

Lars Kramer

Date of birth: 12 September 1967

Nationality: Dutch

Lars Kramer was appointed to the Executive Board of ABN AMRO Bank N.V. as Chief Financial Officer (CFO) effective 1 June 2021 for a period of four years. As CFO he was responsible for Finance, including Financial Accounting, Asset & Liability Management, Controlling, Tax, Treasury, Investor Relations and HR Facility/Workplace Management. Lars left the bank with effect from 1 May 2023 to pursue an opportunity outside ABN AMRO.

Lars has extensive experience in the financial sector, having worked for various institutions in many different geographies for more than 25 years. After his post graduate diploma from Cape Town University, he started his career at Credit Suisse in 1994. From 1998 until 2017 he held various positions at ING. As regional CFO ING Wholesale Banking Asia, he was responsible for ING's Wholesale Banking Asia Finance division. From 2008 he was Global CFO of ING Direct N.V. and responsible for ING's Retail Banking International division. From 2012 he was Global CFO of the Wholesale Banking division of ING. In this role he was responsible for ING's Wholesale Banking Finance organisation across multiple jurisdictions. Prior to joining ABN AMRO as its CFO, Lars was Group CFO at Hellenic Bank, and in addition responsible for Strategy, Leveraged Finance, Marketing and Communications.

Education:

- Chartered Accountant (SA), South Africa (1994)
- MBA, University of Cape Town Graduate School of Business, South Africa (1993)
- Post Graduate Diploma, Accounting, University of Cape Town, South Africa (1992)
- Bachelor's Degree, Accounting Sciences, University of South Africa, South Africa (1990)

Ancillary positions:

• Member of the European CFO Network