ABN AMRO Consensus Pre Q3 2026

Investor Relations, 22 October 2026

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Group - Income statement	**Q3 2026e**					**FY 2026e**	**FY 2027e**	**FY 2028e**
(in millions, unless otherwise indicated)	***Average***	***Median***	***High***	***Low***	***n***	***Average***	***Average***	***Average***
Commercial net interest income	1,770	1,773	1,796	1,727	14	6,872	7,382	7,671
Residual net interest income	23	25	29	14	14	89	102	109
Net fee and commission income	614	612	633	586	14	2,452	2,558	2,653
Other operating income	120	111	228	55	14	273	372	386
Operating income	**2,528**	**2,522**	**2,675**	**2,423**	**14**	**9,686**	**10,415**	**10,819**
Personnel expenses	809	813	850	749	12	3,213	3,252	3,147
Other expenses	592	590	644	535	12	2,336	2,406	2,328
Operating expenses	**1,399**	**1,398**	**1,449**	**1,353**	**14**	**5,553**	**5,674**	**5,492**
of which restructuring costs	*31*	*30*	*60*	*12*	*13*	*117*	*144*	*56*
Operating result	**1,128**	**1,124**	**1,293**	**1,005**	**14**	**4,133**	**4,741**	**5,327**
Impairment charges on loans and other receivables	66	73	84	38	14	234	336	358
Operating profit before taxes	**1,062**	**1,054**	**1,230**	**932**	**14**	**3,898**	**4,405**	**4,969**
Income tax expenses	280	275	318	227	14	1,077	1,185	1,333
Profit for the period	**782**	**779**	**912**	**674**	**14**	**2,822**	**3,219**	**3,637**
Coupons paid on AT1 securities	49	48	60	48	14	194	198	200
Profit for the period excluding AT1 coupons	**732**	**728**	**860**	**626**	**14**	**2,628**	**3,022**	**3,437**
Earnings per share (to owners of the parent company, avg shares)	0.90	0.89	1.06	0.77	14	3.21	3.77	4.47
Dividends per share (to owners of the parent company, avg shares)						1.80	2.08	2.44
Average outstanding shares	817	817	820	815	13	819	801	769
Interim and final dividends (announced for the financial period)						1,252	1,435	1,640
Additional cash dividend (announced for the financial period)						200	169	204
Share buyback (announced for the financial period)						1,145	1,410	1,539
Total pay-out ratio						101%	102%	100%

Group - Key metrics	**Q3 2026e**					**FY 2026e**	**FY 2027e**	**FY 2028e**
(in percent, unless otherwise indicated)	***Average***	***Median***	***High***	***Low***	***n***	***Average***	***Average***	***Average***
Cost / income ratio	55.4%	55.3%	58.9%	51.7%	14	57.3%	54.5%	50.8%
Return on average shareholder's equity (EU IFRS)	12.3%	12.2%	14.2%	10.4%	14	11.0%	12.4%	13.8%
NII / average total assets (NIM, in bps)	154 bps	153 bps	159 bps	149 bps	14	155 bps	156 bps	158 bps
Cost of risk (in bps)	10 bps	11 bps	16 bps	5 bps	14	9 bps	12 bps	12 bps
CET1 ratio	15.4%	15.4%	15.7%	14.8%	14	15.6%	15.4%	15.2%

Group - Balance sheet, capital and other	**Q3 2026e**					**FY 2026e**	**FY 2027e**	**FY 2028e**
(in millions, unless otherwise indicated)	***Average***	***Median***	***High***	***Low***	***n***	***Average***	***Average***	***Average***
Loans and advances customers	294,135	295,678	297,902	282,503	12	291,431	301,464	311,483
Due to customers	316,725	316,822	332,448	303,205	11	317,202	324,714	335,312
Total equity (EU IFRS)	27,527	27,507	28,161	26,689	14	27,868	28,139	28,450
of which AT1 capital securities	*3,241*	*3,230*	*3,433*	*3,183*	14	*3,240*	*3,242*	*3,250*
Risk-weighted assets	142,389	142,336	144,331	140,612	14	134,465	135,976	137,871

Segments - Income statement	**Q3 2026e**					**FY 2026e**	**FY 2027e**	**FY 2028e**
(in millions, unless otherwise indicated)	***Average***	***Median***	***High***	***Low***	***n***	***Average***	***Average***	***Average***
Operating income - Personal & Business Banking	1,142	1,133	1,250	1,050	11	4,336	4,859	5,127
Operating expenses - Personal & Business Banking	621	625	641	582	11	2,471	2,561	2,501
Impairments - Personal & Business Banking	15	17	25	-2	11	18	99	109
Operating profit before taxes - Personal & Business Banking	**506**	**488**	**603**	**468**	**11**	**1,846**	**2,198**	**2,517**
Operating income - Wealth Management	505	504	541	480	11	1,995	2,107	2,203
Operating expenses - Wealth Management	351	350	364	337	11	1,449	1,397	1,412
Impairments - Wealth Management	8	7	17	2	11	58	35	36
Operating profit before taxes - Wealth Management	**146**	**141**	**182**	**116**	**11**	**488**	**675**	**754**
Operating income - Corporate Banking	836	837	876	795	11	3,355	3,496	3,566
Operating expenses - Corporate Banking	429	430	447	401	11	1,754	1,736	1,688
Impairments - Corporate Banking	42	44	57	20	11	159	210	216
Operating profit before taxes - Corporate Banking	**366**	**360**	**391**	**331**	**11**	**1,442**	**1,550**	**1,662**
Operating income - Group Functions	54	15	188	-30	11	17	25	22
Operating expenses - Group Functions	-11	-15	60	-64	11	-134	-31	-123
Impairments - Group Functions	1	0	7	0	11	2	-1	0
Operating profit before taxes - Group Functions	**63**	**54**	**187**	**-50**	**11**	**149**	**57**	**145**