ABN AMRO Clearing Bank N.V.

# Pillar 3 Report

Second quarter 2025

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## 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.



millio	ons)	30 Jun 202
	Available own funds (amounts)	
1	Common Equity Tier 1 (CET1) capital	2,049
	Tier 1 capital	2,049
	Total capital	2,049
	Risk-weighted exposure amounts (RWEA)	_,
4	Total risk-weighted exposure amount	6,518
	Total risk exposure pre-floor	6,518
	Capital ratios (as a % of RW EA)	0,010
5	Common Equity Tier 1 ratio (%)	31.44%
	Common Equity Tier 1 ratio (79)  Common Equity Tier 1 ratio considering unfloored TREA (%)	27.95%
	Tier 1 ratio (%)	31.44%
	Tier 1 ratio considering unfloored TREA (%)	27.95%
	Total capital ratio (%)	31.44%
	Total capital ratio considering unfloored TREA (%)	27.95%
7.5	Additional own funds requirements based on SREP (as a % of RWEA)	27.557
317d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	
	- of which: to be made up of CET1 capital (percentage points)	
	- of which: to be made up of Tier 1 capital (percentage points)	
		8.00%
_0 / g	Total SREP own funds requirements (%)	0.007
0	Combined buffer requirement (as a % of RWEA)	0.500
8	Capital conservation buffer (%)	2.50%
∃U 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	
9	Institution specific countercyclical capital buffer (%)	0.849
EU 9a	Systemic risk buffer (%)	
10	Global Systemically Important Institution buffer (%)	
J 10a	Other Systemically Important Institution buffer	
11	Combined buffer requirement (%)	3.34%
J 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	e measure)
J 14a	Additional own funds requirements to address the risk of excessive leverage (%)	
	- of which: to be made up of CET1 capital (percentage points)	
J 14c	Total SR⊞ leverage ratio requirements (%)	3.00%
	Leverage ratio buffer requirement (%)	
J 14e	Overall leverage ratio requirements (%)	3.00%
	Liquidity Coverage Ratio	
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	7,728
J 16a	Cash outflows - Total weighted value	17,044
J 16b	Cash inflows - Total weighted value	22,502
16	Total net cash outflows (adjusted value)	4,261
	Liquidity coverage ratio (%)	171.72%
	Net Stable Funding Ratio	
18	Total available stable funding	15,840
	Total required stable funding	10,136
		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

Minimum requirement for own funds and eligible liabilities (internal MREL)  Applicable requirement and level of application Is the entity subject to a Non-EU G-SII Requirement for own funds EU 1 and eligible liabilities? (Y/N) If EU 1 is answered by 'Yes', is the requirement applicable on a EU 2 consolidated or individual basis? (C/I) EU 2a Is the entity subject to an internal MREL requirement? (Y/N) If EU 2a is answered by 'Yes', is the requirement applicable on a EU 2 consolidated or individual basis? (C/I)  Own funds and eligible liabilities EU 3 Common Equity Tier 1 capital (CET1) EU 4 Eligible Additional Tier 1 instruments EU 5 Eligible Tier 2 instruments EU 6 Eligible own funds EU 7 Eligible liabilities EU 8 (Adjustments) EU 9 (Adjustments) EU 9 (Adjustments) EU 9 (Own funds and eligible liabilities items after adjustments Total risk exposure amount and total exposure measure EU 10 Total risk exposure amount EU 11 Total exposure measure			Α	В	C
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Commission   Com			requirement for	Requirement for	information
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EU 2b consolidated or individual basis? (C/I)  Own funds and eligible liabilities  EU 3 Common Equity Tier 1 capital (CET1)  EU 4 Eligible Additional Tier 1 instruments  EU 5 Eligible Tier 2 instruments  EU 6 Eligible own funds  EU 7 Eligible liabilities  800  EU 8 Of which permitted guarantees  EU 9a (Adjustments)  EU 9b Own funds and eligible liabilities items after adjustments  Total risk exposure amount and total exposure measure  EU 10 Total risk exposure measure  EU 11 Total exposure measure	EU 2a Is the entity subj	ect to an internal MREL requirement? (Y/N)			Yes
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EU 6 Eligible own funds  EU 7 Eligible liabilities  EU 8 Of which permitted guarantees  EU 9a (Adjustments)  EU 9b Own funds and eligible liabilities items after adjustments  Total risk exposure amount and total exposure measure  EU 10 Total risk exposure amount  EU 11 Total exposure measure  33,685	EU 4 Eligible Addition	al Tier 1 instruments			
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	EU 5 Eligible Tier 2 ins	struments			
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EU 11 Total exposure measure 33,685	Total risk expo	sure amount and total exposure measure			
	EU 10 Total risk exposu	ure amount	7,783		
Partie of according to the analysis of the first state of the state of	EU 11 Total exposure n	neasure	33,685		
Ratio of own funds and eligible liabilities	Ratio of own fu	unds and eligible liabilities			
EU 12 Own funds and eligible liabilities (as a percentage of TREA) 37.16%	EU 12 Own funds and	eligible liabilities (as a percentage of TREA)	37.16%		
EU 13 - of which permitted guarantees	EU 13 - of which perm	itted guarantees			
Own funds and eligible liabilities (as a percentage of leverage	Own funds and	eligible liabilities (as a percentage of leverage			
EU 14 exposure) 8.59%	EU 14 exposure)		8.59%		
E∪ 15 - of which permitted guarantees	EU 15 - of which perm	itted guarantees			
CET1 (as a percentage of TREA) available after meeting the entity's	CET1 (as a perce	entage of TREA) available after meeting the entity's			
E∪ 16 requirements	EU 16 requirements				
EU 17 Institution-specific combined buffer requirement	EU 17 Institution-speci	fic combined buffer requirement			
Requirements	Requirements				
Requirement expressed as a percentage of the total risk exposure	Requirement exp	pressed as a percentage of the total risk exposure			
EU 18 amount 15.82%	EU 18 amount		15.82%		
EU 19 - of which may be met with guarantees	EU 19 - of which may b	be met with guarantees			
Internal MREL expressed as percentage of the total exposure	Internal MREL ex	pressed as percentage of the total exposure			
EU 20 measure 5.90%	EU 20 measure		5.90%		
EU 21 - of which may be met with guarantees	EU 21 - of which may b	be met with guarantees			
Memorandum items	Memorandum	items			
	_				
EU 22 Total amount of excluded liabilities referred to in Article 72a(2) CRR	EU 22 Total amount of	excluded liabilities referred to in Article 72a(2) CRR			

