ABN AMRO Clearing Bank N.V.

Pillar 3 Report

Second quarter 2025

Contents

1. 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 (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (Part Eight) and the final draft 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 (semi-annual) templates included in this Pillar 3 Report have been prepared in accordance with the abovementioned regulations.

Presentation of information

This report is presented in euros (EUR), which is AACB's functional and presentation currency, rounded to the nearest million (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.

Waiver policy (omitting templates and tables)

In accordance with Article 432 of the CRR, AACB 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. AACB shall, in accordance with Article 432 of the CRR, explain the reasons for omitting any information required in the templates and tables included in the final draft ITS. For Q2 reporting, no templates are identified as not applicable to AACB and therefore are not included in this report.

Comparative figures for first-time reporting

Comparative figures for first-time reporting are not required to be disclosed. As a result, no comparative figures are disclosed in the report.

Key metrics and overview of RWEA

EU KM1 - Key metrics template

As of 1 January 2025, we report on our regulatory capital metrics and risk exposures in line with CRR3 (Basel IV). The capital ratios and figures disclosed in the Pillar 3 report exclude net profit. All capital ratios were in line with AACB's risk appetite and comfortably above regulatory requirements.

(in millions)		A 30 Jun 2025
	Available own funds (amounts)	
1	Common Equity Tier 1 (CET1) capital	2,049
2	Tier 1 capital	2,049
3	Total capital	2,049
	Risk-weighted exposure amounts (RWEA)	
4	Total risk-weighted exposure amount	6,518
4a	Total risk exposure pre-floor	6,518
	Capital ratios (as a % of RWEA)	
5	Common Equity Tier 1 ratio (%)	31.44%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	27.95%
6	Tier 1 ratio (%)	31.44%
6b	Tier 1 ratio considering unfloored TREA (%)	27.95%
7	Total capital ratio (%)	31.44%
7b	Total capital ratio considering unfloored TREA (%)	27.95%
	Additional own funds requirements based on SREP (as a % 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 (%)	8.00%
	Combined buffer requirement (as a % of RWEA)	
8	Capital conservation buffer (%)	2.50%
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 (%)	0.84%
EU 9a	Systemic risk buffer (%)	
10	Global Systemically Important Institution buffer (%)	
EU 10a	Other Systemically Important Institution buffer	
11	Combined buffer requirement (%)	3.34%
EU 11a	Overall capital requirements (%)	11.34%
12	CET1 available after meeting the total SREP own funds requirements (%)	23.44%
	Leverage ratio	
13	Leverage ratio total exposure measure	43,906
14	Leverage ratio	4.67%
	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 (%)	3.00%
EU 14d	Leverage ratio buffer requirement (%)	
EU 14e	Overall leverage ratio requirements (%)	3.00%
	Liquidity Coverage Ratio	
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	7,728
EU 16a	Cash outflows - Total weighted value	17,044
EU 16b	Cash inflows - Total weighted value	22,502
16	Total net cash outflows (adjusted value)	4,261
17	Liquidity coverage ratio (%)	171.72%
	Net Stable Funding Ratio	
18	Total available stable funding	15,840
19	Total required stable funding	10,136
20	NSFR ratio (%)	156.28%

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 Jun 2025
(in millions)		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII Requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
	Applicable requirement and level of application			
EU 1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			No
EU 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)			Yes
EU 2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			Individual
	Own funds and eligible liabilities			
EU 3	Common Equity Tier 1 capital (CET1)	2,092		
EU 4	Eligible Additional Tier 1 instruments			
EU 5	Eligible Tier 2 instruments			
EU 6	Eligible own funds	2,092		
EU 7	Eligible liabilities	800		
EU 8	Of which permitted guarantees			
EU 9a	(Adjustments)			
EU 9b	Own funds and eligible liabilities items after adjustments	2,892		
	Total risk exposure amount and total exposure measure			
EU 10	Total risk exposure amount	7,783		
EU 11	Total exposure measure	33,685		
	Ratio of own funds and eligible liabilities			
EU 12	Own funds and eligible liabilities (as a percentage of TREA)	37.16%		
EU 13	*- of which permitted guarantees*			
EU 14	Own funds and eligible liabilities (as a percentage of leverage exposure)	8.59%		
EU 15	*- of which permitted guarantees*			
EU 16	CET1 (as a percentage of TREA) available after meeting the entity's requirements			
EU 17	Institution-specific combined buffer requirement			
	Requirements			
EU 18	Requirement expressed as a percentage of the total risk exposure amount	15.82%		
EU 19	*- of which may be met with guarantees*			
EU 20	Internal MREL expressed as percentage of the total exposure measure	5.90%		
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			