

ABN AMRO Bank N.V.

Pillar 3 Report

Third quarter 2025

Table of contents

Notes to the reader	3
Key metrics and overview of RWEA	4
EU KM1 – Key metrics template	4
EU OV1 – Overview of total risk exposure amounts	6
EU CMS1 – Comparison of modelled and standardised risk-weighted exposure amounts at risk level	7
EU CMS2 – Comparison of modelled and standardised risk-weighted exposure amounts for credit risk at asset class level	8
Liquidity requirements	9
EU LIQB – Qualitative information on LCR, which complements template EU LIQ1	9
EU LIQ1 – Quantitative information of LCR	10
Credit risk	11
EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach	11
Market risk	12
EU MR2-B – RWEA flow statements of market risk exposures under the IMA	12
Disclaimer & cautionary statements	13

Notes to the reader

This Pillar 3 Report provides the consolidated disclosures of ABN AMRO Bank N.V. required by Capital Requirements Regulation (EU) No 575/2013 on prudential requirements for credit institutions (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 Pillar 3 Report for the third quarter of 2025 includes an update on the quarterly required disclosures, which provide comprehensive information about risk, funding and capital management. We recommend reading this report alongside our quarterly report for the same quarter. The 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 ABN AMRO'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. Based on the final draft 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.

On 1 January 2025, Capital Requirements Regulation 3 (CRR3) came into effect, introducing new approaches and concepts in different frameworks (e.g. the output floor, a basic indicator component for operational risk and new approaches for the Credit Valuation Adjustment (CVA) risk for own funds requirements). The European Banking Authority (EBA) has amended the Pillar 3 templates to be consistent with the changes brought by CRR3. As part of these changes, some rows have been removed, and there have been adjustments in the mappings of existing rows, necessitating changes to the comparative figures. The amendments also include the introduction of new rows in templates where comparative figures for previous periods are reported. Because these changes do not apply retrospectively, if such data points did not exist for these previous periods, no comparative figures are reported in these rows. Over time, these comparative figures will again be completed.

Effective Q1 2025, voluntarily disclosed information from prior periods is excluded from the Pillar 3 reports, retaining the comparative figures only in the templates where they are mandatory. Our aim in doing so is to improve the readability of the Pillar 3 report.

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 final draft 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) methodology 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) method for securities financing transactions (CRR 220/222). Therefore, this template is not applicable.

Key metrics and overview of RWEA

Highlights

- The regulatory reported CET1 ratio under CRR3 (Basel IV), excluding the net profit for the first, second and third quarter, was 14.2% as at 30 September 2025 (30 June 2025: 14.5%). In comparison with 30 June 2025, the regulatory reported CET1 ratio decreased, mainly due to an increase in Total Risk Exposure Amount (TREA).
- In the third quarter of 2025, the TREA increased by EUR 3.4 billion to EUR 143.1 billion (Q2 2025: EUR 139.8 billion), primarily due to a EUR 2.5 billion increase in credit risk RWEA and a EUR 0.8 billion increase in operational risk RWEA, both driven by the acquisition of Hauck Aufhäuser Lampe (HAL). The rise in credit risk RWEA was also attributable to the transition of portfolios to the standardised approach. The increase in credit risk RWEA was partly offset by a decrease in Asset Based Finance.
- The share of the modelled approaches used in the calculation of credit risk RWEA decreased significantly in Q3 2025 compared with Q2 2025 as we completed the transition of portfolios to the standardised approach. Following this transition, the use of modelled approaches has been narrowed down to residential mortgages, banks and financial institutions. This has led to the release of RWEA add-ons that had previously been applied to those portfolios. The transition resulted in a net increase in RWEA, which was compensated by a corresponding increase in CET1 capital, leading to a neutral impact on the CET1 ratio.
- The regulatory reported total capital decreased slightly to EUR 27.8 billion as at 30 September 2025 (30 June 2025: EUR 28.8 billion), largely due to a decrease in Tier 1 capital which related mainly to the redemption of a EUR 1 billion AT1 instrument.
- The regulatory reported leverage ratio decreased to 5.1% as at 30 September 2025 (30 June 2025: 5.5%), mainly due to an increase in exposure measure and the decrease in Tier 1 capital. The increase in exposure measure was mainly driven by the acquisition of HAL. The decrease in Tier 1 capital reflected the redemption of a EUR 1 billion AT1 instrument.
- The consolidated LCR amounted to 149% at the end of September 2025, based on a 12-month rolling average (30 June 2025: 144%).

EU KM1 - Key metrics template

As of 1 January 2025, we report our regulatory capital metrics and risk exposures in line with CRR3 (Basel IV). Comparative figures up to and including 31 December 2024 are reported under CRR2 (Basel III).

The capital ratios and figures disclosed in the Pillar 3 report exclude Q1, Q2 and Q3 2025 net profit, whereas the pro-forma capital ratios and figures in the Q3 2025 Quarterly report include 50% of the net profit, in line with the existing dividend policy and the practice that was applied for regulatory purposes until 30 June 2024. The comparative capital ratios and figures have not been adjusted for this revised approach as they reflected the applicable regulatory approach at the time.

As at 30 September 2025, the regulatory reported CET1 ratio was 14.2% (30 June 2025: 14.5%). In comparison with Q2 2025, the regulatory reported CET1 ratio decreased, mainly due to the increase in the TREA. The TREA increased by EUR 3.4 billion compared with 30 June 2025, mainly reflecting an increase in credit risk RWEA and operational risk RWEA due to the consolidation of HAL. Credit risk RWEA also increased due to the move of certain portfolios to the standardised approach, but this effect was neutralised in the CET1 ratio by a corresponding increase in CET1 capital. This quarter, the regulatory reported amount of CET1 capital increased slightly to EUR 20.4 billion (30 June 2025: EUR 20.3 billion). All capital ratios were in line with the bank's risk appetite and comfortably above regulatory requirements.

		A	B	C	D	E
		30 September 2025	30 June 2025	31 March 2025	31 December 2024	30 September 2024
(in millions)						
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	20,385	20,321	20,416	20,357	19,915
2	Tier 1 capital	23,613	24,542	24,637	23,831	23,389
3	Total capital	27,768	28,763	29,096	28,477	28,033
Risk-weighted exposure amounts (RWEA)						
4	Total risk exposure amount	143,143	139,789	141,710	140,871	143,822
4a	Total risk exposure pre-floor	143,143	139,789	141,710		
Capital ratios (as % of RWEA)						
5	Common Equity Tier 1 ratio (%)	14.2%	14.5%	14.4%	14.5%	13.8%
5b	Common Equity Tier 1 ratio considering unfloored TREAs (%)	14.2%	14.5%	14.4%		
6	Tier 1 ratio (%)	16.5%	17.6%	17.4%	16.9%	16.3%
6b	Tier 1 ratio considering unfloored TREAs (%)	16.5%	17.6%	17.4%		
7	Total capital ratio (%)	19.4%	20.6%	20.5%	20.2%	19.5%
7b	Total capital ratio considering unfloored TREAs (%)	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 (%)	2.25%	2.25%	2.25%	2.25%	2.25%
EU 7e	- of which to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.27%	1.27%	1.27%
EU 7f	- of which to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.69%
EU 7g	Total SREP own funds requirements (%)	10.25%	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 (%)	1.65%	1.74%	1.74%	1.73%	1.73%
EU 9a	Systemic risk buffer (%)	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 (%)	5.43%	5.51%	5.51%	5.48%	5.48%
EU 11a	Overall capital requirements (%)	15.68%	15.76%	15.76%	15.73%	15.73%
12	CET1 available after meeting the total SREP own funds	8.48%	8.77%	8.64%	8.68%	8.11%
Leverage ratio						
13	Total exposure measure	463,530	448,941	440,170	420,932	436,327
14	Leverage ratio (%)	5.1%	5.5%	5.6%	5.7%	5.4%
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)	96,963	92,660	89,809	88,486	90,110
EU 16a	Cash outflows - Total weighted value	99,026	96,767	96,209	95,525	95,482
EU 16b	Cash inflows - Total weighted value	33,913	32,521	31,935	31,510	30,805
16	Total net cash outflows (adjusted value)	65,112	64,247	64,274	64,015	64,677
17	Liquidity coverage ratio (%)	149%	144%	140%	138%	139%
Net Stable Funding Ratio						
18	Total available stable funding	284,003	276,560	268,552	264,223	262,125
19	Total required stable funding	205,151	199,908	197,804	193,534	195,423
20	NSFR ratio (%)	138%	138%	136%	137%	134%

EU OV1 – Overview of total risk exposure amounts

Total RWEA increased by EUR 3.4 billion to EUR 143.1 billion in the third quarter of 2025 (30 June 2025: EUR 139.8 billion), predominantly due to an increase in credit risk RWEA of EUR 2.5 billion. The rise in credit risk RWEA was largely attributable to the acquisition of HAL and the transition of certain portfolios to the standardised approach. This increase was partly offset by a decrease in Asset Based Finance.

In Q3 2025, we completed the transition of certain portfolios to the standardised approach, resulting in the release of RWEA add-ons that had previously been applied for those portfolios. While this transition has led to an overall increase in RWEA, the effect on the CET1 ratio was neutralised by a corresponding increase in CET1 capital.

Operational risk RWEA increased by EUR 0.8 billion to EUR 17.1 billion in the third quarter of 2025. This increase was attributable to the acquisition of HAL. Market risk RWEA increased slightly to EUR 1.9 billion.

	A	B	C
	30 September 2025	30 June 2025	30 September 2025
(in millions)	TREA	TREA	Total own funds requirements
1 Credit risk (excluding CCR)	115,550	114,956	9,244
2 - of which the standardised approach	88,145	7,472	7,052
3 - of which the Foundation IRB (F-IRB) approach	1,357	23,238	109
4 - of which slotting approach			
EU 4a - of which equities under the simple risk-weighted approach	2,631	2,655	211
5 - of which the Advanced IRB (A-IRB) approach ¹	15,023	45,013	1,202
6 Counterparty Credit Risk - CCR	7,899	5,992	632
7 - of which the standardised approach	4,105	3,240	328
8 - of which internal model method (IMM)			
EU 8a - of which exposures to a CCP	823	580	66
9 - of which other CCR	2,971	2,172	238
10 Credit valuation adjustments risk - CVA risk	199	190	16
EU 10a - of which the standardised approach (SA)			
EU 10b - of which the basic approach (F-BA and R-BA)	199	190	16
EU 10c - of which the simplified approach			
15 Settlement risk			
16 Securitisation exposures in the non-trading book (after the cap)²	690	739	55
17 - of which SEC-IRBA approach			
18 - of which SEC-ERBA (including IAA)	61	59	5
19 - of which SEC-SA approach	388	397	31
EU 19a - of which 1250% / deduction			
20 Position, foreign exchange and commodities risks (Market risk)	1,915	1,861	153
21 - of which the Alternative standardised approach (A-SA) ³			
EU 21a - of which the Simplified standardised approach (S-SA)	4		
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	17,132	16,335	1,371
EU 24a Exposures to crypto-assets			
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	911	953	73
26 Output floor applied (%)	50%	50%	
27 Floor adjustment (before application of transitional cap)			
28 Floor adjustment (after application of transitional cap)			
29 Total²	143,143	139,789	11,451

1. Following EBA's mapping for this template, the amount of which the advanced IRB (A-IRB) approach excludes Equity exposures subject to risk weights and CIU exposures subject to the fall-back approach in 30 June 2025.

2. EBA's instruction for row 16 is that it should include 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. In EBA's instruction, 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 lines 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 as existed prior to CRR3.

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

The share of the modelled approaches in the total RWEA decreased significantly in the third quarter of 2025 compared with the second quarter of 2025. This is the result of completing the transition of certain portfolios to the standardised approach, following ECB approval, which led to the release of RWEA add-ons that had previously been applied to those portfolios to allow sufficient capitalisation. While this transition resulted in a significant increase in credit risk RWEA, it was largely offset by a decrease in 'other risk-weighted exposure amounts', mainly reflecting the release of these add-ons. Following this transition, the use of modelled approaches has been narrowed down to residential mortgages, banks and financial institutions.

For market risk, the migration to the Alternative Standardised Approach will take place once the changes from the Fundamental Review of the Trading Book (FRTB) become applicable in the EU. Recently, the European Commission adopted a Delegated Act that postpones these changes to 1 January 2027.

The output floor for Q3 2025 is equivalent to 50% of the 'RWEAs that is the base of the output floor' (column EU D) and amounts to EUR 84.2 billion, which is well below the 'total actual RWEAs (column C). This percentage aligns with the five-year phase-in period defined in CRR3, which will reach 72.5% in 2030.

Due to the transition of certain portfolios to the standardised approach, the difference between the RWEAs calculated using the full standardised approach and the RWEAs used as the base for the output floor declined significantly, from EUR 8.0 billion in Q2 2025 to EUR 0.3 billion in Q3 2025. The difference is explained by the inclusion in the 'RWEAs calculated using full standardised approach' of the impact of transitional arrangements that affect the output floor calculation, which will be phased out by 2030.

	A	B	C	D	EU D
	30 September 2025				
	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)	19,571	88,145	107,716	138,635	138,347
2 Counterparty credit risk	1,274	6,624	7,899	9,415	9,415
3 Credit valuation adjustment		199	199	199	199
4 Securitisation exposures in the banking book ¹		449	449	449	449
5 Market risk	1,911	4	1,915	1,274	1,274
6 Operational risk		17,132	17,132	17,132	17,132
7 Other risk weighted exposure amounts		7,833	7,833	1,502	1,502
8 Total	22,756	120,387	143,143	168,606	168,319

1. It includes the RWEAs 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 proposed mapping for this cell. 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 a double counting of RWEAs, the result of which would be that the total in row 8 would not be an accurate number for the TREA at end of the output floor transitional period.

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

The table below presents the breakdown of credit risk RWEA by asset class, excluding CCR (which is shown in the first row of the CMS1 template). Total actual RWEAs increased by EUR 26.5 billion to EUR 107.7 billion in Q3 2025 (Q2 2025: EUR 81.2 billion), mainly due to the transition of certain portfolios to the standardised approach. As of Q3 2025, the use of modelled approaches has been narrowed down to residential mortgages, banks and financial institutions. Column B shows what the RWEAs would be if these were re-computed using the standardised approach.

	A	B	C	D	EU D
	30 September 2025				
	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			486	486	486
EU 1a Regional governments or local authorities					
EU 1b Public sector entities			29	29	29
EU 1c Categorised as Multilateral Development Banks in SA			2	2	2
EU 1d Categorised as International organisations in SA					
2 Institutions	527	762	1,091	1,326	1,326
3 Equity	3,191	1,089	3,191	1,089	1,089
5 Corporates	157	223	50,780	51,133	50,846
5.1 - of which F-IRB is applied	163	234	163	521	234
5.2 - of which A-IRB is applied	4	8	4	8	8
EU 5a - of which Corporates - General	157	223	40,547	510	223
EU 5b - of which Corporates - Specialised lending			10,233	10,233	10,233
EU 5c - of which Corporates - Purchased receivables					
6 Retail	13	46	3,715	3,748	3,748
6.1 - of which Retail - Qualifying revolving					
EU 6.1a - of which Retail - Purchased receivables					
EU 6.1b - of which Retail - Other	13	46	3,715	3,748	3,748
6.2 - of which Retail - Secured by residential real estate	13,421	46,054	16,239	46,054	46,054
EU 7a Categorised as secured by immovable properties and ADC exposures in SA ¹	13,424	46,063	40,378	73,017	73,017
EU 7b Collective investment undertakings (CIU)			528	528	528
EU 7c Categorised as exposures in default in SA	1,587	1,156	4,830	4,398	4,398
EU 7d Categorised as subordinated debt exposures in SA			80	80	80
EU 7e Categorised as covered bonds in SA	350	550	452	652	652
EU 7f Categorised as claims on institutions and corporates with a short-term credit assessment in SA	322	314	418	410	410
8 Other non-credit obligation assets			1,736	1,736	1,736
9 Total	19,571	50,202	107,716	138,635	138,347

1. The bank does not follow the EBA mapping tool for the datapoints 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 149% at the end of September 2025, based on a 12-month rolling average (30 June 2025: 144%).

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 is 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 30 September 2025 amounted to EUR 97.0 billion, based on a 12-month rolling average (30 June 2025: EUR 92.7 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)			
	30 September 2025	30 June 2025	31 March 2025	31 December 2024	30 September 2025	30 June 2025	31 March 2025	31 December 2024
	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	12
High-quality liquid assets (HQLA)								
1 Total high-quality liquid assets					96,963	92,660	89,809	88,486
Cash - outflows								
2 Retail deposits and deposits from small business customers, of which:	152,156	150,016	148,932	148,225	11,273	10,991	10,833	10,717
3 <i>Stable deposits</i>	89,747	89,188	88,662	88,260	4,487	4,459	4,433	4,413
4 <i>Less stable deposits</i>	49,747	47,723	46,611	45,918	6,503	6,259	6,138	6,050
5 Unsecured wholesale funding	114,310	110,901	109,155	107,458	60,114	58,393	57,763	56,812
6 <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	25,216	24,305	23,628	24,055	6,293	6,065	5,896	6,004
7 <i>Non-operational deposits (all counterparties)</i>	84,616	82,090	81,389	79,456	49,342	47,822	47,730	46,861
8 <i>Unsecured debt</i>	4,479	4,506	4,137	3,947	4,479	4,506	4,137	3,947
9 Secured wholesale funding					3,723	3,899	4,021	4,150
10 Additional requirements	58,044	57,598	57,994	57,925	14,204	14,179	14,354	14,441
11 <i>Outflows related to derivative exposures and other collateral requirements</i>	11,048	11,218	11,573	11,358	7,494	7,577	7,745	7,803
12 <i>Outflows related to loss of funding on debt products</i>			1	17			1	17
13 <i>Credit and liquidity facilities</i>	46,996	46,380	46,419	46,550	6,710	6,602	6,608	6,621
14 Other contractual funding obligations	10,992	10,538	10,578	10,601	7,949	7,507	7,511	7,590
15 Other contingent funding obligations	40,857	41,418	41,507	41,515	1,763	1,800	1,727	1,815
16 Total cash outflows					99,026	96,767	96,209	95,525
Cash - inflows								
17 Secured lending (e.g. reverse repos)	38,582	36,313	35,191	33,601	15,276	14,130	13,845	13,118
18 Inflows from fully performing exposures	17,238	17,024	16,944	17,373	14,575	14,370	14,188	14,589
19 Other cash inflows	13,302	12,986	12,579	12,202	4,063	4,021	3,901	3,804
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	69,122	66,322	64,713	63,176	33,913	32,521	31,935	31,510
EU-20a <i>Fully exempt inflows</i>								
EU-20b <i>Inflows subject to 90% cap</i>								
EU-20c <i>Inflows subject to 75% cap</i>	61,325	59,376	57,953	56,461	33,913	32,521	31,935	31,510
Total adjusted value								
EU-21 Liquidity buffer					96,963	92,660	89,809	88,486
22 Total net cash outflows					65,112	64,247	64,274	64,015
23 Liquidity coverage ratio					149%	144%	140%	138%

Credit risk

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

As at 30 September 2025, credit risk RWEA under the IRB approach declined sharply to EUR 19.6 billion, compared to EUR 73.7 billion on 30 June 2025. This decrease was almost entirely driven by the transition of certain portfolios to the standardised approach, which is reflected in the table below as a significant movement in the category ‘methodology and policy’.

(in millions)	A	
	30 September 2025	RWEA
1 RWEA as at the end of the previous reporting period¹		73,730
2 Asset size (+/-)		733
3 Asset quality (+/-)		-1,598
4 Model updates (+/-)		504
5 Methodology and policy (+/-)		-54,056
6 Acquisitions and disposals (+/-)		-65
7 Foreign exchange movements (+/-)		-7
8 Other (+/-)		330
9 RWEA as at the end of the reporting period		19,571

1. Following EBA's mapping for this template, the RWEA includes 'Equity IRB' (which includes IRB CIUs that receive the fall-back approach). For this reason, 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

Market risk RWEA under the Internal Model Approach increased slightly to EUR 1.9 billion on 30 September 2025 compared to 30 June 2025. The increase was driven by the SVaR component due to changes in interest rate and foreign exchange exposure.

The capital multipliers for VaR and SVaR remained at 3.0, in line with the CRR. As a result, the 12-week average multiplied by capital multipliers exceeds the latest observations. This is reflected in the regulatory adjustments.

	A	B	C	D	E	F	G
	30 September 2025						
(in millions)	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEA	Total own funds requirements
1 RWEA at the previous quarter-end	341	922	598			1,861	149
1a <i>Regulatory adjustment</i>	-227	-607	-210			-1,044	-84
1b <i>RWEA at the previous quarter-end (end of the day)</i>	114	314	388			817	65
2 <i>Movement in risk levels</i>	14	7	159			181	14
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>	129	321	547			997	80
8b <i>Regulatory adjustment</i>	199	714				913	73
8 RWEA at the end of the disclosure period	328	1,035	547			1,911	153

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