ABN AMRO Bank N.V.

Pillar 3 Report
Second quarter 2026

ABN·AMRO

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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 and investment firms (Part Eight) and 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 second quarter of 2026 includes an update on the quarterly and semi-annually required disclosures, which provide comprehensive information about 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 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 ITS, this report uses the terms ‘risk-weighted assets (RWA)’ and ‘risk-weighted exposure amount (RWEA)’ interchangeably. TREA (Total Risk Exposure Amount) is the broader regulatory measure that aggregates all risk exposure components (including market, credit, and operational risks) as defined under the capital framework, while RWEA (Risk-Weighted Exposure Amount) refers the ‘risk exposure amount’ calculated specifically for credit risk and counterparty credit risk. 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 are not included in this report:

- **EU CR7 – IRB approach – Effect on the RWEA of credit derivatives used as CRM techniques:** ABN AMRO does not typically secure its credit exposure by buying protection via credit derivatives. At present, ABN AMRO does not use credit derivatives to reduce RWEA via credit risk mitigation. ABN AMRO does use its credit derivatives to hedge CVA risk.
- **EU CR10 – Specialised lending and equity exposures under the simple risk-weighted approach:** Templates EU CR10.1 - EU CR10.4 are for specialised lending calculated on the basis of the slotting approach, which is not applied by ABN AMRO. These templates are therefore not applicable to ABN AMRO. Template EU CR10.5 is meant for equity exposures under Articles 133(3) to (6) and 495a(3) CRR. The bank applies the transitional arrangement from Article 495(1) CRR and currently does not have any equity exposures for which Article 495a(3) drives the risk weight. All risk weights for equity exposures are currently still based on the risk weights as applied under the simple risk weight approach. Over time, this will change and the risk weights from Article 133(3) to (6) will become applicable. Currently, the bank therefore omits the presentation of template EU CR10.5.
- **EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale:** The CCR4 template for A-IRB is not presented in this report. In Q3 2025, we completed the transition of certain portfolios from the A-IRB approach to the standardised approach. This reflects the absence of relevant exposures for this reporting period.

- **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 SEC2 - Securitisation exposures in the trading book:** ABN AMRO does not have any exposure to securitisation positions in its trading book.
- **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.
- **ESG disclosures:** In alignment with the EBA no-action letter issued on 6 August 2025 and the transitional provisions outlined in the Consultation Paper on Pillar 3 ESG ITS amendments, we have decided not to disclose information pertaining to ESG templates 6–10, Template 1 column c, and Template 4 column c in our Pillar 3 report as of 31 December 2025. This decision follows the EBA's recommendation that supervisors should not prioritise enforcement of these templates during the transitional period until the revised Implementing Technical Standards (ITS) are adopted and come into effect.

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 remained stable compared with 31 March 2026, which was due to a slight decrease in Total Risk Exposure Amount (TREA) and a marginal increase in CET1 capital.
- TREA decreased by € 0.1 billion in Q2 2026 to € 136.4 billion, primarily driven by a reduction in the risk exposure amount for market risk, and partly offset by higher credit risk RWEA.
- The leverage ratio increased to 4.9% as at 30 June 2026 (31 March 2026: 4.8%), mainly due to the decrease in exposure measure, which was mainly driven by lower central bank positions.
- The consolidated LCR amounted to 159% at the end of June 2026, based on a 12-month rolling average (31 March 2026: 157%).
- The NSFR amounted to 138% at the end of June 2026 (March 2026: 141%). The decrease is mainly related to the increase in the required stable funding from loans.

EU KM1 – Key metrics template

As at 30 June 2026, the CET1 ratio was 15.3% (31 March 2026: 15.3%), while the pro forma CET1 ratio was 15.9%. The CET1 ratio remained stable compared with 31 March 2026, which was due to a slight decrease in Total Risk Exposure Amount (TREA) and a marginal increase in CET1 capital. During the second quarter of 2026, TREA decreased by € 0.1 billion compared with the previous quarter, mainly driven by a reduction in the exposure amount for market risk, partly offset by higher credit risk RWEA. The increase in credit risk RWEA mainly reflects business developments in Corporate Banking and Personal & Business Banking, partly offset by a decrease in credit risk RWEA of Clearing clients. CET1 capital remained stable at € 20.9 billion (31 March 2026: € 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)	30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	20,905	20,861	20,899	20,385	20,321
2	Tier 1 capital	24,127	24,083	24,127	23,613	24,542
3	Total capital	28,223	28,186	28,241	27,768	28,763
	Risk-weighted exposure amounts (RWEA)					
4	Total risk exposure amount	136,427	136,567	135,398	143,143	139,789
4a	Total risk exposure pre-floor	136,427	136,567	135,398	143,143	139,789
	Capital ratios (as % of RWEA)					
5	Common Equity Tier 1 ratio (%)	15.3%	15.3%	15.4%	14.2%	14.5%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	15.3%	15.3%	15.4%	14.2%	14.5%
6	Tier 1 ratio (%)	17.7%	17.6%	17.8%	16.5%	17.6%
6b	Tier 1 ratio considering unfloored TREA (%)	17.7%	17.6%	17.8%	16.5%	17.6%
7	Total capital ratio (%)	20.7%	20.6%	20.9%	19.4%	20.6%
7b	Total capital ratio considering unfloored TREA (%)	20.7%	20.6%	20.9%	19.4%	20.6%
	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%	2.60%	2.25%	2.25%	2.25%
EU 7e	*- of which to be made up of CET1 capital (percentage points)*	*1.46%*	*1.46%*	*1.27%*	*1.27%*	*1.27%*
EU 7f	*- of which to be made up of Tier 1 capital (percentage points)*	*1.95%*	*1.95%*	*1.69%*	*1.69%*	*1.69%*
EU 7g	Total SREP own funds requirements (%)	10.60%	10.60%	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 (%)	1.64%	1.63%	1.65%	1.65%	1.74%
EU 9a	Systemic risk buffer (%)	0.04%	0.04%	0.04%	0.04%	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%	5.42%	5.43%	5.43%	5.51%
EU 11a	Overall capital requirements (%)	16.03%	16.02%	15.68%	15.68%	15.76%
12	CET1 available after meeting the total SREP own funds requirements (%)	9.36%	9.31%	9.67%	8.48%	8.77%
	Leverage ratio					
13	Total exposure measure	492,518	503,718	453,650	463,530	448,941
14	Leverage ratio (%)	4.9%	4.8%	5.3%	5.1%	5.5%
	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)	104,516	103,470	100,643	96,963	92,660
EU 16a	Cash outflows - Total weighted value	108,268	104,158	101,036	99,026	96,767
EU 16b	Cash inflows - Total weighted value	42,364	38,131	35,010	33,913	32,521
16	Total net cash outflows (adjusted value)	65,904	66,028	66,026	65,112	64,247
17	Liquidity coverage ratio (%)	159%	157%	153%	149%	144%
	Net Stable Funding Ratio					
18	Total available stable funding	298,450	298,133	287,121	284,003	276,560
19	Total required stable funding	216,237	212,040	203,534	205,151	199,908
20	NSFR ratio (%)	138%	141%	141%	138%	138%

EU KM2 – Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

		A	B	C	D	E	F
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
(in millions)		30 June 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
	Own funds and eligible liabilities, ratios and components						
1	Own funds and eligible liabilities	48,170					
EU-1a	Of which own funds and subordinated liabilities	44,906					
2	Total risk exposure amount of the resolution group (TREA)	136,492					
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	35.3%					
EU-3a	Of which own funds and subordinated liabilities	32.9%					
4	Total exposure measure of the resolution group	492,518					
5	Own funds and eligible liabilities as percentage of the total exposure measure	9.8%					
EU-5a	Of which own funds or subordinated liabilities	9.1%					
6a	Does the subordination exemption in Article 72b(4) of the CRR apply? (5% exemption)						
6b	Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)						
6c	Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)						
	Minimum requirement for own funds and eligible liabilities (MREL)						
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	22.7%					
EU-8	Of which to be met with own funds or subordinated liabilities	16.4%					
EU-9	MREL requirement expressed as percentage of the total exposure measure	7.3%					
EU-10	Of which to be met with own funds or subordinated liabilities	7.3%					

EU OV1 – Overview of total risk exposure amounts

TREA decreased by € 0.1 billion compared with 31 March 2026. The decrease was primarily driven by lower risk exposure amount for market risk, partly offset by an increase in credit risk RWEA (including CCR, CVA and securitisation).

		A	B	C
		30 June 2026	31 March 2026	30 June 2026
(in millions)		TREA	TREA	Total own funds requirements
1	**Credit risk (excluding CCR)**	**108,528**	**108,038**	**8,682**
2	*- of which the standardised approach*	*80,991*	*80,704*	*6,479*
3	*- of which the Foundation IRB (F-IRB) approach*	*1,079*	*1,614*	*86*
4	*- of which slotting approach*			
EU 4a	*- of which equities under the simple risk-weighted approach*	*2,768*	*2,742*	*221*
5	*- of which the Advanced IRB (A-IRB) approach*[1]	*14,559*	*14,357*	*1,165*
6	**Counterparty Credit Risk - CCR**	**7,652**	**8,129**	**612**
7	*- of which the standardised approach*	*3,922*	*4,052*	*314*
8	*- of which internal model method (IMM)*			
EU 8a	*- of which exposures to a CCP*	*737*	*688*	*59*
9	*- of which other CCR*	*2,993*	*3,390*	*239*
10	**Credit valuation adjustments risk - CVA risk**	**268**	**193**	**21**
EU 10a	*- of which the standardised approach (SA)*			
EU 10b	*- of which the basic approach (F-BA and R-BA)*	*268*	*193*	*21*
EU 10c	*- of which the simplified approach*			
15	**Settlement risk**			
16	**Securitisation exposures in the non-trading book (after the cap)**[2]	**952**	**852**	**76**
17	*- of which SEC-IRBA approach*			
18	*- of which SEC-ERBA (including IAA)*	*58*	*57*	*5*
19	*- of which SEC-SA approach*	*658*	*554*	*53*
EU 19a	*- of which 1250% / deduction*			
20	**Position, foreign exchange and commodities risks (Market risk)**	**1,702**	**1,969**	**136**
21	*- of which the Alternative standardised approach (A-SA)*[3]			
EU 21a	*- of which the Simplified standardised approach (S-SA)*	*5*	*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**	**17,560**	**17,628**	**1,405**
EU 24a	**Exposures to crypto-assets**			
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**708**	**719**	**57**
26	**Output floor applied (%)**	**55%**	**55%**	
27	**Floor adjustment (before application of transitional cap)**			
28	**Floor adjustment (after application of transitional cap)**			
29	**Total**[2]	**136,427**	**136,567**	**10,914**

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 TREA number different from 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 have been 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

Compared with 31 March 2026, TREA for modelled approaches decreased to € 22.2 billion (31 March 2026: € 22.4 billion; and TREA for standardised approaches increased to € 114.3 billion (31 March 2026: € 114.1 billion). The credit risk related movements were mainly driven by higher lending positions, model updates and data quality improvements linked to exposures secured by immovable property. TREA used as the base of the output floor increased to € 157.3 billion (31 March 2026: € 156.9 billion), mirroring the RWA releases from data quality improvements. The difference between the 'RWEAs calculated using the full standardised approach' and the 'RWEAs used as the base of the output floor' is limited, and reflects the transitional arrangements.

		A	B	C	D	EU D
						30 June 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)	18,963	80,991	99,954	126,488	126,108
2	Counterparty credit risk	1,491	6,161	7,652	9,873	9,873
3	Credit valuation adjustment		268	268	268	268
4	Securitisation exposures in the banking book[1]		717	717	717	717
5	Market risk	1,697	5	1,702	1,150	1,150
6	Operational risk		17,560	17,560	17,560	17,560
7	Other risk weighted exposure amounts		8,574	8,574	1,580	1,580
8	**Total**	**22,151**	**114,276**	**136,427**	**157,637**	**157,256**

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

Most significant credit risk RWEA for modelled approaches are in the retail asset class, particularly those secured by residential real estate. Calculated using the full standardised approach, credit risk RWEA would increase by € 26.5 billion to € 126.5 billion, with the largest impact coming from the retail secured by residential real estate asset class.

Compared with 31 March 2026, RWEA movements were mainly observed in institutions, followed by retail exposures, including those secured by residential real estate.

		A	B	C	D	EU D
						30 June 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			364	364	364
EU 1a	Regional governments or local authorities					
EU 1b	Public sector entities			82	82	82
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions	837	517	1,464	1,144	1,144
3	Equity	3,325	2,085	3,325	2,085	2,085
5	Corporates	242	289	46,282	46,710	46,329
5.1	*- of which F-IRB is applied*	*242*	*294*	*242*	*675*	*294*
5.2	*- of which A-IRB is applied*					
EU 5a	*- of which Corporates - General*	*242*	*289*	*36,006*	*670*	*289*
EU 5b	*- of which Corporates - Specialised lending*			*10,276*	*10,276*	*10,276*
EU 5c	*- of which Corporates - Purchased receivables*					
6	Retail[1]	14,559	18	18,003	3,462	3,462
6.1	*- of which Retail - Qualifying revolving*					
EU 6.1a	*- of which Retail - Purchased receivables*					
EU 6.1b	*- of which Retail - Other*	*12*	*18*	*18,003*	*3,462*	*3,462*
6.2	*- of which Retail - Secured by residential real estate*	*14,547*	*39,236*	*14,547*	*39,236*	*39,236*
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA[2]	13,237	39,243	24,317	63,560	63,560
EU 7b	Collective investment undertakings (CIU)			417	417	417
EU 7c	Categorised as exposures in default in SA	1,519	2,271	3,348	5,619	5,619
EU 7d	Categorised as subordinated debt exposures in SA			32	32	32
EU 7e	Categorised as covered bonds in SA	401	640	39	679	679
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	68	54	68	122	122
8	Other non-credit obligation assets			2,213	2,213	2,213
9	**Total**	**18,963**	**45,116**	**99,954**	**126,488**	**126,108**

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.

Own funds

EU CC1 – Composition of regulatory own funds

Developments impacting capital ratios

As at 30 June 2026, the Common Equity Tier 1 (CET1), Tier 1 and total capital ratios were 15.3%, 17.7% and 20.7% respectively (31 December 2025: 15.4%, 17.8% and 20.9% respectively). In comparison with 31 December 2025, the CET1 capital ratio decreased, mainly due to the increase in TREA. The € 1.0 billion increase in TREA mainly reflects an increase in credit risk RWEA, partly offset by the decrease in the exposure amount for market risk. All capital ratios were in line with the bank's risk appetite and comfortably above regulatory requirements.

The maximum distributable amount (MDA) trigger level increased to 11.4% (31 December 2025: 11.2%). The CET1 ratio of 15.3% remained well above the MDA trigger level. From 1 January 2026, the MDA trigger level increased to 11.4% due to an increase in the Pillar 2 requirement of 0.35% to 2.60% (up from 2.25%), of which 0.20% should be filled by CET1 capital.

	(in millions)	A 30 June 2026	B Source[1]
	Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	**Capital instruments and the related share premium accounts**	**12,568**	
	- of which shares	*12,568*	*CC2-33 & CC2-34*
2	Retained earnings	10,240	
3	Accumulated other comprehensive income (and other reserves)	75	CC2-36
EU-3a	Funds for general banking risk		
4	Amount of qualifying items referred to in Art. 484 (3) and the related share premium accounts subject to phase-out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**22,883**	
	Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (-)	-122	
8	Intangible assets (net of related tax liability) (-)	-371	CC2-15
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Art. 38 (3) CRR are met) (-)	-96	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-152	
12	Negative amounts resulting from the calculation of expected loss amounts	-222	
13	Any increase in equity that results from securitised assets (-)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	1	
15	Defined-benefit pension fund assets (-)	-6	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (-)	-280	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)		
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-19	
EU-20b	*- of which qualifying holdings outside the financial sector (-)*		
EU-20c	*- of which securitisation positions (-)*	*-19*	
EU-20d	*- of which free deliveries (-)*		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Art. 38 (3) CRR are met) (-)		
22	Amount exceeding the 17.65% threshold (-)		
23	*- of which direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities*		
25	*- of which deferred tax assets arising from temporary differences*		
EU-25a	Losses for the current financial year (-)		
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (-)		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (-)		
27a	Other regulatory adjustments to CET1 capital	-711	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-1,978**	
29	**Common Equity Tier 1 (CET1) capital**	**20,905**	

1. Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation.

(in millions)		A 30 June 2026	B Source[1]
	Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	3,233	CC2-37
31	*- of which classified as equity under applicable accounting standards*	*3,233*	
32	*- of which classified as liabilities under applicable accounting standards*		
33	Amount of qualifying items referred to in Art. 484 (4) CRR and the related share premium accounts subject to phase-out from AT1 as described in Art. 486 (3) CRR		
EU-33a	Amount of qualifying items referred to in Art. 494a(1) CRR subject to phase-out from AT1		
EU-33b	Amount of qualifying items referred to in Art. 494b(1) CRR subject to phase-out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	*- of which instruments issued by subsidiaries subject to phase-out*		
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**3,233**	
	Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (-)	-10	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (-)		
42	Qualifying T2 deductions that exceed the T2 items of the institution (-)		
42a	Other regulatory adjustments to AT1 capital		
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-10**	
44	**Additional Tier 1 (AT1) capital**	**3,223**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**24,127**	
	Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	4,126	CC2-27
47	Amount of qualifying items referred to in Art. 484 (5) CRR and the related share premium accounts subject to phase-out from T2 as described in Art. 486(4) CRR		
EU-47a	Amount of qualifying items referred to in Art. 494a (2) CRR subject to phase-out from T2		
EU-47b	Amount of qualifying items referred to in Art. 494b (2) CRR subject to phase-out from T2		
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49	*- of which instruments issued by subsidiaries subject to phase-out*		
50	Credit risk adjustments		
51	**Tier 2 (T2) capital before regulatory adjustments**	**4,126**	
	Tier 2 (T2) capital: regulatory adjustments		
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (-)	-30	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (-)		
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (-)		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)(-)		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (-)		
EU-56b	Other regulatory adjustments to T2 capital		
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-30**	
58	**Tier 2 (T2) capital**	**4,096**	
59	**Total capital (TC = T1 + T2)**	**28,223**	
60	Total risk exposure amount	136,427	

1. Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation

	(in millions)	A 30 June 2026	B Source[1]
	Capital ratios and requirements including buffers		
61	Common Equity Tier 1 (as a % of total risk exposure amount)	15.3%	
62	Tier 1 (as a % of total risk exposure amount)	17.7%	
63	Total capital (as a % of total risk exposure amount)	20.7%	
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Art. 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Art. 104(1) CRD, plus combined buffer requirement in accordance with Art. 128(6) CRD) expressed as a % of risk exposure amount)	11.39%	
65	*- of which capital conservation buffer requirement*	*2.50%*	
66	*- of which countercyclical buffer requirement*	*1.64%*	
67	*- of which systemic risk buffer requirement*	*0.04%*	
EU-67a	*- of which G-SII or O-SII buffer*	*1.25%*	
EU-67b	*- of which additional own funds requirements to address the risks other than the risk of excessive leverage*	*1.46%*	
68	Common Equity Tier 1 available to meet buffers (as a % of risk exposure amount)	9.36%	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	375	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold and net of eligible short positions)	223	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Art. 38 (3) CRR are met)	60	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to Standardised Approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under Standardised Approach	1,082	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	123	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 - 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase-out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

1. Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation

EU CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

		A	B	C
		30 June 2026		
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
(in millions)		As at period end	As at period end	
	Assets[1]			
1	Cash and balances at central banks	35,023	35,023	
2	Financial assets held for trading	4,987	4,987	
3	Derivatives	4,081	4,081	
4	Financial investments	56,669	56,626	
7	Loans and advances customers	275,751	275,751	
8	Equity-accounted investments	233	323	
9	Property and equipment	1,323	1,321	
10	Goodwill and other intangible assets	379	379	
11	Assets held for sale	2,418	2,418	
12	Tax assets	178	177	CC1-8
13	Other assets	9,325	9,326	
14	**Total assets**	**456,994**	**457,397**	
	Liabilities[1]			
15	Financial liabilities held for trading	1,773	1,773	
16	Derivatives	2,352	2,352	
17	Securities financing	20,796	20,796	
18	Due to banks	8,788	8,788	
23	Due to customers	197,114	197,501	
24	Issued debt	81,175	81,175	
25	Subordinated liabilities	4,118	4,118	CC1-46
26	Provisions	680	676	
27	Liabilities held for sale	11	11	
28	Tax liabilities	287	286	
29	Other liabilities	6,489	6,487	
30	**Total liabilities**	**429,654**	**430,057**	
	Shareholders' equity[1]			
31	Share capital	823	823	CC1-1
32	Share premium	11,745	11,745	CC1-1
33	Other reserves (incl. retained earnings/profit for the period)	11,463	11,463	CC1-2
34	Accumulated other comprehensive income	75	75	CC1-3 & CC1-8
35	AT1 capital securities	3,230	3,230	CC1-36
36	**Equity attributable to owners of the parent company**	**27,336**	**27,336**	
37	Equity attributable to non-controlling interests	3	3	
38	**Total equity**	**27,340**	**27,340**	

1. Breakdown by asset, liability and equity classes according to the balance sheet in the published financial statements

Countercyclical capital buffer

The countercyclical capital buffer (CCyB) is part of a set of macroprudential instruments designed to help counter procyclicality in the financial system. The instrument entails that capital is accumulated when cyclical systemic risk is expected to rise. This capital serves as a buffer to increase the resilience of the banking sector during periods of stress, when losses materialise. The buffer will help maintain the supply of credit and dampen a downswing in the financial cycle. The CCyB can also help dampen excessive credit growth during an upswing in the financial cycle. The CCyB is equivalent to the weighted average of the buffers in place in jurisdictions in which banks have credit and market risk exposures.

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

The table below contains an overview of the exposure distribution for the most relevant countries.

	A	B	C	D	E	F
						30 June 2026
	General credit exposures		Relevant credit exposures - Market risk		Securitisation exposures - Exposure value for non-trading book	Total exposure value
(in millions)	Exposure value under the SA	Exposure value under the IRB	Sum of long and short position of trading book exposures for SA	Value of trading book exposures for internal models		
Country						
Australia	28	5				33
Belgium	3,438	68		1		3,507
Bulgaria		1				1
Bermuda	1,669					1,669
Chile	21					21
Croatia	3					3
Cyprus	81					81
Czech Republic	6	1				7
France	7,327	33		2		7,363
Germany	7,882	227		4		8,113
Greece	8	2				10
Denmark	212	7		1		220
Estonia						
Hong Kong	97	29				126
Hungary	4	3				7
Iceland	4					4
Ireland	490	5				495
Korea		16				16
Latvia		1				1
Lithuania						
Luxembourg	3,533	8				3,542
Marshall Islands	1,596	14				1,610
Netherlands	63,307	172,132		52		235,490
Norway	1,473	3		1		1,476
Poland	134	2				136
Portugal	86	15				101
Romania	17					18
Saudi Arabia		1				1
Spain	742	19		1		763
Sweden	1,122	10		1		1,133
Slovakia		1				1
Slovenia	36	1				37
South Africa		2				3
United Kingdom	8,803	1,557		6		10,366
United States	1,454	620		2		2,076
Other countries	5,840	599		2		6,441
Total	**109,417**	**175,380**		**73**		**284,870**

	G	H	I	J	K	L	M
							30 June 2026
				Own fund requirements	RWEA	Own funds requirements weights (%)	Countercyclical buffer rate (%)
(in millions)	Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Relevant credit exposures - Securitisation positions in the non-trading book	Total			
Country							
Australia	2			2	30	0.03%	1.00%
Belgium	242			242	3,031	2.77%	1.00%
Bulgaria						0.00%	2.00%
Bermuda	114			114	1,422	1.30%	0.00%
Chile	2			2	21	0.02%	0.50%
Croatia					2	0.00%	1.50%
Cyprus	4			4	44	0.04%	1.50%
Czech Republic					6	0.01%	1.25%
France	464			464	5,802	5.30%	1.00%
Germany	502			502	6,278	5.73%	0.75%
Greece	1			1	7	0.01%	0.25%
Denmark	17			17	211	0.19%	2.50%
Estonia						0.00%	1.50%
Hong Kong	8			8	101	0.09%	0.50%
Hungary					5	0.00%	1.00%
Iceland						0.00%	2.50%
Ireland	35			35	433	0.40%	1.50%
Korea					5	0.00%	1.00%
Latvia					2	0.00%	1.00%
Lithuania						0.00%	1.00%
Luxembourg	201			201	2,517	2.30%	0.50%
Marshall Islands	105			105	1,311	1.20%	0.00%
Netherlands	5,766			5,767	72,082	65.79%	2.00%
Norway	91			91	1,141	1.04%	2.50%
Poland	7			7	90	0.08%	1.00%
Portugal	5			5	63	0.06%	0.75%
Romania	2			2	28	0.03%	1.00%
Saudia Arabia						0.00%	1.00%
Spain	51			51	642	0.59%	0.50%
Sweden	75			75	939	0.86%	2.00%
Slovakia					1	0.00%	1.50%
Slovenia	3			3	36	0.03%	1.00%
South Africa					1	0.00%	1.00%
United Kingdom	552			552	6,897	6.29%	2.00%
United States	149			149	1,861	1.70%	0.00%
Other countries	365			365	4,561	4.16%	0.00%
Total	**8,766**			**8,766**	**109,571**	**100.00%**	

EU CCyB2 – Amount of institution-specific countercyclical capital buffer

The institution-specific countercyclical capital buffer requirement decreased slightly from 31 December 2025 to 30 June 2026, mainly due to geographical changes in the composition of exposures.

(in millions)		30 June 2026
1	Total risk exposure amount	136,427
2	Institution specific countercyclical capital buffer rate	1.637%
3	Institution specific countercyclical capital buffer requirement	2,233

Leverage ratio

EU LR1 – LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

(in millions)		A 30 June 2026
1	**Total assets as per published financial statements**	**456,994**
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	403
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustment for temporary exemption of exposures to central banks (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of point (i) of Art. 429a(1) CRR	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-2,680
7	Adjustment for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	7,035
9	Adjustments for securities financing transactions (SFTs)	4,442
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	29,279
11	Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
EU-11a	Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Art. 429a(1) CRR	
EU-11b	Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Art. 429a(1) CRR	
12	Other adjustments	-2,955
13	**Total exposure amount**	**492,518**

EU LR3 – LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

(in millions)		A 30 June 2026
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures)**	**385,415**
EU-2	Of which: Trading book exposures	4,987
EU-3	Of which: Banking book exposures	380,428
EU-4	*- of which covered bonds*	*6,761*
EU-5	*- of which exposures treated as sovereigns*	*95,026*
EU-6	*- of which exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns*	*560*
EU-7	*- of which institutions*	*5,730*
EU-8	*- of which secured by mortgages of immovable properties*	*199,908*
EU-9	*- of which retail exposures*	*4,169*
EU-10	*- of which corporates*	*50,294*
EU-11	*- of which exposures in default*	*6,140*
EU-12	*- of which other exposures (e.g. equity, securitisations, and other non-credit obligation assets)*	*11,838*

EU LR2 – LRCom: Leverage ratio common disclosure

The Capital Requirements Regulation (CRR) includes a non-risk-based and binding leverage ratio. The leverage ratio decreased to 4.9% as at 30 June 2026 (31 December 2025: 5.3%). This was primarily due to the increase in exposure measure in the first half of 2026, which was mainly related to a seasonal pattern that is observed every year. The reported leverage ratio remained well above the 3.0% requirement.

		A	B
(in millions)		30 June 2026	31 December 2025
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	385,090	369,937
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-860	-656
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	-1,341	-1,330
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**382,889**	**367,951**
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	6,073	6,425
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	10,539	9,556
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-5,192	-5,188
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	**Total derivatives exposures**	**11,420**	**10,793**
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	68,670	44,269
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-5,375	-4,096
16	Counterparty credit risk exposure for SFT assets	4,449	3,421
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Art. 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	**Total securities financing transaction exposures**	**67,744**	**43,594**
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	97,845	99,331
20	(Adjustments for conversion to credit equivalent amounts)	-68,566	-69,292
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	**Off-balance sheet exposures**	**29,279**	**30,038**

(in millions)		A 30 June 2026	B 31 December 2025
	Excluded exposures		
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Art. 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Art. 429a (1) CRR (on- and off-balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-1,384	-1,145
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Art. 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Art. 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	**(Total exempted exposures)**	**-1,384**	**-1,145**
	Capital and total exposure measure		
23	Tier 1 capital	24,127	24,127
24	**Total exposure measure[1]**	**492,518**	**453,650**
	Leverage ratio		
25	Leverage ratio	4.9%	5.3%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	4.9%	5.3%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	4.9%	5.3%
26	Regulatory minimum leverage ratio requirement (%)	3.0%	3.0%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)		
EU-26b	*- of which to be made up of CET1 capital (percentage points)*		
27	Leverage ratio buffer requirement (%)		
EU-27a	Overall leverage ratio requirement (%)	3.0%	3.0%
	Choice on transitional arrangements and relevant exposures		
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
	Disclosure of mean values		
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	61,886	47,346
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	63,295	40,173
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	491,109	460,823
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	491,109	460,823
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.9%	5.2%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4.9%	5.2%

1. The total presented in row 24 includes additional leverage ratio exposure amount in accordance with Article 3 CRR. This was something EBA added in the underlying supervisory reporting templates but which EBA has not yet mapped in the corresponding Pillar 3 leverage ratio disclosures.

Liquidity requirements

EU LIQ1 – Quantitative information of LCR

		A	B	C	D	E	F	G	H
		Total unweighted value (average)				Total weighted value (average)			
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2026	31 March 2026	31 December 2025	30 September 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	12
	High-quality liquid assets (HQLA)								
1	**Total high-quality liquid assets**					**104,516**	**103,470**	**100,643**	**96,963**
	Cash - outflows								
2	Retail deposits and deposits from small business customers, of which:	160,035	157,236	154,623	152,156	12,098	11,815	11,543	11,273
3	*Stable deposits*	*92,044*	*91,422*	*90,539*	*89,747*	*4,602*	*4,571*	*4,527*	*4,487*
4	*Less stable deposits*	*55,356*	*53,393*	*51,603*	*49,747*	*7,180*	*6,938*	*6,722*	*6,503*
5	Unsecured wholesale funding	128,232	122,944	117,924	114,310	67,381	64,274	61,897	60,114
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	*28,628*	*27,167*	*26,168*	*25,216*	*7,148*	*6,783*	*6,531*	*6,293*
7	*Non-operational deposits (all counterparties)*	*95,952*	*91,804*	*87,194*	*84,616*	*56,581*	*53,518*	*50,804*	*49,342*
8	*Unsecured debt*	*3,652*	*3,973*	*4,562*	*4,479*	*3,652*	*3,973*	*4,562*	*4,479*
9	Secured wholesale funding					3,960	3,796	3,678	3,723
10	Additional requirements	59,761	58,602	58,313	58,044	14,507	14,358	14,267	14,204
11	*Outflows related to derivative exposures and other collateral requirements*	*10,249*	*10,107*	*10,700*	*11,048*	*7,345*	*7,324*	*7,392*	*7,494*
12	*Outflows related to loss of funding on debt products*								
13	*Credit and liquidity facilities*	*49,512*	*48,495*	*47,613*	*46,996*	*7,161*	*7,033*	*6,875*	*6,710*
14	Other contractual funding obligations	12,038	11,515	11,133	10,992	8,654	8,247	7,945	7,949
15	Other contingent funding obligations	39,528	39,698	40,510	40,857	1,669	1,668	1,706	1,763
16	**Total cash outflows**					**108,268**	**104,158**	**101,036**	**99,026**
	Cash - inflows								
17	Secured lending (e.g. reverse repos)	50,129	44,585	41,099	38,582	21,079	18,325	16,388	15,276
18	Inflows from fully performing exposures	19,864	18,556	17,371	17,238	16,863	15,673	14,581	14,575
19	Other cash inflows	15,433	13,923	13,339	13,302	4,422	4,132	4,041	4,063
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**	**85,425**	**77,064**	**71,809**	**69,122**	**42,364**	**38,131**	**35,010**	**33,913**
EU-20a	*Fully exempt inflows*								
EU-20b	*Inflows subject to 90% cap*								
EU-20c	*Inflows subject to 75% cap*	*74,783*	*67,808*	*63,235*	*61,325*	*42,364*	*38,131*	*35,010*	*33,913*
	Total adjusted value								
EU-21	**Liquidity buffer**					**104,516**	**103,470**	**100,643**	**96,963**
22	**Total net cash outflows**					**65,904**	**66,028**	**66,026**	**65,112**
23	**Liquidity coverage ratio**					**159%**	**157%**	**153%**	**149%**

EU LIQB – Qualitative information on LCR that complements EU LIQ1 template

The consolidated LCR amounted to 159% at the end of June 2026, based on a 12-month rolling average (31 March 2026: 157%).

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, and 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, complemented by short-term deposits from professional counterparties.

Composition of the liquidity buffer

Cash at central banks and government and SSA 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 June 2026 amounted to € 104.5 billion, based on a 12-month rolling average (31 March 2026: € 103.5 billion).

Derivative exposures and potential collateral calls

We hold an adequate/large pool of collateral to manage liquidity risk from derivative exposures and potential collateral calls. This is managed proactively in accordance with our collateral management framework and secures the ability to make payments to the central bank, meet margin calls for financial market 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 LIQ2 – Net Stable Funding Ratio

The Net Stable Funding Ratio (NSFR) amounted to 138% at the end of June 2026 (March 2026: 141%). The decrease was mainly related to the increase in the required stable funding from loans.

		A	B	C	D	E
						30 June 2026
		Unweighted value by residual maturity				Weighted value
	(in millions)	No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
	Available stable funding (ASF) Items					
1	Capital items and instruments	25,516			4,118	29,634
2	*Own funds*	*25,516*			*4,012*	*29,528*
3	*Other capital instruments*				*105*	*105*
4	Retail deposits		157,004	2,573	6,289	154,779
5	*Stable deposits*		*96,556*	*866*	*1,842*	*94,394*
6	*Less stable deposits*		*60,448*	*1,706*	*4,447*	*60,385*
7	Wholesale funding:		179,989	10,946	58,805	112,661
8	*Operational deposits*		*27,518*			*13,759*
9	*Other wholesale funding*		*152,470*	*10,946*	*58,805*	*98,902*
10	Interdependent liabilities		2,776			
11	Other liabilities:		13,005	113	1,319	1,376
12	*NSFR derivative liabilities*					
13	*All other liabilities and capital instruments not included in the above categories*		*13,005*	*113*	*1,319*	*1,376*
14	**Total available stable funding (ASF)**					**298,450**
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					523
EU-15a	Assets encumbered for a residual maturity of ≥1 year in a cover pool		37	55	36,565	31,159
16	Deposits held at other financial institutions for operational purposes		838			419
17	Performing loans and securities:		100,717	10,711	189,095	158,318
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		*16,689*	*1,106*		*553*
19	*Performing securities financing transactions with financial customers collateralised by other assets and loans and advances to financial institutions*		*62,191*	*3,540*	*5,565*	*11,606*
20	*Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs*[1]		*17,965*	*5,702*	*53,243*	*56,934*
21	*- of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*[1]		*1,131*	*74*	*784*	*1,112*
22	*Performing residential mortgages*[1]		86	278	127,940	86,545
23	*- of which with a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*[1]		*70*	*243*	*111,933*	*72,913*
24	*- of which other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		*3,786*	*86*	*2,346*	*2,680*
25	Interdependent assets		2,776			
26	Other assets:		34,578	216	8,465	21,394
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*		*12,835*			*10,909*
29	*NSFR derivative assets*		*679*			*679*
30	*NSFR derivative liabilities before deduction of variation margin posted*		*1,738*			*87*
31	*All other assets not included in the above categories*		*19,326*	*216*	*8,465*	*9,718*
32	Off-balance sheet items		62,010	4,223	28,862	4,425
33	**Total RSF**					**216,237**
34	**Net Stable Funding Ratio (%)**					**138%**

1. The weighted amounts in rows 20 to 23 have been recalculated by ABN AMRO, as applying the formal EBA instructions does not produce accurate results.

Credit risk

Credit risk quality

EU CR1 – Performing and non-performing exposures and related provisions

The table below provides a breakdown by exposure class of the gross carrying amounts (GCA), the related provisions, partial write-offs, and collateral and guarantees, split into performing and non-performing exposures and stages.

In the first half of 2026, total performing exposures increased to € 538.0 billion (31 December 2025: € 500.0 billion), mainly attributable to increases in lending to credit institutions and other financial corporations. This was mainly the result of higher credit risk exposures of Clearing clients, supported by increases in households. Cash balances at central banks declined by € 13.6 billion, offsetting part of such increases. The ratio of non-performing exposures to performing exposures remained broadly stable at approximately 1.3%.

		A	B	C	D	E	F
							30 June 2026
		Gross carrying amount/nominal amount					
		Performing exposures			Non-performing exposures		
	(in millions)		Of which: stage 1[1]	Of which: stage 2[1]		Of which: stage 2[1]	Of which: stage 3[1]
5	**Cash balances at central banks and other demand deposits**	**36,494**	**36,494**				
10	**Loans and advances**	**349,139**	**324,813**	**23,833**	**5,880**	**76**	**5,728**
20	Central banks	7,758	7,758				
30	General governments	2,153	2,153	1	2		2
40	Credit institutions	34,615	34,578	37			
50	Other financial corporations	62,274	61,909	349	71		59
60	Non-financial corporations	67,403	59,662	7,712	3,098		3,037
70	*- of which SMEs*	*16,167*	*14,194*	*1,974*	*822*		*817*
80	Households	174,937	158,753	15,734	2,710	76	2,630
90	**Debt securities**	**55,585**	**55,364**				
100	Central banks	8,382	8,382				
110	General governments	35,542	35,321				
120	Credit institutions	11,467	11,467				
130	Other financial corporations	93	93				
140	Non-financial corporations	101	101				
150	**Off-balance sheet exposures**	**96,754**	**57,934**	**3,439**	**880**		**879**
160	Central banks	3					
170	General governments	1,018	985	1			
180	Credit institutions	1,040	614	19			
190	Other financial corporations	34,770	9,372	459	44		43
200	Non-financial corporations	45,430	39,511	2,743	822		821
210	Households	14,492	7,452	217	15		15
220	**Total**	**537,972**	**474,606**	**27,272**	**6,761**	**77**	**6,607**

1. Not all Loans and advances and Off-balance sheet exposures have an IFRS 9 stage.

	G	H	I	J	K	L	M	N	O
									30 June 2026
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
(in millions)		Of which: stage 1[1]	Of which: stage 2[1]		Of which: stage 2[1]	Of which: stage 3[1]			
5 **Cash balances at central banks and other demand deposits**	**-1**	**-1**						**23**	
10 **Loans and advances**	**-380**	**-199**	**-181**	**-809**	**-1**	**-807**	**-10**	**294,097**	**4,117**
20 Central banks								7,279	
30 General governments								1,844	
40 Credit institutions								31,871	
50 Other financial corporations	-8	-5	-3	-3		-3		42,444	7
60 Non-financial corporations	-255	-137	-118	-704		-704	-10	42,701	1,549
70 *- of which SMEs*	*-72*	*-33*	*-39*	*-220*		*-220*	-3	*10,973*	*482*
80 Households	-117	-56	-61	-102	-1	-100		167,959	2,561
90 **Debt securities**									
100 Central banks									
110 General governments									
120 Credit institutions									
130 Other financial corporations									
140 Non-financial corporations									
150 **Off-balance sheet exposures**	**22**	**15**	**6**	**47**		**47**		**10,884**	**105**
160 Central banks									
170 General governments								1	
180 Credit institutions								299	
190 Other financial corporations	1							876	
200 Non-financial corporations	20	14	6	47		47		8,975	103
210 Households	1	1						733	2
220 **Total**	**-403**	**-215**	**-188**	**-856**	**-1**	**-854**	**-10**	**305,005**	**4,222**

1. Not all Loans and advances and Off-balance sheet exposures have an IFRS 9 stage.

EU CR1-A – Maturity of exposures

As at 30 June 2026, total net exposure value had increased to € 445.9 billion (31 December 2025: € 357.8 billion), mainly driven by higher loans and advances. Loans and advances increased to € 390.3 billion (31 December 2025: € 306.6 billion), with the largest increases in the on-demand, ≤1 year and no stated maturity buckets, primarily reflecting higher securities financing and clearing-related exposures. Debt securities increased to €55.6 billion (31 December 2025: €51.2 billion), mainly due to growth in the ≤1 year and >5 years maturity buckets, partially offset by lower exposures in the >1 year ≤5 years and on-demand buckets. The increase in debt securities primarily reflects the ongoing investment and maturity cycle of the debt securities portfolio.

	A	B	C	D	E	F
						30 June 2026
	Net exposure value					
(in millions)	On demand	≤ 1 year	>1 year ≤5 years	> 5 years	No stated maturity	Total
1 Loans and advances	70,971	72,101	50,661	174,167	22,423	390,324
2 Debt securities		13,991	18,116	23,257	221	55,585
3 **Total**	**70,971**	**86,092**	**68,777**	**197,424**	**22,644**	**445,909**

EU CR2 – Changes in the stock of non-performing loans and advances

Final stock of non-performing loans and advances increased to € 5.9 billion (31 December 2025: € 5.5 billion), primarily due to net inflow in the retail exposure class secured by mortgages on residential immovable property.

		A
		30 June 2026
(in millions)		Gross carrying amount
1	**Initial stock of non-performing loans and advances**	**5,534**
2	Inflows to non-performing portfolios	3,879
3	Outflows from non-performing portfolios	-3,532
4	*Outflows due to write-offs*	*-177*
5	*Outflow due to other situations*	*-3,355*
6	**Final stock of non-performing loans and advances**	**5,880**

EU CQ1 – Credit quality of forborne exposures

As at 30 June 2026, the total forborne exposures (including loan commitments given) rose to € 3.6 billion in performing and € 3.1 billion in non-performing categories (31 December 2025: € 3.2 billion and € 2.4 billion respectively). The increase was mainly in the households and non-financial corporations exposure classes. Most of the exposures to households are collateralised.

		A	B	C	D	E	F	G	H
									30 June 2026
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne						
(in millions)				Of which: defaulted	Of which: impaired	On performing forborne exposures	On non-performing forborne exposures		Of which: collateral and financial guarantees received on non-performing exposures with forbearance measures
005	Cash balances at central banks and other demand deposits								
010	**Loans and advances**	**3,011**	**2,769**	**2,692**	**2,691**	**-25**	**-399**	**4,196**	**1,805**
020	Central banks								
030	General governments								
040	Credit institutions								
050	Other financial corporations	89	53	53	53			86	4
060	Non-financial corporations	1,775	1,977	1,977	1,977	-18	-381	2,262	1,084
070	Households	1,147	739	663	662	-7	-18	1,848	717
080	**Debt securities**								
090	**Loan commitments given**	**594**	**373**	**373**	**373**	**1**		**184**	**66**
100	**Total**	**3,605**	**3,142**	**3,065**	**3,064**	**-24**	**-399**	**4,379**	**1,872**

EU CQ4 – Quality of non-performing exposures by geography

The top five countries account for more than 80% of total exposures, with the Netherlands being the largest. Compared with 31 December 2025, non-performing exposures rose by € 0.4 billion. The largest non-performing exposure increases were observed in the Netherlands.

		A	B	C	D	E	F	G
								30 June 2026
(in millions)		Gross carrying amount/ nominal amount	Of which: non-performing	Of which: defaulted	Of which: subject to impairment	Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
010	**On-balance sheet exposures**	**447,099**	**5,880**	**5,804**	**446,382**	**-1,189**		
020	Netherlands	268,366	4,392	4,316	267,885	-735		
030	United States	26,782	13	13	26,782	-2		
040	France	27,079	188	188	27,079	-90		
050	Germany	20,365	532	532	20,144	-178		
060	United Kingdom	20,188	452	452	20,188	-51		
070	Other countries[1]	84,319	303	302	84,304	-132		
080	**Off-balance sheet exposures**	**97,634**	**880**	**880**			**69**	
090	Netherlands	49,303	582	582			12	
100	United States	11,268						
110	United Kingdom	7,461	116	116			2	
120	Germany	5,949	5	5			4	
130	France	4,118	34	34			6	
140	Other countries[1]	19,535	143	143			46	
150	**Total**	**544,733**	**6,761**	**6,684**	**446,382**	**-1,189**	**69**	

1. Other countries: Albania, Algeria, Andorra, Angola, Antigua and Barbuda, Argentina, Armenia, Aruba, Australia, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Belgium, Belize, Benin, Bermuda, Bolivia, Bonaire - St. Eustatius - Saba, Bosnia and Herzegovina, Botswana, Brazil, Brunei Darussalam, Bulgaria, Cambodia, Cameroon, Canada, Cape Verde, Cayman Islands, Chile, China, Colombia, the Democratic Republic of Congo, Costa Rica, Cote d'Ivoire, Croatia, Cuba, Curacao, Czech Republic, Denmark, Dominica, Dominican Republic, Ecuador, Egypt, Estonia, Ethiopia, Finland, French Guiana, Gabon, Georgia, Ghana, Gibraltar, Greece, Grenada, Guadeloupe, Guatemala, Guernsey, Guyana, Honduras, Hong Kong, Hungary, Iceland, India, Indonesia, Iran, Iraq, Ireland, Isle of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kazakhstan, Kenya, Republic of Korea, Kuwait, Latvia, Lebanon, Liberia, Libyan Arab Jamahiriya, Liechtenstein, Lithuania, Luxembourg, Macedonia, the Former Yugoslav Republic of, Madagascar, Malaysia, Maldives, Malta, Marshall Islands, Martinique, Mauritius, Mexico, Moldova, Republic of, Monaco, Mongolia, Montenegro, Morocco, Namibia, Nepal, New Zealand, Nicaragua, Nigeria, Norway, Oman, Pakistan, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Reunion, Romania, Russian Federation, Rwanda, Saudia Arabia, Senegal, Serbia, Seychelles, Singapore, Sint-Barthelemy, Sint-Maarten, Slovakia, Slovenia, South Africa, Spain, Sri Lanka, St. Lucia, St. Maarten, Sudan, Suriname, Swaziland, Sweden, Switzerland, Taiwan, Tajikistan, United Republic of Tanzania, Thailand, Trinidad and Tobago, Togo, Tunisia, Turkey, Uganda, Ukraine, United Arab Emirates, Uruguay, Venezuela, Vietnam, Virgin Islands (British), Zambia, Zimbabwe.

EU CQ5 – Credit quality of loans and advances to non-financial corporations by industry

Compared with December 2025, the gross carrying amount to non-financial corporations increased to € 70.5 billion (31 December 2025: € 67.0 billion). The net increase is mainly the result of changes in exposures in financial and insurance activities, real estate activities, information and communication and construction sectors. The largest movements in non-performing exposures were in information and communication and in financial and insurance activities.

(in millions)	A	B	C	D	E	F
						30 June 2026
	Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which: non-performing		Of which: loans and advances subject to impairment		
			Of which: defaulted			
10 Agriculture, forestry and fishing	4,487	91	91	4,487	-22	
20 Mining and quarrying	938			938	-2	
30 Manufacturing	3,476	376	376	3,476	-89	
40 Electricity, gas, steam and air conditioning supply	2,825	124	124	2,825	-30	
50 Water supply	607	3	3	607	-1	
60 Construction	987	61	61	987	-21	
70 Wholesale and retail trade	5,281	258	258	5,281	-114	
80 Transport and storage	7,314	138	138	7,314	-68	
90 Accommodation and food service activities	699	58	58	699	-8	
100 Information and communication	5,328	657	657	5,328	-125	
110 Financial and insurance activities[1]	16,691	566	566	16,688	-197	
120 Real estate activities	11,849	222	222	11,829	-67	
130 Professional, scientific and technical activities	4,231	330	330	4,231	-141	
140 Administrative and support service activities	3,313	103	103	3,313	-46	
150 Public administration and defense, compulsory social security	1			1		
160 Education	78	2	2	78	-1	
170 Human health services and social work activities	1,747	86	86	1,741	-17	
180 Arts, entertainment and recreation	186	9	9	186	-3	
190 Other services	465	14	14	465	-6	
200 Total	**70,501**	**3,098**	**3,098**	**70,473**	**-959**	

1. Non-financial corporations are classified by sector of economic activities using NACE Codes on the basis of the principal activity of the counterparty. Reporting of NACE codes is done with the first level of disaggregation (by 'section'). Loans and advances to non-financial corporations which engage in financial or insurance activities are reported under 'K – Financial and insurance activities'.

EU CQ7 – Collateral obtained by taking possession and execution processes

Compared with 31 December 2025, collateral obtained by taking possession and by execution proceedings remained stable.

(in millions)	A	B
		30 June 2026
	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
10 Property, plant and equipment (PP&E)		
20 Other than PP&E	4	
30 *Residential immovable property*	*3*	
40 *Commercial Immovable property*		
50 *Movable property (auto, shipping, etc.)*		
60 *Equity and debt instruments*		
70 *Other collateral*		
80 Total	**4**	

Use of credit risk mitigation techniques

EU CR3 – CRM techniques overview: Disclosure of the use of CRM techniques

This table provides an overview of exposures split between unsecured and secured carrying amounts. As at 30 June 2026, secured exposure represented 75.2% of total exposure, up from 67.9% as at 31 December 2025, while the unsecured share decreased from 32.1% to 24.8%.

		A	B	C	D	E
						30 June 2026
		Unsecured carrying amount	Secured carrying amount	Of which: secured by collateral	Of which: secured by financial guarantees	
(in millions)						Of which: secured by credit derivatives
1	Loans and advances	55,025	335,299	330,155	5,144	
2	Debt securities	55,585				
3	**Total**	**110,610**	**335,299**	**330,155**	**5,144**	
4	Of which: non-performing exposures	955	4,117	3,741	376	
EU-5	*- of which defaulted*	*878*	*4,117*			

Use of the standardised approach

EU CR4 – Standardised approach – Credit risk exposure and CRM effects

This table discloses the on-balance and off-balance sheet exposures under the standardised approach (SA). It also provides an insight into the effects of credit risk mitigation (CRM) and credit conversion factors (CCF) on the exposures within the SA scope. Collateral types applicable to the exposures in the SA scope are immovable property, financial collateral and life insurance policies.

Compared with 31 December 2025, SA exposures declined by € 4.4 billion. The decrease was primarily driven by a € 7.3 billion reduction in cash balances with central banks. This was partly offset by business-driven growth in corporate, institutional, public sector and mortgage-secured exposures, including higher clearing-related exposures within the institutions portfolio.

The largest credit risk mitigation effects were observed in off-balance sheet corporate exposures, followed by the retail and secured-by-mortgages exposure classes.

		A	B	C	D	E	F
							30 June 2026
		Exposures before CCF and CRM[1]		Exposures post CCF and CRM[1]		RWEA and RWEA density	
(in millions)		On-balance sheet exposures	Off-balance sheet exposures	On-balance sheet exposures	Off-balance sheet exposures	RWEA	RWEA density
	Exposure classes						
1	Central governments or central banks	67,661	34	104,511	588	364	0%
2	Non-central government public sector entities	5,869	1,180	4,823	469	82	2%
EU 2a	*Regional governments or local authorities*	*3,306*	*163*	*4,157*	*60*		*0%*
EU 2b	*Public sector entities*	*2,563*	*1,017*	*666*	*409*	*82*	*8%*
3	Multilateral development banks	3,068		4,055			0%
EU 3a	International organisations	6,690		5,243			0%
4	Institutions	1,031	13,271	1,034	36	627	59%
5	Covered bonds	364		364		39	11%
6	Corporates	44,002	54,302	38,958	14,794	46,040	86%
6.1	*- of which Specialised Lending*	*12,151*	*4,270*	*10,223*	*1,532*	*10,276*	*87%*
7	Subordinated debt exposures and equity	17	10	17	4	32	150%
EU 7a	*Subordinated debt exposures*	*17*	*10*	*17*	*4*	*32*	*150%*
EU 7b	*Equity*						
8	Retail	4,116	8,570	3,904	784	3,444	73%
9	Secured by mortgages on immovable property and ADC exposures	35,649	9,696	34,764	3,772	24,317	63%
9.1	*Secured by mortgages on residential immovable property - non IPRE*	*3,642*	*2,119*	*3,536*	*823*	*1,458*	*33%*
9.2	*Secured by mortgages on residential immovable property - IPRE*	*5,570*	*329*	*5,551*	*124*	*2,224*	*39%*
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	*16,844*	*5,993*	*16,147*	*2,337*	*12,537*	*68%*
9.4	*Secured by mortgages on commercial immovable property - IPRE*	*8,608*	*722*	*8,561*	*283*	*6,450*	*73%*
9.5	*Acquisition, Development and Construction (ADC)*	*985*	*534*	*968*	*205*	*1,648*	*140%*
10	Exposures in default	2,897	809	2,410	244	3,348	126%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	80	320	80	128	68	33%
EU 10b	Collective investment undertakings (CIU)	170	235	170	94	417	158%
EU 10c	Other items	2,693		2,693		2,213	82%
12	**Total**	**174,308**	**88,427**	**203,026**	**20,912**	**80,991**	**36%**

1. CCF = Credit conversion factor; CRM = Credit risk mitigation

EU CR5 – Standardised approach

Compared with 31 December 2025, SA exposures declined by € 2.9 billion to € 223.9 billion. The largest decline was in the 0% risk weight category concerning lower central bank positions. The decline was partly offset by increases in exposures of corporates (with diversified risk weights) and retail exposures secured by mortgages on residential immovable property (with 35% or lower risk weight).

		A	B	C	D	E	F	G	H	I	J	
												30 June 2026
						Risk weight						Subtotal
	(in millions)	0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	
	Exposure classes											
1	Central governments or central banks	104,090			326	525					85	105,025
2	Non-central government public sector entities	4,881				411						5,292
EU 2a	*Regional governments or local authorities*	*4,216*				*1*						*4,217*
EU 2b	*Public sector entities*	*665*				*410*						*1,075*
3	Multilateral development banks	4,055										4,055
EU 3a	International organisations	5,243										5,243
4	Institutions		22			451	78		3		1	555
5	Covered bonds				353			10				364
6	Corporates			207		4,138		143			3,184	7,672
6.1	*- of which Specialised Lending*											
7	Subordinated debt exposures and equity											
EU 7a	*Subordinated debt exposures*											
EU 7b	*Equity*											
8	Retail exposures									502		502
9	Secured by mortgages on immovable property and ADC exposures					4,181	1,853	1,850		705	285	8,874
9.1	*Secured by mortgages on residential immovable property - non IPRE*					*3,482*					*81*	*3,564*
9.1.1	*no loan splitting applied*											
9.1.2	*loan splitting applied (secured)*					*3,482*						*3,482*
9.1.3	*loan splitting applied (unsecured)*										*81*	*81*
9.2	*Secured by mortgages on residential immovable property - IPRE*					*698*	*1,853*	*1,850*		*705*		*5,106*
9.3	*Secured by mortgages on commercial immovable property - non IPRE*										*203*	*204*
9.3.1	*no loan splitting applied*											
9.3.2	*loan splitting applied (secured)*											
9.3.3	*loan splitting applied (unsecured)*										*203*	*204*
9.4	*Secured by mortgages on commercial immovable property - IPRE*											
9.5	*Acquisition, Development and Construction (ADC)*											
10	Exposures in default											
EU 10a	Claims on institutions and corporates with a short-term credit assessment					120					88	208
EU 10b	Collective investment undertakings (CIU)	19					2				1	23
EU 10c	Other items	418				46					14	478
EU 11c	**Total**	**118,706**	**22**	**207**	**679**	**9,871**	**1,933**	**2,004**	**3**	**1,206**	**3,657**	**138,289**

			K	L	M	N	O	P	Q	R	
											30 June 2026
		Subtotal	Risk weight								Subtotal
	(in millions)		60%	70%	75%	80%	90%	100%	105%	110%	
	Exposure classes										
1	Central governments or central banks	105,025									105,025
2	Non-central government public sector entities	5,292									5,292
EU 2a	*Regional governments or local authorities*	*4,217*									*4,217*
EU 2b	*Public sector entities*	*1,075*									*1,075*
3	Multilateral development banks	4,055									4,055
EU 3a	International organisations	5,243									5,243
4	Institutions	555			187			240			982
5	Covered bonds	364									364
6	Corporates	7,672		31	2,969	3,048		36,120			49,839
6.1	*- of which Specialised Lending*					*3,048*		*5,152*			*8,200*
7	Subordinated debt exposures and equity										
EU 7a	*Subordinated debt exposures*										
EU 7b	*Equity*										
8	Retail exposures	502			3,857			329			4,687
9	Secured by mortgages on immovable property and ADC exposures	8,874	13,756		523		1,089	5,791	163	838	31,033
9.1	*Secured by mortgages on residential immovable property - non IPRE*	*3,564*			*201*			*594*			*4,359*
9.1.1	*no loan splitting applied*				*13*			*264*			*277*
9.1.2	*loan splitting applied (secured)*	*3,482*									*3,482*
9.1.3	*loan splitting applied (unsecured)*	*81*			*188*			*331*			*600*
9.2	*Secured by mortgages on residential immovable property - IPRE*	*5,106*	*16*		*38*			*127*	*163*		*5,449*
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	*204*	*13,234*		*284*			*4,763*			*18,484*
9.3.1	*no loan splitting applied*				*20*			*1,330*			*1,350*
9.3.2	*loan splitting applied (secured)*		*13,234*								*13,234*
9.3.3	*loan splitting applied (unsecured)*	*204*			*264*			*3,432*			*3,900*
9.4	*Secured by mortgages on commercial immovable property - IPRE*		*507*				*1,089*	*83*		*838*	*2,517*
9.5	*Acquisition, Development and Construction (ADC)*							*224*			*224*
10	Exposures in default							1,266			1,266
EU 10a	Claims on institutions and corporates with a short-term credit assessment	208									208
EU 10b	Collective investment undertakings (CIU)	23						1			24
EU 10c	Other items	478						2,190			2,668
EU 11c	**Total**	**138,289**	**13,756**	**31**	**7,535**	**3,048**	**1,089**	**45,936**	**163**	**838**	**210,685**

			S	T	U	V	W	X	Y	Z	AA
										30 June 2026	
		Subtotal	Risk weight							Total	Of which: unrated[1]
(in millions)			130%	150%	250%	370%	400%	1,250%	Others		
	Exposure classes										
1	Central governments or central banks	105,025			73					105,099	101,705
2	Non-central government public sector entities	5,292								5,292	3,526
EU 2a	*Regional governments or local authorities*	*4,217*								*4,217*	*2,938*
EU 2b	*Public sector entities*	*1,075*								*1,075*	*588*
3	Multilateral development banks	4,055								4,055	4,055
EU 3a	International organisations	5,243								5,243	
4	Institutions	982		88						1,069	1,054
5	Covered bonds	364								364	
6	Corporates	49,839	3,554	315					44	53,752	42,390
6.1	*- of which Specialised Lending*	*8,200*	*3,554*							*11,755*	*11,748*
7	Subordinated debt exposures and equity			21						21	21
EU 7a	*Subordinated debt exposures*			*21*						*21*	*21*
EU 7b	*Equity*										
8	Retail exposures	4,687								4,687	
9	Secured by mortgages on immovable property and ADC exposures	31,033		1,427					6,077	38,537	
9.1	*Secured by mortgages on residential immovable property - non IPRE*	*4,359*								*4,359*	
9.1.1	*no loan splitting applied*	*277*								*277*	
9.1.2	*loan splitting applied (secured)*	*3,482*								*3,482*	
9.1.3	*loan splitting applied (unsecured)*	*600*								*600*	
9.2	*Secured by mortgages on residential immovable property - IPRE*	*5,449*		*227*						*5,676*	
9.3	*Secured by mortgages on commercial immovable property - non IPRE*	*18,484*								*18,484*	
9.3.1	*no loan splitting applied*	*1,350*								*1,350*	
9.3.2	*loan splitting applied (secured)*	*13,234*								*13,234*	
9.3.3	*loan splitting applied (unsecured)*	*3,900*								*3,900*	
9.4	*Secured by mortgages on commercial immovable property - IPRE*	*2,517*		*250*					*6,077*	*8,844*	
9.5	*Acquisition, Development and Construction (ADC)*	*224*		*949*						*1,173*	
10	Exposures in default	1,266		1,388						2,654	
EU 10a	Claims on institutions and corporates with a short-term credit assessment	208								208	
EU 10b	Collective investment undertakings (CIU)	24		22	5				214	264	264
EU 10c	Other items	2,668							25	2,693	2,693
EU 11c	**Total**	**210,685**	**3,554**	**3,260**	**78**				**6,359**	**223,938**	**155,706**

1. The 'unrated' amount for 'central governments or central banks' is high because it includes the exposures where the risk weight is not based on an external rating, because the CRR directly prescribes a risk weight of 0%. This applies for exposures to the ECB and for exposures to (EU) Member States denominated and funded in EUR.

Use of the IRB approach to credit risk

EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

Exposures under the A-IRB approach are limited to retail secured by residential real estate and institutions.

Exposure class A-IRB

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
	PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF[1]	Exposure weighted average CCF[1]	Exposure post CCF[1] and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity	RWEA after supporting factors	Density of RWEA	Expected loss amount	Value adjustments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Central governments and central banks	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Regional governments or local authorities	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
	PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF[1]	Exposure weighted average CCF[1]	Exposure post CCF[1] and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity	RWEA after supporting factors	Density of RWEA	Expected loss amount	Value adjustments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Public sector entities	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Corporates - Specialised Lending	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Corporates - Purchased receivables	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
	PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF[1]	Exposure weighted average CCF[1]	Exposure post CCF[1] and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity	RWEA after supporting factors	Density of RWEA	Expected loss amount	Value adjustments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Corporates - Other	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Retail - Secured by residential real estate	0.00 to <0.15	44,513	1,036	85.3%	45,397	0.1%	273,580	8.7%		1,770	3.9%	9	-10
	0.00 to <0.10	15,554	415	100.0%	15,969	0.1%	94,774	10.9%		555	3.5%	2	-2
	0.10 to <0.15	28,958	621	75.6%	29,428	0.1%	178,806	7.6%		1,215	4.1%	7	-8
	0.15 to <0.25	36,569	1,172	82.7%	37,539	0.2%	174,367	9.5%		2,029	5.4%	11	-10
	0.25 to <0.50	30,006	854	73.0%	30,630	0.4%	152,188	9.2%		2,895	9.5%	19	-17
	0.50 to <0.75	6,430	215	82.8%	6,607	0.6%	33,448	10.4%		932	14.1%	7	-5
	0.75 to <2.50	11,705	1,422	55.7%	12,498	1.4%	53,975	9.3%		3,108	24.9%	32	-21
	0.75 to <1.75	7,438	540	57.1%	7,746	1.0%	37,663	8.1%		1,592	20.6%	16	-13
	1.75 to <2.5	4,268	883	54.8%	4,752	1.9%	16,312	11.2%		1,516	31.9%	17	-8
	2.50 to <10.00	3,336	59	81.5%	3,384	4.3%	12,908	9.2%		1,487	43.9%	24	-18
	2.5 to <5	2,299	37	81.1%	2,329	3.4%	8,972	9.2%		924	39.7%	13	-10
	5 to <10	1,037	22	82.1%	1,055	6.2%	3,936	9.1%		563	53.4%	11	-8
	10.00 to <100.00	1,158	11	95.4%	1,169	21.7%	5,248	9.2%		829	70.9%	38	-11
	10 to <20	605	7	92.6%	611	11.7%	2,776	9.2%		416	68.1%	11	-5
	20 to <30	297	1	98.2%	298	21.2%	1,239	9.3%		232	77.7%	9	-3
	30.00 to <100.00	256	3	100.0%	260	46.0%	1,233	9.1%		181	69.8%	18	-4
	100.00 (Default)	2,289	8	100.0%	2,297	100.0%	8,599	10.6%		1,497	65.2%	184	-29
	Subtotal (exposure class)	**136,004**	**4,778**	**73.6%**	**139,520**	**2.3%**	**714,313**	**9.2%**		**14,547**	**10.4%**	**325**	**-121**
Retail - Qualifying revolving	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
	PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF[1]	Exposure weighted average CCF[1]	Exposure post CCF[1] and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity	RWEA after supporting factors	Density of RWEA	Expected loss amount	Value adjustments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Retail - Purchased receivables	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Retail - Other	0.00 to <0.15	8	13	52.8%	14	0.1%	197	57.8%		3	22.0%		
	0.00 to <0.10			0.0%		0.0%		0.0%			0.0%		
	0.10 to <0.15	*8*	*13*	*52.8%*	*14*	*0.1%*	*197*	*57.8%*		*3*	*22.0%*		
	0.15 to <0.25	*5*	*1*	*100.0%*	*6*	*0.2%*	*15*	*30.0%*		*1*	*25.2%*		
	0.25 to <0.50	4	1	100.0%	4	0.4%	13	25.8%		1	29.5%		
	0.50 to <0.75			0.0%		0.0%		0.0%			0.0%		
	0.75 to <2.50	2		0.0%	2	1.1%	8	25.1%		1	55.2%		
	0.75 to <1.75	2		0.0%	2	1.0%	7	24.3%		1	52.2%		
	1.75 to <2.5			*0.0%*		*1.9%*	*1*	*30.0%*			*76.6%*		
	2.50 to <10.00	*5*		*0.0%*	*5*	*4.7%*	*6*	*22.9%*		*4*	*85.4%*		
	2.5 to <5	3		0.0%	3	3.8%	1	23.5%		3	86.1%		
	5 to <10	*2*		*0.0%*	*2*	*5.9%*	*5*	*22.1%*		*2*	*84.6%*		
	10.00 to <100.00			*0.0%*		*0.0%*		*0.0%*			*0.0%*		
	10 to <20			0.0%		0.0%		0.0%			0.0%		
	20 to <30			*0.0%*		*0.0%*		*0.0%*			*0.0%*		
	30.00 to <100.00			*0.0%*		*0.0%*		*0.0%*			*0.0%*		
	100.00 (Default)			*0.0%*		*100.0%*	*1*	*30.0%*			*314.4%*		
	Subtotal (exposure class)	**24**	**15**	**59.2%**	**32**	**1.2%**	**240**	**40.4%**		**12**	**36.8%**		
Total (all exposures classes)		**136,028**	**4,793**		**139,552**		**714,553**			**14,559**		**325**	**-121**

1. CCF = Credit conversion factor; CRM = Credit risk mitigation

Exposure class F-IRB

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
	PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF[1]	Exposure weighted average CCF[1]	Exposure post CCF[1] and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity	RWEA after supporting factors	Density of RWEA	Expected loss amount	Value adjustments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Central governments and central banks	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Regional governments or local authorities	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Public sector entities	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
	PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF[1]	Exposure weighted average CCF[1]	Exposure post CCF[1] and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity	RWEA after supporting factors	Density of RWEA	Expected loss amount	Value adjustments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Institutions	0.00 to <0.15	7,862	105	39.0%	7,903	0.1%	202	17.7%	2.50	821	10.4%	1	
	0.00 to <0.10	*7,084*	*101*	*38.0%*	*7,123*	*0.1%*	*183*	*18.2%*	*2.50*	*742*	*10.4%*	*1*	
	0.10 to <0.15	*778*	*4*	*66.0%*	*780*	*0.1%*	*19*	*13.1%*	*2.50*	*79*	*10.1%*		
	0.15 to <0.25	2		50.0%	2	0.2%	3	41.0%	2.50	1	38.9%		
	0.25 to <0.50	1	6	20.0%	2	0.4%	6	45.0%	2.50	2	79.8%		
	0.50 to <0.75			21.0%		0.7%	1	11.3%	2.50		26.3%		
	0.75 to <2.50	7	13	24.0%	10	1.7%	12	45.0%	2.50	13	127.8%		
	0.75 to <1.75	*3*		*31.0%*	*3*	*1.1%*	*1*	*45.0%*	*2.50*	*4*	*122.8%*		
	1.75 to <2.5	*4*	*13*	*24.0%*	*7*	*1.9%*	*11*	*45.0%*	*2.50*	*9*	*130.0%*		
	2.50 to <10.00			35.0%		3.4%	1	45.0%	2.50		133.2%		
	2.5 to <5			*35.0%*		*3.4%*	*1*	*45.0%*	*2.50*		*133.2%*		
	5 to <10			*0.0%*		*0.0%*		*0.0%*			*0.0%*		
	10.00 to <100.00			36.0%		29.2%		45.0%	2.50		265.3%		
	10 to <20			*0.0%*		*0.0%*		*0.0%*			*0.0%*		
	20 to <30			*36.0%*		*29.2%*		*45.0%*	*2.50*		*265.3%*		
	30.00 to <100.00			*0.0%*		*0.0%*		*0.0%*			*0.0%*		
	100.00 (Default)			0.0%		0.0%		0.0%			0.0%		
	Subtotal (exposure class)	**7,872**	**124**	**37.0%**	**7,918**	**0.1%**	**225**	**17.7%**	**2.50**	**837**	**10.6%**	**1**	
Corporates - Specialised Lending	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												
Corporates - Purchased receivables	0.00 to <0.15												
	0.00 to <0.10												
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00												
	2.5 to <5												
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
	Subtotal (exposure class)												

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
	PD range	On-balance sheet exposures	Off-balance sheet exposures pre-CCF[1]	Exposure weighted average CCF[1]	Exposure post CCF[1] and post CRM	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity	RWEA after supporting factors	Density of RWEA	Expected loss amount	Value adjustments and provisions
		(in millions)	(in millions)	(in %)	(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)	(in millions)	(in millions)
Corporates - Other	0.00 to <0.15	92	407	69.0%	371	0.1%	35	44.2%	2.50	115	31.0%		
	0.00 to <0.10	92	281	81.0%	320	0.1%	29	44.1%	2.50	91	28.5%		
	0.10 to <0.15		126	40.0%	50	0.1%	6	45.0%	2.50	23	46.6%		
	0.15 to <0.25	2		50.0%	2	0.2%	2	44.3%	2.50	1	56.4%		
	0.25 to <0.50	6	140	99.0%	145	0.4%	8	45.0%	2.50	122	84.6%		
	0.50 to <0.75		1	20.0%		0.7%	3	45.0%	2.50		103.2%		
	0.75 to <2.50		5	36.0%	2	1.5%	5	45.0%	2.50	3	131.6%		
	0.75 to <1.75		1	100.0%	1	1.1%	2	45.0%	2.50	1	122.8%		
	1.75 to <2.5		4	20.0%	1	1.9%	3	45.0%	2.50	1	140.6%		
	2.50 to <10.00			20.0%		6.8%	2	45.0%	2.50		198.3%		
	2.5 to <5			30.0%		3.3%		45.0%	2.50		161.7%		
	5 to <10			20.0%		6.8%	2	45.0%	2.50		198.3%		
	10.00 to <100.00			38.0%		26.8%	4	45.0%	2.50		276.8%		
	10 to <20			28.0%		13.6%	1	45.0%	2.50		248.4%		
	20 to <30			38.0%		27.4%	3	45.0%	2.50		278.0%		
	30.00 to <100.00			0.0%		0.0%		0.0%			0.0%		
	100.00 (Default)			0.0%		0.0%		0.0%			0.0%		
	Subtotal (exposure class)	**101**	**553**	**76.0%**	**520**	**0.2%**	**59**	**44.4%**	**2.50**	**242**	**46.5%**		
Total (all exposures classes)		**7,972**	**677**	**69.0%**	**8,438**		**284**		**2.50**	**1,079**	**12.8%**	**1**	

1. CCF = Credit conversion factor; CRM = Credit risk mitigation

EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

The table below illustrates that, as at 30 June 2026, most of the exposures in the IRB approach were secured by eligible collateral, primarily consisting of immovable property and other physical assets. The RWEA for the residential mortgages, banks and financial institutions portfolios is calculated using the IRB methodology.

Exposure class A-IRB

		A	B	C	D	E	F	G	H	I	J
											30 June 2026
		Total exposures	Credit risk mitigation techniques								
			Funded credit protection (FCP)								
			Part of exposures covered by								
			Financial collaterals	Other eligible collaterals				Other funded credit protection			
(in millions)					Of which: Immovable property collaterals	Of which: By receivables	Of which: Other physical collateral		Of which: Cash on deposit	Of which: Life insurance policies	Of which: Instruments held by a third party
1	Central governments and central banks										
2	Regional governments and local authorities										
3	Public sector entities										
5	Corporates										
5.1	*Corporates – General*										
5.2	*Corporates – Specialised lending*										
5.3	*Corporates - Purchased Receivables*										
6	Retail	139,552	5%	98%	98%						
6.1	*Retail – Qualifying revolving*										
6.2	*Retail – secured by residential immovable property*	*139,520*	*5%*	*98%*	*98%*						
6.3	*Retail - Purchased Receivables*										
6.4	*Retail - Other retail exposures*	*32*	*0%*	*25%*	*25%*						
7	**Total**	**139,552**	**5%**	**98%**	**98%**						

		K	L	M	N
					30 June 2026
		Credit risk mitigation techniques		Credit risk mitigation methods in the calculation of RWEA	
		Unfunded credit protection (UFCP)			
		Part of exposures covered by			
(in millions)		Guarantees[1]	Credit derivatives	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
1	Central governments and central banks				
2	Regional governments and local authorities				
3	Public sector entities				
5	Corporates				
5.1	*Corporates – General*				
5.2	*Corporates – Specialised lending*				
5.3	*Corporates - Purchased Receivables*				
6	Retail			14,559	14,559
6.1	*Retail – Qualifying revolving*				
6.2	*Retail – secured by residential immovable property*			*14,547*	*14,547*
6.3	*Retail - Purchased Receivables*				
6.4	*Retail - Other retail exposures*			*12*	*12*
7	**Total**			**14,559**	**14,559**

1. As per the ITS regulation and associated mapping with supervisory reporting, this column contains guarantees that are used in the estimation of LGD.

Exposure class F-IRB

	A	B	C	D	E	F	G	H	I	J
	30 June 2026									
	Total exposures	Credit risk mitigation techniques								
		Funded credit protection (FCP)								
		Part of exposures covered by								
		Financial Collaterals	Other eligible collaterals				Other funded credit protection			
(in millions)				Of which: Immovable property collaterals	Of which: By receivables	Of which: Other physical collateral		Of which: Cash on deposit	Of which: Life insurance policies	Of which: Instruments held by a third party
1 Central governments and central banks										
2 Regional governments and local authorities										
3 Public sector entities										
4 Institutions	8,274	4%								
5 Corporates	520	0%	5%		5%					
5.1 *Corporates – General*	*520*	*0%*	*5%*		*5%*					
5.2 *Corporates – Specialised*										
5.3 *Corporates - Purchased Receivables*										
6 Total	**8,795**	**4%**	**0%**		**0%**					

	K	L	M	N
	30 June 2026			
	Credit risk mitigation techniques		Credit risk mitigation methods in the calculation of RWEAs	
	Unfunded credit protection (UFCP)			
	Part of exposures covered by			
(in millions)	Guarantees	Credit Derivatives	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
1 Central governments and central banks				
2 Regional governments and local authorities				
3 Public sector entities				
4 Institutions	12.33%		837	837
5 Corporates			242	242
5.1 *Corporates – General*			*242*	*242*
5.2 *Corporates – Specialised lending*				
5.3 *Corporates - Purchased Receivables*				
6 Total	**11.60%**		**1,079**	**1,079**

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

Compared with 31 March 2026, RWEA under the IRB approach decreased by € 0.3 billion as a result of business movements and asset quality changes.

	A
	30 June 2026
(in millions)	RWEA
1 **RWEA as at the end of the previous reporting period**[1]	**19,270**
2 Asset size (+/-)	-8
3 Asset quality (+/-)	160
4 Model updates (+/-)	
5 Methodology and policy (+/-)	
6 Acquisitions and disposals (+/-)	
7 Foreign exchange movements (+/-)	
8 Other (+/-)	-460
9 RWEA as at the end of the reporting period	**18,963**

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.

Counterparty credit risk

EU CCR1 – Analysis of CCR exposure by approach

ABN AMRO incurs counterparty credit risk (CCR) in two business activities: firstly through over-the-counter (OTC) derivatives and securities financing transactions with corporate clients and financial institutions (including positions taken to manage our interest rate hedging and liquidity position), and secondly in the business of ABN AMRO Clearing. This table provides insight into ABN AMRO's counterparty credit risk, making a distinction between approach and CCR type.

As at 30 June 2026, CCR exposure rose to € 6.9 billion (31 December 2025: € 6.0 billion) as a result of the increases in securities financing transactions and derivatives. The rise was primarily driven by higher securities financing exposures following normal business volume fluctuations.

		A	B	C	D	E	F	G	H
									30 June 2026
	(in millions)	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM[1]	Exposure value post-CRM	Exposure value	RWEA[1]
EU1	EU - Original Exposure Method (for derivatives)				1.4				
EU2	EU - Simplified SA-CCR (for derivatives)				1.4				
1	SA-CCR (for derivatives)	613	3,771		1.4	6,915	6,053	6,053	3,922
2	IMM (for derivatives and SFTs)								
2a	- *of which securities financing transactions netting sets*								
2b	- *of which derivatives and long settlement transactions netting sets*								
2c	- *of which from contractual cross-product netting sets*								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					74,461	9,006	9,006	2,993
5	VaR for SFTs								
6	**Total**					**81,377**	**15,058**	**15,058**	**6,915**

1. In the EU CCR1 table the exposures to central counterparties (CCPs) are excluded, which explains why the amounts do not reconcile with the CCR amounts presented in the EU OV1 and EU CMS1 tables.

EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

ABN AMRO calculates the capital requirements for derivative transactions as per the standardised approach. Derivatives are typically used to hedge financial risks related to interest rate, foreign exchange, commodities or equities positions. Compared with 31 December 2025, CCR exposure related to the derivatives transactions increased by € 748 million. The increase was mainly in the corporates and institutions exposure classes.

		A	B	C	D	E	F	G	H	I	J	K	L
													30 June 2026
												Risk weight	Total
	(in millions)	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
	Exposure classes												
1	Central governments or central banks	302											302
2	Regional governments or local authorities	59				42							101
3	Public sector entities	1											1
4	Multilateral development banks	14											14
5	International organisations	28											28
6	Institutions		4,022			61	11		1	58	22	2,833	7,009
7	Corporates			410		47	181		52	3,957	45		4,692
8	Retail												
9	Institutions and corporates with a short-term credit assessment						1			2			2
10	Other items										43		43
11	**Total exposure value**	**404**	**4,022**	**410**		**150**	**193**		**53**	**4,016**	**110**	**2,833**	**12,191**

EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

Compared with 31 December 2025, the total exposure values and total RWEA in the CCR F-IRB increased by € 3.6 billion and € 0.7 billion respectively. Exposures concerned institutions and other corporates.

Exposure class F-IRB

								F	G
									30 June 2026
		PD scale	Exposure value	Exposure-weighted average PD	Numbers of obligors	Exposure-weighted average LGD	Exposure-weighted average maturity	RWEA	RWEA density
			(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)
	Exposure class								
1	Central governments and central banks	0.00 to <0.15							
2		0.15 to <0.25							
3		0.25 to <0.50							
4		0.50 to <0.75							
5		0.75 to <2.50							
6		2.50 to <10.00							
7		10.00 to <100.00							
8		100.00 (Default)							
9		**Subtotal**							
10	Regional governments or local authorities	0.00 to <0.15							
11		0.15 to <0.25							
12		0.25 to <0.50							
13		0.50 to <0.75							
14		0.75 to <2.50							
15		2.50 to <10.00							
16		10.00 to <100.00							
17		100.00 (Default)							
18		**Subtotal**							
19	Public sector entities	0.00 to <0.15							
20		0.15 to <0.25							
21		0.25 to <0.50							
22		0.50 to <0.75							
23		0.75 to <2.50							
24		2.50 to <10.00							
25		10.00 to <100.00							
26		100.00 (Default)							
27		**Subtotal**							
28	Institutions	0.00 to <0.15	4,942	0.06%	206	45.00%	0.85	729	14.75%
29		0.15 to <0.25	5	0.19%	7	45.00%	2.50	3	50.91%
30		0.25 to <0.50	129	0.36%	9	45.00%	1.44	63	48.35%
31		0.50 to <0.75		0.00%		0.00%			0.00%
32		0.75 to <2.50	98	1.14%	6	45.00%	0.52	88	90.42%
33		2.50 to <10.00		0.00%		0.00%			0.00%
34		10.00 to <100.00		0.00%		0.00%			0.00%
35		100.00 (Default)		0.00%		0.00%			0.00%
36		**Subtotal**	**5,174**	**0.08%**	**228**	**45.00%**	**0.86**	**883**	**17.06%**
37	Corporates - Specialised Lending	0.00 to <0.15							
38		0.15 to <0.25							
39		0.25 to <0.50							
40		0.50 to <0.75							
41		0.75 to <2.50							
42		2.50 to <10.00							
43		10.00 to <100.00							
44		100.00 (Default)							
45		**Subtotal**							
46	Corporates - Purchased receivables	0.00 to <0.15							
47		0.15 to <0.25							
48		0.25 to <0.50							
49		0.50 to <0.75							
50		0.75 to <2.50							
51		2.50 to <10.00							
52		10.00 to <100.00							
53		100.00 (Default)							
54		**Subtotal**							

									F	G
										30 June 2026
		PD scale	Exposure value	Exposure-weighted average PD	Numbers of obligors	Exposure-weighted average LGD	Exposure-weighted average maturity	RWEA	RWEA density
			(in millions)	(in %)	(in units)	(in %)	(in years)	(in millions)	(in %)
55	Corporates - Other	0.00 to <0.15	1,512	0.08%	77	45.00%	1.11	335	22.19%
56		0.15 to <0.25	309	0.19%	13	45.00%	0.51	102	32.93%
57		0.25 to <0.50	285	0.31%	22	45.00%	0.61	132	46.55%
58		0.50 to <0.75	49	0.71%	3	45.00%	0.50	36	73.20%
59		0.75 to <2.50	3	1.11%	2	45.00%	0.53	3	93.35%
60		2.50 to <10.00		0.00%		0.00%			0.00%
61		10.00 to <100.00		0.00%		0.00%			0.00%
62		100.00 (Default)		0.00%		0.00%			0.00%
63		**Subtotal**	**2,158**	**0.14%**	**117**	**45.00%**	**0.94**	**609**	**28.20%**
64	**Total**		**7,332**	**0.10%**	**345**	**45.00%**	**0.89**	**1,491**	**20.00%**

EU CCR5 – Composition of collateral for exposures

The table below provides an overview of the collateral composition for the counterparty credit risk exposures. More than 80% of the posted collateral was in cash and other sovereign debt categories. As at 30 June 2026, the fair value of posted collateral used in securities financing transactions (SFTs) increased by € 33.7 billion to € 132.7 billion.

		A	B	C	D	E	F	G	H
									30 June 2026
		Collateral used in derivative transactions				Collateral used in SFTs			
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
(in millions)		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
	Collateral type								
1	Cash – domestic currency	7,539	5,252	13	1,889	9,620	29,213		35,655
2	Cash – other currencies	6,108	520		134	2,749	30,731		36,785
3	Domestic sovereign debt		546	4	1,316		2,609		2,770
4	Other sovereign debt		411		205		40,199		38,699
5	Government agency debt						703		633
6	Corporate bonds		12		58		12,231		11,417
7	Equity securities	11,832				30,935	26,244		4,143
8	Other collateral						2,568		2,568
9	**Total**	**25,480**	**6,741**	**17**	**3,603**	**43,304**	**144,499**		**132,670**

EU CCR6 – Credit derivatives exposures

The table below shows ABN AMRO's credit derivative hedges, split by protection sold and bought. ABN AMRO uses these credit derivatives to mitigate CVA risk own funds requirements.

		A	B
			30 June 2026
(in millions)		Protection bought	Protection sold
	Notionals		
1	Single-name credit default swaps		
2	Index credit default swaps	375	
3	Total return swaps		
4	Credit options		
5	Other credit derivatives		
6	Total notionals	375	
	Fair values		
7	Positive fair value (asset)		
8	Negative fair value (liability)	-10	

EU CCR8 – Exposures to CCPs

The table shows exposures to CCPs, primarily due to ABN AMRO's Clearing business. As at 30 June 2026, the RWEA related to the exposures to CCPs decreased to € 0.7 billion, mainly driven by lower unfunded default fund contributions.

		A	B
			30 June 2026
(in millions)		Exposure value	RWEA
1	**Exposures to QCCPs (total)**[1]		**710**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions)	2,984	74
3	*- of which (i) OTC derivatives*	*1,135*	*27*
4	*- of which (ii) Exchange-traded derivatives*	*418*	*18*
5	*- of which (iii) SFTs*	*1,431*	*29*
6	*- of which (iv) Netting sets where cross-product netting has been approved*		
7	Segregated initial margin		
8	Non-segregated initial margin	1,453	29
9	Prefunded default fund contributions	1,846	607
10	Unfunded default fund contributions		
11	**Exposures to non-QCCPs (total)**[1]		**27**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions)	20	18
13	*- of which (i) OTC derivatives*		
14	*- of which (ii) Exchange-traded derivatives*	*18*	*18*
15	*- of which (iii) SFTs*	*2*	
16	*- of which (iv) Netting sets where cross-product netting has been approved*		
17	Segregated initial margin		
18	Non-segregated initial margin	9	9
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

1. QCCP = Qualifying central counterparty

Exposures to securitisation positions

The following section includes qualitative and quantitative disclosures on securitised exposures, as well as on securitisation positions held. The bank is currently engaged in securitisation transactions as an investor and as an originator.

Investor securitisations

ABN AMRO provides securitisation lending solutions as part of its client lending activities in Corporate Banking. The resulting exposures reside on ABN AMRO's balance sheet and are treated as securitisation exposures for regulatory purposes. Most of the positions are treated under the standardised approach (SEC-SA) and a limited number under the external ratings-based approach (SEC-ERBA).

Originator securitisations

In April 2025, ABN AMRO and the European Investment Bank Group entered into a synthetic securitisation agreement regarding a portfolio of approximately € 1.0 billion, with the aim of transferring risk for regulatory capital purposes. The transaction was set up as a three-tranche synthetic securitisation: mezzanine tranche, senior tranche and junior tranche. ABN AMRO has the originator role and fully retains the junior tranche. Because the bank has used the option the CRR provides to fully deduct the retained position from CET1 (instead of applying a 1250% risk weight), the SEC 3 template and the section 'Bank acting as originator or as sponsor' in SEC 1 remain empty for this securitisation, based on the EBA's current mapping for this template.

In December 2025, ABN AMRO completed a significant risk transfer (SRT) transaction with funds managed by Blackstone. The transaction was set up as a two-tranche synthetic securitisation where the investors provide first loss protection against potential losses on a € 2 billion portfolio of corporate loans.

Risks associated with the roles in the securitisation process

Through our role in the securitisation process, ABN AMRO is exposed to credit risk and liquidity risk.

Credit risk relates to the risk of credit losses on securitised assets. ABN AMRO may be exposed to credit risk through various channels, including its securitisation lending activities, retaining first loss tranches in originator securitisations and offering hedging arrangements and/or related products. Regulatory capital is held for all securitisation positions in accordance with the applicable regulations.

Liquidity risk relates to the risk that ABN AMRO may incur additional cash outflows. Any potential future cash outflows relating to these positions, including collateral requirements, are taken into account in stress tests and are integrated into the liquidity ratios where required. This includes the potential impact of the liquidity facilities or swap agreements that form part of certain securitisation transactions.

EU SEC1 – Securitisation exposures in the non-trading book

Details of total notes outstanding per structured entity

The following tables provide details of the securitisation positions in which ABN AMRO acts as an originator and investor. ABN AMRO provides securitisation lending solutions as part of its client lending activities in Corporate Banking. The resulting exposures reside on ABN AMRO's balance sheet and are treated as securitisation exposures for regulatory purposes.

The total invested exposure value where the bank acts as an investor increased to € 3.6 billion (31 December 2025: € 3.5 billion), mainly as a result of new investments in the other wholesale category. The total exposure value where the bank acts as an originator remained stable at € 1.7 billion, reflecting the SRT with Blackstone concluded in December 2025. The difference between the exposure value of € 1.7 billion and the total loan portfolio of € 2.0 billion is explained by a guarantee from the investor.

		A	B	C	D	E	F	G
								30 June 2026
		Bank acts as originator						
		Traditional				Synthetic		Subtotal
		STS		Non-STS				
(in millions)			Of which: SRT		Of which: SRT		Of which: SRT	
1	**Total exposures**					**1,720**	**1,720**	**1,720**
2	**Retail (total)**							
3	*- of which residential mortgage*							
4	*- of which credit card*							
5	*- of which other retail exposures*							
6	*- of which re-securitisation*							
7	**Wholesale (total)**					**1,720**	**1,720**	**1,720**
8	*- of which loans to corporates*					*1,720*	*1,720*	*1,720*
9	*- of which commercial mortgages*							
10	*- of which lease and receivables*							
11	*- of which other wholesale*							
12	*- of which re-securitisation*							

		H	I	J	K	L	M	N	O
									30 June 2026
		Bank acts as sponsor				Bank acts as investor			
		Traditional		Synthetic	Subtotal	Traditional		Synthetic	Subtotal
(in millions)		STS	Non-STS			STS	Non-STS		
1	**Total exposures**					**1,684**	**1,949**		**3,633**
2	**Retail (total)**					**1,484**	**1,161**		**2,645**
3	*- of which residential mortgage*						*578*		*578*
4	*- of which credit card*					*200*			*200*
5	*- of which other retail exposures*					*1,284*	*584*		*1,867*
6	*- of which re-securitisation*								
7	**Wholesale (total)**					**200**	**787**		**987**
8	*- of which loans to corporates*								
9	*- of which commercial mortgages*								
10	*- of which lease and receivables*						*290*		*290*
11	*- of which other wholesale*					*200*	*497*		*697*
12	*- of which re-securitisation*								

EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

Compared with 31 December 2025, synthetic securitisation exposures remained stable at approximately € 1.7 billion as at 30 June 2026.

		A	B	C	D	E	F	G	H	I
										30 June 2026
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)			
(in millions)		≤ 20% RW	> 20% ≤ 50% RW	> 50% ≤ 100% RW	> 100% ≤ 1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**	**1,720**							**1,720**	
2	**Traditional transactions**									
3	Securitisation									
4	*Of which: retail underlying*									
5	*- of which STS*									
6	*Of which: wholesale*									
7	*- of which STS*									
8	Re-securitisation									
9	**Synthetic transactions**	**1,720**							**1,720**	
10	Securitisation	1,720							1,720	
11	*Of which: retail underlying*									
12	*Of which: wholesale*	*1,720*							*1,720*	
13	Re-securitisation									

		J	K	L	M	N	O	EU-P	EU-Q
									30 June 2026
		RWEA (by regulatory approach)				Capital charge after cap			
(in millions)		SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW
1	**Total exposures**			**172**				**14**	
2	**Traditional transactions**								
3	Securitisation								
4	*Of which: retail underlying*								
5	*- of which STS*								
6	*Of which: wholesale*								
7	*- of which STS*								
8	Re-securitisation								
9	**Synthetic transactions**			**172**				**14**	
10	Securitisation			172				14	
11	*Of which: retail underlying*								
12	*Of which: wholesale*			*172*				*14*	
13	Re-securitisation								

EU SEC4 – Securitisation exposures in the non-trading book and associated regulatory capital requirements – institution acting as investor

The total invested exposure value increased to € 3.6 billion as at 30 June 2026 (31 December 2025: € 3.5 billion).

		A	B	C	D	E	F	G	H	I
										30 June 2026
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)			
(in millions)		≤ 20% RW	> 20% to 50% RW	> 50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**	**3,161**	**472**					**313**	**3,319**	
2	**Traditional securitisation**	**3,161**	**472**					**313**	**3,319**	
3	Securitisation	3,161	472					313	3,319	
4	*Of which: retail underlying*	*2,496*	*149*					*313*	*2,332*	
5	*- of which STS*	*1,484*						*164*	*1,320*	
6	*Of which: wholesale*	*665*	*322*						*987*	
7	*- of which STS*	*200*							*200*	
8	Re-securitisation									
9	**Synthetic securitisation**									
10	Securitisation									
11	*Of which: retail underlying*									
12	*Of which: wholesale*									
13	Re-securitisation									

		J	K	L	M	N	O	EU-P	EU-Q
									30 June 2026
		RWEA (by regulatory approach)[1]				Capital charge after cap			
(in millions)		SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW
1	**Total exposures**		**58**	**486**			**5**	**39**	
2	**Traditional securitisation**		**58**	**486**			**5**	**39**	
3	Securitisation		58	486			5	39	
4	*Of which: retail underlying*		*58*	*291*			*5*	*23*	
5	*- of which STS*		*22*	*137*			*2*	*11*	
6	*Of which: wholesale*			*196*				*16*	
7	*- of which STS*			*20*				*2*	
8	Re-securitisation								
9	**Synthetic securitisation**								
10	Securitisation								
11	*Of which: retail underlying*								
12	*Of which: wholesale*								
13	Re-securitisation								

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

EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

As at 30 June 2026, there had been no material movement. There was an increase of € 2.0 billion in December 2025 due to the completion of a new SRT transaction. This transaction was set up as a two-tranche synthetic securitisation where the investors provide first loss protection against potential losses on a € 2.0 billion portfolio of corporate loans.

The remaining amount corresponds to the synthetic securitisation agreement that ABN AMRO and the EIB Group (whose counterparty is the European Investment Fund - EIF) entered into in April 2025 on an approximately € 1.0 billion portfolio of existing loans to Dutch SMEs originated by ABN AMRO. The transaction was set up as a three-tranche synthetic securitisation under which the EIF is the investor/guarantor, providing protection on the mezzanine tranche of approximately € 150 million and on the senior tranche of approximately € 835 million. The junior tranche is fully retained by ABN AMRO.

		A	B	C
				30 June 2026
		Exposures securitised by the Bank - Bank acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
(in millions)			Of which: Exposures in default	
1	Total exposures	3,005		
2	Retail (total)			
3	*- of which residential mortgage*			
4	*- of which credit card*			
5	*- of which other retail exposures*			
6	*- of which re-securitisation*			
7	Wholesale (total)	3,005		
8	*- of which loans to corporates*	*3,005*		
9	*- of which commercial mortgages*			
10	*- of which lease and receivables*			
11	*- of which other wholesale*			
12	*- of which re-securitisation*			

Market risk

EU MR1 – Market risk under the standardised approach

		A
		30 June 2026
(in millions)		RWEA
	Outright products	
1	Interest rate risk (general and specific)	2
2	Equity risk (general and specific)	3
3	Foreign exchange risk	
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation (specific risk)	
9	**Total**	**5**

EU MR2-A – Market risk under the Internal Model Approach (IMA)

		A	B
			30 June 2026
(in millions)		RWEA	Own funds requirements
1	**VaR**	**321**	**26**
a	Previous day's VaR		4
b	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		26
2	**SVaR**	**819**	**66**
a	Latest available SVaR		21
b	Multiplication factor (mc) x average of previous 60 working days (sVaRavg)		66
3	**IRC**	**557**	**45**
a	Most recent IRC measure		45
b	12 weeks average IRC measure		40
4	**Comprehensive risk measure**		
a	Most recent risk measure of comprehensive risk measure		
b	12 weeks average of comprehensive risk measure		
c	Comprehensive risk measure floor		
5	**Other**		
6	**Total**	**1,697**	**136**

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

Market risk RWEA under the Internal Models Approach increased to € 1.7 billion as at 30 June 2026, from € 1.6 billion as at 31 December 2025. The increase was primarily driven by higher credit trading exposures, which resulted in an increase in the incremental risk charge (IRC). IRC rose by € 78 million to € 557 million. VaR also increased by € 12 million to € 321 million, partly offset by an € 8 million decrease in SVaR to € 819 million. Note that, for VaR and SVaR, the capital multipliers are 3.0 and 3.0 respectively, in line with the CRR.

		A	B	C	D	E	F	G
								30 June 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**	**367**	**930**	**670**			**1,967**	**157**
1a	*Regulatory adjustment*	*-233*	*-627*				*-860*	*-69*
1b	*RWEA at the previous quarter-end (end of the day)*	*134*	*304*	*670*			*1,107*	*89*
2	Movement in risk levels	-49	-33	-234			-316	-25
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	*RWEA at the end of the disclosure period (end of the day)*	*51*	*260*	*557*			*868*	*69*
8b	*Regulatory adjustment*	*269*	*559*				*828*	*66*
8	**RWEA at the end of the disclosure period**	**321**	**819**	**557**			**1,697**	**136**

EU MR3 – IMA values for trading portfolios

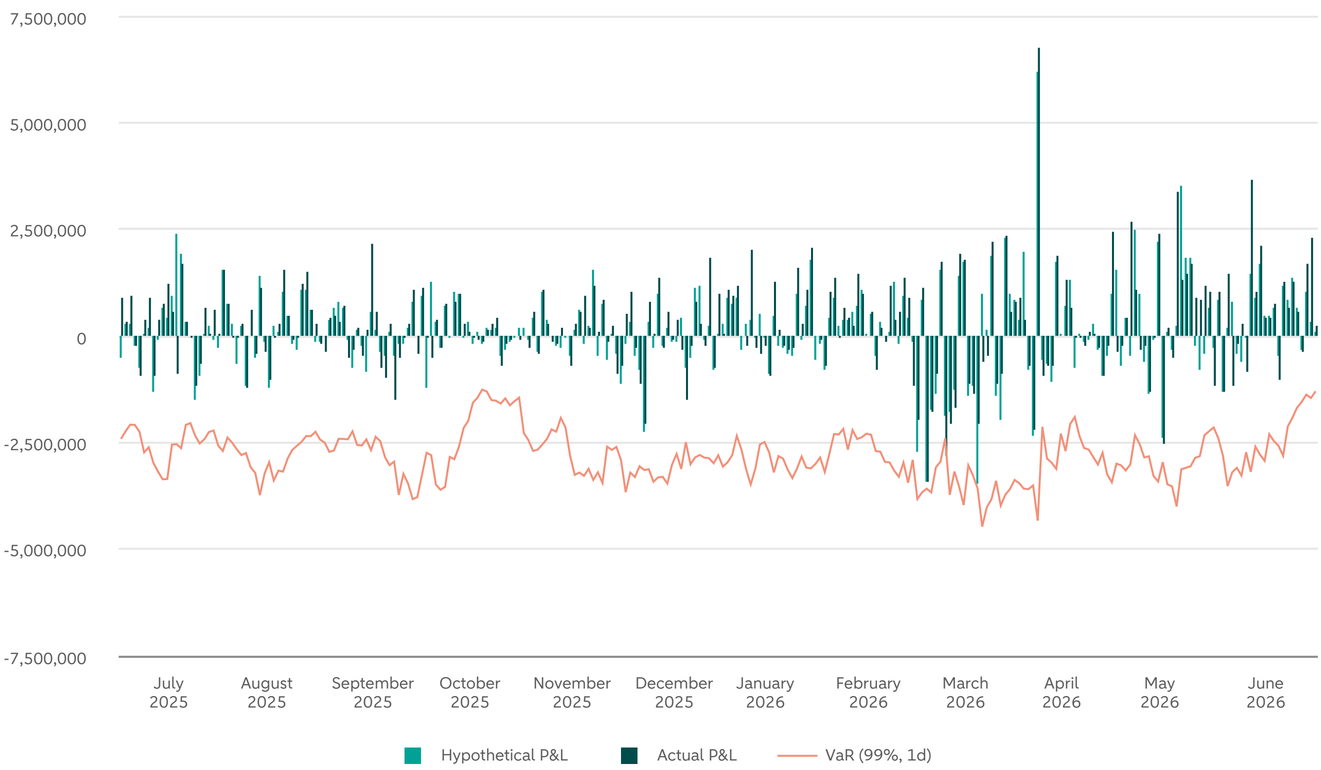
		A
(in millions)		30 June 2026
		VaR (10 day 99%)
1	Maximum value	14
2	Average value	9
3	Minimum value	4
4	Period end	4
		SVaR (10 day 99%)
5	Maximum value	31
6	Average value	23
7	Minimum value	18
8	Period end	21
		IRC (99.9%)
9	Maximum value	61
10	Average value	43
11	Minimum value	28
12	Period end	45
		Comprehensive risk capital charge (99.9%)
13	Maximum value	
14	Average value	
15	Minimum value	
16	Period end	

EU MR4 – Comparison of VaR estimates with gains/losses

Analysis of outliers

ABN AMRO reported one VaR outlier during the 250 days ending on 30 June 2026. The number of outliers remained the same compared with the 250 days ending on 31 March 2026. On 10 March 2026, a VaR outlier of the actual P&L was reported. The overshoot was caused by significant upward shocks in euro interest rate curves and increased volatility in the short-end of the curve, reflecting market uncertainty related to the conflict in the Middle East and expectations of higher inflation in the euro area.

Comparison of VaR estimates with gains/losses July 2025 - June 2026



EU IRRBB1 – Interest rate risks of non-trading book activities

The table shows the changes in the economic value of equity (EVE) resulting from various yield curve shocks, as calculated under the six supervisory shock scenarios. Also shown are the changes in net interest income (NII), i.e. the difference in NII between a base scenario and an alternative scenario, calculated under the two supervisory shock scenarios. The scenarios are aligned with the EBA guidelines. The scope is limited to material currencies (EUR and USD).

The most stringent EVE-at-Risk scenario remains the scenario where rates are shifted upwards by 200bps. EVE-at-Risk is higher compared with December 2025, driven by non-maturing deposits. EVE-at-Risk in the downward scenario became negative, mainly driven by mortgage prepayment behaviour.

		A	B	C	D
		Changes of the economic value of equity		Changes of the net interest income	
(in millions)		30 June 2026	31 December 2025	30 June 2026	31 December 2025
	Supervisory shock scenarios				
1	Parallel up	-2,308	-2,132	437	683
2	Parallel down	-104	215	-345	-599
3	Steepener	-240	-268		
4	Flattener	-543	-325		
5	Short rates up	-942	-715		
6	Short rates down	440	496		

ESG disclosures

Tables 1, 2 and 3 – Qualitative information on Environmental, Social and Governance (ESG) risk

Basis of preparation

This disclosure is an interim update to the 31 December 2025 disclosure, which was prepared on the basis of the Sustainability Statements in our Annual Report 2025. As our 2026 materiality assessment has not yet been finalised, the results of our 2025 materiality assessment form the basis for this disclosure. The scope of this disclosure focuses on ESG risks in line with the CRR and is therefore more limited than that of the Sustainability Statements in our Annual Report.

Metrics and estimation uncertainty

In this report we use metrics, particularly for our client portfolios, that are based on certain estimates, averages or assumptions. The underlying data is either obtained directly from clients or sourced from external data vendors. We use sector averages if we cannot reasonably collect information, especially from business relationships in our value chain. For certain metrics, such as our financed emissions, we combine several data sources. Generally, the level of accuracy of these metrics is lower than that of financial metrics, given the inherent limitations in the underlying inputs. The quality typically depends on whether the data is directly reported by our clients or based on proxies, on the characteristics of the reported data and whether it has been reviewed by an external party, on whether the data is forward-looking or historical and on whether established measurement frameworks are available. We have included this information for each metric with regard to assumptions, approximations and judgements either in the respective sections or in the Definitions section of the Annual Report 2025. As indicated in these sections, all quantitative metrics relating to information on our value chain currently have a high degree of measurement uncertainty, as sustainability reporting is a developing field for most actors in our value chain and we depend on these actors for accurate information.

Comparability of sustainability information between entities and over time may be affected by the lack of historical sustainability information prepared in accordance with ESRS and by the absence of uniform practices for evaluating and measuring this information. This allows for the application of different, but acceptable, measurement techniques, especially in the initial years of reporting.

Determining financial materiality of ESG risks (part of DMA methodology)

We assessed financial materiality by combining two factors: (1) the likelihood of occurrence and (2) the potential magnitude of financial effects over the short, medium and long term. Our approach followed the EBA guidelines on managing ESG risks and covered all ESRS topics.

Scope

The starting point was ABN AMRO's balance sheet. Risks across the entire value chain (suppliers, own operations and clients) were considered if a clear link to financial impact (i.e. a transmission channel) could be identified. Based on our environmental and social heatmaps, asset classes with low risk sensitivity were excluded from the scope.

Methodologies, assumptions and scoring

We assessed the ESG risk drivers for each type of risk: credit, business, liquidity, market and non-financial (including all sub-risks).

The transition risks in our lending book (downstream) were considered based on the cost of risk mitigation incurred by our clients.
Our analysis estimated the risk of both physical damage and productivity loss to our clients' financial strength. For simplicity, we assumed no distinction between ESG risks within and outside the Netherlands.

The physical risks (downstream and own operations) were assessed based on scientific data for the Netherlands and the changes to collateral values (real estate; see the Climate scenario analysis section). The time horizon of the physical risk assessment was until 2050, considering the contractual duration of the residential real estate financing (30 years). For assessing non-financial ESG risks (own operations and downstream), we applied a scenario and stress testing methodology that combined the climate scenarios described below with expert judgement.

Changes in methodology
In 2025, we aligned the scoring methodologies of the financial materiality assessment and risk taxonomy. Accordingly, the potential magnitude of risks is assessed against a four-point scale: Critical, High, Medium and Low.

Scenarios
Our financial materiality assessment was performed against the following ESG scenarios:
- Climate-related transition risks in the lending portfolio were assessed against our internal base case, which differs from the Paris Agreement in considering a limited overshoot scenario that assumes the Netherlands and the EU will adopt GHG reduction plans to incentivise investment spending and disincentivise fossil fuel consumption. Still, EU GHG emissions are falling by less than the current EU targets. This is due to various reasons, including the lack of political commitment, higher financing costs, capacity and credit constraints, scarcity of materials, personnel shortages and insufficient speed of technological progress. Macroeconomic forecasts related to this scenario ran until 2030, and were also used for calculating loan impairment allowances in our financial statements (see the Macroeconomic scenarios in the Credit risk review section).
- Climate-related physical risks were assessed against a high emission scenario (Representative Concentration Pathway (RCP) 8.5 scenario), where no additional efforts are made to constrain greenhouse gas emissions. This results in a temperature increase of 4.3°C by 2100. This scenario is relevant for our residential and commercial real estate portfolios.
- Finally, several operational risk scenarios were performed, assessing financial risks from data centre failure, greenwashing perception and shortcomings relating to privacy of client data and duty of care concerning residential mortgages.

Background and definitions of ESG risk
Managing ESG risk is a part of safeguarding our risk profile. ESG risk is defined as the risk of any negative financial and/or reputational effect on ABN AMRO resulting from the negative materialisation of current or future ESG factors on the bank's portfolio and activities, its clients, assets or third parties that are actors in the value chain (referred to as 'third parties'). ESG risk takes effect in the form of ESG risk drivers and their subsequent transmission channels, affecting the traditional financial and non-financial risk types. The reputational and financial value of these risks is determined in line with our risk taxonomy. In the context of risk management, the term 'ESG' is used instead of 'sustainability' to ensure alignment with terminology used by the banking supervisory authorities.

Strategy and business model
Sustainability in relation to our strategy and business model
The main ESG-related impact in our value chain is the downstream impact associated with the clients we finance, primarily through our lending portfolios – such as mortgages and corporate loans – which are central to the Sustainability Statements. The relevance of consumer loans depends on their use of proceeds, when known, in line with the principles of the EU Taxonomy Regulation. Examples include real estate loans, building renovation loans and motor vehicle loans. While our non-lending activities may have a significant ESG impact, best practices for reporting on them are still evolving. What influence ABN AMRO has on client assets (investments managed or facilitated for clients) varies depending on the service provided: Discretionary Portfolio Management, Advisory or Execution-only. In line with past years, we have disclosed information about our client assets portfolio with regard to climate change mitigation. Impacts also occur through the products and services that we offer and through the strategic choices that are made regarding privacy, access to our products and services and other matters. This is described in more detail in the Social section of the Sustainability Statements chapter of the Annual Report 2025.

Sustainability as part of our strategy

In 2025, sustainability was one of the three pillars of our strategy. We aim to be our clients' first-choice partner and to provide distinctive expertise in supporting their sustainability transition. Our efforts were focused on three main areas:
climate, nature and social impact. We measured our progress through various metrics, including our Sustainability Acceleration Standard asset volume (SAS).

The strategy update that we announced in November 2025 delivers a more focused approach to sustainability. The 2025 DMA outcome served as input for the strategy update. For a detailed description of how sustainability is integrated into our overall strategy, refer to the Strategy & performance chapter in the Annual Report 2025.
Under the new strategic plan, we have made sustainability a key enabler of our business, with a focus on decarbonisation. The section Key enablers of our strategy in the Annual Report 2025 details our focus on decarbonisation as a central sustainability priority. We aim to help clients achieve their emission targets through new commercial initiatives, such as incentives for home energy efficiency upgrades. We plan to develop a Transition Finance Framework to classify and enable financing for activities that credibly reduce emissions in line with climate pathways, alongside already sustainable initiatives aligned with regulatory definitions. As described in the Strategy & performance chapter of the Annual Report 2025, any emissions pathway must be both credible and achievable to support an orderly and sustainable transition towards net-zero emissions.

Although we focus on decarbonisation, we aim to address other sustainability issues that matter to our clients or society. For example, improving energy efficiency in homes in lower-income neighbourhoods not only helps reduce emissions but can also create a positive social impact. Nature-related issues, such as reducing nitrogen emissions and enhancing biodiversity, are important for our agricultural and other clients. We recognise the complex transitions that our clients
are facing and seek to help them navigate these transitions when they need financing.

We track our sustainable finance volumes via our SAS KPI. The SAS is based on a comprehensive framework developed to measure our Sustainability (acceleration) assets in order to assess our performance on a bank-wide and client-unit level. Although SAS includes topics defined as material in our DMA assessment, it was not developed to measure progress on our material topics and should not be considered a metric under the ESRS. Rather, we use SAS to help drive financing to clients, supporting their sustainability ambitions.

Our SAS volume is made up of Taxonomy-aligned loan volumes and Acceleration-aligned loan volumes, the latter containing a measurable sustainability component. We also measure and report on our Green Asset Ratio as required by the EU Taxonomy. Increases in SAS can contribute to emission reductions in our portfolio, which in turn are reflected in progress towards our climate targets. However, there is not always a link between SAS and our climate strategy, as SAS includes inputs that are not solely climate-related, or the achievement of emission reductions may occur later in the lifetime of the financed asset.

Current and anticipated effects of material matters on strategy and business model

This section sets out our framework for managing environmental, social and governance (ESG) risks in line with our overall risk management framework. It also includes an overview of the policies we have in place for ESG matters.

Risk management of ESG matters

This section sets out our framework for managing environmental, social and governance (ESG) risks in line with our overall risk management framework. It also includes an overview of the policies we have in place for ESG matters. For material climate risks in our corporate lending portfolio (downstream), we have taken provision overlays. We also hold economic capital for climate risk in our corporate lending portfolio (downstream) and for flooding, greenwashing perception and privacy-related risks in our own operations.

ESG Risk Management Framework

The seven steps in the ESG risk management framework[1]

Examples of tools and processes:

1. ESG risk management and strategy, target-setting and climate strategy
2. Environmental and social risk heatmap, financial materiality assessment
3. Portfolio scenario analysis, CASY (Client Assessment on Sustainability), stress testing
4. Lending criteria, risk policies, engagement
5. Risk appetite on ESG risks
6. ESG risk reporting at client unit risk and executive committees
7. Insights on ESG risks to decision-making

ESG risk is managed in line with the bank's enterprise risk management cycle (ERM cycle). The risk governance in place, together with the ESG Risk Policy, which sets requirements for managing ESG risk, is referred to as the ESG Risk Management Framework. It ensures oversight of risks relating to ESG matters and operationalises how we manage them. The ESG Risk Management Framework applies to new and existing clients and suppliers throughout their lifecycle (i.e. from acceptance, through ongoing due diligence to a potential exit).

ESG Risk Policy

Depending on which part of the value chain is under consideration and what role ABN AMRO plays in it, ESG risk and its underlying factors are managed via different policies and standards. The figure below provides an overview of ESG-related risk policies and standards that apply.

The ESG Risk Policy, together with the underlying ESG risk standards, generic principles and related exclusions, defines requirements that apply across the bank and provides the framework for managing ESG risks within our defined risk appetite. The policy is reviewed annually to incorporate new insights and best practices, stakeholder perspectives and internal and external developments, and to ensure alignment with the latest regulatory guidance.

In principle, we neither directly provide financial products or services to activities on our Exclusion List, nor engage in business with companies listed on our Controversial Weapons List.

The ESG Risk Policy articulates how the bank puts the Enterprise Risk Management cycle into practice in relation to our new and existing clients and suppliers for the duration of their lifecycle (i.e. from onboarding, through to ongoing due diligence and engagement to potential exit). More specifically, the ESG risk policy acts as an umbrella document and includes:

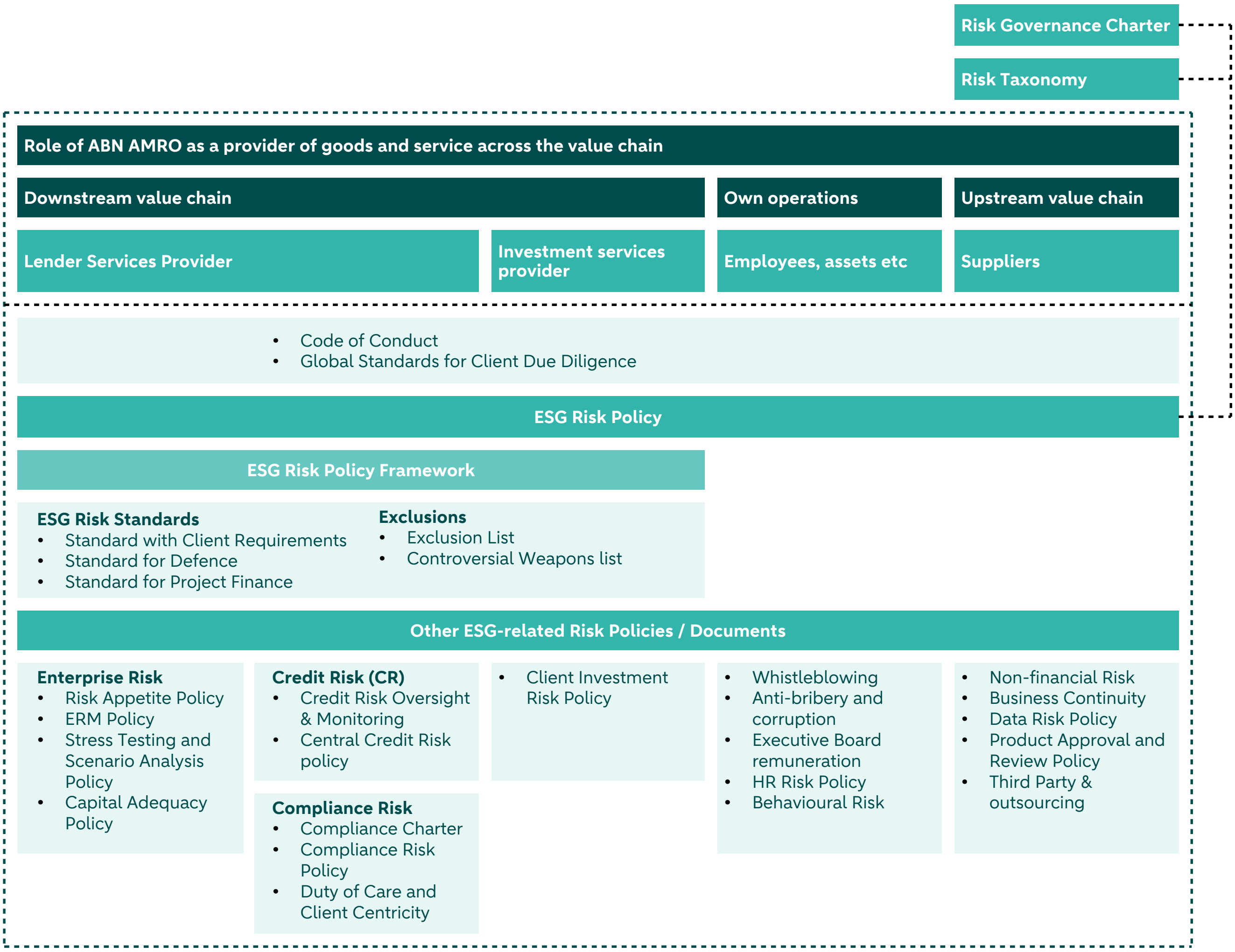
- The definition of ESG risks and related ESG terms.
- Requirements that apply to the first line of defence and the second line of defence across the ERM cycle.
- The framework for managing ESG risks as a risk driver across traditional risk types.
- How oversight of ESG risks is undertaken.
- Delegated responsibilities and minimum ESG elements to be considered as part of the bank's existing governance.

As part of the delegated authority granted to it by the Executive Board, the Group Risk Committee is responsible for

[1] Each step is outlined at the following pages

approving the ESG Risk Policy. Once approved, the ESG Risk Policy is communicated internally across the first and second lines of defence, which are responsible for its implementation.

Risk policies in place to manage ABN AMRO's ESG matters



Generic principles

ESG requirements that apply to corporate clients operating in higher-risk sectors

Clients comply with applicable laws and regulations and are able to demonstrate transparency regarding their responsible business conduct.	Clients know the salient human rights risks of their own activities and business relationships and take measures to address these risks.
Clients have a satisfactory ESG track record.	Clients have identified potentially affected groups and other relevant stakeholders and engage with them constructively and openly in assessing and mitigating human rights risks and addressing any grievances.
Clients take measures to promote circularity and reduce the use of virgin materials and waste (e.g. through design, recycling and lifetime extension), if applicable.	Clients monitor their GHG emissions and take measures to reduce them in line with the Paris climate goals.
Clients are aware of how their business model depends on ecosystem services (i.e. resources and pollination) and take measures to preserve these services.	Clients are aware of what the transition to a net-zero economy means for their business model and take appropriate measures to prepare for the transition.
Clients are aware of their impact on biodiversity, water, air and soil and take appropriate measures to prevent biodiversity loss and pollution.	Clients are aware of the physical risks posed by climate change to their business model and take appropriate measures to mitigate these risks.

Business strategy and strategic decision-making (steps 1 and 7)

The ESG Risk Policy starts with the setting of the business strategy by the first line of defence. However, the business strategy on ESG matters cannot be set in isolation. It needs to align with the bank's risk appetite and risk policies in the second line of defence.

As a result, the business strategy and strategic decision-making are closely linked to risk control and oversight through the Enterprise Risk Management (ERM) cycle (described in the next sections):

- ESG risks shape strategic decision-making. For example, the bank's climate strategy was developed partly in response to climate-related transition risks. Likewise, decisions to engage with specific clients or groups of clients to support their transition to a more ESG-mature business model are based on client- and sector-level risk assessments. Similarly, decisions to reduce, maintain or expand certain portfolios are informed by our insights into ESG risks. For example, our ambition to support the transition of the European defence industry and our related ESG risk management framework were reviewed in 2025.
- Strategic objectives guide ESG risk management. For example, our risk appetite limits take into account several elements, such as our long- and medium-term targets for carbon reduction. In addition, the ESG Risk Policy, together with its related exclusions and ESG risk standards, is reviewed regularly to ensure alignment with our broader strategic objectives, including assessing our clients' compliance with these goals.

Risk identification and materiality assessment (step 2)

For identifying risks in our downstream value chain, we rely to a large extent on our environmental and social risk heatmap. This heatmap informs, for example, the materiality assessment, the internal stress testing and the risk appetite.

Alongside our risk heatmaps, we scan for emerging risks on a quarterly basis. Risks identified as the most significant following the emerging risk scan and assessment with our internal expert stakeholder group are fed into our Risk Event Register (RER), which subsequently informs our risk taxonomy and scenario booklet.

The environmental and social risk heatmap identifies separate sub-sectors' inherent sensitivity to sustainability events. These are sub-sectors in which we operate through our corporate lending and residential real estate portfolios (i.e. business environment). The business environment is analysed under both a sectoral lens (72 distinct sub-sectors) and a geographical lens (the regions and countries to which we have exposure, either directly or through the sub-sectors' value chains). In 2025, we refined the granularity of our sub-sectors, further enhancing the segmentation of our heatmaps. As a consequence, the sub-sectors used to analyse our business environment increased from 64 to 72 (such as isolating cleaning activities and outsourcing agencies), to better reflect higher social risk sensitivity in our client assessment tool.

The sensitivities are based on the sector sensitivities to more than 40 potential underlying physical, transition and negative impact events and focus on our corporate lending activities in the downstream part of the value chain. Examples of these events include flooding and water stress for physical events, policy and market effects for transition events, and greenhouse gas emissions and water use intensity for negative impacts. The overview of the environmental and social risk heatmaps for corporate loans shows an aggregated score of the negative impact, transition risk and physical risk scores in order to provide an overview of sensitivities across sectors, broken down by topic. This overview can be found in our Annual Report 2025.

The ESG Risk materiality assessment ('ESG RISK MA') is performed as an integral part of the Risk Identification and Materiality Assessment process within the Enterprise Risk Management (ERM) cycle. This assessment is carried out for each risk area, including, as a minimum, credit risk, market risk, liquidity risk, non-financial risk (including litigation and reputational risk) and business risk. By evaluating these risks, the ESG RISK MA ensures a comprehensive understanding of how ESG factors may impact the bank's overall risk profile.

Risk assessment and measurement (step 3)
ABN AMRO uses various tools to assess and measure ESG risk at different levels:

- At a bank level: ESG risks are considered under our materiality assessment and internal stress testing scenarios.

- At a portfolio level: We use scenario analysis (including climate resilience analysis) to assess the impact of specific ESG risks in our client portfolios across the short, medium and long term. In 2025, climate scenario analyses were performed for, among others, the residential and commercial real estate portfolios. In addition, the product approval and review process considers ESG risks, alongside other risks, that may arise in our product offering, such as residential mortgages.

- At a client level: ESG risks of clients are taken into account and assessed as part of the new client take-on and review (primarily for corporate clients, and where applicable for natural persons) and the corporate credit approval request and review process. ESG risks of corporate clients are assessed, taking into consideration the size, location and sector of the client's business activities (together referred to as Inherent ESG Risk) as described in the ESG Risk Standard with Client Requirements. This is carried out via various tools:
  - (i) the Client Assessment on Sustainability (CASY) questionnaire applies to clients with a lending relationship above € 1 million and addresses clients' compliance with the bank's ESG risk management framework;
  - (ii) the Transition Readiness Assessment (TRA), which focuses on sectors and clients in scope of our climate strategy and measures clients' maturity in terms of transition to net zero; and
  - (iii) the Climate and Environmental Risk Classification Tool (RCT), which focuses on corporate clients with non-programme lending and classifies clients based on their vulnerability to climate and environmental risks. The CASY and RCT outputs are included in the credit risk assessment, second-line validation and credit risk decision.

  ESG risk considerations are furthermore embedded in the bank's credit risk and business risk policies.

- At a supplier level: ESG risks of our key suppliers are taken into account and assessed when we enter into new contracts and during the renewal of existing contracts. Our 2025 salience assessment identified relevant human rights risk drivers. ESG risks are measured using our ESG risk assessment tooling based on data provided by suppliers.

Risk response (step 4)
To ensure that ESG risks are managed in line with the bank's risk appetite and strategic objectives, mitigating actions are implemented at three levels: the bank, portfolio and client levels.

ESG risk mitigation measures include:

- Sector and activity exclusions: certain sectors and activities are excluded from our lending products or all our banking services, as outlined in the bank's Exclusion List (for example, fur, the manufacture of tobacco products and (new) coal-fired power generation) to avoid the ESG risks associated with these sectors and activities.
- Client Engagement: an important risk-mitigating measure is to engage with our corporate clients (downstream) and suppliers (upstream) that do not comply with our standards and have not made sufficient progress with their ESG risk performance.
- Climate strategy: targeted strategies for high-emission sectors, portfolio management and wider sector approaches support the bank's climate objectives. The intermediate CO_2 reduction targets for climate-sensitive portfolios help mitigate transition risks by providing a framework to transition to a net-zero economy.

Client engagement

Different levels of engagement apply, depending on the outcome of the ESG risk assessment at either the individual or the portfolio level. Oversight of the Focus List and High Intensity Engagement (see below) is carried out via the Engagement Committee, which meets on a quarterly basis.

The overall approach to client engagement remained unchanged during the reporting period. Engagement with corporate clients can be divided into four general categories, as follows:

- Normal intensity: an ongoing process tailored to the outcome of the client's ESG risk assessment and improvement areas. It is used as a mitigating action at the client level and focuses primarily on supporting the client's transition to a more mature ESG performance on topics that are relevant to its sector and size.
- Focus list: if a client's transition to a more mature ESG performance is insufficient or if key ESG developments occur in its profile, the client will be considered for the focus list. In practice, this means the client is monitored more frequently and progress is presented at the Engagement Committee on a quarterly basis.
- High intensity: if the client continues to demonstrate insufficient progress, a formal, time-bound process is established involving the setting of detailed objectives. It could potentially lead to exiting the client relationship.
- Thematic engagement: this category applies if we identify that multiple clients in a sector or industry are breaching the bank's ESG-related requirements. Various teams within ABN AMRO can propose a thematic engagement, and the decision to engage is made by the Engagement Committee. Thematic engagements are used for risk mitigation purposes, as well as to achieve our strategic objectives for accelerating the transition. There were no thematic engagements in 2025.

Risk control & monitoring and risk reporting (steps 5 and 6)

Monitoring activities help to evaluate whether risk responses are functioning as intended to keep risk exposures within the bank's risk appetite.

- As described in the Risk management framework section of the Annual Report 2025, the Strategic Risk Appetite Statement (SRAS) is split into three key areas: sustainable business model & value creation, financial soundness and sound operating environment. A key element of the sustainable business model & value creation framework is the management of our portfolio towards Paris-aligned decarbonisation targets contained in our policies and climate strategy (see Strategy and business model - Changes in material topics section in the Annual Report 2025).

- The Sustainability Risk Appetite is primarily monitored through two bank-wide KRIs: (i) the percentage of financed emissions covered by a Paris-aligned target and (ii) Climate Plan Sector Performance. These indicators support oversight of climate transition risks and progress towards the bank's climate commitments. To ensure ESG risks remain within the approved risk appetite, we set limits and checkpoints and monitor them quarterly (noting that for some sectors only semi-annual or annual data are available) at the bank-wide, entity and local levels. This approach enables timely mitigating actions.

For transition risk, we have the above-mentioned bank-wide KRIs. Physical climate risk is mainly covered through selected physical climate risk exposures at the client unit level. We do track physical risk throughout our whole portfolio and in various ways, but not as part of our Strategic RAS (Bank RAS). Instead, they are part of our heatmap, stress testing and Annual Report/Pillar 3.

- We monitor the sector performance and the exposure coverage of the climate strategy, which supports effective management of climate transition risks across risk types.

- In addition, we track our exposure to carbon-related assets and the ratio of vulnerable collateral in high physical risk areas.
- These indicators are reviewed on an ongoing basis as more granular insights and data become available over time.

Governance of sustainability matters

This section sets out the governance of sustainability matters. The focus of this section is on changes to the governance in 2025 and the roles of the Executive Board and the Supervisory Board.

Roles and responsibilities

The Executive Board's procedural rules guide its functioning and internal organisation. Each Executive Board committee also has its own procedural rules. The same applies to the Supervisory Board and its committees.

Executive Board and its committees

The Executive Board is responsible for the continuity of ABN AMRO and its affiliated business undertakings, as well as for sustainable long-term value creation. The Executive Board sets and implements ABN AMRO's strategy, to which long-term sustainability is central. The Executive Board considers, among others, impacts, risks and opportunities when setting out the sustainability-related elements of its strategy and targets. Sustainability is taken into account via KPIs as described in our Remuneration Report in the Annual Report 2025, which helps drive accountability. The Executive Board is also responsible for compliance with sustainability regulations applicable to ABN AMRO.

To carry out its duties, the Executive Board is assisted by its committees, which offer diverse perspectives on sustainability matters, depending on their specific mandates. For instance, the Group Risk Committee (GRC) is responsible for ESG risk management and for reviewing and steering ABN AMRO's risk profile within the scope of ABN AMRO's risk appetite. This committee also evaluates the short-, medium- and long-term effects of ESG risks on ABN AMRO to support the Executive Board in making informed strategic and business decisions. As a subcommittee of the GRC, the Engagement Committee is responsible for overseeing ABN AMRO's engagement activities regarding clients, sectors and (material) suppliers in relation to ABN AMRO's Environmental, Social and Governance expectations. The responsibilities of the Group Disclosure Committee (GDC) include advising and supporting the Executive Board in maintaining the accuracy, effectiveness and timeliness of disclosures relating to sustainability matters, including performance on social and environmental impacts, as mandated by Dutch and European law. The committees of the Executive Board are chaired by an Executive Board member and involve senior leadership as members. Having dedicated Executive Board committees underscores the importance of sustainability at the highest level.

Supervisory Board and its committees

The Supervisory Board supervises and advises the Executive Board in the exercise of its powers and duties, including in relation to sustainability. Each of the Supervisory Board's committees addresses sustainability aspects within its area of expertise. For instance, the Supervisory Sustainability Committee supervises sustainability aspects of the strategy and policies. These cover a broad range of topics, including those covered in the European Sustainability Reporting Standards (ESRS).

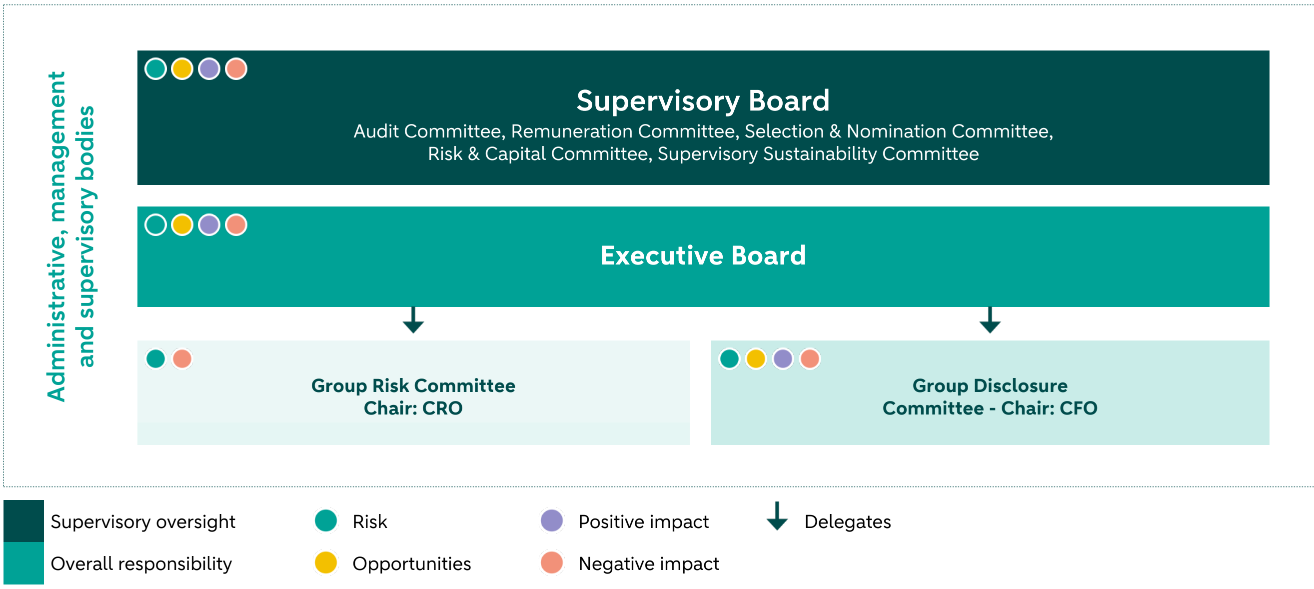
Information provided to and sustainability matters addressed by the Executive Board and Supervisory Board

Sustainability matters are discussed on a regular basis during meetings of the Executive Board and the Supervisory Board. The Executive Board generally meets on a weekly basis, and the Supervisory Board meets at least six times a year. The Executive Board and the Supervisory Board also receive information from relevant governance bodies on sustainability matters, including impacts, risks and opportunities. For instance, the Executive Board and the Supervisory Board receive regular updates on progress towards sustainability-related targets that have been set within ABN AMRO and on ESG risks and related developments. Material sustainability topics on the agenda include, among others, the DMA, ESG risks and sustainability reporting.

Members of the Executive Board and the Supervisory Board must have sufficient knowledge and understanding of sustainability. Particular emphasis is placed on (among others) the knowledge, skills and expertise required for effectively managing risks, including AML/CTF, sustainability matters and diversity.
Each year, these Boards formally assess their own performance, including their composition, diversity and effectiveness. Similar assessments take place when members are appointed or reappointed to the Executive Board or

the Supervisory Board. This ensures that both Boards collectively possess the necessary skills and expertise, including in relation to sustainability. Given the nature of ABN AMRO's activities, regulators also evaluate topics such as business conduct and climate and environmental risks as part of their suitability assessments. This helps ensure that both Boards are diverse and have the required knowledge and experience. Following their appointment, all new Executive Board and Supervisory Board members participate in a comprehensive induction programme. This includes sessions on sustainability-related matters, covering material impacts, risks and opportunities. As part of the Lifelong Learning Programme, members of both Boards attend additional training sessions to keep their sustainability knowledge up to date. Furthermore, knowledge and expertise regarding sustainability matters are enhanced through, among others, several deep-dive sessions.

Sustainability governance structure



Environment

We focus our efforts on two main topics, namely climate change (in line with the publication of our Climate Strategy in 2022) and biodiversity. Environmental topics are highly interconnected.

Climate change, for instance, contributes to biodiversity loss by disrupting ecosystems. At the same time, biodiversity helps mitigate climate change, as healthy ecosystems naturally absorb and store carbon.

Climate change

Climate-related policies

Climate risk is integrated into ABN AMRO's ESG Risk Policy, which establishes requirements for managing ESG risks, including environmental risks, across the bank's enterprise risk management cycle. Our climate strategy supplements this policy by defining targets and initiatives aimed at aligning our portfolio and operations with a net-zero trajectory and reducing GHG emissions. For further details, see the section on the ESG risk management framework and ESG Risk Policy.

Climate strategy

Our climate strategy outlines our commitment to aligning our portfolios with a 1.5°C scenario and supporting the transition to a net-zero economy by 2050. As part of our commitments under the Dutch Financial Sector Climate Agreement and the guidance of the Net-Zero Banking Knowledge Hub (previously the NZBA), we have prioritised sector-specific targets for high-emitting industries.

Following recent geopolitical developments and a positive vote by its members to move away from a membership-led alliance to a framework, the NZBA ceased operations effective 3 October 2025. Since launching our climate strategy in 2022, NZBA has been a facilitator for its execution, providing guidance on science-based target setting, transition planning, best practices and joint policy advocacy. The guidance will remain available to use under the Net-Zero Banking Knowledge Hub. We will continue to reference the Guidance for Climate Target Setting for Banks and supporting implementation resources as a reference for the execution of our climate strategy. In November 2025, we announced our intention to update our climate strategy and we are currently working on further relevant adjustments.

Decarbonisation levers

Based on the priorities from our climate strategy, we have identified three decarbonisation levers that ABN AMRO uses to implement specific actions aimed at achieving climate targets for each sector. Our activities are linked to these decarbonisation levers and can be found in the infographic below.

The ESRS are sector-agnostic, which means they do not account for the specific characteristics of the banking industry. Moreover, the indirect influence of ABN AMRO's decarbonisation levers makes it difficult to directly measure their impact on GHG emission reductions. An important lever for supporting decarbonisation efforts is engaging with clients.

Finally, ABN AMRO's climate strategy and the actions taken served as the foundation for identifying the decarbonisation levers. Climate scenarios were not considered in this process.[1]

Our approach

How the targets were set

We have established emission reduction targets across our lending portfolios and client assets, focusing on responsible carbon intensity reduction.

To achieve our targets, we rely on assumptions embedded in the underlying sector-specific benchmarks, including the development of emerging technologies and shifts in consumer demand.

Regarding our targets, the selected decarbonisation pathways vary across sectors due to differences in portfolio characteristics, emission-generating activities, lending products and the chosen target type. For all sectors apart from agriculture and commercial real estate, we have chosen science-based benchmarks that are aligned with the latest 1.5°C scenario reference pathways. For agriculture, we have opted to align with the scientific calculations in the 2022

[1] As the ESRS are sector-agnostic, they do not account for the specific characteristics of the banking industry. Additionally, the impact of our decarbonisation levers cannot be directly quantified in terms of GHG emission reductions due to the indirect nature of their influence within ABN AMRO's portfolio. Finally, ABN AMRO's climate strategy and actions taken served as the foundation for identifying decarbonisation levers, and climate scenarios were not considered in this process.

Climate and Energy Outlook of the Netherlands (Klimaat- en Energieverkenning, KEV) compiled by the Netherlands Environmental Assessment Agency (Planbureau voor de leefomgeving, PBL), which uses the IPCC Fifth Assessment Report (AR5) for Global Warming Potential (GWP) values and considers the implemented and proposed policies of the Dutch Coalition Agreement and its ability to fulfil the EU Fit for 55 goals. See the explanation on commercial real estate below. For client assets, we have aligned our reduction pathway with the 1.5°C scenario outlined in the Intergovernmental Panel on Climate Change (IPCC) Special Report, following current guidance and science-based net-zero investment frameworks.

Overview of sectors and targets

For an overview of sectors and targets within the scope of our climate strategy, refer to the Annual Report 2025.

Climate risk

Climate risks are deemed material in relation to our clients and own operations according to the 2025 DMA (see the section on Determining financial materiality of risks). Climate risks are managed as explained under the Risk management of ESG matters section.

Effect of climate risk on traditional risk types

The financial impact of climate risks was assessed as material for credit risk, business risk and non-financial risk, and as not material for market risk in the trading book, market risk in the banking book and liquidity risk.

ESG risks are integrated into the regular risk management processes of relevant traditional risk types. Accordingly, each traditional risk type is responsible for identifying, assessing, monitoring and reporting material ESG risks related to that risk type, in accordance with the ESG risk management framework and the risk policies in place to manage ABN AMRO's ESG matters.

Credit risk

In relation to our corporate lending activities, climate transition risks are assessed as material in the long term. The governmental carbon-reduction policies are expected to lead to higher costs for our corporate clients operating in vulnerable sectors (downstream), negatively impacting their financial position and creditworthiness.

Such risks are assessed, monitored and, to the extent possible, mitigated throughout the credit risk management process, via ESG risk assessment during new client take-on and credit approvals, client engagement, monitoring of climate risk KRIs, provisioning and capitalisation. Effects of climate physical risk on the residential and commercial real estate portfolios are also closely monitored in accordance with the regulatory requirements.

Business risk

Climate transition risk is assessed as material in the long term. Climate policies, technology, innovation and changes in client behaviour can impact our products and services (own operations), as well as our earnings from the sectors vulnerable to the climate transition (downstream). For more details on these risk drivers, see the Business risk section of the Annual Report 2025. We assess the resilience of our business model to these risks, and use our climate strategy and portfolio steering to mitigate them. Resilience of our business model and strategy is disclosed in further detail in the section on Current and anticipated effects of material matters.

Non-financial risk

We consider climate physical risk and climate transition risk to be material at all time horizons. In our own operations, data centre failure and greenwashing are considered material risk events. Greenwashing refers to the risk that our sustainability-related statements or actions do not clearly and fairly reflect the underlying sustainability profile of ABN AMRO, its products and its services, and may therefore be misleading to our clients or other stakeholders. Our committees review our public disclosures for greenwashing risks. Periodic reviews of our product disclosures, policies and standards, as well as staff training, also consider this risk and how to mitigate it. In our downstream value chain, the duty of care relating to our residential mortgage portfolio is assessed as material. This refers to climate risks such as the foundation risk assessed under our climate scenario analyses for our mortgage portfolios. We mitigate the duty of care risk by monitoring litigations and by investing in client awareness and data quality. The identified risk drivers (transmission channels) for these risks are legal costs, compliance costs, operational losses and expenses. Material climate risks in our business operations were considered in the economic capital calculation and the ICAAP stress test. The non-financial risk section of the Risk, funding & capital chapter in the Annual Report 2025 provides further information on the management of non-financial risk types.

Climate risk-mitigating processes
Climate risk management takes place at all stages of our ESG risk management framework. In this section, we highlight quantitative insights from our climate risk management processes.

Our environmental and social heatmap relating to climate risks enables us to identify corporate clients (downstream) or suppliers (upstream) operating in sectors vulnerable to climate risks. Through climate scenario analyses, we assess the risks within our client portfolios, particularly in the residential and commercial real estate sectors (downstream). Breaking down our portfolios by energy label and GHG emissions enables us to measure our progress. For information about climate physical risk, refer to EU-ESG5.

Climate risk heatmap
The climate risk heatmap evaluates the sensitivity of various sectors to climate-related physical and transition risks, including negative impacts. For physical risks, sensitivity is based on a combination of sector characteristics, such as dependence on assets, labour and ecosystem services, as well as the regional and country-based exposure to hazards (such as flooding, heat stress and sea level rise). For our portfolio located in the Netherlands, we source exposure to flooding from the Climate Impact Atlas of Climate Adaptation Services (CAS), relying on 2050 projections, as well as from Encore (Exploring Natural Capital Opportunities, Risks and Exposure). For other hazards and geographies, we source sensitivity estimations from Moody's ESG Solutions, relying on projections to 2040.

Both data sources assume a high-emission scenario (Representative Concentration Pathway (RCP) 8.5 scenario). Transition risk sensitivity is determined by the sector's greenhouse gas emission intensity (derived from PCAF and Global Impact Database sources), alongside various regulatory, technological and market parameters. The regulatory parameters function at two levels:
- at the sector level, where we reference the annual sector reduction requirements in the Dutch Climate Agreement (focusing on projections to 2030)
- at the country level, where we refer to the most recent policy-induced emission reduction targets in the Environmental Performance Index

The results of the heatmap show that the highest sensitivities (Moderately high and High) are in the agricultural (NACE A), mining (NACE B), manufacturing (NACE C), power generation (NACE D), transport sectors (NACE H) and food and beverage service activities (NACE I). The climate change heatmap is available in our Annual Report 2025.

Climate scenario analysis, scenario choice and data
We consider climate scenario analyses in medium- and high-risk sectors identified in our environmental and social risk heatmaps to further investigate portfolio-specific risks. In 2025, we performed climate scenario analyses for our residential real estate, commercial real estate and road transportation portfolios.

The analyses of our residential and commercial real estate portfolios were performed against several long-term (to 2050) climate change scenarios. They assessed physical (e.g. floods, foundation problems, wildfires, heat stress) and transition (e.g. policy changes and technological shifts impacting industries) risk events and considered risks in climate adaptation plans. The underlying assumptions reflected a high-emission scenario, where no additional efforts are made to constrain greenhouse gas emissions.

For the physical risk assessment, vulnerability was defined, among others, as clients with high loan-to-value and loan-to-income ratios, and collateral with an energy label of D or lower. The impact of climate risk events on clients' creditworthiness was assessed and calculated in terms of RWA and provision requirements. The outcomes of the assessment served as input for the financial materiality assessment.

Biodiversity
Through our DMA, we have defined Biodiversity as a material matter from an impact materiality perspective. This is based on its relevance to the sectors we finance, such as dairy farming and deep-sea shipping, in our downstream value chain.

By providing financial products to our clients, we support their value creation processes, which directly impact biodiversity. Negative impact occurs via multiple drivers of biodiversity loss, affecting sectors in differing ways. Our approach to biodiversity therefore focuses on mitigating the impact of our clients' activities.

ABN AMRO makes use of the transitional provisions for E4-Biodiversity that were introduced through the targeted 'quick fix' amendments to the first set of ESRS.

Social

Through our DMA of the Social standards, we have identified Own workforce and Consumers and end-users as material topics. In comparison with 2024, Workers in the value chain is no longer a material topic; however, relevant information is provided in the ESG Annex to the Sustainability Statements chapter in the Annual Report 2025.

Own workforce

Based on the Double Materiality Assessment, we have identified the impact of Diversity, Equity and Inclusion (DE&I) as the sole material matter in relation to our own workforce.

Policies related to own workforce

ABN AMRO has multiple policies in place to address material impacts on its own workforce. The policies mentioned below apply to ABN AMRO Bank N.V. and all subsidiaries, branches and representative offices under its control globally, regardless of location, role or seniority level, unless explicitly stated otherwise and/or subject to legal restrictions. The Executive Board is accountable for managing the HR and behavioural risks across ABN AMRO, with day-to-day management responsibilities delegated to the Group Risk Committee (GRC).

HR Risk Policy

ABN AMRO defines HR risk as part of its risk taxonomy, which is integrated into ABN AMRO's Enterprise Risk Management (ERM) framework. The HR risk encompasses the potential challenges ABN AMRO may face in attracting, developing and retaining the critical skills and diverse talent necessary to achieve its strategic objectives. This includes complying with HR-related laws and regulations. Specific areas of HR risk cover discrimination, employee relations, health and safety, remuneration and employee suitability. The HR Risk Policy is applicable to internal employees, and where relevant to external employees and non-employees working for ABN AMRO through third-party suppliers.

The HR Risk Policy aims to adhere to the principles of the European System of Central Banks and the Single Supervisory
Mechanism Equality and Inclusion Charter. This Charter commits ABN AMRO to a workplace free from discrimination and inappropriate behaviour, upholding both European Union and national laws. The HR Risk Policy also refers to DE&I best practices in line with the Dutch Corporate Governance Code. To guide employees in ethical behaviour, both within and outside the organisation, ABN AMRO emphasises its Code of Conduct alongside its HR risk management policies.

Diversity, Equity and Inclusion Policy

ABN AMRO's DE&I policy is an integral part of our HR Risk Policy. This policy reaffirms ABN AMRO's dedication to fostering a diverse, inclusive and equitable workplace by promoting equal opportunity and focusing on preventing harassment and discrimination, as well as ensuring compliance with local labour and employment laws. The scope and
accountability of the DE&I policy align with those of the HR Risk Policy. For non-employees working for ABN AMRO through third-party suppliers, these principles are reinforced within the Supplier Code of Conduct.

Our DE&I policy encourages equal treatment and equal opportunity across all areas of the organisation through initiatives such as the Diversity Circle and Diversity Table within the Netherlands, to promote inclusion and eliminate discrimination. Protected characteristics under this policy include gender, race, nationality, ethnicity, age, religion, disability, sexual orientation, union affiliation, political affiliation and other statuses protected by applicable laws. ABN AMRO has integrated its DE&I policy into various processes to promote inclusivity across the organisation. For example, ABN AMRO conducts annual surveys on equal pay for work of equal value. These surveys focus on identifying and addressing any disparities in opportunities or pay between women and men. Procedures aiming to prevent, mitigate and remediate discrimination are included in the policy, for example disciplinary actions to be taken if discrimination is detected.

Behavioural Risk Policy
The Behavioural Risk Policy is designed to safeguard an enabling and supportive working environment, empowering internal and external employees to act in line with ABN AMRO's core values: care, courage and collaboration, and with our Code of Conduct. This policy also emphasises the importance of 'speak-up channels' for employees to share concerns and feedback in a safe and constructive manner. To monitor the behavioural risk, ABN AMRO conducts employee surveys to gain insights into their views on the work environment. These insights help the organisation take targeted action where needed.

The policy contributes to strengthening ABN AMRO's culture and promoting desirable behaviour across all levels of the organisation. By addressing the behavioural risk proactively, the policy helps protect our clients, employees, society and ABN AMRO from potential negative outcomes, with the aim of upholding trust and integrity.

Dialogue and engagement with our workforce
ABN AMRO has established multiple channels to engage with its own workforce on a wide range of topics. Key engagement processes include employee councils, employee surveys and ongoing interaction with trade unions. Specific topics, such as development, performance and personal circumstances, are often addressed through direct dialogue between employees and their line manager.

The DE&I policy, which is accessible to our workforce, outlines the organisation's involvement in driving inclusive policies, interventions and activities. Engagement with employees on DE&I topics occurs through initiatives such as the Diversity Table and Circles, ABN AMRO's internal networks, and forums for employee feedback such as employee advice sessions, internal surveys, and colleague discussions. These engagement activities are conducted multiple times each year. The Executive Board is accountable for managing the DE&I policy, with day-to-day management responsibilities delegated to the Group Risk Committee (GRC).

ABN AMRO is also a signatory to the International Framework Agreement (IFA) with Dutch trade union federation FNV and the UNI Global Union. This agreement formalises ABN AMRO's commitment – and that of its suppliers – to uphold labour rights and its aim to ensure a workplace free from discrimination and harassment. The IFA Monitoring Committee, comprising ABN AMRO and trade union representatives, provides a platform for updates on ABN AMRO's adherence to the IFA and offers unions an opportunity to share workforce-related insights.

Regular employee surveys are used to determine areas of success and identify opportunities for improvement within ABN AMRO. These surveys include questions about the DE&I policy and employees' perspectives on its effectiveness. Our own workforce is encouraged to provide additional feedback or ideas related to DE&I through our Employee Resource Groups, enabling ABN AMRO to assess the effectiveness of its engagement and inclusivity efforts.

For non-employees working for ABN AMRO through third-party suppliers, the bank provides a Supplier Conduct Feedback Channel, allowing them to express their perspectives through this channel as well.

Employment conditions supporting environmental and social awareness
Sustainability is part of ABN AMRO's performance management processes. It is directly included in the KPI frameworks of Identified Staff, including the Executive Board. For CLA employees, sustainability is included in the calculation of the pool for discretionary variable remuneration. See our Remuneration Report in the Annual Report 2025 for more information on employment conditions contributing to social sustainability.

Our targets related to own workforce
The targets for the own workforce were concluded in Q4 2025 and have been updated for 2026 in line with the evolving regulatory requirements. The revised targets have been simplified, including alignment of the gender and cultural diversity KPIs for employees in Hay grades 12–15 and the consolidation of the Reboot and B-Able targets into a single target. Monitoring of the new targets is currently being implemented.

Workers in the value chain
Based on the 2025 materiality assessment, Workers in the value chain was no longer deemed a material topic. We

approach this topic from the perspective of our human rights-related commitments.

Human rights related disclosures

Our human rights approach is based on the human rights due diligence requirements as outlined in the United Nations Guiding Principles on Business and Human Rights (UNGPs) and the OECD Guidelines for Multinational Enterprises (OECD) (due diligence steps 1-6). This section contains the disclosure requirements in line with the UNGPs, OECD Guidelines and Norwegian Transparency Act.

Our commitments to human rights

In addition to the policy framework described in the section Risk management of ESG matters, our dedication to respecting human rights is embedded in our Human Rights Statement, our Modern Slavery Statement and our Supplier Code of Conduct.

The Human Rights Statement articulates our dedication to respecting human rights and is aligned with international frameworks such as the UNGPs and the OECD Guidelines. It sets expectations for ABN AMRO and our clients, investments and suppliers. It also highlights the importance of identifying and addressing salient human rights issues and outlines our governance of human-rights-related issues.

Through our Modern Slavery Statement, we disclose how we identify and address modern slavery risks, including forced labour, human trafficking and exploitation.

Our human rights due diligence in action

Addressing modern slavery and forced labour remains an important focus of our work. In 2024, we began closely monitoring press coverage of modern slavery, even when this was not related to specific ABN AMRO clients. This external intelligence analysis revealed a rise in reports of labour exploitation in the Netherlands and a global increase in human trafficking. Therefore, in early 2025 we started an investigation to deepen our understanding of modern slavery practices, evaluate the bank's exposure to related risks and refine our approach to combatting this pervasive issue. It also enhances our intelligence position, enabling us to identify connections to financial economic crime-related risks and initiate targeted actions to address them. The final reports were released in May 2026. This effort reflects our dedication to proactively combating modern slavery and informed the preparation of our annual Modern Slavery Statement.

Our collaborative approach on human rights topics

In relation to access to remedy, our Human Rights Remedy Mechanism (HRRM) pilot will remain in operation until year-end 2026. While a total of 13 cases have been reviewed during the pilot so far, none have met the eligibility criteria.

Consumers and end-users

Through our DMA, we have identified Privacy of client data and Suitability of products and services as material matters from an impact materiality perspective. ABN AMRO makes use of the transitional provisions for S4-Consumers and end-users that were introduced through the targeted 'quick fix' amendments to the first set of ESRS.

Privacy

Policies related to privacy

Our Personal Data Policy outlines the minimum standards that all staff must follow when processing personal data. It describes the principles and requirements that govern each stage of the data lifecycle, from collection through to erasure. This policy is grounded in the principles of the EU General Data Protection Regulation (GDPR). It also implements relevant parts of ABN AMRO's Binding Corporate Rules (BCRs), which aim to contribute to affording an adequate level of protection to personal data transferred from ABN AMRO's EU entities to entities outside the EU.

The Personal Data Policy applies to all personal data originating within the European Economic Area (EEA). Staff outside the EEA who have access to this data must also adhere to its principles. Additionally, this policy generally extends to personal data originating outside the EEA. Oversight, execution and monitoring responsibilities are designated to the Executive Board and Senior Management, ensuring that the governance of personal data handling is embedded at the highest levels of the organisation.

The Third Party & Outsourcing Risk Policy sets the minimum requirements for managing the third-party and outsourcing risk. The Third Party & Outsourcing Risk Policy is supported by the ABN AMRO Procurement Standard and consequently the Supplier Code of Conduct. Through this Code, ABN AMRO aims to ensure that our suppliers meet our requirements and principles as stipulated in the Personal Data Policy and BCRs with respect to data security and privacy.

We expect our suppliers to safeguard personal data and confidential information from unauthorised use, disclosure, access, loss, alteration, damage and destruction. The Supplier Code of Conduct also aims to ensure that suppliers handle information in compliance with national and other laws, regulations and guidelines and have a documented Data Privacy & Protection Policy. Furthermore, the Supply Chain Security Standard reinforces security measures, such as cyber threat monitoring, to ensure robust protection of client data throughout the supply chain.

Dialogue and engagement relating to privacy

ABN AMRO safeguards client privacy through a structured framework of proactive and reactive measures, including lawful data processing, respect for data subject rights, robust data security, controlled data retention, responsible data sharing and transfer, oversight of automated decision-making and profiling, and effective handling of privacy complaints.

Comprehensive details on GDPR compliance and client privacy rights are outlined in the ABN AMRO Privacy Statement, which is accessible via ABN AMRO's website, mobile apps and client documentation. Clients are kept informed through those channels about data use and their privacy rights.

ABN AMRO uses reactive engagement channels to address data breaches, privacy complaints and data subject rights requests. In the event of a data breach, ABN AMRO follows a strict protocol to adhere to the regulatory notification requirements within the required time frame. Affected clients are informed of relevant breaches unless there are compelling reasons not to do so. Privacy complaints are addressed through a structured grievance mechanism designed to resolve issues promptly.

Under the GDPR, ABN AMRO ensures that data subject rights, including access, rectification, erasure, restriction of processing, data portability and objection to processing, are managed by specialised staff. Consumer engagement occurs mainly during data breaches, complaints and data subject rights requests.

Privacy risk accountability lies with the Executive Board members and is integrated into the bank's broader risk management framework. This framework focuses on identifying, mitigating and monitoring privacy-related risks.

Together, these responsibilities support continuous improvement in privacy practices through feedback, audits and reviews. All privacy efforts align with ABN AMRO's Duty of Care & Client Centricity principles, emphasising consumer interests in our decision-making, as reinforced by the Privacy Statement.

Grievance mechanisms and remediation channels

ABN AMRO ensures effective feedback channels for consumers and end-users to report privacy concerns. Complaints are handled promptly across multiple platforms, tracked until resolution, and followed by satisfaction surveys to evaluate effectiveness and client satisfaction.

ABN AMRO addresses material privacy-related negative impacts through its complaints and operational management processes, ensuring concerns raised through official channels are addressed. Privacy negative impact management is aligned with the general ESG risk management approach, which is explained in the Risk management of ESG matters section. Escalation and crisis management procedures ensure effective handling of significant privacy issues. ABN AMRO uses the Privacy Dashboard to identify recurring issues and drive process improvements and monitor the effectiveness of its privacy measures, integrating data into risk reports and evaluations. The Complaints Management

Dashboard identifies trends in recurring privacy-related issues and supports the identification of mitigating actions to prevent future recurrence.

Our approach to action for privacy
ABN AMRO is dedicated to safeguarding the data, privacy and assets of its clients and employees by fostering a robust privacy foundation. The bank has implemented procedures under its Personal Data Policy to mitigate negative impacts across its entire value chain.

ABN AMRO expects its direct suppliers to adhere to the Supplier Code of Conduct and comply with applicable privacy and data protection standards, as part of its dedication to responsible business practices throughout its supply chain. To support this objective, appropriate monitoring activities are carried out. Furthermore, direct suppliers are required to submit comprehensive information regarding their data and IT security measures, including relevant security certifications, Information Security Policies and incident management processes.

ABN AMRO has also initiated a bank-wide privacy programme to strengthen its privacy risk management framework. Current efforts focus on translating Personal Data Policy requirements into actionable standards, procedures and guidelines. We are in the process of establishing renewed controls to monitor and evaluate privacy-related negative impacts.

Targets related to privacy
In 2025, no privacy-specific targets were tracked. Reporting is conducted as outlined in the Risk Appetite Statement, which monitors the percentage of data breaches reported beyond the required timeframe and the volume of client complaints related to data protection.

Suitability of products and services
Policies related to suitability of products and services
Product Approval and Review Policy
ABN AMRO's Product Approval and Review (PAR) Policy is designed to ensure that our products and services serve the best interests of our clients and are offered to a defined target market, while considering relevant negative impacts for clients, ABN AMRO and external stakeholders.

The PAR Policy outlines minimum standards for approving, reviewing and modifying new and existing products and services and related processes and systems. It requires that products be adapted to reflect macroeconomic, social and sustainability changes and that they comply with all relevant regulations. Additionally, the policy aligns with ABN AMRO’s Client Centricity Principles and is an integral part of the bank’s risk governance. The Executive Board holds accountability for managing product approvals and maintaining an effective PAR process, and the GRC has responsibility for oversight.

Duty of Care and Client Centricity Policy
The Duty of Care and Client Centricity (DoC & CC) Policy establishes our approach to managing Duty of Care (DoC) Risk. This policy builds on the bank’s Client Centricity Principles. The bank-wide Client Centricity Principles guide how we handle our clients’ interests, covering aspects from understanding clients’ needs and behaviours to ensuring that products and services are suitable, useful and easily understood. By upholding these principles in our daily work, we are dedicated to enabling our clients to make responsible and informed decisions.

The DoC & CC Policy serves as an umbrella policy, providing structure and direction for DoC & CC-related policies and controls. The DoC & CC Policy includes:
1. definitions and scope for DoC Risk and Client Centricity
2. key concepts and aspects of DoC Risk management
3. bank-wide requirements to integrate DoC Risk into the Enterprise Risk Management (ERM) cycle

Oversight of policy adherence is assigned to Compliance.

Client Categorisation, Suitability and Appropriateness Policy
The Client Categorisation, Suitability and Appropriateness Policy sets the minimum requirements applicable when providing investment services and activities and ancillary services. Specifically, this policy describes how clients who make use of such services are classified and when/how suitability assessments and appropriateness assessments must be conducted. Compliance has responsibility, as the policy owner, for regularly reviewing this policy and ensuring it is up to date, for example in line with regulatory requirements.

Complaints Management Policy
The Complaints Management Policy provides a structured approach to improving our products and services by ensuring effective complaint handling and registration. This policy outlines clear definitions of complaints, specifies roles and responsibilities and sets standards for timely and accurate resolution. Additionally, it mandates a regular analysis of major complaint causes to drive continuous improvement and ensures adherence to all relevant complaints handling laws and regulations. The Complaints Management department within Legal holds an independent mandate to develop, review and oversee ABN AMRO's Complaints Management Policy. In 2025, the Chief Operating Office maintained overall ownership of the complaints handling process within ABN AMRO.

Dialogue & engagement relating to suitability of products and services
To deepen our understanding of client perspectives and needs, we engage on an ad hoc basis with various stakeholders, conducting roundtables, surveys, client panels and pilot programmes. For example, we conducted a series of research studies with small groups of clients on the accessibility of both our banking app and our online
environment. We also use insights and feedback from client behaviour to better align our offerings with client preferences and needs.

Our engagement approach varies depending on the type of interaction. For instance, the Customer Digital Engagement department has worked both directly and through third-party researchers to gather insights on clients' experiences, such as booking appointments online, accessibility of processes and services and sustainability expectations. Additionally, when organisations such as the Dutch consumers' association Consumentenbond reach out to us with insights from their consumer surveys, we take these into account.

Our objective is to leverage client and stakeholder feedback to enhance our products and services, ensuring they effectively address client needs. Engagements help us assess the suitability of our offerings, and we also use product approval reviews to evaluate whether products and services remain valuable for their target markets. This process includes conducting scenario analyses and incorporating product-related complaints into our feedback loop, allowing us to refine product characteristics and target market definitions.

Grievance mechanisms and remediation channels for suitability of products and services
Under ABN AMRO's official complaints procedure, clients can submit complaints via the website, using our online chat facility, by phone or through the app. This procedure is available for any concerns clients may wish to raise, including in relation to accessibility, suitability, discrimination and the use of our products and services. We provide an initial response, or at a minimum a confirmation of receipt of the complaint, within 5 business days. If a client does not receive a
timely response, they can escalate the complaint to Kifid (the Dutch Institute for Financial Disputes). If an initial response is provided in a timely fashion, the client can lodge an appeal if they are not satisfied with this response. After receiving the final response, the client can escalate the complaint to Kifid. In addition, clients are always free to initiate proceedings with other dispute resolution bodies, such as the courts, anti-discrimination agencies or other relevant institutions.

To assess the effectiveness of our complaints channels, we invite clients to provide feedback through a survey. The insights gathered from this feedback help us enhance the complaint-handling process and improve outcomes for our clients. This feedback mechanism is an integral part of our closed feedback loop, driving continuous reviews of our products and processes. Relevant stakeholders, including product- and client-focused teams, have access to the complaints dashboard, enabling them to derive lessons from complaints and take actionable steps for improvement. The Complaints Management team within Legal also provides quarterly reports to the Executive Board and other stakeholders. These reports analyse complaint trends, helping us identify critical issues and explore potential solutions to address them.

If a complaint raises concerns about specific aspects of one of our products, it may initiate the Product Approval and Review (PAR) process to assess the product's suitability and accessibility. Based on the findings from this evaluation, necessary adjustments to products and services can be made to better meet client needs.

Clients who purchase our products through intermediaries or third parties can directly access our complaints mechanism for any issues. In all cases, complaints regarding our products or services will ultimately be handled by ABN AMRO.

Our approach to action for suitability of products & services

Product suitability is a topic that is highly regulated in the European market for almost every financial product or service that banks offer to consumers. Products include payment cards and accounts, (consumer) credit and mortgage credit, investment services and insurance. This involves providing clear and comprehensible information. We continuously evaluate the effectiveness of our efforts through mechanisms such as client feedback, complaints and regular monitoring.

Targets related to suitability of products & services

At this time, we have not established any additional outcome-oriented or time-bound targets to measure progress. ABN AMRO is dedicated to adhering to our duty of care and preventing the negative impact which non-adherence could have on our clients. The effectiveness of our policies and actions related to product suitability is therefore tracked via several adherence indicators to ensure compliance.

Business conduct (Governance)

Based on the DMA, Client Integrity (CI) was identified as the sole material topic in relation to Business Conduct from a financial materiality perspective. ABN AMRO is subject to strict national and international regulatory requirements. In this chapter, we describe the policies and mechanisms ABN AMRO has in place to monitor compliance and operational effectiveness, enhancing risk awareness, effective risk management and a culture of integrity.

Client integrity

The CI risk at ABN AMRO encompasses six key risk types: Money Laundering, Financing of Terrorism, Bribery & Corruption, Tax Evasion, Fraud and Sanction Circumvention. These forms of financial crime have a profound negative economic and societal effect. Our key stakeholders in this area include clients, regulators, employees, shareholders and society at large.

ABN AMRO attaches great importance to conducting business with integrity and takes its legal obligation to combat financial crime seriously. For this purpose, a set of CI policies has been implemented. These policies adopt industry best practices and foster a positive culture to mitigate and manage financial crime risks, while also ensuring compliance with applicable legislation (e.g. the Dutch Financial Supervision Act, the Dutch Anti-Money Laundering and Anti-Terrorist Financing Act and the Dutch Sanctions Act 1977).
The Client Acceptance and Anti-Money Laundering (CAAML) Policy aims to protect ABN AMRO's products and services from being used for money laundering and the financing of terrorism (ML/FT). It establishes the measures and requirements by which we seek to prevent and detect ML/FT, as well as the principles and rules by which we mitigate and manage these risks.

The Anti-Bribery and Corruption (ABC) Policy aims to protect ABN AMRO from any direct or indirect involvement in bribery or corruption and sets the framework for managing bank-wide bribery and corruption risks. Regarding CI, the policy describes several bribery and corruption risk indicators (e.g. adverse media).

The Tax Risk Policy outlines the tax framework within which ABN AMRO operates. It defines the global tax mandate, provides specific guidance on responsible tax behaviour, defines the bank's tax strategy and specifies when Group Tax involvement is required. Additionally, it describes the bank's tax risk appetite and provides guidance for tax risk management, including the tax control framework.

The Fraud Risk Policy establishes the standards and requirements to safeguard the bank's risk profile in relation to fraud risks, including fraud by clients causing financial losses and/or reputational damage. The policy enhances ABN AMRO's fraud risk management by ensuring a proactive approach to managing fraud risk through prevention, detection and response. The policy is implemented within a comprehensive framework designed to adapt to the rapidly evolving fraud landscape.

The Sanctions Policy aims to protect ABN AMRO's products and services from being used for prohibited transactions, as well as for sanctions evasion and circumvention. The policy sets the framework for managing bank-wide sanctions risks, defines the rules and requirements for compliance with applicable laws and regulations, lays out the consequences for non-compliance and describes the processes for escalation and reporting.

All policies apply globally to all ABN AMRO entities. Where national laws and regulations are more stringent, they take precedence. All policies are available on the bank's intranet and are shared with relevant internal stakeholders. An AML/CTF & Sanctions Statement, as well as the ABC Policy, is available on our website.

ABN AMRO's risk governance follows the three lines of defence principle, which assigns clear responsibilities for owning, managing, challenging, monitoring and reporting risks. The Executive Board and Supervisory Board oversee and advise on policies. Within the Executive Board, the Chief Executive Officer (CEO) is accountable for the CAAML and Sanctions Policy, the Chief Risk Officer (CRO) for the ABC and Fraud Risk Policies and the Chief Financial Officer (CFO) for the Tax Policy. The Risk & Capital Committee (R&CC) maintains a focus on compliance-related matters and oversees the integration of ESG risks (e.g. CI) into the bank's risk control framework. The R&CC receives quarterly updates on the activities of Detecting Financial Crime (DFC).

Our CI activities aim to prevent financial crime. To this end, in 2019 ABN AMRO established DFC. This department ensures the effective implementation of CI policies into systems and processes, such as the client lifecycle (CLC), designed to detect financial crime.

The CLC process consists of client onboarding, ongoing due diligence (ODD) and client exit. During client onboarding, we assess what risk level a client poses. An ODD framework is in place to continuously monitor our clients. We periodically review our clients (every 1 to 5 years, depending on the client's risk score) and perform transaction monitoring, client monitoring, transaction filtering, client filtering and manual triggers. If risks are flagged and enhanced due diligence is warranted, an event-driven review (EDR) is initiated. Unacceptable CI risks (e.g. fraud, money laundering) may lead ABN AMRO to exit the client relationship. This is done only after thorough investigation and in accordance with legal requirements. The CLC process is supported by a yearly Systematic Integrity Risk Analysis (SIRA) and by our policies.

ABN AMRO requires all employees to have sufficient knowledge and understanding of CI risks. Employees need to be able to act appropriately if they encounter client behaviour that deviates from our policies. Awareness training on CI matters is mandatory for all staff. An additional curriculum of CI training on specific topics is available and is mandatory for specific ABN AMRO employees.

ESG1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

The table below shows our exposure to non-financial corporates in carbon-related sectors, as well as the GHG financed emissions (scope 1, scope 2 and scope 3) of our counterparties.

The bank's exposure to sectors contributing to climate change transition risk increased to € 48.4 billion as at 30 June 2026 (31 December 2025: € 46.6 billion). The increase came mainly from the real estate activities sector (€ 1.5 billion) and other sectors with lower contributions to climate change (€ 1.7 billion). Increases were also observed in the manufacturing (€ 0.4 billion), electricity, gas, steam and air conditioning supply (€ 0.4 billion) and wholesale and retail (€ 0.7 billion) sectors, which were counterbalanced by reductions in the construction sector (€ 1.7 billion). The increase in the manufacturing, electricity, gas, steam and air conditioning supply, and wholesale and retail sectors explained a large part of the increase in the GHG financed emissions for corporate loans to approximately 18.7 mtCO_2e as at 30 June 2026 (31 December 2025: 16.9 mtCO_2e).

Data sources and methods are still developing. Below, we highlight the main data sources and methodologies applied.

		A	B	C	D	E	F	G	H
									30 June 2026
		Gross carrying amount (in millions)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in millions)		
			Of which: exposures towards companies excluded from EU Paris-aligned Benchmarks[2]	Of which: environmentally sustainable (CCM)[4]	Of which: stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
	Sector/subsector[1,2]								
1	**Exposures towards sectors that highly contribute to climate change**	**48,434**	**1,384**		**5,260**	**1,659**	**-551**	**-82**	**-370**
2	A - Agriculture, forestry and fishing	5,046			662	117	-32	-9	-15
3	B - Mining and quarrying	1,310	1,063		174		-4	-2	
4	*B.05 - Mining of coal and lignite*								
5	*B.06 - Extraction of crude petroleum and natural gas*	*167*	*167*						
6	*B.07 - Mining of metal ores*								
7	*B.08 - Other mining and quarrying*	*245*			*174*		*-2*	*-2*	
8	*B.09 - Mining support service activities*	*897*	*896*				*-2*		
9	C - Manufacturing	6,161	118		1,349	507	-126	-22	-95
10	*C.10 - Manufacture of food products*	*1,648*			171	*65*	*-10*	*-2*	*-5*
11	*C.11 - Manufacture of beverages*	*101*			*16*		*-1*	*-1*	
12	*C.12 - Manufacture of tobacco products*								
13	*C.13 - Manufacture of textiles*	*149*			*13*	*4*	*-3*		*-2*
14	*C.14 - Manufacture of wearing apparel*	*1*							
15	*C.15 - Manufacture of leather and related products*	*15*							
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	*196*			*16*	*10*	*-1*		*-1*
17	*C.17 - Manufacture of pulp, paper and paperboard*	*59*			*6*	*29*	*-12*		*-12*
18	*C.18 - Printing and service activities related to printing*	*36*			*19*	*1*	*-1*		
19	*C.19 - Manufacture of coke oven products*	*118*	*118*		*7*				

		A	B	C	D	E	F	G	H
							30 June 2026		
		Gross carrying amount (in millions)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in millions)		
			Of which: exposures towards companies excluded from EU Paris-aligned Benchmarks[2]	Of which: environ-mentally sustain-able (CCM)[4]	Of which: stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
20	*C.20 - Production of chemicals*	*810*			*282*	*39*	*-19*	*-3*	*-16*
21	*C.21 - Manufacture of pharmaceutical preparations*	*41*			*2*	*2*			
22	*C.22 - Manufacture of rubber products*	*349*			*77*	*53*	*-3*	*-2*	*-1*
23	*C.23 - Manufacture of other non-metallic mineral products*	*150*			*45*	*12*	*-1*	*-1*	
24	*C.24 - Manufacture of basic metals*	*340*			*30*	*136*	*-17*		*-16*
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	*877*			*418*	*68*	*-26*	*-8*	*-17*
26	*C.26 - Manufacture of computer, electronic and optical products*	*226*			*79*	*1*	*-2*	*-2*	
27	*C.27 - Manufacture of electrical equipment*	*71*			*6*	*2*	*-1*		
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	*460*			*71*	*34*	*-6*	*-2*	*-3*
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	*141*			*33*	*4*			
30	*C.30 - Manufacture of other transport equipment*	*115*			*45*	*14*	*-7*	*-1*	*-6*
31	*C.31 - Manufacture of furniture*	*62*			*1*	*1*	*-1*		*-1*
32	*C.32 - Other manufacturing*	*67*			*11*	*21*	*-11*		*-11*
33	*C.33 - Repair and installation of machinery and equipment*	*129*			*4*	*12*	*-4*		*-4*
34	D - Electricity, gas, steam and air conditioning supply	3,079	202		113	124	-30	-2	-26
35	*D35.1 - Electric power generation, transmission and distribution*	*2,850*	*112*		*113*	*124*	*-30*	*-2*	*-26*
36	*D35.11 - Production of electricity*	*1,686*	*65*		*101*	*94*	*-15*	*-1*	*-13*
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	*96*	*90*						
38	*D35.3 - Steam and air conditioning supply*	*133*							
39	E - Water supply; sewerage, waste management and remediation activities	713			139	19	-3	-1	-1
40	F - Construction	1,244			160	71	-31	-3	-26
41	*F.41 - Construction of buildings*	*400*			*47*	*7*	*-4*	*-1*	*-3*
42	*F.42 - Civil engineering*	*292*			*54*	*9*	*-11*	*-1*	*-9*
43	*F.43 - Specialised construction activities*	*552*			*59*	*55*	*-16*	*-1*	*-14*
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	8,603			1,087	435	-183	-21	-146
45	H - Transportation and storage	8,428			311	152	-72	-6	-25
46	*H.49 - Land transport and transport via pipelines*	*1,160*			*126*	*106*	*-26*	*-3*	*-22*
47	*H.50 - Water transport*	*5,961*			*87*	*1*	*-39*	*-2*	
48	*H.51 - Air transport*	*7*			*2*	*5*			
49	*H.52 - Warehousing and support activities for transportation*	*1,214*			*96*	*38*	*-6*	*-2*	*-3*
50	*H.53 - Postal and courier activities*	*86*				*2*	*-1*		*-1*
51	I - Accommodation and food service activities[3]	1,964			213	142	-15	-4	-6
52	L - Real estate activities	13,851			1,265	233	-70	-17	-36

		A	B	C	D	E	F	G	H
									30 June 2026
		Gross carrying amount (in millions)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in millions)		
			Of which: exposures towards companies excluded from EU Paris-aligned Benchmarks[2]	Of which: environ-mentally sustain-able (CCM)[4]	Of which: stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
53	**Exposures towards sectors other than those that highly contribute to climate change**	**22,352**			**2,452**	**1,439**	**-408**	**-36**	**-335**
54	K - Financial and insurance activities	4,568			404	129	-46	-5	-32
55	Exposures to other sectors (NACE codes J, M - U)	15,820			1,836	1,168	-347	-26	-296
56	**TOTAL**	**70,786**	**1,384**		**7,712**	**3,098**	**-959**	**-118**	**-704**

1. In accordance with the Commission delegated regulation (EU) 2020/1818, supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (Climate Benchmark Standards Regulation), Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006.
2. In accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation.
3. The rows of the template do not include sector I, because of an inconsistency between the template and the regulation: sector I is not part of the sectors that highly contribute to climate change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818. For this reason the exposures to sector I have been included in the “Exposures to other sectors” row.
4. In alignment with the EBA no-action letter issued on 6 August 2025 and the transitional provisions outlined in the Consultation Paper on Pillar 3 ESG ITS amendments, we have decided not to disclose information pertaining to ESG Template 1, column C, in our Pillar 3 report as at 31 December 2025.

		I	J	K	L	M	N	O	P
									30 June 2026
		GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO_2 equivalent)		GHG emissions: gross carrying amount percentage of the portfolio derived from company-specific reporting[4]					
			Of which: Scope 3 financed emissions		≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity
	Sector/subsector[1,2]								
1	**Exposures towards sectors that highly contribute to climate change**	**18,670,468**	**11,574,342**	**27%**	**39,028**	**5,650**	**2,260**	**1,509**	**4**
2	A - Agriculture, forestry and fishing	5,013,561	2,796,346	15%	4,143	841	54	8	3
3	B - Mining and quarrying	2,013,503	1,119,294	12%	646	394	270		6
4	*B.05 - Mining of coal and lignite*			*0%*					
5	*B.06 - Extraction of crude petroleum and natural gas*	*80,990*	*62,741*	*0%*	*118*	*50*			*5*
6	*B.07 - Mining of metal ores*			*0%*					
7	*B.08 - Other mining and quarrying*	*471,984*	*393,472*	*64%*	*245*				*2*
8	*B.09 - Mining support service activities*	*1,460,528*	*663,081*	*0%*	*283*	*344*	*270*		*7*
9	C - Manufacturing	4,005,340	3,519,001	10%	5,408	523	200	29	3
10	*C.10 - Manufacture of food products*	*1,680,047*	*1,603,435*	*8%*	*1,584*	*59*	*1*	*3*	*2*
11	*C.11 - Manufacture of beverages*	*97,575*	*94,977*	*1%*	*86*	*15*			*5*
12	*C.12 - Manufacture of tobacco products*	*6*	*6*	*0%*					
13	*C.13 - Manufacture of textiles*	*27,802*	*25,554*	*12%*	*146*	*2*		*1*	*1*
14	*C.14 - Manufacture of wearing apparel*	*256*	*243*	*5%*	*1*				*3*
15	*C.15 - Manufacture of leather and related products*	*2,697*	*2,550*	*7%*	*14*	*1*			*5*
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	*98,931*	*94,552*	*10%*	*190*	*5*			*2*
17	*C.17 - Manufacture of pulp, paper and paperboard*	*27,261*	*23,478*	*6%*	*58*	*1*			*2*
18	*C.18 - Printing and service activities related to printing*	*18,984*	*18,401*	*5%*	*34*	*2*			*2*
19	*C.19 - Manufacture of coke oven products*	*40,262*	*24,156*	*1%*	*118*				
20	*C.20 - Production of chemicals*	*583,097*	*377,288*	*11%*	*557*	*55*	*189*	*9*	*5*
21	*C.21 - Manufacture of pharmaceutical preparations*	*14,734*	*9,433*	*0%*	*35*	*1*		*6*	*4*
22	*C.22 - Manufacture of rubber products*	*138,736*	*120,219*	*12%*	*284*	*63*	*2*		*2*
23	*C.23 - Manufacture of other non-metallic mineral products*	*56,980*	*41,556*	*16%*	*131*	*18*		*1*	*2*
24	*C.24 - Manufacture of basic metals*	*277,397*	*197,886*	*11%*	*194*	*141*		*4*	*5*
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	*630,599*	*591,783*	*8%*	*825*	*49*	*2*	*1*	*2*
26	*C.26 - Manufacture of computer, electronic and optical products*	*52,507*	*50,815*	*5%*	*209*	*15*	*1*		*1*
27	*C.27 - Manufacture of electrical equipment*	*15,045*	*13,891*	*12%*	*47*	*24*			*4*
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	*120,656*	*113,788*	*13%*	*428*	*29*	*1*	*2*	*2*
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	*34,241*	*31,936*	*13%*	*136*	*3*		*2*	*1*
30	*C.30 - Manufacture of other transport equipment*	*26,867*	*25,714*	*3%*	*106*	*9*			*2*
31	*C.31 - Manufacture of furniture*	*15,161*	*14,496*	*12%*	*57*	*5*			*3*
32	*C.32 - Other manufacturing*	*13,158*	*11,968*	*5%*	*56*	*6*	*4*		*4*
33	*C.33 - Repair and installation of machinery and equipment*	*32,343*	*30,876*	*15%*	*110*	*19*			*2*

	I	J	K	L	M	N	O	P
								30 June 2026
	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO_2 equivalent)		GHG emissions: gross carrying amount percentage of the portfolio derived from company-specific reporting[4]					
		Of which: Scope 3 financed emissions		≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity
34 D - Electricity, gas, steam and air conditioning supply	1,277,175	616,176	7%	1,597	581	780	121	8
35 *D35.1 - Electric power generation, transmission and distribution*	1,061,460	549,847	8%	1,378	571	780	121	8
36 *D35.11 - Production of electricity*	329,820	329,665	9%	597	342	718	29	3
37 *D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	80,004	34,296	0%	85	10			2
38 *D35.3 - Steam and air conditioning supply*	135,712	32,032	0%	133				3
39 E - Water supply; sewerage, waste management and remediation activities	112,388	62,518	7%	460	172	80	1	5
40 F - Construction	351,122	325,809	15%	978	145	75	45	4
41 *F.41 - Construction of buildings*	108,731	99,626	21%	258	64	39	39	5
42 *F.42 - Civil engineering*	78,319	72,417	18%	260	31	1		3
43 *F.43 - Specialised construction activities*	164,072	153,766	10%	460	50	36	6	4
44 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,672,827	1,575,753	12%	7,980	485	17	121	2
45 H - Transportation and storage	3,807,616	1,326,923	38%	6,406	1,421	593	8	4
46 *H.49 - Land transport and transport via pipelines*	443,608	241,844	3%	1,065	94	1	1	3
47 *H.50 - Water transport*	3,013,453	855,267	50%	4,264	1,180	509	7	4
48 *H.51 - Air transport*	6,943	1,747	67%	7				
49 *H.52 - Warehousing and support activities for transportation*	340,700	225,634	17%	984	146	84		3
50 *H.53 - Postal and courier activities*	2,912	2,431	1%	85	1			3
51 I - Accommodation and food service activities[3]	421,316	350,788	27%	1,779	160	6	19	3
52 L - Real estate activities	416,936	232,523	51%	11,409	1,087	190	1,177	4
53 **Exposures towards sectors other than those highly contribute to climate change**				**18,191**	**2,263**	**181**	**1,704**	**4**
54 K - Financial and insurance activities				3,369	214	21	964	6
55 Exposures to other sectors (NACE codes J, M - U)				13,044	1,889	154	721	4
56 TOTAL	**18,670,468**	**11,574,342**	**27%**	**57,219**	**7,913**	**2,441**	**3,214**	**4**

1. In accordance with the Commission delegated regulation (EU) 2020/1818, supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (Climate Benchmark Standards Regulation), Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006.
2. In accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation.
3. The rows of the template do not include sector I, because of an inconsistency between the template and the regulation: sector I is not part of the sectors that highly contribute to climate change, as specified in Recital 6 of the Commission Delegated Regulation (EU) 2020/1818. For this reason the exposures to sector I have been included in the “Exposures to other sectors” row.
4. In alignment with the EBA no-action letter issued on 6 August 2025 and the transitional provisions outlined in the Consultation Paper on Pillar 3 ESG ITS amendments, we have decided not to disclose information pertaining to ESG Template 1, column C, in our Pillar 3 report as at 31 December 2025.

Companies excluded from the Paris-aligned Benchmark

Under Article 12.1 of the Commission Delegated Regulation (EU) 2020/1818, the identification of companies excluded from EU Paris-aligned benchmarks should be based on revenue splits. As many of our counterparties do not yet report their revenue split by sector, these exposures were identified based on the NACE code of the counterparty's principal activity. The NACE codes used to identify such organisations were: B05.10, B05.20, B06.10, B06.20, B09.10, C19.20, C20.11, D35.11, D35.21, D35.22 and D35.23.

With regard to Article 12.2, the identification of such companies was performed using the CASY assessment tool as a proxy for the DNSH (Do No Significant Harm) assessment, given the lack of a structural assessment at the company level to detect whether a company has caused significant harm to one or more of the environmental objectives referred to in Article 9 of Regulation (EU) 2020/852 of the European Parliament and of the Council.

Financed GHG emissions

The financed GHG emissions have been calculated according to the second edition of the Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF, December 2022). The reported absolute emissions are proportional to the share of our exposure in the counterparty's total (company or asset) value. We estimate the emissions by combining various sources of information. The main sources are summarised below. As a general rule, we use client- or collateral-level information whenever available. For other exposures, we use economic emission intensities based on dimensions relevant to the segment.

Portfolio	Sources	Method
Corporate loans– listed Bonds and Equity	ISS – ESG Direct emissions from client reports	Client reported emissions
Corporate loans – non-listed Netherlands	Statistics Netherlands (CBS)	Economic emissions intensity
Corporate loans – non-listed rest of world	PCAF emission factor database	Economic emissions intensity
Agriculture	Rijksdienst voor Ondernemend Nederland (RVO), International Dairy Federation, Statistics Netherlands (CBS)	Sector specific emission factor for dairy farming, Economic emissions intensity other subsectors
Shipping loans	Poseidon principles (DNV), CO_2emissiefactoren.nl, Kennisinstituut voor Mobiliteitsbeleid (KiM)	Client reported emissions for the sea and coastal freight water transport, Economic emissions intensity for inland shipping and other subsectors
Oil and Gas – upstream and midstream	Rystad Energy, company disclosures, IPCC	Specific emission via third party provider (Rystad), emission factors from IPCC where possible
Power Generation	BP Statistics 2022, company disclosures, Open database of the Dutch government (www.overheid.nl)	Client reported emissions, estimates for average capacity factor
Road Transport	TRACCS and CE Delft	External emission factors per vehicle type
Commercial Real Estate	Rijksdienst voor Ondernemend Nederland (RVO), PCAF Database, Basisregistratie Adressen en Gebouwen (BAG), Corporate Facility Partners (CFP)	Estimated building emissions based on building type and energy label
Residential Mortgages	Rijksdienst voor Ondernemend Nederland (RVO), Statistics Netherlands (CBS), PCAF Database, Basisregistratie Adressen en Gebouwen (BAG), Corporate Facility Partners (CFP)	Estimated building emissions based on building type, floor area and energy label

GHG emissions for corporate loans

The ISS ESG database is used as the source for collecting GHG emissions data for our corporate clients. For corporate clients not covered by the ISS ESG database, we used the Statistics Netherlands (CBS) and the PCAF databases, which provide country- and sector-specific carbon intensity information. For clients active in renewable energy production from solar power, wind power or hydropower, we used an emission intensity of zero for scope 1 and scope 2 GHG emissions, given that the nature of the activity already implies that no emissions are associated with these activities. For

scope 3 GHG emissions, either client-specific information was used or, if that information was not available, the CBS and the PCAF databases were used.

GHG emissions for agriculture

For dairy farming, a combination of the research paper by Hospers et al. (2022), RVO (via StatLine) and the International

Dairy Federation was used to calculate a sector-specific emission factor. For all other agriculture sub-sectors, we used the CBS database, which provides country and sector-specific carbon intensity information.

GHG emissions for shipping loans

The Poseidon Principles framework was used as our main source to collect GHG emissions at the vessel level for the sea and coastal freight water transport portfolio. The Kennisinstituut voor Mobiliteitsbeleid (KiM) and the emissiefactoren.nl database were used to collect GHG emissions data for inland shipping cargo vessels. For all vessels not covered by these sources, we used the CBS and the PCAF databases, which provide country- and sector-specific carbon intensity information.

GHG emissions for oil and gas - upstream and midstream

For the ABN AMRO portfolio, the carbon intensity metric measures the kg of CO_2e emissions for each barrel of oil produced, distributed or transported by each client we finance. ABN AMRO links client data (company-specific disclosures) to carbon intensity and production data from Rystad to calculate the carbon intensity baseline and target. The IPCC was used for emissions factors related to the combustion of fossil fuels. Appropriate proxies were used where carbon intensity and production data were not available.

GHG emissions for power generation

For power generation, a combination of company disclosures, BP Energy Statistics 2022 and an internal database was used. Most of the emissions data used to measure and track our clients' emissions was derived from a combination of internal and public company disclosures. Wherever possible, data gaps have been addressed using estimates, at times with external guidance, such as the average capacity factor of different sources of power generation in Europe taken from BP Energy Statistics 2022.

GHG emissions for road transport

We measure our financed emissions for trucks in grams of CO_2 associated with each transported tonne of freight per kilometre and our financed emissions for vans in grams of CO_2 per vehicle kilometre, capturing scope 1 GHG emissions. The scope 2 emissions for trucks and vans were calculated based on electricity consumption. TRACCS was used to determine vehicle activity for all countries and emissions factors for the UK and Germany, while CE Delft was used for

emissions factors for the Netherlands. For passenger cars, we relied on external emission factors, as well as average distances travelled, to calculate the financed scope 1 emissions associated with our portfolio, and we relied on external data on electricity consumption, as well as electricity grid intensity, to calculate the scope 2 emissions financed.

GHG emissions for commercial real estate and residential mortgages

For residential mortgages, the calculations are in line with the PCAF standard and based on floor area, energy label and

asset type. CBS data for energy consumption was used to calculate CO_2 emissions. To convert the energy data into carbon emission data, the emission factors provided by CBS were used. An attribution factor at loan level was applied; this is the ratio of the gross carrying amount to the property value at origination.

For the commercial real estate financing portfolio, the GHG emissions calculations (scope 1 and 2) were based on energy label and asset type and the corresponding emission factors provided by the PCAF emission factor database.

Scope 3 emissions

Starting from 31 December 2023, we report estimates of our clients' scope 3 emissions. For part of the portfolio, we used

client data as reported by clients. Scope 3 emission estimates depend entirely on the environmentally extended input-output (EEIO) emission factors and carbon intensities by industry as supplied by the PCAF. These emission factors have the lowest data quality score and are currently limited to upstream scope 3 GHG emissions only.

Percentage of portfolio derived from company-specific reporting

We define this as the percentage of gross carrying amount for which emissions are calculated with a PCAF data quality score of

1, 2 or 3, as all of these scores use company-specific inputs.

Maturity buckets

Exposures without a stated maturity and for which the counterparty can determine the repayment date were reported in the 20-year bucket. The weighted average maturity was estimated based on the average of each maturity bucket.

ESG2 – Banking book – Climate change transition risk: Loans collateralised by immovable property – Energy efficiency of the collateral

For loans collateralised by residential immovable property in the mortgage portfolio, the amounts attributed to EPC labels in this report consist of EPC labels under the old regulation (NEN 7120, prior to 1 January 2021) and the new regulation (NTA 8800) as provided by the Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland - RVO). Only the new regulation (NTA 8800) score is considered 'official' in columns B-G and is provided with an accompanying EP score. This is not the case for the old regulation EPC label, where the EP score is classified as estimated in columns B-G.

As such, the attribution of gross carrying amounts to the EP score in row 5 column A, and subsequently columns B-G, is higher than the gross carrying amounts of the estimated EPC labels in row 1 columns O-P.

For all loans collateralised by immovable property, in accordance with the instruction, the columns that show the EP score include official as well as estimated labels, while the columns that show the EPC labels only include official energy labels. All the exposures without an official EPC label (NTA 8800 and NEN 7120) are reported in the column 'Without EPC label of collateral'. This includes estimated energy labels for:

- buildings that are not required to have an energy label under the regulation ('no label')
- buildings that are under development or not yet registered, for which the label cannot be estimated ('unknown
- label')
- buildings whose energy label is not known to ABN AMRO due to other reasons
- buildings that have an estimated energy label based on proxies

As part of its climate strategy, ABN AMRO has set targets to reduce its carbon footprint. In line with this strategy, the number of official energy labels increased compared with 31 December 2025, while their share of the total portfolio remained relatively stable. Roughly half of the final labels were higher-than-A labels and label A, and 79% of the portfolio had an energy label of C or higher (31 Dec 2025: 78%)[1]. This corresponds to a € 5.5 billion inflow in labels A – C, and an € 0.8 billion outflow in labels D – G.

The increase in the category official EPC label A and higher-than-A labels was partly a result of new inflow and migration from the lower-than-A labels to higher-than-A labels and label A. New inflow usually has an official energy label given that such a label is mandatory at the time of a sale or purchase transaction. In addition, based on the Dutch Building Decree (Besluit Bouwwerken Leefomgeving), new-build houses have an A+++ label as a minimum.

[1] These ratios only take into account real estate exposures for which energy labels are official.

	(in millions)	A	B	C	D	E	F	G
		30 June 2026						
		Total gross carrying amount						
			Level of energy efficiency (EP score in kWh/m² of collateral)					
			0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500
	Counterparty sector							
1	**Total EU area**	**202,280**	**67,289**	**96,446**	**17,483**	**3,804**	**4,291**	**849**
2	*- of which Loans collateralised by commercial immovable property*	*32,636*	*2,904*	*7,010*	*6,543*	*3,627*	*4,131*	*811*
3	*- of which Loans collateralised by residential immovable property*	*169,645*	*64,385*	*89,435*	*10,940*	*177*	*160*	*38*
4	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*							
5	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*	*126,197*	*37,715*	*70,480*	*11,753*	*2,258*	*3,651*	*339*
6	**Total non-EU area**	**1,257**						
7	*- of which Loans collateralised by commercial immovable property*	*612*						
8	*- of which Loans collateralised by residential immovable property*	*646*						
9	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*							
10	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*							

ABN AMRO has no exposures related to repossessed collateral for either commercial or residential immovable properties, both within and outside the EU area.

	(in millions)	H	I	J	K	L	M	N	O	P
		30 June 2026								
		Total gross carrying amount								
		Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
		A[1]	B	C	D	E	F	G		Of which: level of energy efficiency estimated[2]
	Counterparty sector									
1	**Total EU area**	**55,758**	**14,904**	**20,280**	**9,039**	**5,688**	**4,137**	**4,106**	**88,368**	**86%**
2	*- of which Loans collateralised by commercial immovable property*	*9,434*	*1,254*	*1,727*	*650*	*391*	*308*	*517*	*18,354*	*59%*
3	*- of which Loans collateralised by residential immovable property*	*46,324*	*13,650*	*18,554*	*8,389*	*5,296*	*3,829*	*3,589*	*70,013*	*94%*
4	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*									
5	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*								*76,249*	*100%*
6	**Total non-EU area**								**1,257**	**0%**
7	*- of which Loans collateralised by commercial immovable property*								*612*	*0%*
8	*- of which Loans collateralised by residential immovable property*								*645*	*0%*
9	*- of which Collateral obtained by taking possession: residential and commercial immovable properties*									
10	*- of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated*									*100%*

1. Label A includes the category higher than A.
2. EP score in kWh/m² of collateral.

ESG3 – Banking book - Climate change transition risk: Alignment metrics

This template aims to capture the bank's alignment efforts with respect to the objectives of the Paris Agreement for a selected number of sectors. The products and sectors disclosed in Template 3 are aligned with those currently covered by ABN AMRO's climate strategy, which are disclosed in our Annual Report (AR). The AR serves as our primary disclosure, where we provide comprehensive updates on our progress.

ABN AMRO takes a sector-based approach to target-setting, as we believe this is the most effective way to achieve decarbonisation of our portfolio, given that each sector of the economy faces specific challenges in transitioning to net zero. In doing so, we prioritise high-emitting sectors.[1] For each sector, we have focused on those parts of the value chain that are most material from an emissions and exposure perspective. Therefore, the sectors and NACE codes disclosed in Template 3 align with those currently included in ABN AMRO's climate strategy.[2]

Regarding the scope of counterparties included in Template 3, it is important to note that the EBA focuses on non-financial counterparties, while ABN AMRO's climate strategy encompasses all counterparties. Although the majority of sectors within the bank's climate strategy pertain to non-financial counterparties, some sectoral targets include other types of counterparties as well. This explains the discrepancies in the reported gross carrying amounts between the two disclosures (Annual Report and Pillar 3 Report) for the various sectors. The most significant difference observed pertains to the agriculture and commercial real estate disclosures, as substantial portions of these portfolios are classified as households and therefore fall outside the scope of this template. Consequently, the emissions intensity disclosed for these sectors in Template 3 is lower than the figures reported in our Annual Report, and for agriculture it is even below our target. This discrepancy arises because the target is based on the full counterparty scope of our climate strategy.

Regarding product coverage, the products captured in the portfolio gross carrying amount of Template 3 are aligned with ABN AMRO's climate strategy. Consequently, debt securities and equity instruments are not yet included in our climate strategy and therefore are not integrated into the Template 3 disclosures. If debt securities and equity instruments are included in the scope of the climate strategy in the future, this will be reflected accordingly in Template 3.

The economic scenario outlining the decarbonisation pathway prescribed by the EBA is the International Energy Agency (IEA) by 2050 (NZE 2050) scenario, which sets a benchmark for each sector. It is important to highlight that our climate strategy employs sector-specific scenarios for our targets in respect of shipping, commercial real estate (CRE), and agriculture.

Power generation

Data reported directly by our clients is used to calculate the emissions intensity of the power generation portfolio. Due to timing differences in reporting, we report our intensity figures with a one-year delay to ensure that all data used for calculations is sourced from the same year. The latest data available is from 2024, which results in an emissions intensity for this portfolio of 2.4 kgCO_2/MWh. The distance to the IEA NZE 2050 scenario is therefore 0%.

Fossil fuel combustion

Oil and gas upstream

Fossil fuel combustion includes our oil and gas upstream portfolio. In Q2 2026, our commitments to these sectors decreased to € 540 million. This is well below the 2030 target, meaning there is a distance to the NZE 2050 scenario of 0%.

Oil and gas upstream and midstream

Our target for oil and gas upstream and midstream was first published in the 2024 Integrated Annual Report, and active management of this target began relatively recently. The intensity figure is calculated by considering only those assets and companies that were operational over the period for which the intensity is calculated. The operational emission intensity figures are reported with a one-year delay. For Q2 reporting in general, the scope includes only those assets and companies that were operational already, excluding any newly onboarded clients. Due to the paydowns, this further explains the relative decrease in the gross carrying amount reported on for

[1] The high-emitting sectors have been identified using the Guidance for Climate Target Setting for Banks (NZBA, Version 3, April 2025).
[2] If additional sectors come into scope for ABN AMRO's climate strategy, they will be included in this template accordingly.

this sector, compared with the prior year end position. The latest data available is from 2024, resulting in an emissions intensity for this portfolio of 13.1 $kgCO_2e$/boe, with a distance to the NZE 2050 scenario of 45%.

Automotive

Trucks and vans

Our targets for trucks and vans in the road transport sector are based on our asset-based financing lease portfolio. The reported financed emissions intensity for trucks is 76.5 gCO_2/tkm, with a distance to the NZE 2050 scenario of 25%. The reported financed emissions intensity for vans is 197.4 gCO_2/vkm, with a distance to the NZE 2050 scenario of 40%.

Passenger cars

In Q2 2026, the emissions intensity of this portfolio was 80.3 gCO_2/vkm, with a distance to the NZE 2050 scenario of 27%.

Due to the planned sale of ALFAM in 2026, the passenger cars in its portfolio are not included in the Q2 2026 performance figures. These assets are recorded as being held for sale and therefore fall outside the scope of the climate strategy.

Maritime transport

Deep-sea shipping

For deep sea shipping, ABN AMRO uses the verified data submitted through the Poseidon Principles framework and verified by DNV. Shipping metrics are collected annually based on IMO data availability with a one-year lag. As a result, by Q2 2026, a decrease in exposure was observed due to repayments from this client group, and no new clients were added. The latest data available is from 2024, which results in a climate strategy alignment delta for shipping of -2.1%. The target is to be fully aligned with the DNV 1.5°C trajectory (Scenario 10).

Inland freight water

For inland freight water transport (inland shipping), the intensity metric for Q2 2026 is 25.2 gCO_2e/tkm, down from 25.9 gCO_2e/tkm in 2025. The distance to the IEA NZE 2050 scenario is 38%.

Agriculture

The agriculture portfolio used Dutch national averages to calculate the baseline and anticipated targets for 2030. The counterparty scope of Pillar 3 impacts the figures reported for the agriculture portfolio, as this partly consists of households, which are therefore excluded from reporting in this template. Consequently, the alignment metric value is impacted by the calculation of financed emissions, resulting in a value lower than the target.

Commercial real estate

For commercial real estate, in Q2 2026 our portfolio emission intensity was 57.0 $kgCO_2/m^2$, which is a slight increase from the 2025 intensity of 56.6 $kgCO_2/m^2$.

	(in millions)	A	B	C	D	E	F
							30 June 2026
		NACE Sectors[2]	Portfolio gross carrying amount	Alignment metric	Year of reference	Distance to IEA NZE2050 in %[3]	Target (year of reference +3 years)[4]
	Sector[1]						
1	Power	3511, 3512, 3513, 3514	1,787	2.38 $kgCO_2/MWh$	2024	0%	294.2 $kgCO_2/MWh$
2	Fossil fuel combustion		1,391				
	Oil and gas - upstream	*0610, 0620*	*167*	*€ 540 million[5]*	*2026*	*0%*	*€ 1018 million*
	Oil and gas - upstream and midstream	*06.10, 06.20, 09.10, 35.12, 35.21, 49.50, 52.10.1, 52.21*	*1,391*	*13.1 $kgCO_2e/boe$*	*2024*	*45%*	*10.2 $kgCO_2e/boe$*
3	Automotive		373				
	-of which Road transport trucks		*239*	*76.5 gCO_2/tkm*	*2026*	*25%*	*64.0 gCO_2/tkm*
	-of which Road transport vans		*62*	*197.4gCO_2/vkm*	*2026*	*40%*	*153.4 gCO_2/vkm*
	-of which Road transport passenger cars		*71*	*80.3 gCO_2/vkm*	*2026*	*27%*	*68.0 gCO_2/vkm*
4	Maritime transport		3,168				
	-of which Sea and coastal water transport	*5020*	*2,806*	*-2.1% weighted climate alignment*	*2024*	*Target is to be fully aligned with DNV 1.5 trajectory, scenario 10*	*0% weighted climate alignment*
	-of which Inland freight water transport	*5040*	*361*	*25.2 gCO_2e/tkm*	*2026*	*38%*	*19.4 gCO_2e/tkm*
5	Agriculture	0113, 0125, 0128, 0130, 0141, 0142, 0146	2,760	1.1 Financed $mtCO_2e$	2026	0%[6]	1.5 Financed $mtCO_2e$
6	Commercial Real Estate		8,545	57.0 $kgCO_2/m^2$	2026	60%[7]	37.9 $kgCO_2/m^2$

1. Please refer to the Definitions section in our Annual Report 2025 for the definitions of the sectors that are included.
2. For Automotive and Commercial Real Estate, the scope of the portfolio is determined by specific-purpose financing rather than by NACE code. In this way, we focus on the particular activity of the financed loan.
3. PiT distance to 2030 NZE2050 scenario in % (for each metric): Metric at reference year - (IEA scenario metric in 2030)/(IEA scenario metric in 2030)*100. Please note that this formula, prescribed by EBA's calculation guidance, differs from the formula used in the climate strategy disclosures presented in our Annual Report.
4. ABN AMRO has only set a 2030 target, therefore the figures reported in this column are based on linear targets.
5. This amount includes both the outstanding and undrawn loan amounts.
6. Our Agriculture target is based on the Dutch Coalition Agreement.
7. For CRE, we use the Carbon Risk Real Estate Monitor (CRREM 1.5 NL V1) methodology. Although it is not the latest CRREM version, it is aligned with a 1.5°C maximum global warming scenario.

ESG4 – Banking book – Climate change transition risk: Exposures to top 20 carbon-intensive firms

This template has been reported using the list provided in the Carbon Majors Database from CDP. Our exposures to the top 20 carbon-intensive firms are less than € 0.50 million (and are therefore rounded to 0 in the table below). Our choice of this source is based on its reputation and the fact that it not only provides a clear methodological explanation but also includes Scope 3 GHG emissions data. For each counterparty incorporated in the CDP list, the full group related to this counterparty has been assessed.

	A	B	C	D	E
					30 June 2026
(in millions)	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)[1]	Of which: environmentally sustainable (CCM)[2]	Weighted average maturity	Number of top 20 polluting firms included
1 CDP		0%			2

1. For counterparties among the top 20 carbon emitting companies in the world
2. In alignment with the EBA no-action letter issued as at 6 August 2025 and the transitional provisions outlined in the Consultation Paper on Pillar 3 ESG ITS amendments, we have decided not to disclose information pertaining to ESG Template 4 column C in our Pillar 3 report from 31 December 2025.

ESG5 – Banking book – Climate change physical risk: Exposures subject to physical risk

Physical risk in the context of this template refers to the financial impact of a changing climate. It is categorised as 'acute' when it arises from extreme events, such as droughts, floods and storms, and as 'chronic' when it arises from progressive shifts, such as increasing temperatures and water stress. While the impact from environmental degradation (such as air, water and land pollution, biodiversity loss and deforestation) also qualifies as physical risk, it is not within the scope of this disclosure. This report's physical risk assessment considers six climate hazards (flooding, heat stress, hurricanes & typhoons, sea level rise, water stress and wildfires) in addition to the foundation risk of buildings due to drought. The hazards linked to 'chronic risk' are heat stress, water stress and foundation risks, while those that are linked to 'acute risk' are flooding, hurricanes & typhoons, wildfires and sea level rise.

Compared with 31 December 2025, our exposure sensitive to the impact from climate change events increased slightly due to the accompanying increase in total exposure. The majority of our portfolio is located in the Netherlands, which has varying degrees of sensitivity to the impact of flooding, sea level rise and water stress. Most of the Dutch collateral and counterparties in our portfolio are located in the western part of the country, some of which are sensitive to flood risk depending on their proximity to rivers. The majority of our exposures in that region are in urban areas around Amsterdam and Rotterdam, which have developed flood protection systems. The northern and eastern parts of the Netherlands have a higher sensitivity to chronic risk, such as water stress and heat stress, where our agricultural portfolio is predominantly located.

The sections that follow contain more details on the data sources and methodology used to arrive at the disclosed figures.

	B	C	D	E	F	G	H
	30 June 2026						
	Gross carrying amount						
		Of which: exposures sensitive to impact from climate change physical events					
		Breakdown by maturity bucket[1]					Of which: exposures sensitive to impact from chronic climate change events
(in millions)		≤ 5 years	> 5 year ≤ 10 years	> 10 year ≤ 20 years	> 20 years	Average weighted maturity	
Geographical area subject to climate change physical risk - acute and chronic events							
1 A - Agriculture, forestry and fishing	5,046	2,494	533	37	2	3	2,476
2 B - Mining and quarrying	1,310	140	50			3	4
3 C - Manufacturing	6,161	1,618	156	2	2	2	975
4 D - Electricity, gas, steam and air conditioning supply	3,079	610	304	479	2	8	399
5 E - Water supply; sewerage, waste management and remediation activities	713	222	29	1		2	232
6 F - Construction	1,244	366	73	1		3	127
7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	8,603	2,488	235	8	3	2	1,005
8 H - Transportation and storage	8,428	1,784	292	37	2	3	541
9 L - Real estate activities	13,851	2,833	234	19	30	3	1,015
10 Loans collateralised by residential immovable property	170,290	988	1,368	2,840	12,431	22	13,128
11 Loans collateralised by commercial immovable property	33,247	11,098	1,785	140	7	3	6,638
12 Repossessed collaterals	3	3					
13 Other relevant sectors (breakdown below where relevant)	22,352	3,886	651	60	44	3	1,194

1. Exposures without stated maturity and where the counterparty can determine the repayment date are reported in the bucket <5 years. All other exposures without stated maturity are mapped to the maturity bucket > 20 years.

	I	J	K	L	M	N	O
	30 June 2026						
	Gross carrying amount						
	Of which: exposures sensitive to impact from climate change physical events						
					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
(in millions)	Of which: exposures sensitive to impact from acute climate change events	Of which: exposures sensitive to impact both from chronic and acute climate change events	Of which: Stage 2 exposures	Of which: non-performing exposures		Of which: Stage 2 exposures	Of which: non-performing exposures
Geographical area subject to climate change physical risk - acute and chronic events							
1 A - Agriculture, forestry and fishing	291	299	430	82	-21	-5	-11
2 B - Mining and quarrying	118	68	20		-1		
3 C - Manufacturing	697	106	253	81	-21	-5	-12
4 D - Electricity, gas, steam and air conditioning supply	422	574	39	94	-19	-1	-17
5 E - Water supply; sewerage, waste management and remediation activities	10	11	48	17	-1	-1	
6 F - Construction	298	16	24	15	-12		-11
7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,416	312	428	162	-58	-7	-45
8 H - Transportation and storage	1,052	523	159	44	-30	-2	-21
9 L - Real estate activities	1,928	173	268	52	-12	-4	-4
10 Loans collateralised by residential immovable property	4,228	272	1,620	306	-31	-6	-20
11 Loans collateralised by commercial immovable property	5,292	1,100	1,571	327	-73	-21	-33
12 Repossessed collaterals		3					
13 Other relevant sectors (breakdown below where relevant)	2,982	465	734	173	-49	-9	-32

Methodology and Data Sources

Physical risk is categorised as 'acute' when it arises from extreme events, such as droughts, floods and storms. It is categorised as 'chronic' when it arises from progressive shifts, such as increasing temperatures, water stress, biodiversity loss and resource scarcity.

The assessment of whether there are exposures to physical risk considers the location of counterparties, collateral and the sector in which the counterparty operates. There are two layers of data: i) geographic physical risk data, and ii) sector sensitivities for physical risk.

Geographic physical risk data comes from:
• locations in the Netherlands collateralised by residential real estate, containing information on flooding and wildfires from the Climate Impact Atlas (CIA) and information on foundation risks from the Kennis Centrum Aanpak Funderingsproblematiek;
• other locations in the Netherlands, containing flooding data from the CIA and information on wildfires, heat stress, water stress, hurricanes and typhoons, and sea level rise from Moody's;
• locations outside the Netherlands, containing information on flooding, wildfires, heat stress, water stress, hurricanes and typhoons, and sea level rise from Moody's. Foundation problems are an important driver of physical climate risk in the Dutch real estate sector.
Sector sensitivities to physical risk are obtained from the environmental and social risk heatmap and are at NACE Level 4. Examples of sector sensitivities include assessing flooding sensitivity based on dependency on physical assets and evaluating water stress sensitivity based on water dependence.

	Data Source		
Hazard	Loans in the Netherlands, collateralized by residential immovable property	Loans in the Netherlands, collateralized by commercial immovable property or not secured by immovable property	Loans outside the Netherlands
Flooding	Climate Impact Atlas	Climate Impact Atlas	Moody's ESG Solutions
Wild fire	Climate Impact Atlas	Moody's ESG Solutions	Moody's ESG Solutions
Heat stress		Moody's ESG Solutions	Moody's ESG Solutions
Water stress		Moody's ESG Solutions	Moody's ESG Solutions
Hurricanes & Typhoons		Moody's ESG Solutions	Moody's ESG Solutions
Sea level rise		Moody's ESG Solutions	Moody's ESG Solutions
Foundation risks	Kennis Centrum Aanpak Funderingsproblematiek		

The starting point of the physical risk assessment is the climate hazard exposure of a counterparty's geographical location or, where available, its collateral. The exposure is marked as sensitive to acute or chronic risk if the location is sensitive to one of the underlying hazards, in accordance with Moody's ESG Solutions methodology. An alternative approach is
used for Dutch flooding events: a Dutch exposure is classified as sensitive to acute risk if at least 10% of the buildings in the NUTS region are exposed to flooding of more than 50 centimetres.

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.

Forward-looking statements are not historical facts and represent only ABN AMRO's current views and assumptions regarding future events, many of which are by nature inherently uncertain and beyond our control. Factors that could cause actual results to deviate materially from those anticipated by forward-looking statements include, but are not limited to, macroeconomic, demographic and political conditions and risks, actions taken and policies applied by governments and their agencies, financial regulators and private organisations (including credit rating agencies), market conditions and turbulence in financial and other markets, and the success of ABN AMRO in managing the risks involved in the foregoing.

Any forward-looking statements made by ABN AMRO are current views as at the date they are made. Subject to statutory obligations, ABN AMRO does not intend to publicly update or revise forward-looking statements to reflect events or circumstances after the date the statements were made, and ABN AMRO assumes no obligation to do so.

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