

ABN AMRO Bank N.V.

Pillar 3 Report

First quarter 2026

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Notes to the reader

This Pillar 3 Report provides the consolidated disclosures of ABN AMRO Bank N.V., as required by the Capital Requirements Regulation (CRR) (EU) No 575/2013 on prudential requirements for credit institutions (Part Eight), and by 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 first quarter of 2026 includes an update on the quarterly required disclosures, which provide comprehensive information on risk, funding and capital management. The templates included in this Pillar 3 Report have been prepared in accordance with the abovementioned regulations.

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 (€), which is ABN AMRO's functional and presentation currency, rounded to the nearest million (unless otherwise stated). Certain figures in this report may not reconcile 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. Based on the ITS, this report uses the terms 'risk-weighted assets (RWA)' and 'risk-weighted exposure amount (RWEA)' interchangeably. Similarly, this report may use the terms 'banking book' and 'non-trading book' interchangeably.

Waiver policy (omitting templates and tables)

In accordance with Article 432 of the CRR, ABN AMRO 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.

ABN AMRO 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 ITS.

The following templates have been identified as not applicable to ABN AMRO and therefore not included in this report:

- **EU CCR7 – RWEA flow statements of CCR exposures under the IMM:** ABN AMRO does not use the Internal Model Method (IMM) to measure the EAD for counterparty credit risk exposures. Instead, we apply the Standardised Approach for Counterparty Credit Risk (SA-CCR) to calculate the EAD for derivatives and the Financial Collateral Comprehensive Method (FCCM) for securities financing transactions (CRR 220/222). Therefore, this template is not applicable.
- **EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA):** ABN AMRO does not use the Standardised Approach under CRR III but applies the 'full Basic Approach'. Therefore, this template is not applicable.

Executive Board approval of the report

ABN AMRO's Executive Board has approved this report and acknowledges that the institution has followed the relevant formal policies and internal processes, systems and controls in meeting the disclosure requirements under the CRR.

Key metrics and overview of RWEA

Highlights

- The CET1 ratio decreased to 15.3% as at 31 March 2026 (31 December 2025: 15.4%), mainly due to an increase in total risk exposure amount (TREA).
- During the first quarter of 2026, TREA rose by € 1.2 billion compared with the previous quarter and amounted to € 136.6 billion (31 December 2025: € 135.4 billion). This increase was driven by higher credit risk RWEA (€ 0.8 billion) and the risk exposure amount for market risk (€ 0.4 billion).
- The leverage ratio decreased to 4.8% as at 31 March 2026 (31 December 2025: 5.3%). This was primarily due to an increase in exposure measure, which was mainly driven by higher on-balance sheet exposures reflecting a seasonal pattern.
- The consolidated LCR amounted to 157% at the end of March 2026, based on a 12-month rolling average (31 December 2025: 153%).

EU KM1 – Key metrics template

As at 31 March 2026, the CET1 ratio was 15.3% (31 December 2025: 15.4%), while the pro forma CET1 ratio was 15.5%. The decrease in the CET1 ratio compared with 31 December 2025 was mainly due to an increase in total risk exposure amount (TREA). During the first quarter of 2026, TREA increased by € 1.2 billion compared with the previous quarter, mainly driven by higher credit risk RWEA. The increase in credit risk RWEA mainly reflects business developments in Corporate Banking, where Clearing was the largest contributor. This was partly offset by the impact of methodological and data quality improvements. CET1 capital remained stable at € 20.9 billion (31 December 2025: € 20.9 billion). All capital ratios were in line with the bank's risk appetite and comfortably above regulatory requirements.

	A	B	C	D	E
(in millions)	31 March 2026	31 December 2025	30 September 2025	30 June 2025	31 March 2025
Available own funds (amounts)					
1 Common Equity Tier 1 (CET1) capital	20,861	20,899	20,385	20,321	20,416
2 Tier 1 capital	24,083	24,127	23,613	24,542	24,637
3 Total capital	28,186	28,241	27,768	28,763	29,096
Risk-weighted exposure amounts (RWEA)					
4 Total risk exposure amount	136,567	135,398	143,143	139,789	141,710
4a Total risk exposure pre-floor	136,567	135,398	143,143	139,789	141,710
Capital ratios (as % of RWEA)					
5 Common Equity Tier 1 ratio (%)	15.3%	15.4%	14.2%	14.5%	14.4%
5b Common Equity Tier 1 ratio considering unfloored TREA (%)	15.3%	15.4%	14.2%	14.5%	14.4%
6 Tier 1 ratio (%)	17.6%	17.8%	16.5%	17.6%	17.4%
6b Tier 1 ratio considering unfloored TREA (%)	17.6%	17.8%	16.5%	17.6%	17.4%
7 Total capital ratio (%)	20.6%	20.9%	19.4%	20.6%	20.5%
7b Total capital ratio considering unfloored TREA (%)	20.6%	20.9%	19.4%	20.6%	20.5%
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 (%)	2.60%	2.25%	2.25%	2.25%	2.25%
EU 7e - of which to be made up of CET1 capital (percentage points)	1.46%	1.27%	1.27%	1.27%	1.27%
EU 7f - of which to be made up of Tier 1 capital (percentage points)	1.95%	1.69%	1.69%	1.69%	1.69%
EU 7g Total SREP own funds requirements (%)	10.60%	10.25%	10.25%	10.25%	10.25%
Combined buffer and overall capital requirement (as % of RWEA)					
8 Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	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 (%)	1.63%	1.65%	1.65%	1.74%	1.74%
EU 9a Systemic risk buffer (%)	0.04%	0.04%	0.04%	0.02%	0.02%
10 Global Systemically Important Institution buffer (%)					
EU 10a Other Systemically Important Institution buffer (%)	1.25%	1.25%	1.25%	1.25%	1.25%
11 Combined buffer requirement (%)	5.42%	5.43%	5.43%	5.51%	5.51%
EU 11a Overall capital requirements (%)	16.02%	15.68%	15.68%	15.76%	15.76%
12 CET1 available after meeting the total SREP own funds requirements (%)	9.31%	9.67%	8.48%	8.77%	8.64%
Leverage ratio					
13 Total exposure measure	503,718	453,650	463,530	448,941	440,170
14 Leverage ratio (%)	4.8%	5.3%	5.1%	5.5%	5.6%
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%	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%	3.0%	3.0%
Liquidity Coverage Ratio					
15 Total high-quality liquid assets (HQLA) (Weighted value-average)	103,470	100,643	96,963	92,660	89,809
EU 16a Cash outflows - Total weighted value	104,158	101,036	99,026	96,767	96,209
EU 16b Cash inflows - Total weighted value	38,131	35,010	33,913	32,521	31,935
16 Total net cash outflows (adjusted value)	66,028	66,026	65,112	64,247	64,274
17 Liquidity coverage ratio (%)	157%	153%	149%	144%	140%
Net Stable Funding Ratio					
18 Total available stable funding	298,133	287,121	284,003	276,560	268,552
19 Total required stable funding	212,040	203,534	205,151	199,908	197,804
20 NSFR ratio (%)	141%	141%	138%	138%	136%

EU OV1 – Overview of total risk exposure amounts

Total risk exposure amount (TREA) increased modestly by € 1.2 billion to € 136.6 billion in the first quarter of 2026 (31 December 2025: € 135.4 billion). This increase was largely driven by a € 0.8 billion rise in credit risk RWEA.

The increase in credit risk RWEA mainly reflects business developments in Corporate Banking, where Clearing was the largest contributor, followed by client lending. This was partly offset by the impact of methodological and data quality improvements related to exposures secured by immovable property.

The risk exposure amount for market risk increased in the first quarter of 2026 to € 2.0 billion (31 December 2025: € 1.6 billion).

	A	B	C
	31 March 2026	31 December 2025	31 March 2026
(in millions)	TREA	TREA	Total own funds requirements
1 Credit risk (excluding CCR)	108,038	108,376	8,643
2 - of which the standardised approach	80,704	81,267	6,456
3 - of which the Foundation IRB (F-IRB) approach	1,614	928	129
4 - of which slotting approach			
EU 4a - of which equities under the simple risk-weighted approach	2,742	2,700	219
5 - of which the Advanced IRB (A-IRB) approach ¹	14,357	15,166	1,149
6 Counterparty Credit Risk - CCR	8,129	6,902	650
7 - of which the standardised approach	4,052	3,617	324
8 - of which internal model method (IMM)			
EU 8a - of which exposures to a CCP	688	880	55
9 - of which other CCR	3,390	2,404	271
10 Credit valuation adjustments risk - CVA risk	193	186	15
EU 10a - of which the standardised approach (SA)			
EU 10b - of which the basic approach (F-BA and R-BA)	193	186	15
EU 10c - of which the simplified approach			
15 Settlement risk			
16 Securitisation exposures in the non-trading book (after the cap)²	852	935	68
17 - of which SEC-IRBA approach			
18 - of which SEC-ERBA (including IAA)	57	59	5
19 - of which SEC-SA approach	554	630	44
EU 19a - of which 1250% / deduction			
20 Position, foreign exchange and commodities risks (Market risk)	1,969	1,618	158
21 - of which the Alternative standardised approach (A-SA) ³			
EU 21a - of which the Simplified standardised approach (S-SA)	2	2	
22 - of which Alternative Internal Model Approach (A-IMA) ³			
EU 22a Large exposures			
23 Reclassifications between the trading and non-trading books			
24 Operational risk	17,628	17,628	1,410
EU 24a Exposures to crypto-assets			
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	719	708	58
26 Output floor applied (%)	55%	50%	
27 Floor adjustment (before application of transitional cap)			
28 Floor adjustment (after application of transitional cap)			
29 Total²	136,567	135,398	10,925

1. Following EBA's mapping for this template, the amount excludes equity exposures subject to risk weights under the Advanced Internal Ratings Based (A IRB) approach.

2. EBA's instruction for row 16 require the inclusion of RWEAs and Own Funds requirements for Securitisation, meaning that it also includes an RWEA equivalent for the securitisation position that the bank has deducted from CET1. Under EBA's instructions, the amount from row 16 is included in the total in row 29. That would however result in a different TREA number than our actual TREA and different from the TREA reported in other templates, which in our view would be confusing for the readers. We therefore only include the RWEA for the securitisation positions that are risk weighted (the amounts presented on rows 18 & 19) in the total in row 29.

3. Row 21 and row 22 are left blank for both the current and previous reporting periods, as the approaches referenced in those rows are not applicable under the methodology currently in use. This is due to the FRTB delay, as a result of which Market Risk own funds requirements are still calculated based on the approaches in place prior to CRR III.

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

TREA increased to € 136.6 billion as at 31 March 2026 from € 135.4 billion as at 31 December 2025, an increase of € 1.2 billion, due to higher credit risk RWEA and a higher risk exposure amount for market risk.

The increase of € 0.8 billion in credit risk RWEA in Q1 2026 (including Counterparty Credit Risk – CCR) was primarily driven by higher trading positions in Clearing and growth in Corporate Banking, partly offset by releases derived from model updates and data quality improvements linked to exposures secured by immovable property.

The risk exposure amount for market risk increased by € 0.4 billion to € 2.0 billion during the first quarter of 2026. This increase was driven by higher VaR and SVaR levels (due to market dynamics and averaging effects) and a higher Incremental Risk Charge (IRC), as a result of higher exposures in Financials and Corporates in Credit Trading.

TREA used as the base of the output floor increased by € 3.2 billion to € 156.9 billion as at 31 March 2026 (31 December 2025: € 153.8 billion). This increase reflects both the drivers behind the higher TREA, the effect of the revision of the risk weights applied to our equity exposures and the reduced impact on the calculation of the ‘RWEA used as the base of the output floor’ of the data quality improvements and models update for the mortgage portfolio (of which RWEA is calculated using Internal Ratings-Based (IRB) models).

In Q3 2025 we finalised the move to standardised credit risk approaches for certain parts of our portfolios. Consequently, the difference between the ‘RWEAs calculated using the full standardised approach’ and the ‘RWEAs used as the base of the output floor’ remains limited, mainly due to transitional arrangements (€ 0.4 billion as at 31 March 2026).

	A	B	C	D	EU D
	31 March 2026				
	Risk weighted exposure amounts (RWEAs)				
(in millions)	RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (A + B)	RWEAs calculated using full standardised approach ²	RWEAs that is the base of the output floor
1 Credit risk (excluding counterparty credit risk)	19,270	80,704	99,974	126,611	126,232
2 Counterparty credit risk	1,201	6,928	8,129	9,615	9,615
3 Credit valuation adjustment		193	193	193	193
4 Securitisation exposures in the banking book ¹		611	611	611	611
5 Market risk	1,967	2	1,969	1,202	1,202
6 Operational risk		17,628	17,628	17,628	17,628
7 Other risk weighted exposure amounts		8,063	8,063	1,467	1,467
8 Total	22,439	114,128	136,567	157,326	156,948

1. It includes the RWEAs for securitisation exposures in the banking book calculated with the SA and the ERBA approaches and excludes the RWEA equivalent for the securitisation position that the bank has deducted from CET1.

2. The bank has chosen not to follow the EBA’s mapping for row 7 of this column. Part of the bank’s ‘other risk weighted exposure amounts’ refer to add-ons that would not be applicable if the bank applied Credit Risk SA to certain portfolios. Following EBA’s mapping would therefore result in double counting of RWEAs, which would not be an accurate number for the TREA at end of the output floor transitional period in row 8.

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

At the end of Q1 2026, the credit risk RWEA excluding CCR decreased by € 0.7 billion and amounted to € 100.0 billion (31 December 2025: € 100.6 billion). This slight decrease is explained by releases due to data quality improvements and model updates in mortgages, partially offset by business movements in the asset class ‘Institutions’.

In contrast, the credit risk RWEA (excluding CCR) that forms the base of the output floor rose by € 1.9 billion to € 126.2 billion as at 31 March 2026 (31 December 2025: € 124.4 billion). This is the result of adjustment in the risk weights of our equity exposures and increases in the asset classes Institutions, Corporates and Exposures in default in SA combined with lower benefits in the calculation of the ‘RWEA used as the base of the output floor’ from methodological and data quality improvements in mortgages (which are under modelled approaches).

Compared with Q4 2025, the share of portfolios under modelled approaches within our credit risk RWEA (excluding CCR) remained stable at 19.3%.

	A	B	C	D	EU D
	31 March 2026				
	Risk weighted exposure amounts (RWEAs)				
(in millions)	RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (A) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1 Central governments and central banks			392	392	392
EU 1a Regional governments or local authorities					
EU 1b Public sector entities			76	76	76
EU 1c Categorised as Multilateral Development Banks in SA					
EU 1d Categorised as International organisations in SA					
2 Institutions	1,403	986	1,948	1,532	1,532
3 Equity	3,300	2,066	3,300	2,066	2,066
5 Corporates	211	283	45,909	46,360	45,982
5.1 - of which F-IRB is applied	211	290	211	668	290
5.2 - of which A-IRB is applied					
EU 5a - of which Corporates - General	211	283	36,186	662	283
EU 5b - of which Corporates - Specialised lending			9,756	9,756	9,756
EU 5c - of which Corporates - Purchased receivables					
6 Retail ¹	14,357	14	17,827	3,484	3,484
6.1 - of which Retail - Qualifying revolving					
EU 6.1a - of which Retail - Purchased receivables					
EU 6.1b - of which Retail - Other	11	14	17,827	3,484	3,484
6.2 - of which Retail - Secured by residential real estate	14,346	38,997	14,346	38,997	38,997
EU 7a Categorised as secured by immovable properties and ADC exposures in SA ²	13,052	39,003	24,919	63,923	63,923
EU 7b Collective investment undertakings (CIU)			405	405	405
EU 7c Categorised as exposures in default in SA	1,484	2,179	3,073	5,253	5,253
EU 7d Categorised as subordinated debt exposures in SA			37	37	37
EU 7e Categorised as covered bonds in SA	339	570	76	647	647
EU 7f Categorised as claims on institutions and corporates with a short-term credit assessment in SA	338	426	89	515	515
8 Other non-credit obligation assets			1,921	1,921	1,921
9 Total	19,270	45,529	99,974	126,611	126,232

1. Following EBA's mapping tool, for column a, row 6 is the sum of rows 6.1, EU 6.1a, EU 6.1b and 6.2. For the other columns, row 6.2 is not included in the total for row 6.

2. The bank does not follow the EBA mapping tool for the data points in row EU 7a for columns d and EU d because the EBA mapping tool, in our view, incorrectly omits the applicable datapoints from the underlying Credit Risk SA (C07.00) template.

Liquidity requirements

EU LIQB – Qualitative information on LCR, which complements template EU LIQ1

The consolidated LCR amounted to 157% at the end of March 2026, based on a 12-month rolling average (31 December 2025: 153%).

Concentration of funding and liquidity sources

Liquidity risks are mitigated by maintaining a sufficiently large liquidity buffer and a stable and diversified funding mix to safeguard access to liquidity at any time. Client deposits are the main source of funding, which are well diversified across the Personal & Business Banking, Wealth Management and Corporate Banking client units. The remainder of the funding is raised through various long-term wholesale funding instruments. Short-term wholesale funding is raised via commercial paper and certificates of deposit programmes and is complemented by short-term deposits from professional counterparties.

Composition of the liquidity buffer

Cash at central banks and government bonds are the main components of the liquidity buffer. Retained notes are also an important source of ECB-eligible collateral, but are not LCR-eligible. The liquidity buffer (excluding retained notes) as at 31 March 2026 amounted to € 103.5 billion, based on a 12-month rolling average (31 December 2025: € 100.6 billion). The increase was mainly observed in cash at central banks.

Derivative exposures and potential collateral calls

To manage liquidity risk related to derivative exposures and potential collateral calls, the bank has an adequate pool of collateral at its disposal, which is managed proactively in accordance with its collateral management framework. This enables the bank to secure payment traffic with the central bank, meet margin calls for financial markets transactions (e.g. derivatives, securities financing and clearing) and manage the liquidity buffer within the approved risk appetite.

Currency mismatch in the LCR

Liquidity risk management focuses on significant currencies, being the euro and the US dollar. The composition of the liquidity buffer reflects this focus. The buffer consists of cash and securities, primarily in euros and secondarily in US dollars. Internal risk metrics and monitoring are in place to ensure that the currency distribution of the liquid assets is consistent with the currency distribution of the net liquidity outflows.

Other items

The EU LIQ1 template is focused on the consolidated LCR. The bank also monitors, reports and, when necessary, steers the LCR for subsidiaries (taking into account local regulations) and other regulatory scopes.

EU LIQ1 – Quantitative information of LCR

	A				B				C				D				E				F				G				H			
	Total unweighted value (average)								Total weighted value (average)																							
	31 March 2026		31 December 2025		30 September 2025		30 June 2025		31 March 2026		31 December 2025		30 September 2025		30 June 2025		31 March 2026		31 December 2025		30 September 2025		30 June 2025		31 March 2026		31 December 2025		30 September 2025		30 June 2025	
	Data points used in the calculation of averages								Data points used in the calculation of averages																							
(in millions)	12				12				12				12				12				12				12							
High-quality liquid assets (HQLA)																																
1	Total high-quality liquid assets																103,470				100,643				96,963				92,660			
Cash - outflows																																
2	Retail deposits and deposits from small business customers, of which:																11,815				11,543				11,273				10,991			
3	Stable deposits																4,571				4,527				4,487				4,459			
4	Less stable deposits																6,938				6,722				6,503				6,259			
5	Unsecured wholesale funding																64,274				61,897				60,114				58,393			
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks																6,783				6,531				6,293				6,065			
7	Non-operational deposits (all counterparties)																53,518				50,804				49,342				47,822			
8	Unsecured debt																3,973				4,562				4,479				4,506			
9	Secured wholesale funding																3,796				3,678				3,723				3,899			
10	Additional requirements																14,358				14,267				14,204				14,179			
11	Outflows related to derivative exposures and other collateral requirements																7,324				7,392				7,494				7,577			
12	Outflows related to loss of funding on debt products																															
13	Credit and liquidity facilities																7,033				6,875				6,710				6,602			
14	Other contractual funding obligations																8,247				7,945				7,949				7,507			
15	Other contingent funding obligations																1,668				1,706				1,763				1,800			
16	Total cash outflows																104,158				101,036				99,026				96,767			
Cash - inflows																																
17	Secured lending (e.g. reverse repos)																18,325				16,388				15,276				14,130			
18	Inflows from fully performing exposures																15,673				14,581				14,575				14,370			
19	Other cash inflows																4,132				4,041				4,063				4,021			
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)																															
EU-19b	(Excess inflows from a related specialised credit institution)																															
20	Total cash inflows																38,131				35,010				33,913				32,521			
EU-20a	Fully exempt inflows																															
EU-20b	Inflows subject to 90% cap																															
EU-20c	Inflows subject to 75% cap																67,808				63,235				61,325				59,376			
Total adjusted value																																
EU-21	Liquidity buffer																103,470				100,643				96,963				92,660			
22	Total net cash outflows																66,028				66,026				65,112				64,247			
23	Liquidity coverage ratio																157%				153%				149%				144%			

Credit risk

EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

After the transfer of a large part of our corporate portfolios to the Standardised Approach (SA) in Q3 2025, credit risk RWEA under the IRB approach stabilised at € 19.3 billion as at 31 March 2026 compared with € 19.4 billion as at 31 December 2025.

(in millions)	A	
	31 March 2026	
	RWEA	
1 RWEA as at the end of the previous reporting period¹	19,359	
2 Asset size (+/-)	269	
3 Asset quality (+/-)	203	
4 Model updates (+/-)	-1,042	
5 Methodology and policy (+/-)		
6 Acquisitions and disposals (+/-)		
7 Foreign exchange movements (+/-)		
8 Other (+/-)	481	
9 RWEA as at the end of the reporting period	19,270	

1. Following EBA's mapping for this template, the RWEA includes 'Equity IRB'. As a result, the CR8 RWEA does not reconcile with the credit risk RWEA reported in the EU OV1 template.

Market risk

EU MR2-B – RWEA flow statements of market risk exposures under the IMA

The risk exposure amount for market risk increased from € 1.6 billion as at 31 December 2025 to € 2.0 billion as at 31 March 2026. This increase was primarily driven by higher Incremental Risk Charge (IRC) requirements and, to a lesser extent, by increases in the Value-at-Risk (VaR) and Stressed VaR (SVaR) components. These movements reflect heightened market volatility, averaging effects and increased credit exposures within Credit Trading.

In line with CRR requirements, VaR and SVaR are subject to capital multipliers of 3.0, resulting in 12-week average measures that exceed the most recent observations and are, therefore, more strongly reflected in regulatory capital requirements.

	A	B	C	D	E	F	G
	31 March 2026						
(in millions)	VaR	SVaR	IRC	Compre- hensive risk measure	Other	Total RWEA	Total own funds require- ments
1 RWEA at the previous quarter-end	309	827	479			1,615	129
1a <i>Regulatory adjustment</i>	-188	-536	-54			-778	-62
1b <i>RWEA at the previous quarter-end (end of the day)</i>	121	291	425			837	67
2 <i>Movement in risk levels</i>	12	13	245			270	22
3 <i>Model updates/changes</i>							
4 <i>Methodology and policy</i>							
5 <i>Acquisitions and disposals</i>							
6 <i>Foreign exchange movements</i>							
7 <i>Other</i>							
8a <i>RWEA at the end of the disclosure period (end of the day)</i>	134	304	670			1,107	89
8b <i>Regulatory adjustment</i>	233	627				860	69
8 RWEA at the end of the disclosure period	367	930	670			1,967	157

Disclaimer & cautionary statements

ABN AMRO has included in this document, and from time to time may make certain statements in its public statements, that may constitute 'forward-looking statements'. This includes, without limitation, 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 to, but not limited to, ABN AMRO's potential exposures to various types of operational, credit and market risk. Such statements are subject to uncertainties.

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