ABN AMRO Clearing Bank N.V.

Pillar 3 Report Q2 2026

ABN·AMRO Clearing

Table of contents

Pillar 3 intro

Notes to the reader

This Pillar 3 Report provides the consolidated disclosures of ABN AMRO Clearing Bank N.V. (AACB) required by Capital Requirements Regulation (CRR) (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (Part Eight) and the Implementing Technical Standards (ITS) on public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013. The Pillar 3 Report for the second quarter of 2026 includes an update on the semi-annual required disclosures, which provide information on risk, funding and capital management. The templates included in this Pillar 3 Report have been prepared in accordance with the abovementioned regulations.

ABN AMRO Clearing Bank N.V. is classified as a large subsidiary of an EU parent institution and is therefore subject to Article 13 of the CRR.

As from January 2026, the Pillar 3 information is also publicly available via the Pillar 3 Data Hub. The Pillar 3 Data Hub facilitates centralised access by all stakeholders to prudential data from all EEA institutions.

Presentation of information

This report is presented in euros (EUR), which is ABN AMRO Clearing Bank's functional and presentation currency, rounded to the nearest thousand (unless otherwise stated). Certain figures in this report may not tally exactly due to rounding.

Furthermore, certain percentages in this document have been calculated using rounded figures. The figures presented in this document are not required to be, nor have they been, audited or reviewed by our external auditor. In this report, the terms 'risk-weighted assets (RWA)' and 'risk-weighted exposure amount (RWEA)' are used interchangeably.

Waiver policy (omitting templates and tables)

In accordance with Article 432 of the CRR, ABN AMRO Clearing Bank may omit one or more of the required disclosures where the information provided by those disclosures is not regarded as material or is not applicable to its operations. Information in disclosures is regarded as material where its omission or misstatement could change or influence the assessment or decision of a user of that information relying on it for the purpose of making economic decisions.

In accordance with Article 432 of the CRR, ABN AMRO Clearing Bank will explain the reasons for omitting any information required in the templates and tables included in the final draft ITS.

For this semi-annual report, no templates have been identified as not applicable to ABN AMRO Clearing Bank and are therefore not included in this report.

Management Board approval of the report

ABN AMRO Clearing Bank's Management Board has approved this report and acknowledges that the institution has followed the relevant formal policies and internal processes, systems and controls to comply with the disclosure requirements as required under the CRR.

Key metrics and overview of RWEA

Highlights

- The CET1 ratio under Basel IV decreased to 29.6% as at 30 June 2026 (31 December 2025: 32.8%), mainly due to higher TREA at the end of June 2026 compared to the end of 2025.
- TREA closed at EUR 7.6 billion at 30 June 2026, an increase of EUR 0.9 billion compared to 31 December 2025. This mainly due to an increase in client/counterparty credit risk (EUR 1.0 billion) and operational risk (EUR 0.1 billion)
- The leverage ratio decreased to 4.2% as at 30 June 2026 (31 December 2025: 6.4%). This was mainly due to a higher balance sheet at the end of Q2 2026. The balance sheet mainly increased due to higher loans to clients and higher securities borrowing / lending transactions.
- The consolidated LCR amounted to 177% at 30 June 2026 (31 December 2025: 171%).
- The NSFR amounted to 135% at 30 June 2026 (31 December 2025: 150%).

EU KM1 - Key metrics template

On 30 June 2026, the CET1 ratio was 29.6% (31 December 2025: 32.8%). In comparison with Q4 2025, the CET1 ratio decreased, mainly due to an increase in TREA. All capital ratios were in line with the bank’s risk appetite and comfortably above regulatory requirements.

	(in thousands)	A **30 June 2026**	B 30 December 2025	C 30 June 2025
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	2,252,268	2,198,404	2,048,950
2	Tier 1 capital	2,252,268	2,198,404	2,048,950
3	Total capital	2,252,268	2,198,404	2,048,950
	Risk-weighted exposure amounts (RWEA)			
4	Total risk exposure amount	7,620,225	6,694,127	6,518,050
4a	Total risk exposure pre-floor	7,620,225	6,694,127	6,518,050
	Capital ratios (as % of RWEA)			
5	Common Equity Tier 1 ratio (%)	29.6 %	32.8%	31.4%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	29.6 %	29.4%	28.0%
6	Tier 1 ratio (%)	29.6 %	32.8%	31.4%
6b	Tier 1 ratio considering unfloored TREA (%)	29.6 %	29.4%	28.0%
7	Total capital ratio (%)	29.6 %	32.8%	31.4%
7b	Total capital ratio considering unfloored TREA (%)	29.6 %	29.4%	28.0%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as % of RWEA)			
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	—%	—%	—%
EU 7e	*- of which to be made up of CET1 capital (percentage points)*	—%	—%	—%
EU 7f	*- of which to be made up of Tier 1 capital (percentage points)*	—%	—%	—%
EU 7g	Total SREP own funds requirements (%)	8.0%	8.0%	8.0%
	Combined buffer and overall capital requirement (as % of RWEA)			
8	Capital conservation buffer (%)	2.5%	2.5%	2.5%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	—%	—%	—%
9	Institution specific countercyclical capital buffer (%)	0.6%	0.7%	0.8%
EU 9a	Systemic risk buffer (%)	—%	—%	—%
10	Global Systemically Important Institution buffer (%)	—%	—%	—%
EU 10a	Other Systemically Important Institution buffer (%)	—%	—%	—%
11	Combined buffer requirement (%)	3.1%	3.2%	3.3%
EU 11a	Overall capital requirements (%)	11.1%	11.2%	11.3%
12	CET1 available after meeting the total SREP own funds requirements (%)	21.6%	24.8%	23.4%
	Leverage ratio			
13	Total exposure measure	53,583,693	34,138,148	43,905,581
14	Leverage ratio (%)	4.2%	6.4%	4.7%
	Additional own funds requirements to address risks of excessive leverage (as % of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	—%	—%	—%
EU 14b	*- of which to be made up of CET1 capital (percentage points)*	—%	—%	—%
EU 14c	Total SREP leverage ratio requirements (%)	3.0%	3.0%	3.0%
	Leverage ratio buffer and overall leverage ratio requirement (as % of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	— %	—%	—%
EU 14e	Overall leverage ratio requirement (%)	3.0%	3.0%	3.0%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value-average)	7,769,219	7,294,489	7,727,679
EU 16a	Cash outflows - Total weighted value	21,790,686	11,732,182	17,043,853
EU 16b	Cash inflows - Total weighted value	29,131,720	17,249,786	22,502,078
16	Total net cash outflows (adjusted value)	5,447,672	2,933,046	4,260,963
17	Liquidity coverage ratio (%)	176.9%	171.1%	171.7%
	Net Stable Funding Ratio			
18	Total available stable funding	18,664,710	13,683,523	15,839,873
19	Total required stable funding	13,797,496	9,096,497	10,135,502
20	NSFR ratio (%)	135.3%	150.4%	156.3%

EU ILAC – Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

		A	B	C
				30 June 2026
(in thousands)		Minimum requirement for own funds and eligible liabilities (internal MREL)	Requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
	Applicable requirement and level of application			
1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			False
2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU 2a	Is the entity subject to an internal MREL requirement? (Y/N)			True
EU 2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			Consolidated
	Own funds and eligible liabilities			
EU 3	Common Equity Tier 1 capital (CET1)	2,252,268		
EU 4	Eligible Additional Tier 1 instruments			
EU 5	Eligible Tier 2 instruments			
EU 6	Eligible own funds	2,252,268		
EU 7	Eligible liabilities	2,000,000		
EU 8	Of which permitted guarantees			
EU 9b	Own funds and eligible liabilities items after adjustments			
	Total risk exposure amount and total exposure measure			
EU 10	Total risk exposure amount	7,620,225		
EU 11	Total exposure measure	53,583,693		
	Ratio of own funds and eligible liabilities			
EU 12	Own funds and eligible liabilities (as a percentage of TREA)	55.8%		
EU 13	>>> of which permitted guarantees			
EU 14	Own funds and eligible liabilities (as a percentage of leverage	7.9%		
EU 15	>>> of which permitted guarantees			
EU 16	CET1 (as a percentage of TREA) available after meeting the entity's	0.0 %		
EU 17	Institution-specific combined buffer requirement			
	Requirements			
EU 18	Requirement expressed as a percentage of the total risk exposure amount	16.00%		
EU 19	>>> of which may be met with guarantees			
EU 20	Internal MREL expressed as percentage of the total exposure	6.00%		
EU 21	>>> of which may be met with guarantees			
	Memorandum items			
EU 22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

Disclaimer & cautionary statements

ABN AMRO Clearing Bank has included in this document, and from time to time may make in its public statements, certain 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 of such expressions. In particular, the document may include forward-looking statements relating but not limited to ABN AMRO Clearing Bank'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 Clearing Bank's current views and assumptions regarding future events, many of which are by nature inherently uncertain and beyond our control. Factors that could cause actual results to deviate materially from those anticipated by forward-looking statements include, but are not limited to, macroeconomic, 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 Clearing Bank in managing the risks involved in the foregoing. Any forward-looking statements made by ABN AMRO Clearing Bank are current views as at the date they are made. Subject to statutory obligations, ABN AMRO Clearing Bank 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 Clearing Bank assumes no obligation to do so.

abnamro.com/clearing

ABN·AMRO Clearing