

**UN**  
environment  
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finance  
initiative

Principles for  
Responsible Banking

# Responsible Banking Progress Statement for PRB Signatories



# Summary template

## ABN AMRO Bank 2025

<b>Principle 1: Alignment</b>	<b>Principle 2: Impact &amp; Target Setting</b>	<b>Principle 3: Clients &amp; Customers</b>
<p><b>Content</b></p> <p>ABN AMRO is a leading Dutch bank with 23,000+ employees and 2200+ external FTE serving retail, private, and corporate client across the Netherlands and Northwest Europe. We aim to make a difference through our lending and investment services and by supporting our clients in their sustainability transition. Our climate strategy supports the transition to a net-zero economy by 2050 by aligning our portfolio with the Paris Agreement’s goal to limit global warming. As part of our commitments under the Dutch Financial Sector Climate Agreement and the guidance of the Net-Zero Banking Knowledge Hub (previously NZBA), ABN AMRO sets sector-specific climate targets and policies. We aim to support efforts to halt and reverse biodiversity loss by engaging with business clients in the agriculture &amp; food and transport sectors. We support meaningful social impact by addressing inequality, respecting human rights and promoting financial resilience and inclusion. The bank also embeds human rights into its operations, guided by global standards like the UNGPs and OECD guidelines. ABN AMRO contributes to the UN SDGs by promoting decent work, responsible production and climate action through lending and carbon reduction efforts.</p>	<p><b>Content</b></p> <p>ABN AMRO integrates sustainability and impact management into its strategy by identifying and prioritising key environmental and social risks across its portfolio. To determine what sustainability topics are material and form the basis of the Sustainability Statements, ABN AMRO applies the double materiality principle. Double materiality includes the impact ABN AMRO has on society and the environment (impact materiality).</p> <p>Using materiality assessments, stakeholder input, and risk frameworks, the bank maps and measures impacts (both positive and negative) across climate, biodiversity and social topics.</p> <p>Climate targets are set for high impact sectors (e.g. energy, real estate, agriculture, transport), and progress is tracked using internal KPIs, client-level tools and risk heatmaps. A key goal is to finance EUR 10 billion in renewable energy by 2030. The bank’s approach is guided by frameworks like the Net-Zero Banking Knowledge Hub and PCAF and embedded in enterprise risk systems to steer ABN AMRO’s transition to a net-zero economy by 2050.</p> <p>As aggregated biodiversity methodologies are still evolving and measurement is dependent on entity-level client data, the bank is actively working</p>	<p><b>Content</b></p> <p>ABN AMRO aims to be a first-choice partner in clients’ sustainability transitions by offering financing, tools and expertise. The bank targets EUR 10 billion in renewable energy financing by 2030 and sector-level decarbonisation goals. Tools like the Client Assessment on Sustainability (CASY) and the Transition Readiness Assessment (TRA) help assess and guide client progress. Products include sustainability-linked loans and green bonds. In 2025, 37% of sustainability asset volume had sustainability components, and EUR 274 million was committed to circular deals. The bank’s impact lies mainly in downstream lending and is managed through ESG frameworks.</p>

	<p>towards identifying material and feasible metrics as a starting point for setting targets in these areas. No privacy-specific targets were tracked in 2025, but monitoring of data breaches and client complaints is in place. The bank will explore the feasibility and meaningfulness of setting outcome-oriented targets in 2026.</p>	
<p><b>Links &amp; references</b>  <a href="#">ABN AMRO Annual Report 2025:</a>  Our strategy p. 18-20  Sustainability p. 29  Nature p. 30  Social p. 250  Human-rights-related disclosures p. 288  Our value creation model p. 23-24</p>	<p><b>Links &amp; references</b>  <a href="#">ABN AMRO Annual Report 2025:</a>  Strategy and business model p. 200-209  Climate change p. 218 - p. 233, p. 247  Consumers and end-users p. 264  ESG annex p. 289  Credit risk assessment regarding ESG risks p. 66  Metrics and targets related to biodiversity p. 249  Our approach to action for privacy p. 264  Sustainability p. 30-31  Our strategy p. 18  Climate risk p. 234-244</p>	<p><b>Links &amp; references</b>  <a href="#">ABN AMRO Annual Report 2025:</a>  Sustainability p. 29-31  Climate change p. 218 - p. 233  Biodiversity p. 248  Strategy and business model p. 200  Climate risk p. 234-244  ESG annex p. 287-291</p>

<b>Principle 4: Stakeholders</b>	<b>Principle 5: Governance &amp; Culture</b>	<b>Principle 6: Transparency &amp; Accountability</b>
<p><b>Content</b></p> <p>ABN AMRO engages with key stakeholders (clients, employees, investors, society, and indirectly, value chain works and end-users) to align its strategy with its purpose, 'Banking for better, for generations to come.' The bank consults stakeholders via surveys, meetings and tools like the TRA and CASY to guide ESG strategy and risk management. We aim to provide clients with tailored support on sustainability transitions, employees contribute via councils and diversity &amp; inclusion programmes, investors engage on topics like anti-money laundering and climate and society is consulted on financial inclusion, digitalisation and environmental issues.</p>	<p><b>Content</b></p> <p>ABN AMRO has embedded sustainability into its governance, risk and compliance structures. The Executive Board is responsible for the continuity of ABN AMRO and its affiliated business undertaking as well as for sustainable long-term value creation. The Executive Board sets and implements ABN AMRO's strategy, to which long-term sustainability is central.</p> <p>During 2025, the Executive Board decided to disband the Group Sustainability Committee to simplify and strengthen the integration of sustainability-related matters within the bank's governance and processes. It was decided to integrate sustainability into the committee structure rather than having a standalone sustainability committee, and to rely on strong coordination between the Executive Board and Executive Board committees as well as the Supervisory Sustainability Committee and Supervisory Board.</p> <p>Sustainability is part of ABN AMRO's performance management processes. As described above, sustainability is directly included in the KPI frameworks of Identified Staff, including the Executive Board. For CLA employees, sustainability is included in the calculation of the pool for discretionary variable remuneration.</p>	<p><b>Content</b></p> <p>EY Accountants B.V. have performed a limited assurance engagement on the consolidated sustainability statement for the 2025 Annual Report of ABN AMRO Bank, including the information incorporated in the sustainability statement by reference and excluding the chapter 'ESG annex'.</p> <p>Please note: While the contents of this report are derived from ABN AMRO's 2025 Integrated Annual Report, only the official sustainability statement within the Annual Report has received limited assurance. This report has not undergone the same review.</p>
<p><b>Links &amp; references</b></p> <p><a href="#">ABN AMRO Annual Report 2025:</a>  How we create value for our stakeholders p. 22-24  Client integrity p. 267-268  Governance of sustainability matters p. 207-209  Climate change p. 218 - p. 233, Biodiversity p. 248  Credit risk assessment regarding ESG risks p. 66  Our approach to action towards own workforce p. 254  Consumers and end-users p. 262-266</p>	<p><b>Links &amp; references</b></p> <p><a href="#">ABN AMRO Annual Report 2025:</a>  Governance of sustainability matters p. 207-209  Performance Management and Sustainability p. 173  Leadership and governance p. 157-158, 163-165</p>	<p><b>Links &amp; references</b></p> <p><a href="#">ABN AMRO Annual Report 2025:</a>  Independent auditor's report p. 424-426</p>