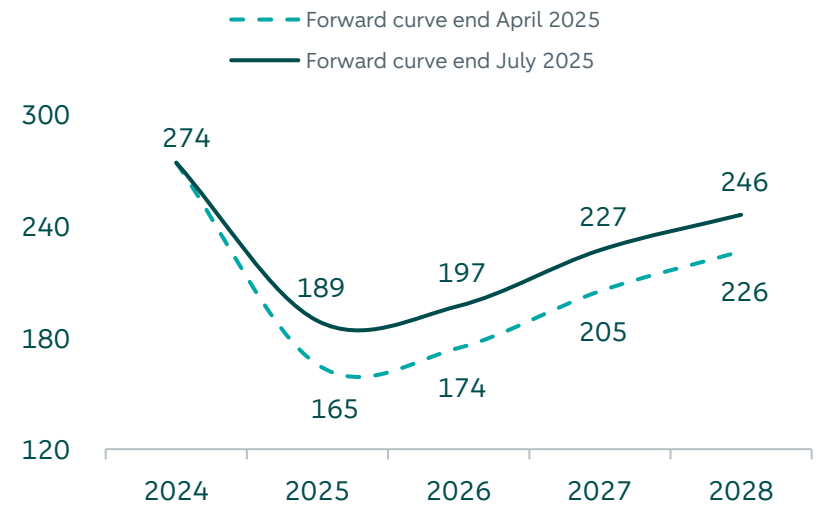
Replicating portfolio income vs FY2024

EUR bn



3-month Euribor forward curves

in bps, end of period



- Replicating income in 2025 versus 2024 improved slightly versus Q1 from higher forward rates end of July
- Replicating portfolio income is based on constant volumes

Personal & Business Banking – strong leading position in NL

Key features

- Focus on the Netherlands with a top 3 position
- c.5.2m Dutch retail clients and primary bank for c.1/5 of population
- 350k Dutch SME clients (turnover <25m), including the self-employed
- Extensive digital channel offering incl. signing & and distribution of a broad/full range of retail products and services
- Convenient digital daily banking, expertise when it matters

Strategic priorities going forward

- Growth in number of clients with focus on affluent. next generation (incl. students) & SMEs (incl. self-employed)
- Leverage lifelong client relationships in all client phases with relevant products & services
- Digital as primary channel and personal interaction when it matters
- Leverage on consistent & fast mid-office in mortgages and remain reliable partner for intermediaries
- Support clients' sustainability transition & reduce carbon intensity of the c.158bn mortgage portfolio

EUR m	Q2 2025	Q1 2025
Net interest income	799	785
Net fee and commission income	157	158
Other operating income	12	-8
Operating income	967	936
Operating expenses	582	587
Operating result	385	349
Impairment charges	-28	-27
Income tax expenses	106	98
Profit	307	278
Contribution group operating income	45.1%	43.6%
Cost/income ratio	60.2%	62.7%
Cost of risk (in bps)	-7	-7
ROE	22.2%	20.9%

EUR bn	June 2025	FY2024
Client lending	165.0	161.5
Client deposits	131.2	126.6
Client assets	111.2	105.4
RWA	38.5	38.2
Internal FTEs (#)	4,366	4,425

Wealth Management – profitable growth in onshore countries NW Europe

Key features

- Focus on onshore NW Europe; c.100k clients
- Leverage scale across countries supported strong local brands
- Market leader in NL, #3 Germany, #4 France & #8 Belgium
- Fully integrated Wealth management advice and a full array of services
- Delivering expertise with tailored solutions
- Modern open architecture model

Strategic priorities going forward

- Pursuing profitable growth and scale in NW Europe
- More focus on next generation clients to support client growth and avoid attrition
- Rejuvenation of product and service offering to reflect changing client needs
- Digital & process optimisation to increase commercial time of relationship managers
- More usage of digital & data to support relationship manager in a more personal client approach

EUR m	Q2 2025	Q1 2025
Net interest income	213	221
Net fee and commission income	160	165
Other operating income	4	6
Operating income	377	391
Operating expenses	288	290
Operating result	89	101
Impairment charges	2	-6
Income tax expenses	23	30
Profit	64	77
Contribution group operating income	17.6%	18.2%
Cost/income ratio	76.4%	74.2%
Cost of risk (in bps)	4	-15
ROE	12.3%	13.1%

EUR bn	June 2025	YE2024
Client lending	16.8	16.3
Client deposits	68.4	66.7
Client assets	244.2	239.0
- of which Cash	68.5	66.8
- of which Securities ¹⁾	175.7	172.2
NNA (for the period)	0.8	14.1
RWA	13.5	12.0
Internal FTEs (#)	3,128	3,145

1) Of which custody 49.7bn YTD2025 and 48.5bn FY2024

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
- Servicing c.9k clients with a turnover >25m
- Full product offering. led by lending & supported by Capital Markets, Clearing, Asset Based Financing, Corporate Finance and Transaction Banking

Strategic priorities going forward

- Leverage on scale. expertise and platform to sustainably grow in NW Europe
- Focused and controlled growth within risk parameters around transition themes (Digital, Energy, Mobility)
- Increase fee driven income via enhanced commercial effectiveness
- Leverage on Wealth feeder channel & efficient markets platform
- Executing on our Climate Strategy to enhance client transition
- Improve efficiency in IT operations and explore implementation of partnerships

EUR m	Q2 2025	Q1 2025
Net interest income	525	547
Net fee and commission income	181	191
Other operating income	112	74
Operating income	819	812
Operating expenses	426	422
Operating result	392	391
Impairment charges	20	38
Income tax expenses	72	88
Profit	301	264
Contribution group operating income	38.2%	37.9%
Cost/income ratio	52.1%	51.9%
Cost of risk (in bps)	10	19
ROE	9.8%	8.4%

EUR bn	June 2025	YE2024
Client lending	60.5	61.3
Client deposits	35.7	36.4
Professional lending	22.1	15.2
Professional deposits	19.9	19.4
RWA	84.4	87.7
Internal FTEs (#)	3,982	3,997

Financial developments 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
 - Sustainability Centre of Excellence
 - Strategy & Innovation
 - Brand Marketing & Communications

EUR m	Q2 2025	Q1 2025
Net interest income	-5	7
Net fee and commission income	-6	-7
Other operating income	-8	6
Operating income	-20	6
Operating expenses	21	11
Operating result	-41	-4
Impairment charges	0	0
Income tax expenses	25	-4
Profit	-66	0

EUR bn	June 2025	YE2024
Loans & Receivables Customers	-4.7	-4.2
Due to customers	13.1	7.1
RWA	3.4	3.0
Internal FTEs (#)	10,802	10,408

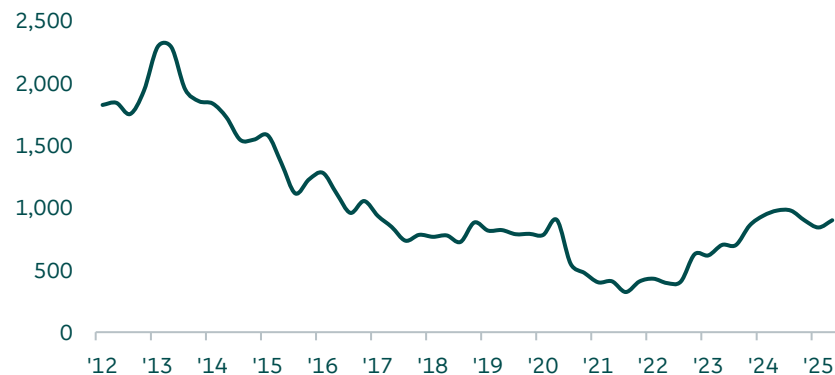
Additional slides on risk

Forecasts for the Dutch and Eurozone economy ¹⁾

	2024	2025e	2026e
GDP (% yoy)			
Netherlands	1.1%	1.6%	1.3%
Eurozone	0.8%	1.1%	1.1%
Inflation (indexed % yoy)			
Netherlands	3.2%	3.2%	2.4%
Eurozone	2.4%	2.0%	1.5%
Unemployment rate (%)			
Netherlands	3.7%	4.0%	4.2%
Eurozone	6.4%	6.3%	6.4%

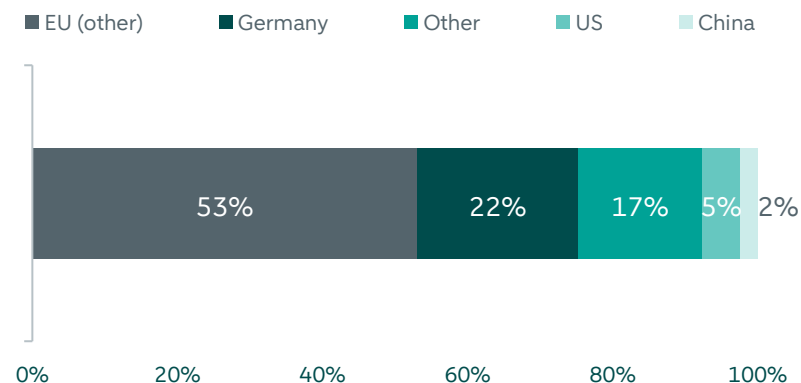
Dutch bankruptcies relatively low but increasing ³⁾

per quarter businesses & institutions



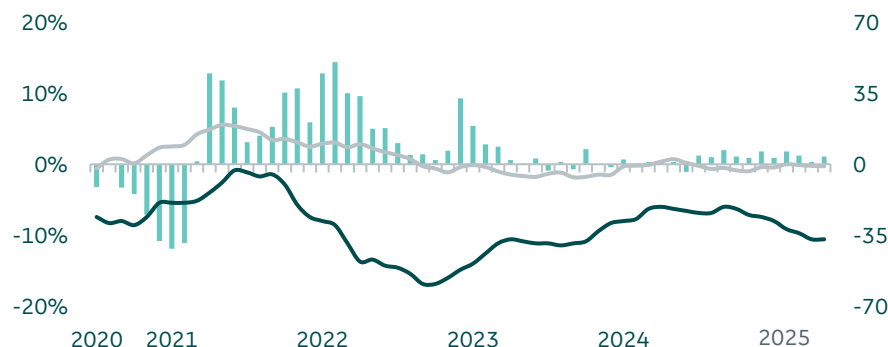
Dutch economy export-dependent ²⁾

Share of Dutch exports per destination, %



Spending positive, PMI and confidence low ³⁾

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



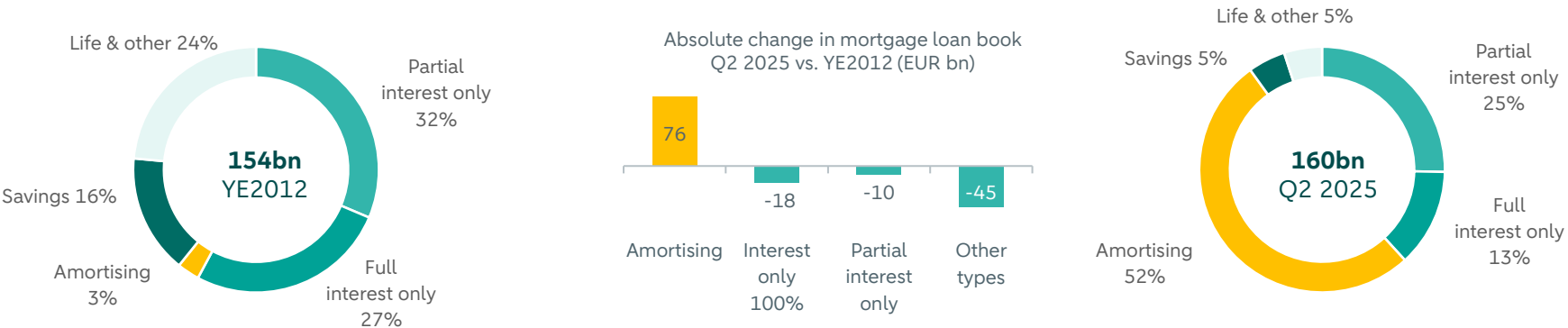
1) Group Economics forecasts as of 2 July 2025

2) Source: LSEG Data & Analytics

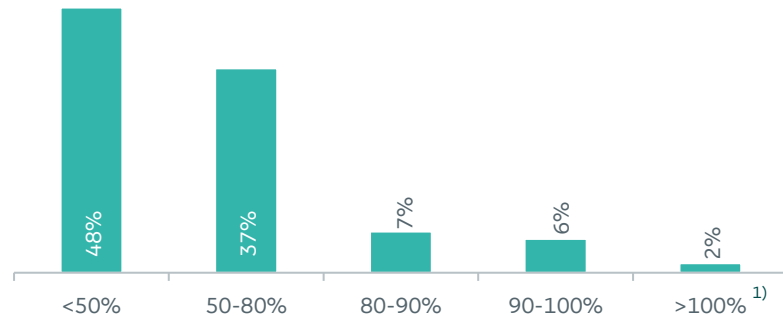
3) Source: Statistics Netherlands (CBS). Consumer spending % change yoy. Consumer confidence seasonally adjusted (eop). PMI Nevi NL Manufacturing PMI (eop) expansion >0 and contraction <0

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

Mortgage book composition changing towards amortising products ¹⁾

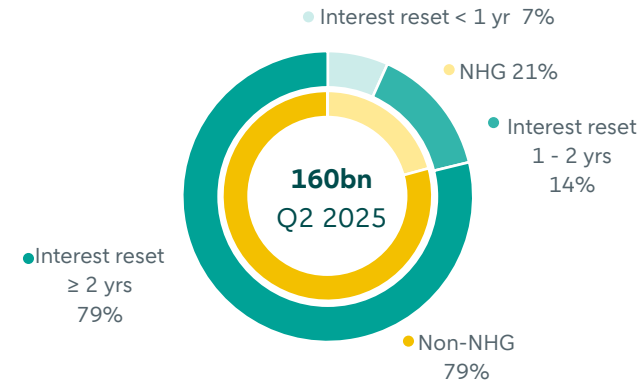


Low average indexed LtMV at 53% (Q2 2025)

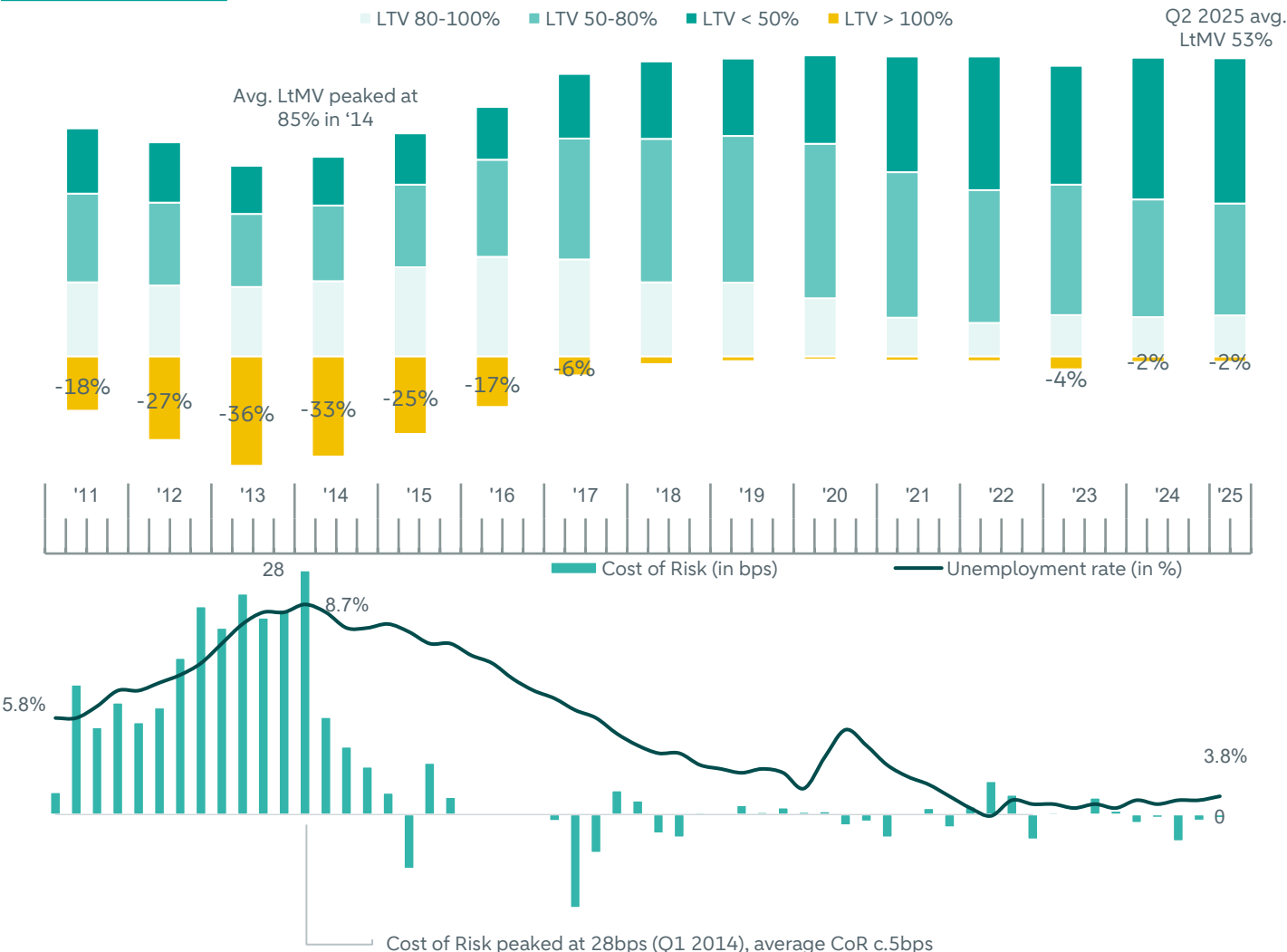


1) Partly reflecting mortgages with a LtMV >100% which relates to sustainable home improvements and constitutes the only exception for new mortgages financed with a LtMV >100%
 2) Interest reset < 1 yr includes 2% mortgages with a floating rate

Composition mortgage book ²⁾



Mortgage portfolio significantly more resilient versus previous downturn

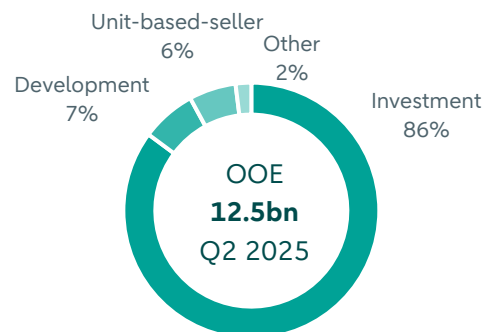


- Mortgage losses mainly materialise from combination of negative equity and unemployment
- Unemployment rate was c.9% in 2013 versus c.4% expected for 2025 ¹⁾
- In 2013, following a 20% house price decline, over 1/3 of mortgages had negative equity ²⁾
- Today, a 20% house price decline would lead to 13% additional mortgages with negative equity ¹⁾

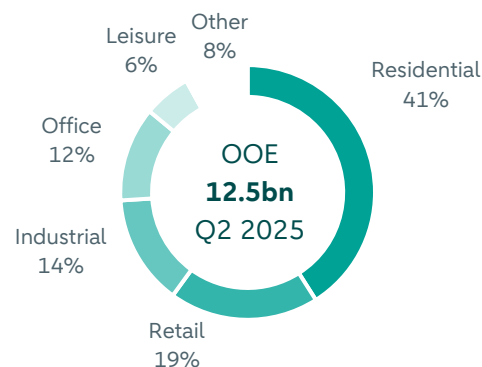
1) Sources: ABN AMRO Group Economics forecast of July 2025 and CBS (Statistics Netherlands)
 2) Negative equity refers to mortgages with an LTV > 100%

Robust Commercial Real Estate Portfolio ¹⁾

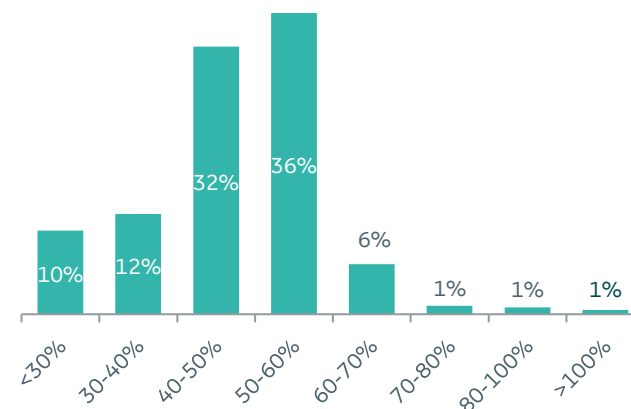
Object type



Asset type ²⁾



LTV distribution



- In Q2 One Obligor Exposure (OOE) was 12.5bn of which 86% in investment properties
- Real estate values rose by 1.7% in 2024 (-10% in 2023) and Our Group Economics expect CRE prices to rise by 4.8% in 2025
- A yearly sensitivity analysis showed that our CRE portfolio can absorb a severe deterioration of the CRE market
- Conservative underwriting: CRE policy in general LTV-threshold of 70%, currently around 97% of OOE has an LTV below 70%

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

2) Other asset types largely consists of hotels, cafes/restaurants, land and parking

Diversified corporate loan book with limited stage 3 loans

End of period, EUR bn	Stage 1 exposure	Δ vs Q1 2025	Stage 2 exposure	Δ vs Q1 2025	Stage 3 exposure	Δ vs Q1 2025	Total exposure	Δ vs Q1 2025	Stage 3 coverage ratio
Financial & insurance activities	23.0	2.6	0.6	-0.5	0.1	-	23.6	2.1	39%
Real estate activities	10.4	-	1.0	-	0.2	0.1	11.6	0.1	6%
Transport & storage	7.7	-0.2	0.3	-0.1	0.2	-	8.2	-0.4	13%
Wholesale & retail trade; repair of motor vehicles & motorcycles	6.0	-0.2	1.3	-0.1	0.6	-	7.9	-0.3	37%
Agriculture, forestry & fishing	5.6	-	0.7	-0.1	0.3	-	6.5	-0.1	13%
Manufacturing	4.7	-	0.8	-	0.7	-	6.3	-0.1	15%
Administrative & support service activities	4.7	-	0.5	-	0.1	-0.1	5.2	-	49%
Information & communication	4.6	-0.1	0.3	-0.2	0.5	0.2	5.3	-0.1	19%
Construction	2.5	0.2	0.3	-	0.2	-	3.1	0.3	24%
Human health services & social work activities	2.3	-	0.2	0.1	0.1	-	2.7	-	23%
Electricity, gas, steam & air conditioning supply	2.1	-0.1	0.2	-	0.1	-	2.3	-0.0	33%
Professional, scientific & technical activities	1.9	0.2	0.1	-	0.2	-	2.2	0.2	47%
Accommodation & food service activities	1.5	0.3	0.2	-0.2	0.1	0.1	1.8	0.1	7%
Mining & quarrying	1.2	-0.2	0.1	-	-	-	1.3	-0.2	88%
Other	1.4	-	0.2	-	-	-	1.6	-	25%
Total	79.6	2.6	6.8	- 1.1	3.3	-	89.7	1.5	23%
Stage ratio	88.7%	1.4%	7.6%	-1.5%	3.7%	0.0%	100%		

Additional slides on capital, liquidity & funding

CET1 capital ratio increased from decline in RWAs ¹⁾

- Strong capital position with a CET1 ratio of 14.8%, increase versus Q1 related to decline in RWAs
- MREL ratio decreased to 33.4% and excludes 0.5bn of grandfathered eligible Senior Preferred ²⁾
- Leverage ratio remained well above the minimum regulatory requirement of 3.0%
- Share buy backs executed / announced:
 - 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, starting at 7 August

EUR m	Q2 2025	Q1 2025
Total Equity (IFRS)	27,486	27,514
Regulatory adjustments	-6,814	-6,771
- o/w IRB provision shortfall	-444	-375
Common Equity Tier 1	20,672	20,743
Capital securities (AT1)	4,223	4,222
Regulatory adjustments	-3	-1
Tier 1 capital	24,892	24,963
Subordinated liabilities	6,271	6,465
Regulatory adjustments	-2,050	-2,005
Total capital	29,114	29,423
Eligible liabilities	17,583	18,785
Total MREL	46,697	48,208
Total RWA	139,789	141,710
Credit risk	121,594	122,822
Operational risk	16,335	16,335
Market risk	1,861	2,294
CET1 ratio	14.8%	14.6%
Leverage ratio	5.5%	5.7%
MREL ratio ²⁾	33.4%	34.1%

1) Capital figures and ratios are pro-forma and include 50% net profit in line with dividend policy and practice applied for regulatory purposes until 30 June 2024

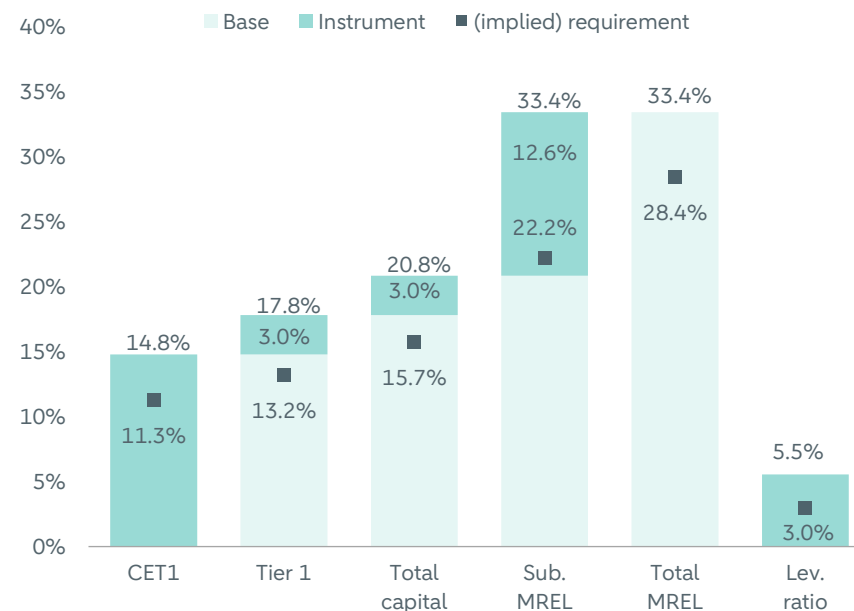
2) Snr Preferred (SP) issued before Jun 2019 with a >1yr remaining maturity is eligible for total MREL. MREL eligibility requires art. 72b CRR compliancy

Strong capital position complemented by loss absorbing buffers

Strong loss absorbing buffers in place

- CET1 ratio well above SREP, resulting in 3.5%/4.9bn MDA buffer ^{1,2)}
- Based on capital requirements incl. CRD 104a ¹⁾
 - AT1 at 3.0%, resulting in a 1.1%/1.5bn surplus
 - T2 at 3.0%, resulting in a 0.5%/0.6bn surplus
- MREL at 33.4%, with 11.2%/15.7bn M-MDA buffer to subordinated MREL requirement and 5.0%/7.0bn M-MDA buffer to total MREL
- Total MREL excludes c. 0.4%/0.5bn of eligible Senior Preferred
- Leverage ratio well above min. requirement of 3%
- Distributable items at 22.4bn at Q2

All buffer requirements met (Q2 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), 1.76% Countercyclical Capital Buffer (CCyB). 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) Per Jan 2026, the ECB proposes to increase P2R by 0.35% to 2.6% (from 2.25%), o/w 0.20% should be filled by CET1 capital.

Significant buffer with loss absorbing capacity

Europe
Financial
Bond



IFR
AWARDS
2024

Overview of instruments with loss absorbing capacity

Instrument	Issue date	Size (m)	Callable	Maturity	Coupon	ISIN	Eligibility		
							Own Funds	BRRD MREL	S&P ALAC Moody's LGF Fitch QJD
AT1	2020/06	EUR 1,000	22 Sep 2025	Call Announced	4.375	XS2131567138			
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	2023/10	USD 750	13 Oct 2025	13 Oct 2026	6.575	US00084EAG35 / US00084DBC39			
SNP	2021/06	USD 750	16 Jun 2026	16 Jun 2027	1.542	XS2353475713 / US00084DAU46			
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	US00084EAJ73 / US00084DBE94			
SNP	2023/01	EUR 1,000	-	16 Jan 2028	4.000	XS2575971994			
SNP	2023/02	GBP 500	-	22 Feb 2028	5.125	XS2590262296			
SNP	2023/02	CHF 350	-	02 Mar 2028	2.625	CH1251030099	n/a	✓	✓
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	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	14.8%	13.2%

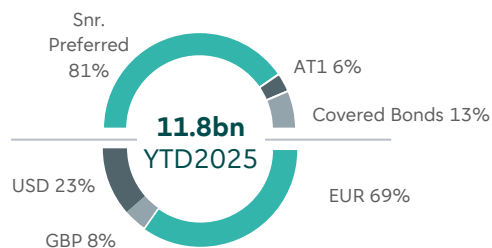
Overview dated at the date of this presentation.

Overview excludes
i) private placements and
ii) regulatory amortisation effects of bullet T2 (over last 5yrs) and MREL (as of 12 months before final maturity date).

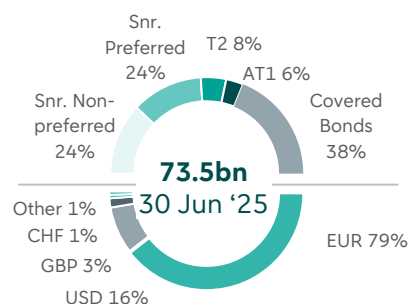
Note: senior preferred (SP) instruments issued before June 2019 or those complying with art 72b CRR are eligible liabilities for MREL. These SP instruments are currently not included in the reported MREL ratio.

Well diversified mix of wholesale funding

FY issued term funding

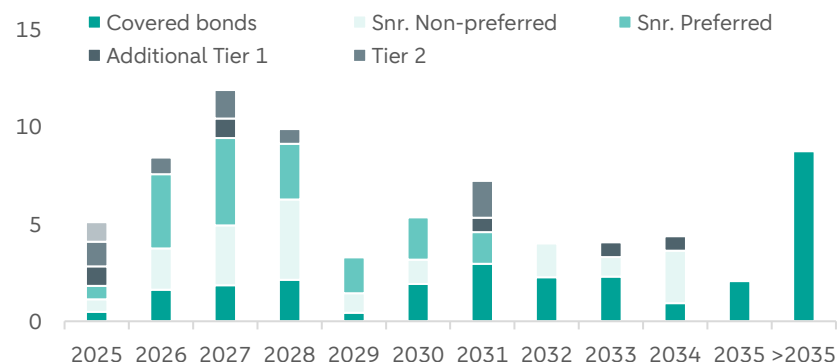


Outstanding term funding



Diversified maturities wholesale funding ¹⁾

EUR bn, 30 June 2025



- Funding is steered towards a mix of funding types, markets, currencies and maturity buckets
- Average maturity of 5.4yrs at 30 June 2025
- Subject to balance sheet developments: targeting 12-15bn of wholesale funding in 2025, o/w 11.8bn issued YTD, with the remainder mainly expected in Snr Preferred and potentially some in Covered Bonds
- Asset encumbrance 14.0% at 30 June 2025

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

Type ¹⁾	Size (m)	Tenor	Spread (coupon) ²⁾	Pricing date	Issue date	Maturity date	ISIN
2025YTD benchmarks							
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 275	2yrs	Sonia+58	17.02.'25	24.02.'25	24.02.'27	XS3008572649
SP	GBP 500	4.75yrs	UKT+80 (4.750%)	17.02.'25	24.02.'25	24.10.'29	XS3008633888
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
2024 benchmarks							
SNP	USD 750	11.0NC10.0	UST+125 (5.515%)	25.11.'24	03.12.'24	03.12.'35	US00084DBF69
SNP	USD 750	4.0NC3.0	UST+78 (4.988%)	25.11.'24	03.12.'24	03.12.'28	US00084DBD12
SNP	USD 500	4.0NC3.0	Sofr+100	25.11.'24	03.12.'24	03.12.'28	US00084DBE94
SP (Green)	EUR 750	7yrs	m/s+77 (3.000%)	24.09.'24	01.10.'24	01.10.'31	XS2910610364
SP (Green)	USD 300	5yrs	Sofr+88	09.09.'24	24.09.'24	24.09.'29	XS2901891445
AT1	EUR 750	PNC10.0	m/s+390.2 (6.375%)	02.09.'24	09.09.'24	Perpetual	XS2893176862
CB	EUR 1,250	3yrs	m/s+13 (2.625%)	21.08.'24	30.08.'24	30.08.'27	XS2889321589
T2	EUR 750	12.0NC7.0	m/s+163 (4.375%)	09.07.'24	16.07.'24	16.07.'36	XS2859413341
AT1	EUR 750	PNC7.5	m/s+423.9 (6.875%)	26.02.'24	04.03.'24	Perpetual	XS2774944008
SP	EUR 1,250	3yrs	3mE+60	09.01.'24	15.01.'24	15.01.'27	XS2747616105
SNP	EUR 1,000	8yrs	m/s+140 (3.875%)	09.01.'24	15.01.'24	15.01.'32	XS2747610751

Summary of wholesale funding (in EUR bn)						
	2020	2021	2022	2023	2024	2025ytd
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	-
SP	0.59	-	-	6.52	2.52	9.82
CB	2.00	1.50	1.71	0.55	1.25	1.50
Issued	6.09	5.89	8.03	13.48	8.96	12.06
o/w issued in:						
EUR	90%	59%	94%	65%	75%	69%
GBP	10%	0%	0%	11%	0%	8%
USD	0%	41%	0%	18%	25%	23%
Other	0%	0%	6%	7%	0%	0%

- 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



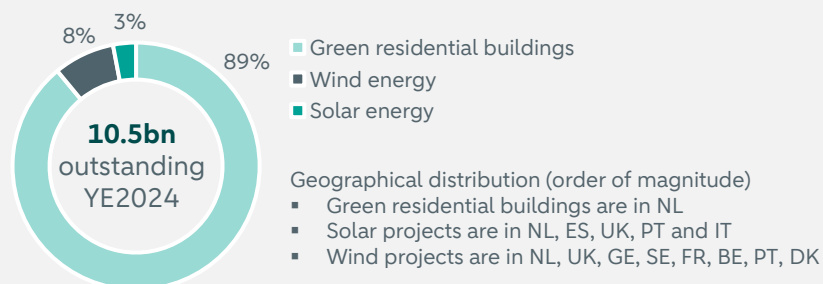
- Active since 2015 in green bond issuance: focus on sustainable real estate and renewable energy. First EU Green Bond issued in Feb 2025
- Green Bond Framework aligned to EU Green Bond Standard (EuGBS): incl. EU Taxonomy and ICMA Green Bond Principles 2021
- Framework links issuance activities to our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

Key features Green Bond Framework	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

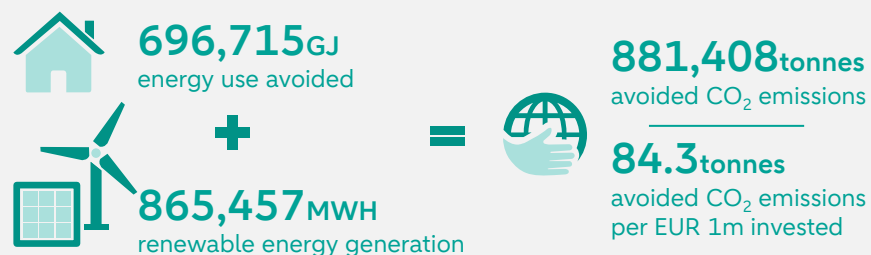
First large Dutch bank active in ICMA Green and EuGB

Full allocation and environmental impact

Allocation of use of proceeds to eligible green projects (YE2024)



Annual **environmental impact** of allocated green assets (per annum) 1)



Portfolio of Green Bonds outstanding

Outstanding	Type	Notional (m)	Coupon	Maturity	ISIN ²⁾
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	5.776	24.09.2029	XS2901891445
SNP	ICMA	USD 1,000	2.470	13.12.2029	US00084DAW02
SNP	ICMA	EUR 1,250	4.250	21.02.2030	XS2536941656
SP	EuGB, ICMA	EUR 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
Sum		EUR 11.4bn			
o/w ICMA Green		100%			
o/w EuGB		15%			

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

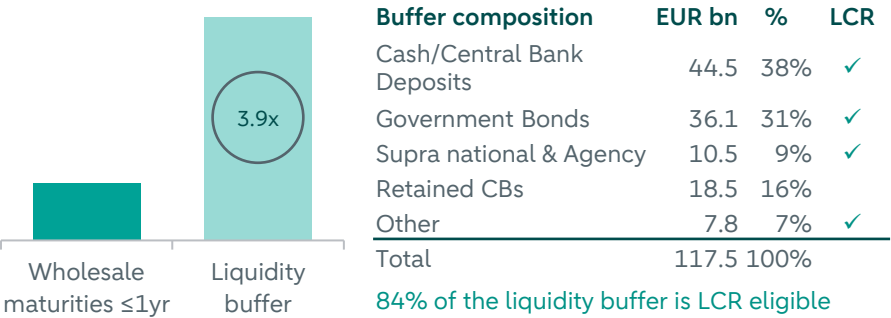
Conservative liquidity risk profile

Strong liquidity risk indicators

	Q2 2025	YE2024
LtD	96%	97%
LCR ¹⁾	144%	138%
NSFR	138%	137%
Survival period (moderate stress) ²⁾	>6 months	>6 months
Available liquidity buffer	117.5bn	112.2bn

Liquidity buffer composition

EUR bn, 30 June 2025



- 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⁾

	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	stable	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-

1) Ratings of ABN AMRO Bank N.V. dated 5 August 2025. 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

Disclaimer

For the purposes of this disclaimer ABN AMRO Bank N.V. and its consolidated subsidiaries are referred to as "ABN AMRO". This document (the "Presentation") has been prepared by ABN AMRO. For purposes of this notice, the Presentation shall include any document that follows and relates to any oral briefings by ABN AMRO and any question-and-answer session that follows such briefings. The Presentation is informative in nature and is solely intended to provide financial and general information about ABN AMRO following the publication of its most recent financial figures. This Presentation has been prepared with care and must be read in connection with the relevant Financial Documents (latest Quarterly Report and Annual Financial Statements, "Financial Documents"). In case of any difference between the Financial Documents and this Presentation the Financial Documents are leading. The Presentation does not constitute an offer of securities or a solicitation to make such an offer, and may not be used for such purposes, in any jurisdiction (including the member states of the European Union and the United States) nor does it constitute investment advice or an investment recommendation in respect of any financial instrument. Any securities referred to in the

Presentation have not been and will not be registered under the US Securities Act of 1933. The information in the Presentation is, unless expressly stated otherwise, not intended for residents of the United States or any "U.S. person" (as defined in Regulation S of the US Securities Act 1933). No reliance may be placed on the information contained in the Presentation. No representation or warranty, express or implied, is given by or on behalf of ABN AMRO, or any of its directors or employees as to the accuracy or completeness of the information contained in the Presentation. ABN AMRO accepts no liability for any loss arising, directly or indirectly, from the use of such information. Nothing contained herein shall form the basis of any commitment whatsoever. ABN AMRO has included in this Presentation, and from time to time may make certain statements in its public statements that may constitute "forward-looking statements". This includes, without limitation, such statements that include the words 'expect', 'estimate', 'project', 'anticipate', 'should', 'intend', 'plan', 'probability', 'risk', 'Value-at-Risk ("VaR")', 'target', 'goal', 'objective', 'will', 'endeavour', 'outlook', 'optimistic', 'prospects' and similar expressions or variations on such expressions. In particular, the Presentation may include forward-

looking statements relating but not limited to ABN AMRO's potential exposures to various types of operational, credit and market risk. Such statements are subject to uncertainties. Forward-looking statements are not historical facts and represent only ABN AMRO's current views and assumptions on future events, many of which, by their nature, are inherently uncertain and beyond our control. Factors that could cause actual results to differ materially from those anticipated by forward-looking statements include, but are not limited to, (macro)-economic, demographic and political conditions and risks, actions taken and policies applied by governments and their agencies, financial regulators and private organisations (including credit rating agencies), market conditions and turbulence in financial and other markets, and the success of ABN AMRO in managing the risks involved in the foregoing. Any forward-looking statements made by ABN AMRO are current views as at the date they are made. Subject to statutory obligations, ABN AMRO does not intend to publicly update or revise forward-looking statements to reflect events or circumstances after the date the statements were made, and ABN AMRO assumes no obligation to do so.



Website

www.abnamro.com/ir

Questions

investorrelations@nl.abnamro.com