Roadshow booklet

Q2 2026

Investor Relations, 12 August 2026

ABN·AMRO

Strong quarter driven by client activity, fees and strategic progress

- Net profit rose 29% year-on-year to 781m, with return on equity improved to 12.1%
- Sustained commercial momentum with continued growth in both lending and deposits
- Net interest income (NII) increased significantly; FY2026 commercial NII guidance raised to c.6.8bn including NIBC
- Fee income benefitted from higher client assets, alongside continued good Clearing results
- Cost discipline remained strong, with FY2026 guidance lowered to c.5.5bn including NIBC
- Credit quality remained robust, with cost of risk at 4 basis points
- CET1 ratio strengthened to 15.9% [1)], supported by growth in capital-light businesses
- Interim dividend set at 0.68 per share

1) Q2 2026 capital ratio in this presentation is on a pro forma basis including 50% of net profit. Assuming a 100% pay-out, CET1 ratio is 15.3%

Grow profitably

Consistent execution drives progress towards 2028 ambitions

Personal & Business Banking

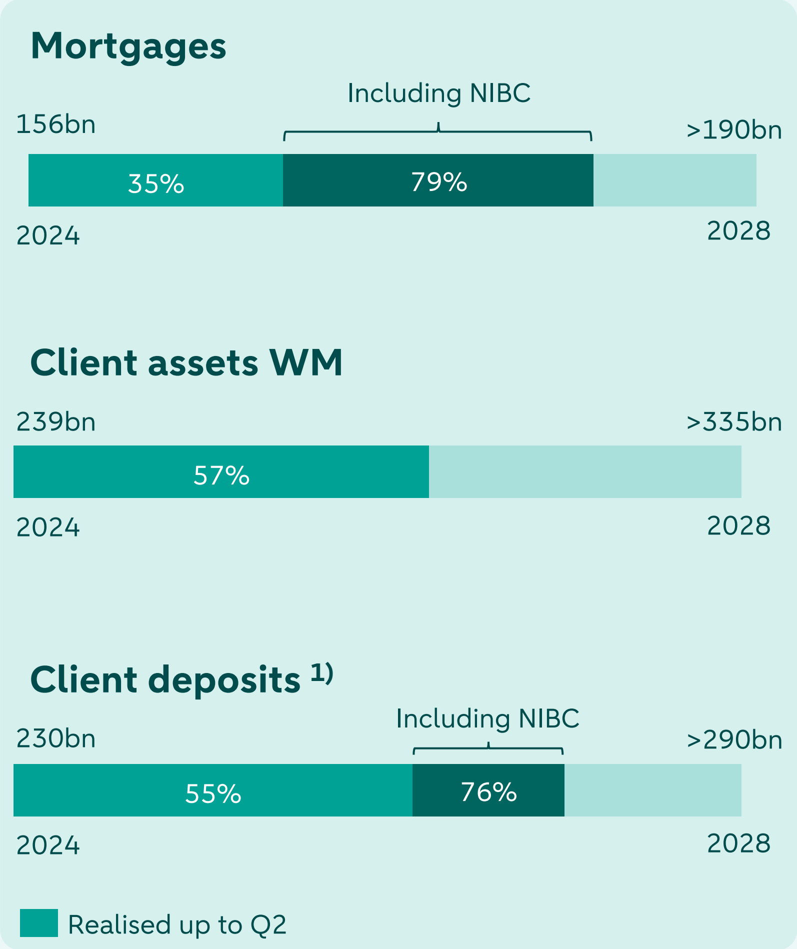
- Including NIBC, around 76% of deposit growth achieved, with growth currently above 2028 ambition
- Announced outsourcing of ICS key processes to enhance client services by improving efficiency and accelerating innovation

Wealth Management

- Client assets increased by c.20bn, supported by favourable markets and sustained commercial momentum
- Following completion of HAL legal merger, focus shifts to IT integration and delivery of targeted synergies

Corporate Banking

- Capital-light growth continues, driven by Clearing performance and increased cross-selling to corporate clients
- Further growth in sectors linked to European's transition priorities, including defence



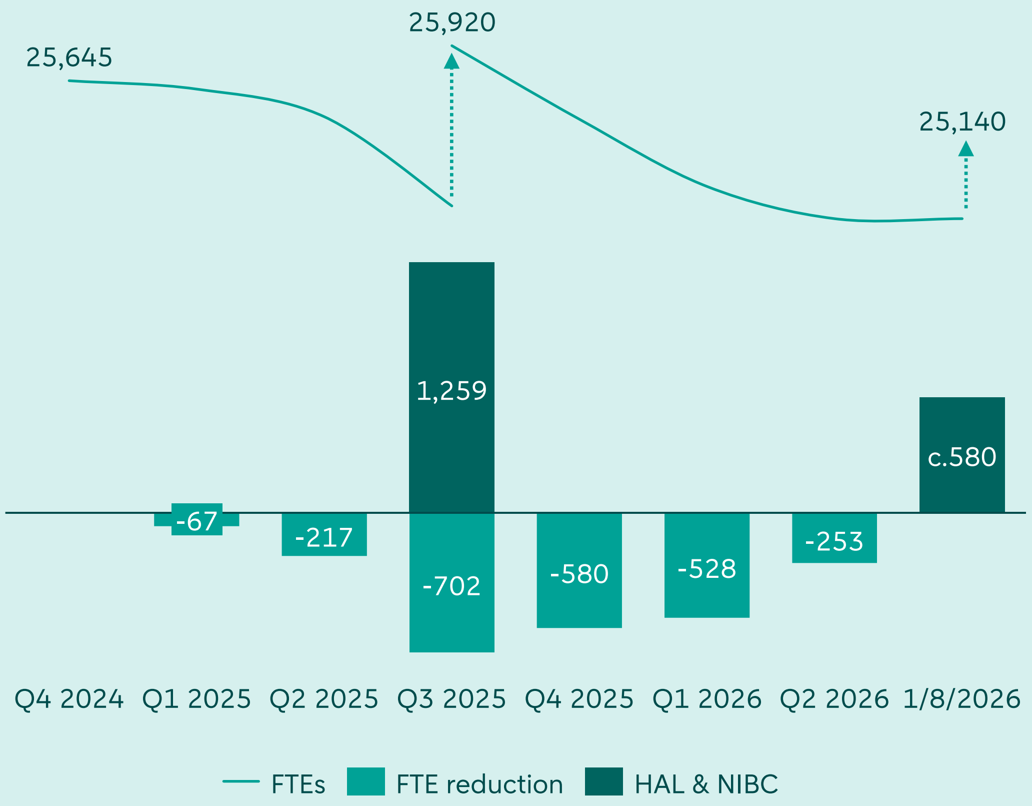
1) >290bn for 2028 is based on 6% CAGR, ambition is 6-7% CAGR

Right-size cost base

Transformation remains on track with c.45% of targeted FTE reduction achieved

- FTEs continued to decline in Q2, albeit at a moderate pace
- Headcount reduced by c.250 FTEs, driven by lower internal staff, while external FTEs remained stable
- External FTEs expected to remain broadly at current levels going forward
- Around 80m of cost saving delivered in Q2, bringing total savings to c.300m against the 900m target for 2024-2028
- Savings continue to be driven primarily by IT landscape simplification and transformation initiatives

FTE development and FTE reductions, #



Optimise capital allocation

Capital optimisation progressing well

- Since CMD, around 9bn of RWA and portfolio optimisation achieved, primarily within the Corporate Bank
    - 63% of 10bn RWA reduction ambition for Corporate Banking by 2028 realised at Q2
- Significant RWA developments expected in H2:
    - Q3: 6.6bn increase from NIBC (impact CET1 ratio c.70-75bps)
    - Q4: c.7bn reduction following removal DNB mortgage floor
- Basel IV output floor not expected to be binding, supporting the permanence of the benefit from removal of mortgage floor

1) Starting point as announced at Capital Markets Day

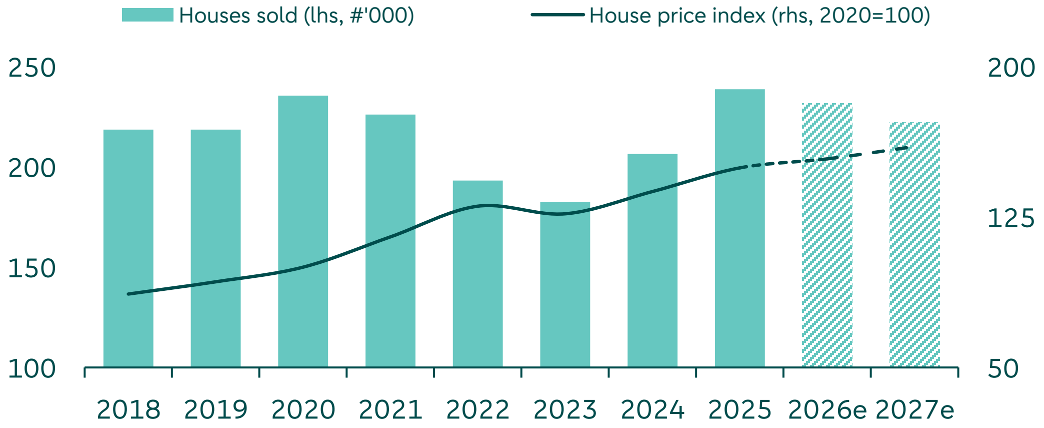
Q2 2026 financials

Resilient Dutch fundamentals continue to support credit quality & growth

Macroeconomic forecast [1]	2025	2026e	2027e
GDP (% yoy)			
Netherlands	1.6%	0.9%	1.1%
Eurozone	1.5%	0.5%	1.2%
Inflation (indexed % yoy)			
Netherlands	3.0%	3.0%	2.6%
Eurozone	2.1%	2.5%	2.1%
Unemployment rate (%)			
Netherlands	3.9%	4.2%	4.4%
Eurozone	6.3%	6.3%	6.2%
Other			
ECB deposit rate (eop, %)	2.00%	2.50%	2.00%
Oil price (Brent, USD/bbl avg)	61	86	73

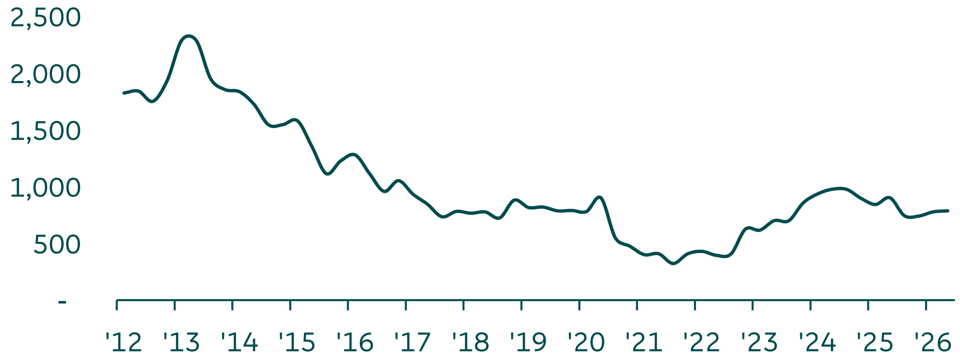
- Heightened macroeconomic uncertainties continued into the quarter
- Limited direct impact on the Dutch economy which remains resilient with supportive domestic fundamentals:
  - Healthy housing market with prices expected to continue to rise
  - Bankruptcies remain relatively stable; low unemployment
  - Strong fiscal position of Dutch government

House prices increases expected to continue [1] [2]



Dutch bankruptcies remain relatively stable

per quarter businesses & institutions



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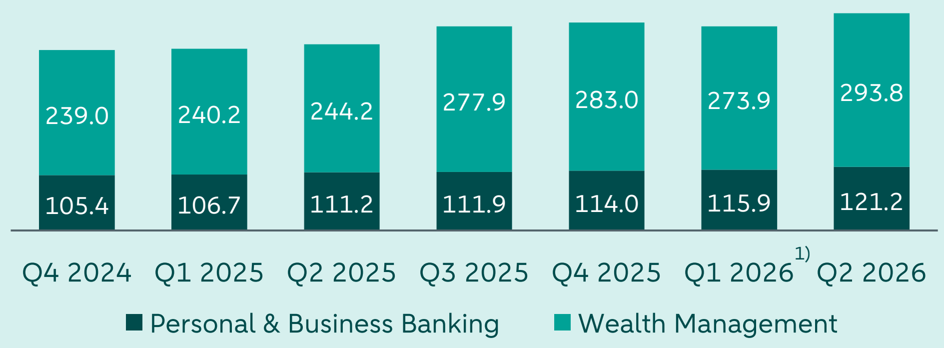
Source for historical data on the Netherlands: Statistics Netherlands (CBS)
1) Forecast of Group Economics as of 2 July 2026. 2) House price estimates are +3% for 2026 and +4% for 2027, transaction estimates are -3% for 2026 and -4% for 2027

Client asset and deposit growth reinforces commercial momentum

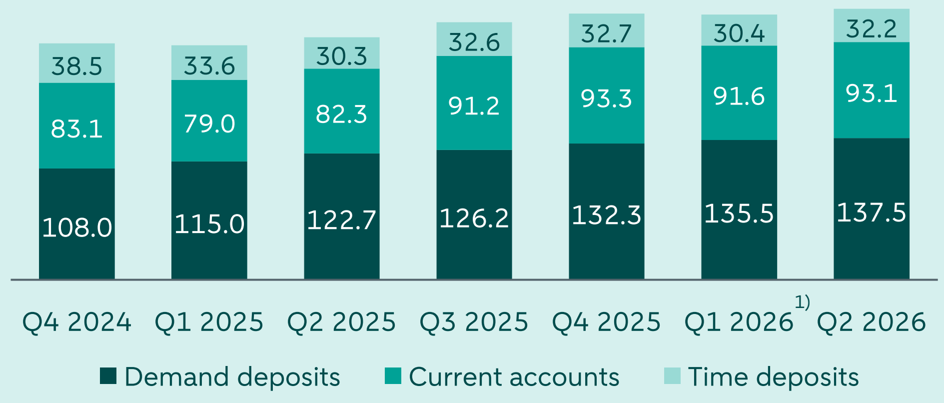
- Total client assets increased by 25.2bn [1], primarily driven by favourable market performance
- Core NNA at Wealth Management increased by 2.3bn; continued migration towards advisory and discretionary solutions

Client assets, €bn



- Client deposits grew by 5.3bn [1] largely reflecting seasonal inflows related to holiday allowance payments
- Deposit market share increased by 10bps since year-end 2025 to c.14.5%, despite competitive environment

Client deposits, €bn

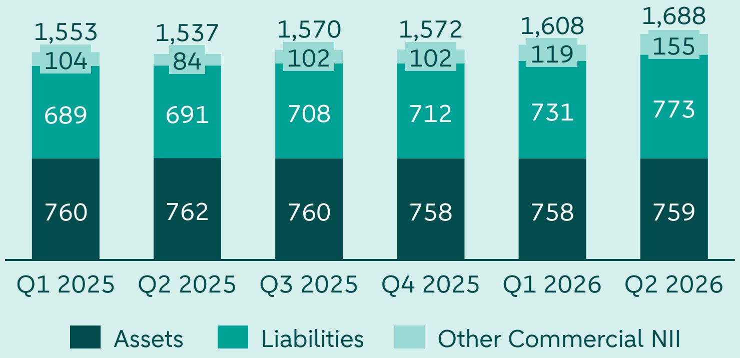


1) Excluding c.15bn temporary custody inflow at Q1 2026 from current accounts

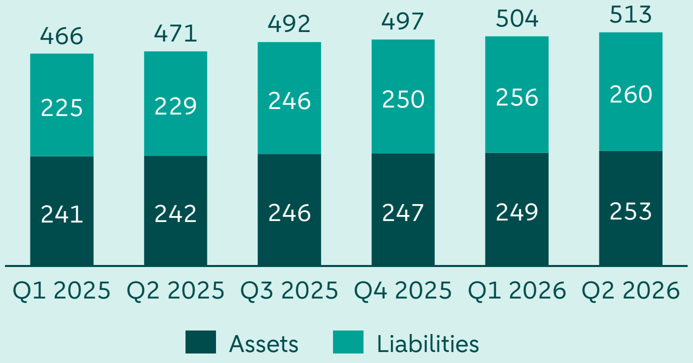
Commercial NII grew 10% Y-o-Y driven by deposits and Clearing

- Higher replicating portfolio yields supported current and saving account margins, with liability margin increasing by 5bps Q-o-Q
- Commercial NII benefitted from continued volume growth in mortgages, corporate loans and client deposits
- Lower asset margin reflects higher share of capital light and state guaranteed (NHG) mortgage production
- Strong Clearing-related financing demand drove growth in Other Commercial NII

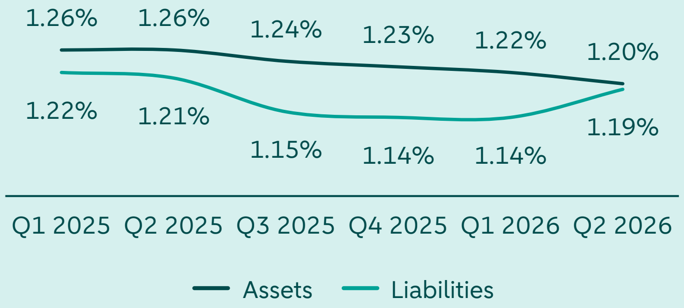
Commercial NII [1]**,** €m



Average client volumes [2]**,** €bn



Margin development [2]



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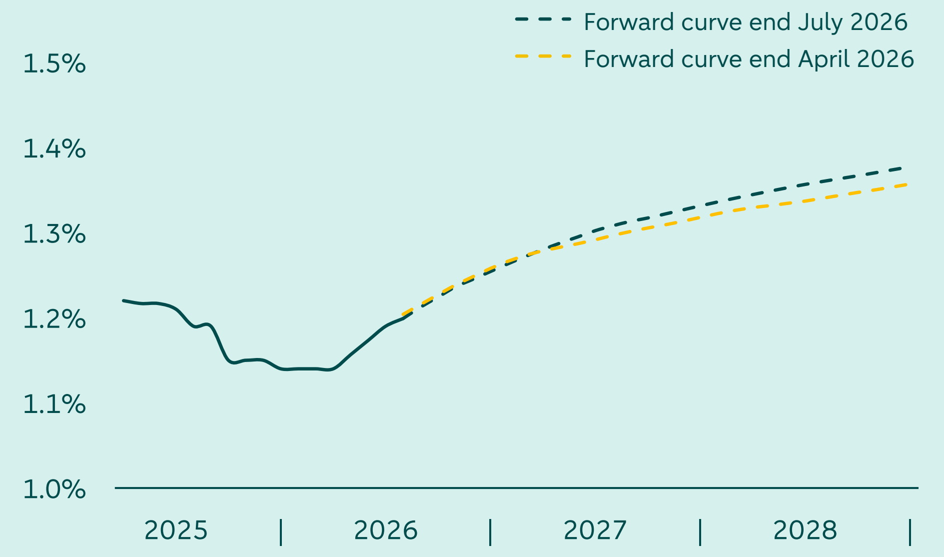
1) Excluding positive incidental of 16m in other Commercial NII in Q4 2025. 2) NII from loans to professional counterparties and deposits are excluded in both client asset and liability NII

FY2026 NII guidance upgrade supported by sustained earnings momentum

- Commercial NII for full-year 2026 expected at c.6.8bn including contribution from NIBC:
  - End of July forward rates continue to provide a tailwind to current account margins
  - Margins on interest bearing deposits assumed constant vs Q2
  - Other Commercial NII expected at c.0.6bn for FY2026 reflecting strong Clearing NII and c.135m NII for NIBC [1)]

Liability margin trajectory [2)]



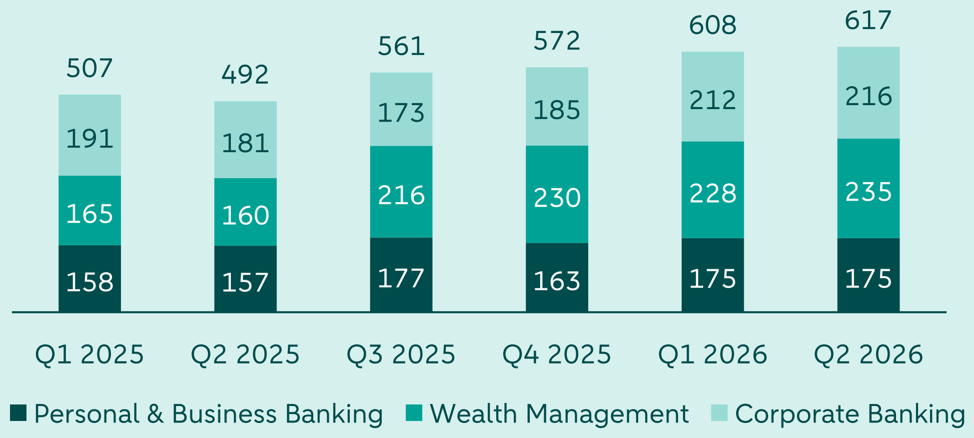
1) As of August 1st, NIBC's NII will be booked in other commercial NII. Following further integration, NIBC's NII will be transferred to asset and liability commercial NII. 2) Based on Q2 actuals, end of July forward curves, constant volumes with no mix shift and constant margins on interest bearing deposits

Record-high fees and improved other income support revenue momentum

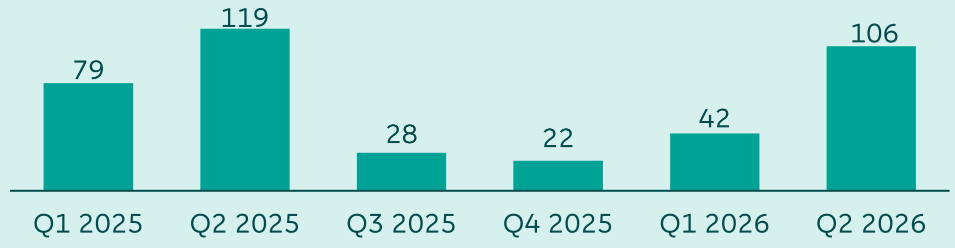
- Fee income reached new record level, increasing 2% Q-o-Q
- Wealth Management fees benefitted from positive market performance in Q2 and higher client assets
- Corporate Banking delivered another strong fee quarter, reflecting robust client activity and growing cross-sell

- Other income improved materially, supported by favourable ALM results driven by economic hedges

Fee and commission income [1]**, €m**



Other income, €m

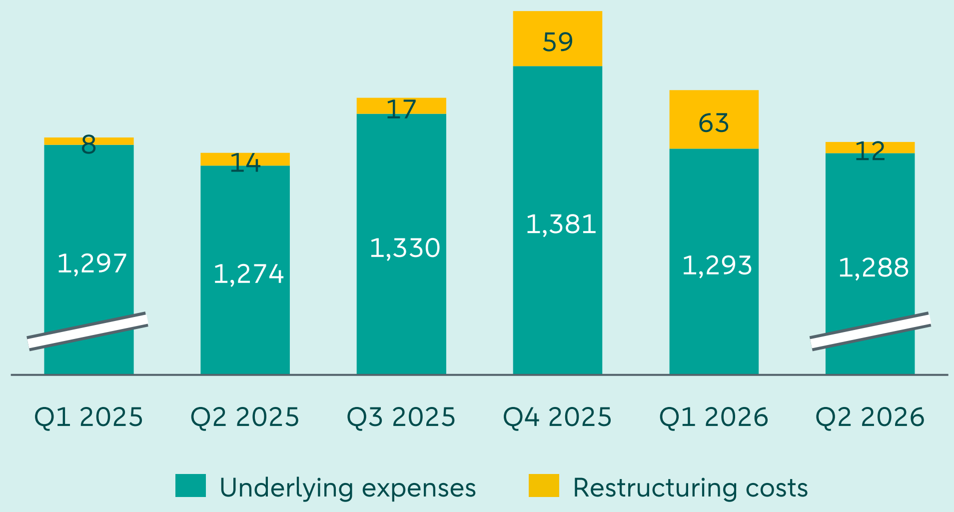


1) Total fee and commission income includes Group Functions

FY2026 cost guidance reduced again, reflecting continued discipline

- Underlying expenses slightly lower Q-o-Q reflecting strict cost discipline
- FY2026 cost guidance has been lowered further to c.5.5bn including c.75m NIBC costs [2)]
- Costs in H2 subject to the outcome of Collective Labor Agreement negotiations

Underlying expenses and restructuring costs [1)], €m



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1) Excluding incidentals (Q2 2025: 29m, Q3 2025: 55m and Q1 2026: -82m) and regulatory levies (Q1 2025: 4m, Q3 2025: 6m, Q4 2025: 135m, Q1 2026: 4m and Q2 2026: 0m)
2) Excluding incidentals and restructuring costs

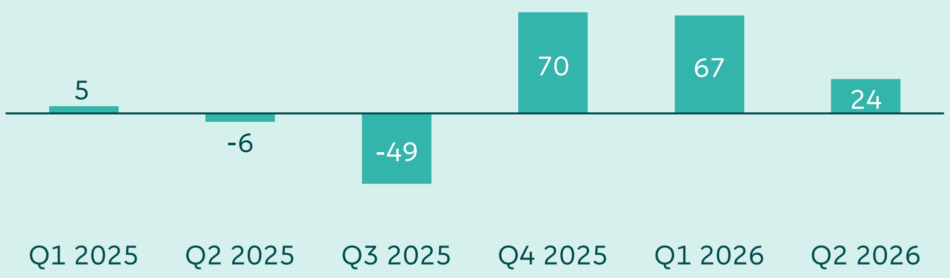
Asset quality remained strong despite macroeconomic uncertainty

- Credit quality remained strong with 4bps Cost of Risk and stable stage 3 ratio of 2.1%
- Decline in coverage ratio reflects continued portfolio derisking and run-off of highly provisioned corporate exposures
- Portfolio quality continues to benefit from a highly collateralised portfolio and a growing share of mortgages
- Q2 impairments low at 24m, mainly related to a limited number of individual files and modest increase in management overlays
- Higher weighting of negative macroeconomic scenario remains unchanged following renewed Middle East escalation

Stage 3 loans and coverage ratio, €m

	Loans		Coverage ratio	
	Q2 2026	Q1 2026	Q2 2026	Q1 2026
Mortgages [1)]	2,445	2,389	1.3%	2.7%
Corporate loans	3,234	3,308	22.1%	24.1%
Consumer loans	114	126	49.9%	44.5%
Total [2)]	**5,796**	**5,826**	**13.9%**	**15.8%**
Impaired ratio (stage 3)	**2.1%**	**2.1%**		

Impairments, €m



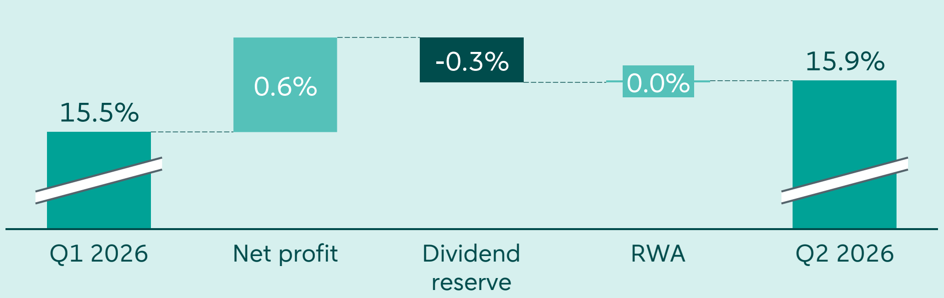
1) Decline coverage ratio for mortgages mainly reflects a change in distribution of Interest-Only overlay over different IFRS stages. 2) Total includes other loans and advances customers

Strong capital generation supports profitable growth

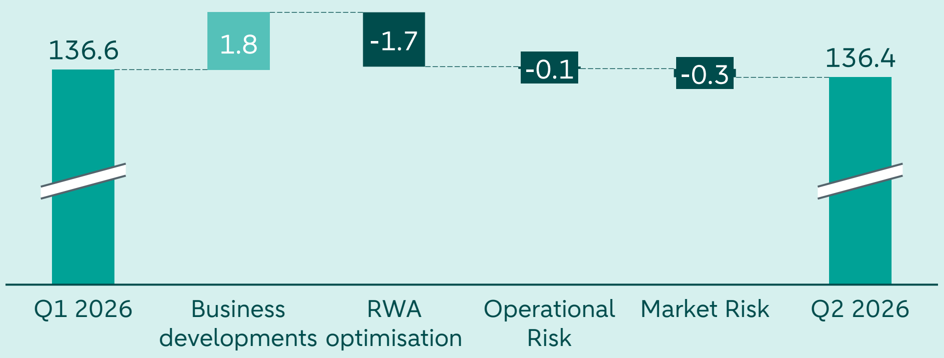
- Pro forma CET1 ratio increased to 15.9% supported by continued growth in capital-light businesses
- Based on a pay-out ratio of 100%, CET1 ratio remained stable at 15.3%
- Total RWAs slightly lower, increase in Credit risk RWAs more than offset by lower Market Risk and Operational Risk RWAs
- Growth in Credit Risk RWAs from business developments largely offset by ongoing portfolio optimisation and RWA management actions

Pro forma CET1 ratio development

Based on 50% pay-out



RWA development, €bn



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Strong execution drives upgraded guidance and supports future growth

- Continued progress on key strategic priorities: grow profitably, right-size cost base and optimise capital allocation
- Good business momentum underpinned by growth in core products and client segments
- FY2026 commercial NII guidance improved to c.6.8bn including NIBC, supported by earnings momentum
- FY2026 cost guidance lowered further to c.5.5bn including NIBC, reflecting disciplined cost management
- Well positioned with strong capital position to support growth, investments and shareholder distributions

	Return on Equity	Cost/income ratio	Income	CET1 ratio	Capital allocation CB [1]
Targets 2028	>12%	<55%	>€10bn	>13.75%	c.50%
YTD2026 [2]	11.4% *10.9% pro forma*	54.7% *56.1% pro forma*	€4.7bn	15.3% *15.9% pro forma*	c.51%

1) Excluding Clearing. 2) Pro forma RoE and C/I ratio reflect adjusted operating expenses for expected Dutch bank tax (c.125m in Q4) spread evenly over 2026; pro forma CET1 ratio based on 50% pay-out

>> Profile

Leading Dutch bank with three complimentary client units

Personal & Business Banking

>5m
Retail clients

±350k
SME Clients with turnover < 25 m

26
Branches

Low capital intensity

Funding gap

Premium touch in attractive segments

c.25%
market share in high-end mortgages NL 1)

1m
affluent clients

500
annual client upstream to Wealth

>60%
SMEs with dual client relationship

Wealth Management

±150k
Clients

6
Countries

Low capital intensity

Funding surplus

Full-service private bank

c.35%
new clients aged between 40-60

c.65%
share of wallet dual client relationships 2)

Corporate Banking

±10k
Clients

13
Countries

High capital intensity

Funding gap

Leading sector & product expertise

Clearing
top 3 global position

>55%
dual client relationships

Digital & Energy Transition
top 3 Project & Infrastructure Finance European lender

- Upstream clients to higher value segments
- Capture valuable NextGen clients
- Leverage shared platforms and digital capabilities

- Serve entrepreneurs & enterprises holistically
- Drive cross-segment client acquisition and cross-sell
- Leverage product capabilities

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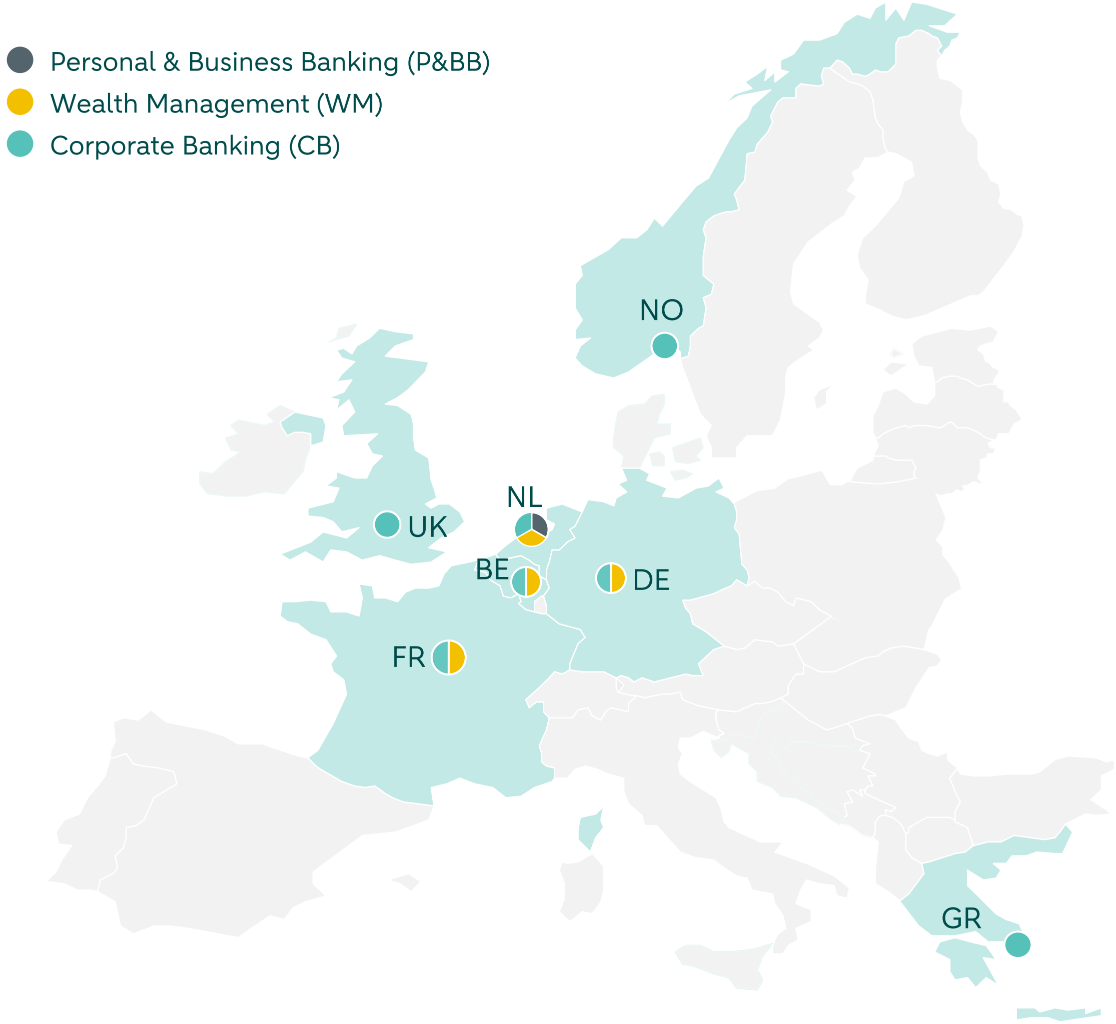
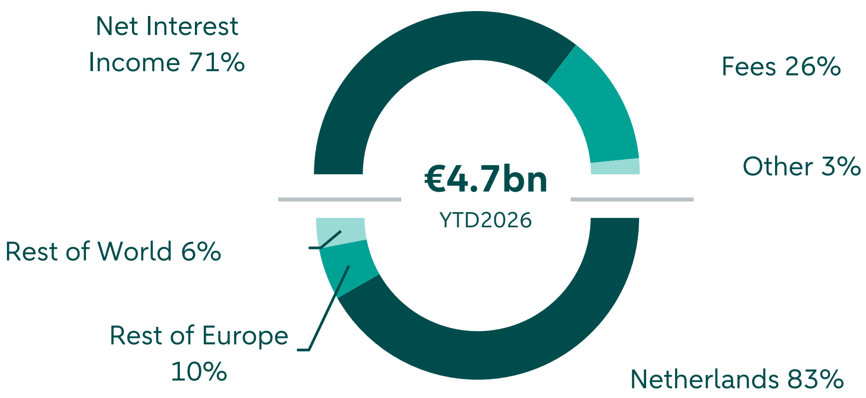
1) Mortgages >600k. 2) Share of wallet defined as % of total corporate products in client relationship

Attractive market positions in the Netherlands and NW Europe



- Top 3 market position in NL
- Strong franchise in WM and CB in NW-Europe
- CB services Shipping Clients from Athens & Oslo
- Top 3 global position Clearing in >160 liquidity centres, from 11 locations globally, of which 6 outside Europe: Australia, Hong Kong, Japan, Singapore, Brazil, USA

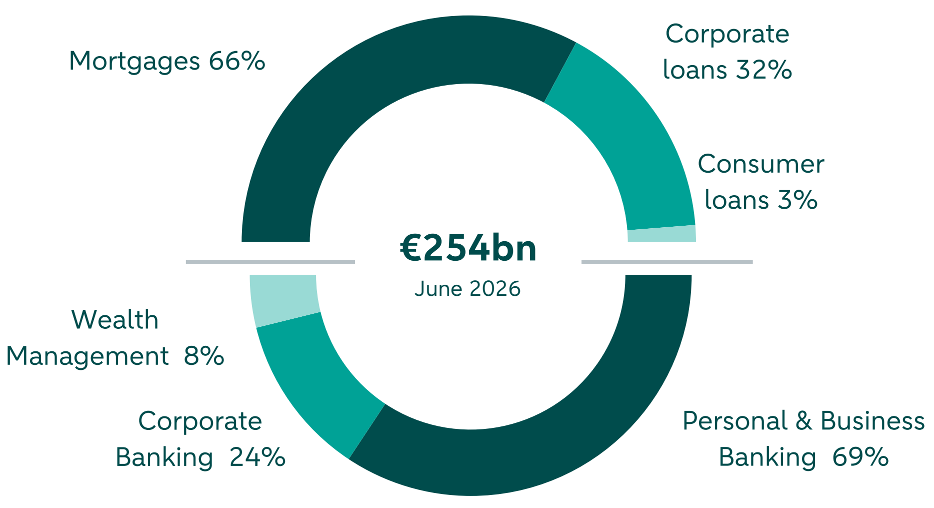
Operating income



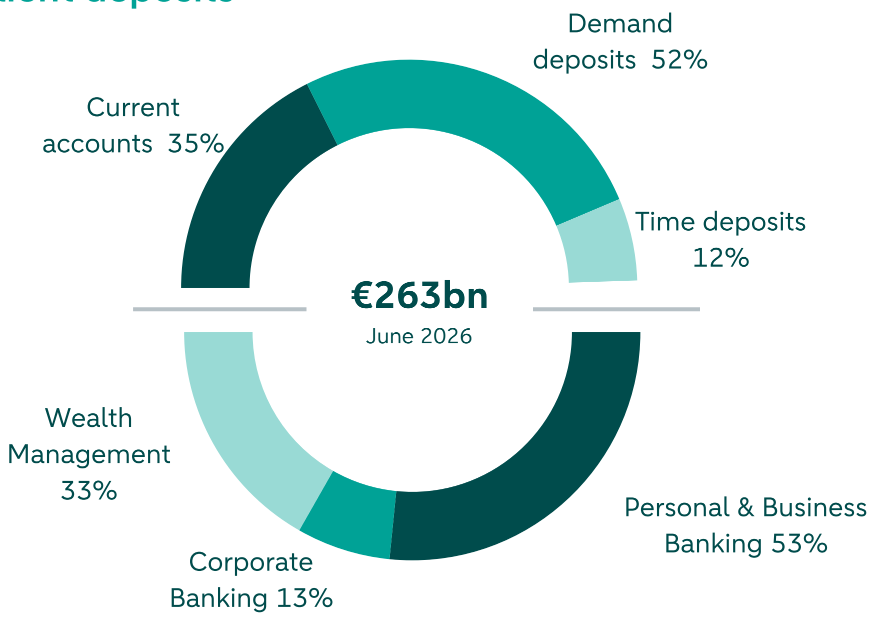
Well-diversified loan book and strong deposit base

- Strong focus on collateralised lending, majority of loans in Dutch residential mortgages
- Corporate loan book well diversified, largely in the Netherlands
- Loan portfolio matches customer deposits

Client lending

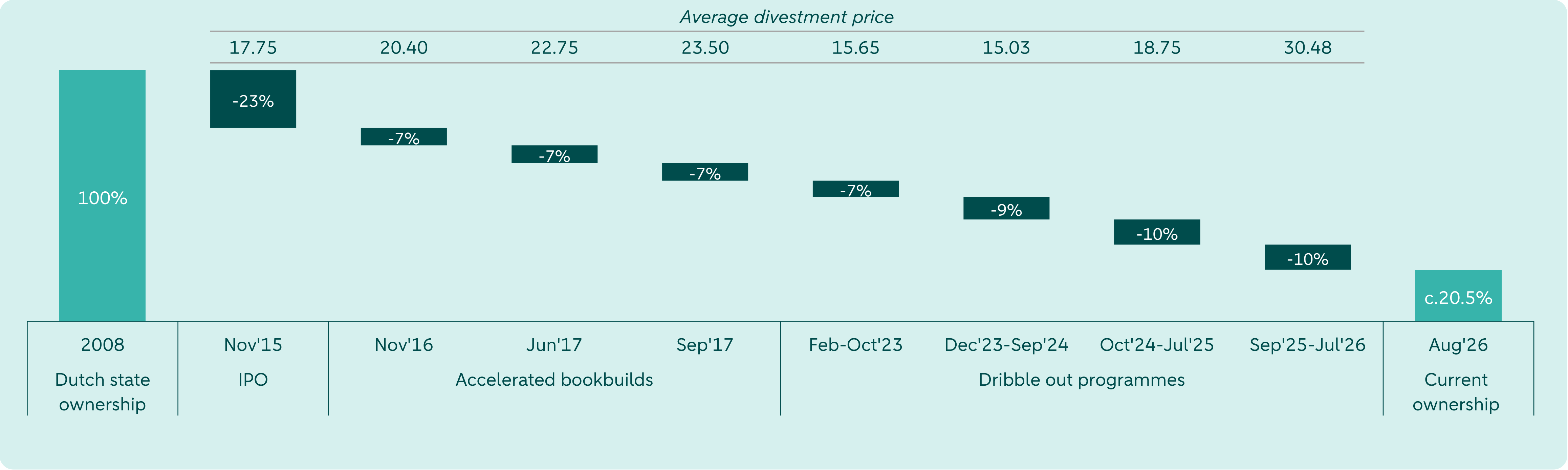


Client deposits



Dutch state a minority shareholder, divestment process ongoing

- Dutch government, through NLFI, sold its first stake in ABN AMRO through an IPO in 2015
- Several stakes have subsequently been sold through 3 accelerated bookbuild transactions
- As of 2023, the stake is further reduced through several dribble out programmes
- A Relationship Agreement governs the special rights of the government



Strategy

Our longer-term vision

Committed to our purpose

Banking for better for generations to come

Guided by longer-term ambitions

- Strengthen position in Dutch retail banking
- Become a Top 5 European private bank
- Support family-wealth & -businesses
- Drive growth by supporting European transitions
- Grow Clearing to sustain global Top 3 position

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2028 priorities and targets

Grow profitably

- Strengthen position in Dutch retail
- Grow the private bank
- Grow in family-wealth & -businesses
- Drive growth in European transitions
- Continue global growth in Clearing

Right-size cost base

- Transform organisation
- Simplify operations
- Reduce complexity in IT
- Leverage automation and AI to boost efficiency

Optimise capital allocation

- Deploy capital at higher ROE
- Release RWA through improving data quality
- Apply strict criteria for growth
- Exit underperforming exposures
- Capital relief through SRTs
- Attractive capital distributions

Return on equity [1)]

Cost/income ratio [1)]

Capital allocation Corporate Bank,
excluding Clearing

1) Income statement adjusted for large incidentals

Grow profitably

	2028 ambitions
Strengthen position in Dutch retail banking	**>€190bn** Mortgage portfolio
Grow the private bank	**>€335bn** Client assets
Grow in family-wealth & -businesses	**c.70% / c.60%** SME / Corporate dual client relationships
Drive growth in European transitions	**>€8bn** Renewables financing
Continue global growth in Clearing	**Maintain Top 3 position** market share globally

Right-size cost base

Transform organisation

- Re-balance staff, reducing non-commercial FTEs at a higher pace than commercial FTEs
- Centralise capabilities and capture synergies from HAL and NIBC
- Reduce number of entities, integrate mortgage division & Asset Based Finance, sell personal loan business Alfam
- Leverage outsourcing and offshoring potential

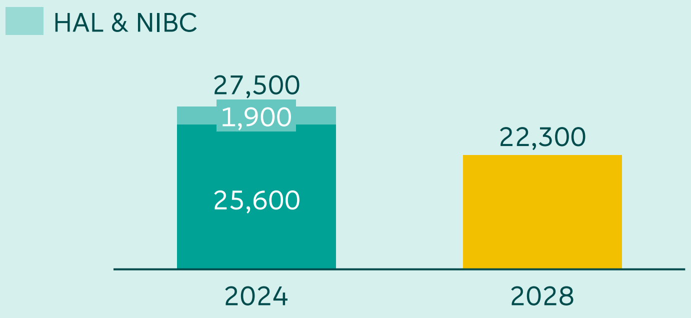
Further reduce complexity in IT

- Simplifying and streamlining IT and applications

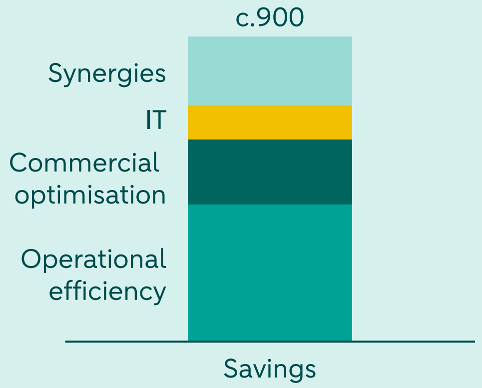
Leveraging automation and AI

- Combine and strengthen capabilities to boost AI at scale

Total net FTE reduction of 5,200 vs '24, #



Gross cost savings '24-'28, €m



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Optimise capital allocation

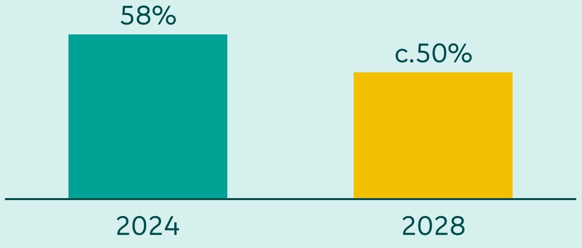
Reallocate to higher ROE business

- Increase allocation to client units with higher ROE
- Realise RWA relief through improvement of data quality
- Apply strict criteria for growth and exit underperforming exposures
- Capital relief through active portfolio management (including SRTs)

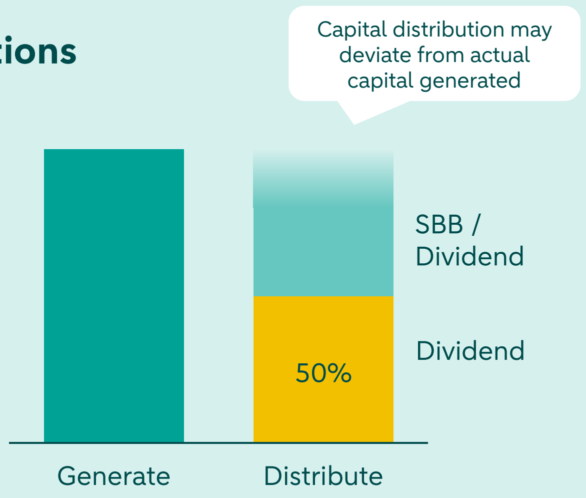
Attractive shareholder returns

- Aim to fully distribute the capital generated over period ’26-’28
- Expect >€7.5bn of capital generation over this period
- Assessment may result in more or less capital distributed versus generated due to changes in a.o. capital requirements, macro economic developments and M&A

Target RWA allocation Corporate Bank [1)]



Distributions



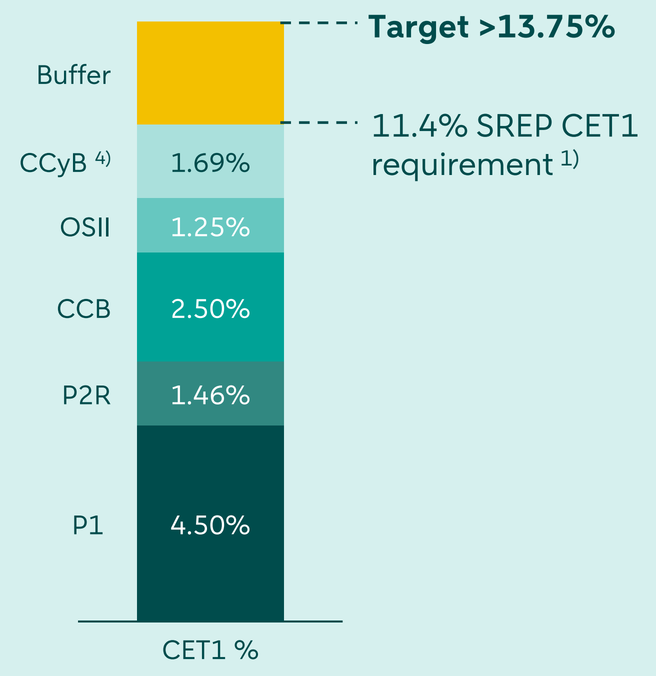
1) Excluding Clearing

Optimise capital allocation

Capital framework and distribution policy

- Capital target of >13.75% implies a prudent buffer to MDA of at least 235bps (including P2G) and includes a relatively high CCyB
- Distribution policy allows pay-out of up to 100% of net profit, in a combination of cash dividends and share buybacks with at least 50% in cash dividend [2)]
- In case CET1 ratio is expected to remain significantly above 13.75%, additional distributions can be considered, subject to successful strategy execution, macroeconomic developments and regulatory approval
- Outcome capital assessment annually with Q4 results

CET1 requirement & target



1) CET1 requirement as of 1/1/2026. 2) After AT1 coupon payment and minority interests; Interim cash dividends will be considered at 40% of the reported H1 net profit

2028 financial targets

Return on equity	Cost/income ratio	Income	CET1 ratio	Capital allocation Corporate Bank [1)]
>12%	<55%	>€10bn	>13.75%	c.50%

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1) Excluding Clearing

Additional slides

Financials

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Solid results for Q2 2026

€m	Q2 2026	Q1 2026	Δ	Q2 2025	Δ	H1 2026 ABN AMRO	H1 2026 NIBC [1)]
Net interest income	1,700	1,637	4%	1,532	11%	3,337	164
Net fee and commission income	617	608	2%	492	25%	1,225	19
Other operating income	106	42		119	-11%	149	-22
Operating income	**2,424**	**2,287**	**6%**	**2,143**	**13%**	**4,710**	**160**
Operating expenses	**1,300**	**1,277**	**2%**	**1,317**	**-1%**	**2,578**	**91**
- Underlying expenses [2)]	*1,288*	*1,293*		*1,274*	*1%*	*2,581*	
Operating result	**1,123**	**1,009**	**11%**	**826**	**36%**	**2,133**	**69**
Impairment charges	24	67	-65%	-6		91	13
Income tax expenses [3)]	319	249	28%	226	41%	568	15
Profit	**781**	**693**	**13%**	**606**	**29%**	**1,473**	**41**
o/w attributable to shareholders	*732*	*645*		*548*		*1,378*	*33*
Risk Weighted Assets (end of period, bn)	136.4	136.6	-0.2	139.8	-3.4	136.4	6.6
Client loans (end of period, bn)	254.1	250.1	4.1	242.3	11.8	254.1	19.0
Client deposits (end of period, bn)	263.0	273.2	-10.2	235.3	27.7	263.0	12.6

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1) Unaudited recurring H1 results for NIBC; other income includes a 28m hedge-accounting related loss. 2) Underlying excludes restructuring costs, incidentals and regulatory levies. 3) Full-year effective tax rate expected at 27-28%, reflecting non-deductibility of Dutch bank tax and interest expense under Dutch thin capitalisation rules for banks

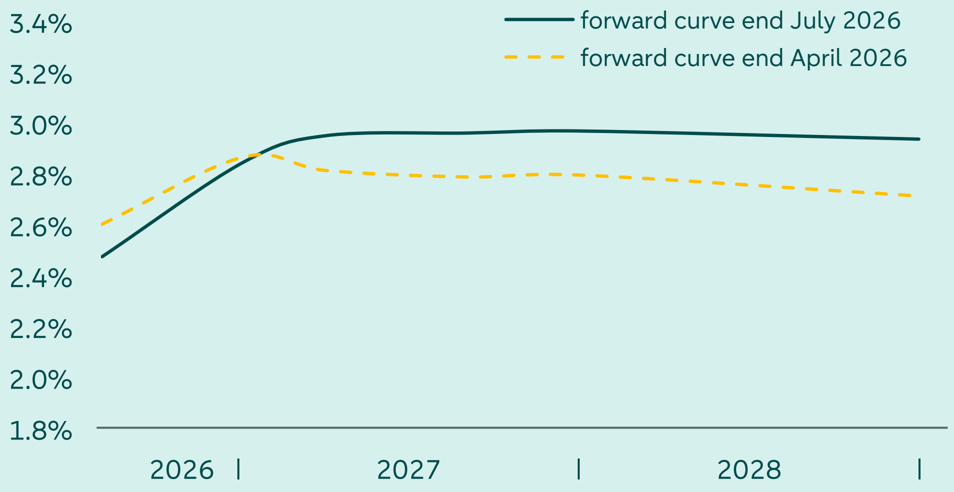
Higher forward rates improve replicating portfolio income trajectory

- Quarterly replicating portfolio income sensitivity assumes constant volumes and no mix-shift (c.180bn as of Q2 2026)
- Higher forward curves at the end of July 2026 have improved replicating income trajectory reflecting

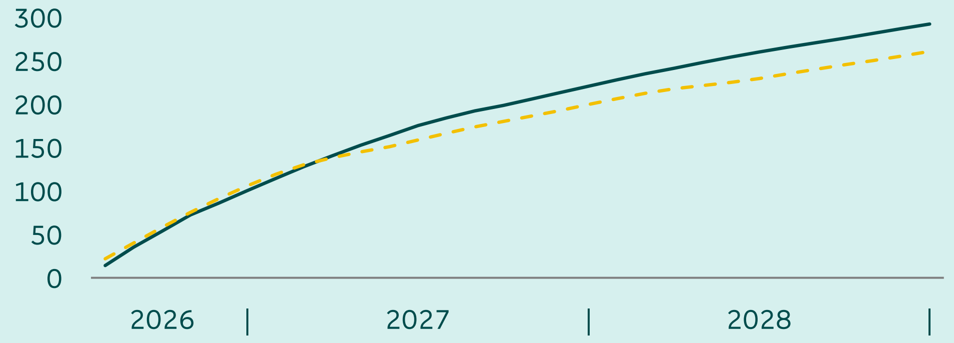
Replicating portfolio income remains a key driver of liability margins

- Margins on non-interest-bearing deposits move in line with the replicating yield
- Non-interest-bearing deposits represent c.30% of the replicating portfolio (equivalent to c.20% of total client deposits)
- Margins on interest-bearing deposits are assumed to remain stable, reflecting a 100% pass-through assumption

3-month Euribor forward curves



Replicating income trajectory, €m delta vs. Q2 2026



Personal & Business Banking: Strong leading position in the Netherlands

Key features

- Primary bank for c.1/5 of Dutch population with c.5.2m retail clients 350k Dutch SME clients (turnover <25m), including self-employed
- Digital frontrunner with customer facing GenAI and data-driven financial insights
- Premium touch with affluent relationships beyond daily banking, preferred banking enhanced by Wealth expertise
- Tailored product offering throughout client lifecycle
- Feeder to Wealth Management and Corporate Banking; over 60% of SMEs have a dual client relationship

Ambitions 2028

- **'24- '28 CAGR** 5-6% mortgages and deposits
- **Cost/income ratio** <55%
- **Return on Equity** >25%

€m	Q2 2026	Q1 2026
Net interest income	862	838
Net fee and commission income	175	175
Other operating income	7	-2
Operating income	**1,044**	**1,011**
Operating expenses	**579**	**583**
Operating result	**465**	**428**
Impairment charges	-2	-17
Income tax expenses	121	113
Profit	**346**	**332**
Cost/income ratio	55.5%	57.7%
Cost of Risk (bps)	-1	-4
Return on Equity	23.5%	22.5%

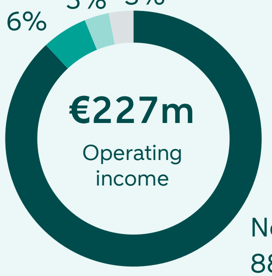
€bn	June 2026	YE2025
Client lending	174.4	170.2
Client deposits	139.9	135.8
Client assets	121.2	113.9
RWA	40.8	40.3
Internal FTEs (#)	6,669	6,578

Retail positions strengthened with completion of acquisition of NIBC

- Acquisition of NIBC completed, consolidation as of 1st August and preparation for legal merger started, subject to regulatory approvals and advice from the Works Council
- Scale in Dutch mortgage market increased, presence in savings markets of the Netherlands, Germany and Belgium enhanced and geographic position in key client segments, including corporate banking across its European footprint reinforced
- NIBC serves c.325k savings clients, c.200k mortgage clients and 175 corporate clients

Geographical split

FY 2025



€m	H1 2026 [1]	FY 2025
Net interest income	164	313
Net fee and commission income	19	38
Other operating income [2]	-22	-123
Operating income	**160**	**227**
Operating expenses	**91**	**197**
Operating result	**69**	**30**
Impairment charges	13	52
Income tax expenses	15	0
Profit	**41**	**-21**
o/w attributable to shareholders	*33*	*-38*
Cost/income ratio	57%	87%
Cost of Risk (bps)	14	29
Return on Equity	5.0%	-2.9%
CET1 ratio	15.3%	19.2%
Shareholders' equity	1,311	1,288

€bn	June 2026	YE2025
Client lending	19.0	18.9
Client deposits	12.6	12.5
RWA	6.6	6.7
FTEs (#)	579	595

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1) Unaudited recurring H1 2026 results for NIBC. 2) FY 2025 other operating income impacted by strategic divestment of non-core exposures (-116m)

Wealth Management: Profitable growth in onshore countries NW Europe

Key features

- Focus on onshore in Northwest Europe; c.100k clients
- Leverage scale across countries supported by strong local brands
- Leading in the Netherlands, #3 in Germany (c.75bn), and niche positions in France and Belgium (total c.42bn) 1)
- Fully integrated Wealth management advice and a full array of services
- Delivering expertise with tailored solutions
- Leverage proven Entrepreneur & Enterprise proposition
- Modern open architecture model

Ambitions 2028

- **Client assets** >€355bn
- **Cost/income ratio** <60%
- **Return on Equity** >23%

€m	Q2 2026	Q1 2026
Net interest income	257	246
Net fee and commission income	235	228
Other operating income	8	7
Operating income	**500**	**482**
Operating expenses	**348**	**393**
Operating result	**152**	**88**
Impairment charges	17	28
Income tax expenses	42	16
Profit	**94**	**44**
Cost/income ratio	69.5%	81.7%
Cost of Risk (bps)	30	58
Return on Equity	14.8%	6.6%

€bn	June 2026	YE2025
Client lending	19.6	19.3
Client deposits	88.1	85.8
Client assets 2)	293.8	283.0
- of which Cash	*80.0*	*78.6*
- of which Securities	*213.8*	*204.4*
Core NNA (for the period)	2.3	5.0
RWA	15.9	17.3
Internal FTEs (#)	4,032	4,104

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1) Client assets at YE2025. 2) Of which custody 48.0bn June 2026 and 50.8bn YE2025

Corporate Banking: Leading position in NL, expertise leveraged abroad

Key features

- Leading player in the Netherlands
- Sector-based expertise leveraged to NW Europe
- Leading global player in Clearing, active from 11 locations globally
- Servicing c.9k clients with a turnover >25m; over 55% of clients have a dual client relationship
- Entrepreneur & Enterprise service concept for business and wealthy clients
- Full product offering. led by lending & supported by Markets, Clearing, Asset Based Financing, Corporate Finance and Transaction Banking

Ambitions 2028

- **Reduce RWAs** by €10bn to €78bn
- **Cost/income ratio** <50%
- **Return on Equity** c.11%

€m	Q2 2026	Q1 2026
Net interest income	569	524
Net fee and commission income	216	212
Other operating income	94	79
Operating income	**879**	**815**
Operating expenses	**428**	**411**
Operating result	**451**	**404**
Impairment charges	9	56
Income tax expenses	108	89
Profit	**334**	**259**
Cost/income ratio	48.7%	50.5%
Cost of Risk (bps)	7	23
Return on Equity	12.1%	9.5%

€bn	June 2026	YE2025
Client lending	60.2	57.0
Client deposits	35.0	36.9
Professional lending	27.5	15.4
Professional deposits	22.3	14.7
RWA	77.4	75.5
Internal FTEs (#)	3,681	3,883

Group Functions

Key features

- Group functions supports and controls the business
- Through various disciplines:
  - Finance incl. ALM & Treasury
  - Risk Management & Compliance
  - Innovation & Technology
  - Human Resources
  - Group Audit
  - Legal & Corporate Office
  - Strategy & Innovation
  - Brand Marketing & Communications

€m	Q2 2026	Q1 2026
Net interest income	12	29
Net fee and commission income	-9	-8
Other operating income	-2	-42
Operating income	**0**	**-21**
Operating expenses	**-55**	**-111**
Operating result	**55**	**90**
Impairment charges	0	0
Income tax expenses	48	31
Profit	**7**	**59**

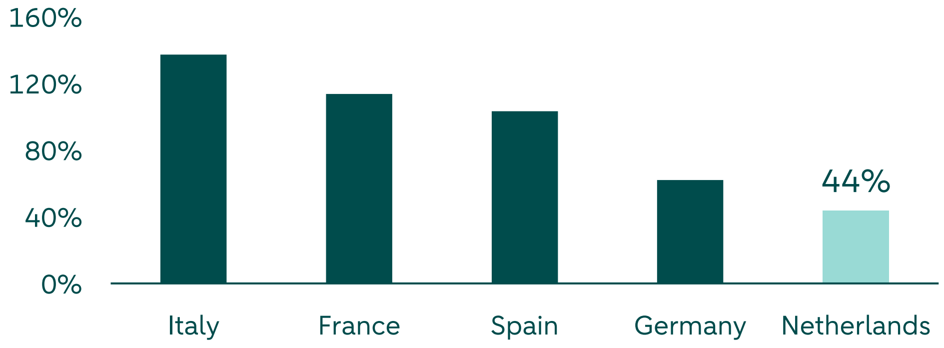
€bn	June 2026	YE2025
Loans & Receivables Customers	-4.8	-5.2
Due to customers	17.9	5.9
RWA	2.3	2.3
Internal FTEs (#)	8,524	8,561

Additional slides

Risk developments

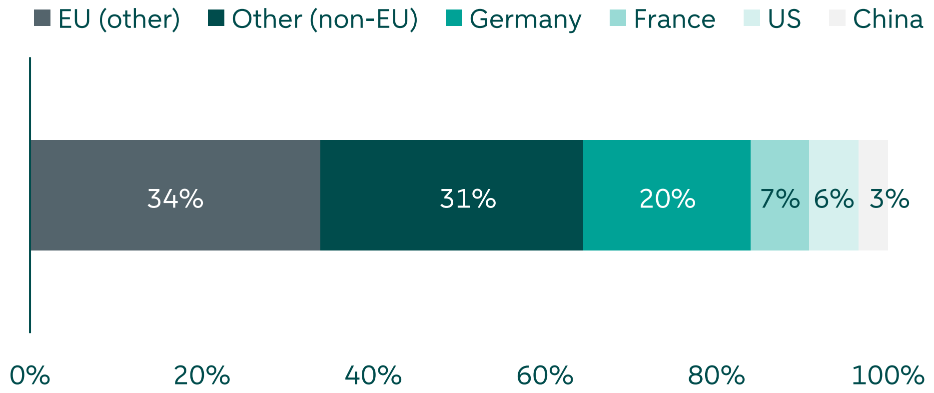
Dutch fundamentals remain strong as confidence begins to improve

Strong fiscal position to support the economy [1]

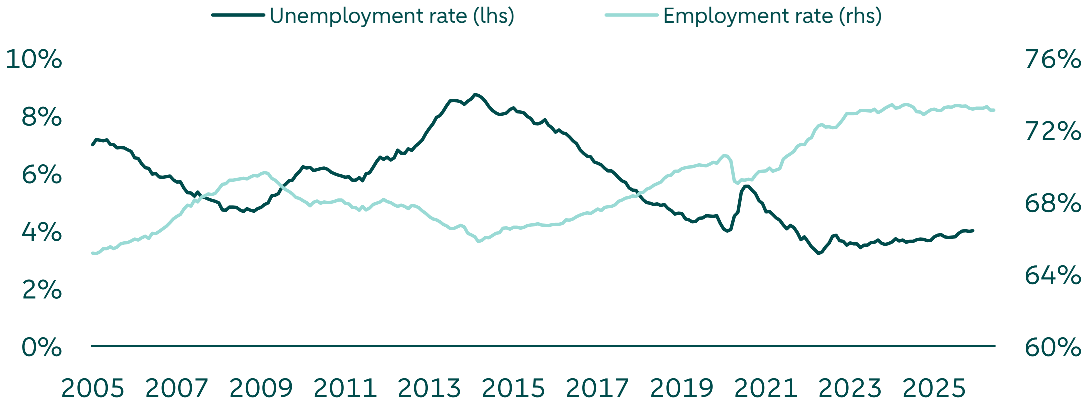


Dutch economy export-dependent [2]

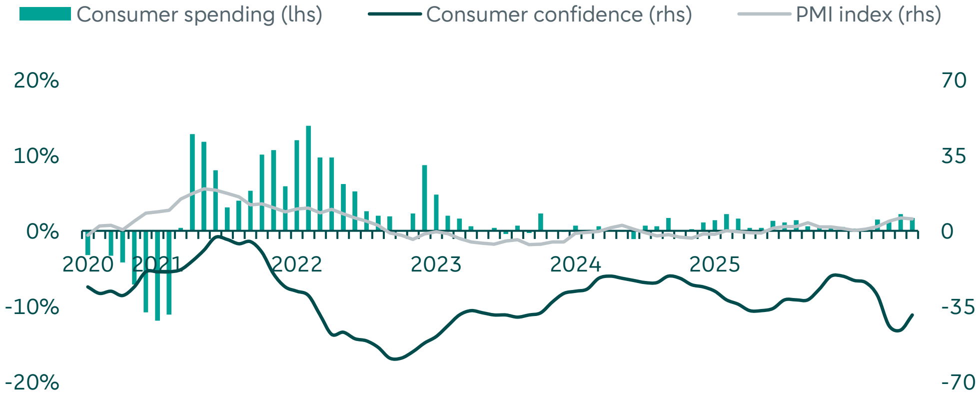
Share of Dutch export of goods per destination, %



Stable unemployment rate and high employment [2]



Confidence improving, positive spending and PMI [2] [3]



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1) Debt to GDP-ratios are based on latest quarterly government finance statistics (Eurostat). 2) Statistics Netherlands (CBS). 3) Consumer spending % change yoy. Consumer confidence seasonally adjusted (eop). PMI Nevi NL Manufacturing PMI (eop) expansion >0 and contraction <0

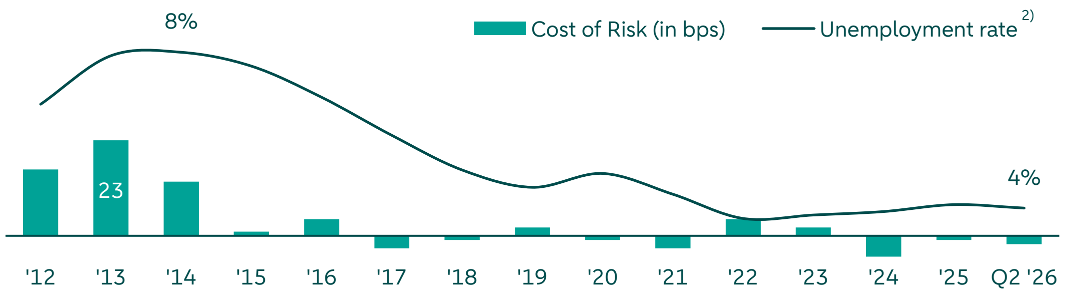
Strong foundation supporting mortgage performance

- Strict underwriting rules, strong duty of care principles, credit check and NIBUD [1] standards to determine maximum mortgage amount
- Mortgage lenders benefit from well established foreclosure processes and favourable bankruptcy legislation
- Good social benefits and pension systems in the Netherlands support mortgage book with strong credit metrics
- Mortgage losses mainly materialise from combination of negative equity and unemployment

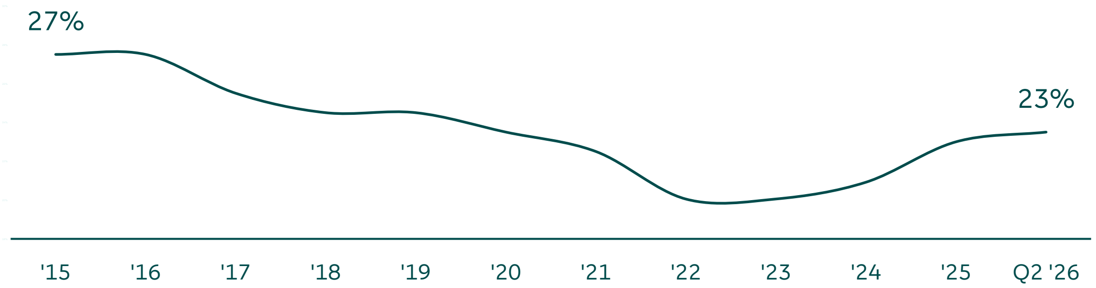
National Mortgage Guarantee (NHG)

- The NHG scheme benefits borrowers by providing a safety net when they are left with residual debt in specific events
- Borrower pays lower interest rate and an upfront fee of 0.4% of the total mortgage amount
- Maximum amount eligible for NHG-backed mortgages increased to €470k (from €450k in 2025)
- Lenders are 90% protected by NHG scheme and benefit from lower capital requirement

CoR development of ABN AMRO mortgage portfolio



% NHG of ABN AMRO mortgage portfolio



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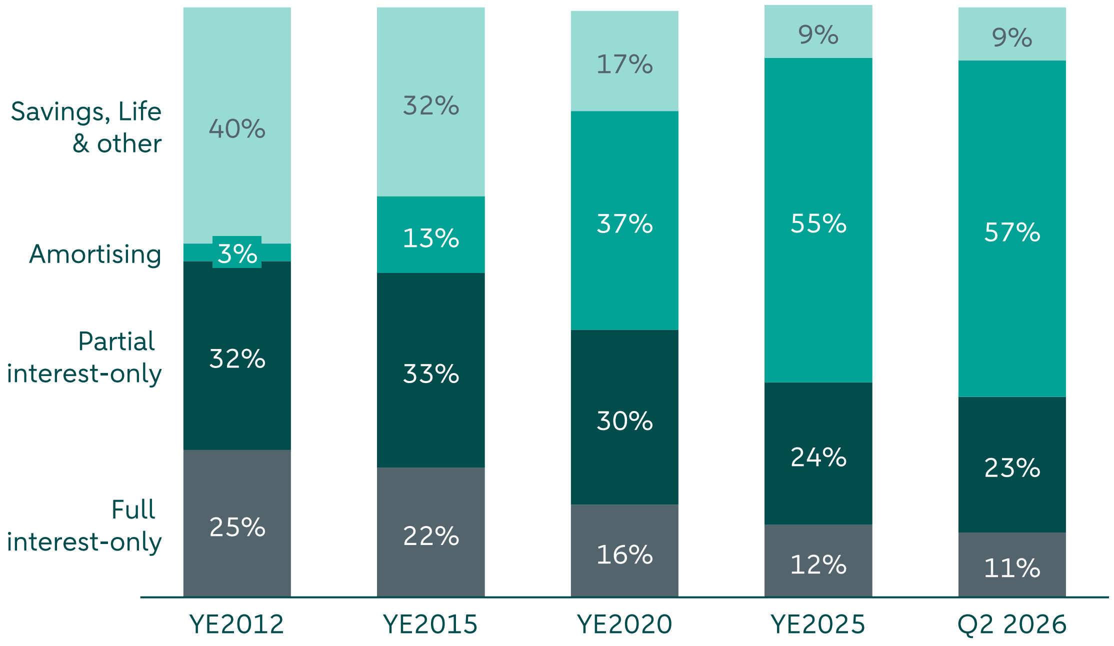
1) National Institute for Family Finance Information. 2) Source: Statistics Netherlands (CBS)

Mortgage book with increasing amortising loans & declining LtMVs

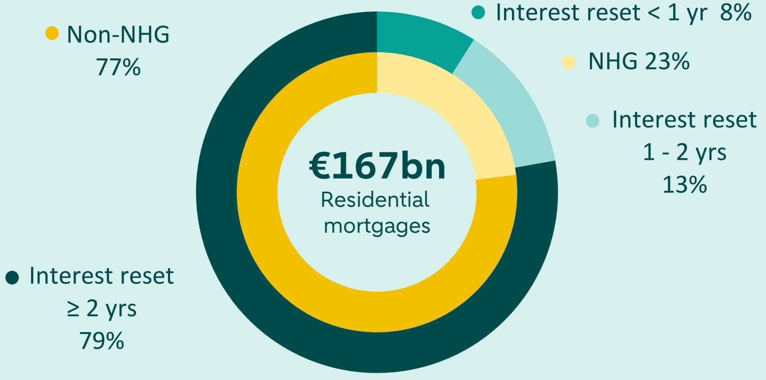
Substantial decline in interest only mortgages

Mortgages	154.1bn	146.9bn	145.7bn	163.2bn	166.9bn
LtMV	82%	80%	61%	54%	54%



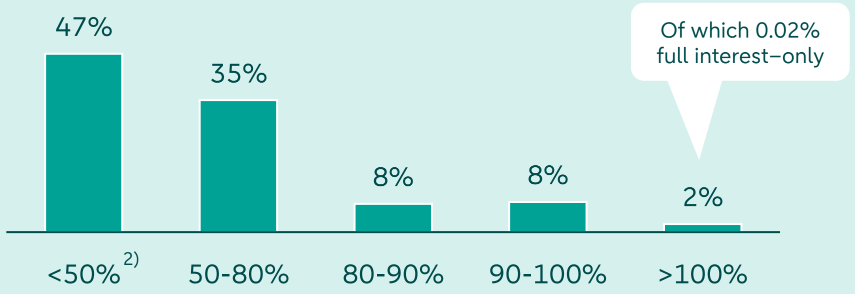
Composition of mortgage book 1)

Q2 2026



LtMV buckets 2)

Q2 2026



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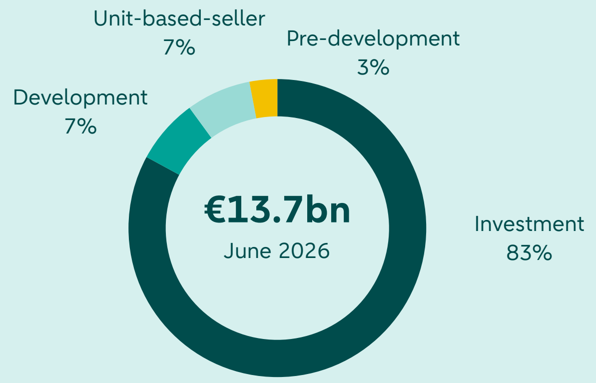
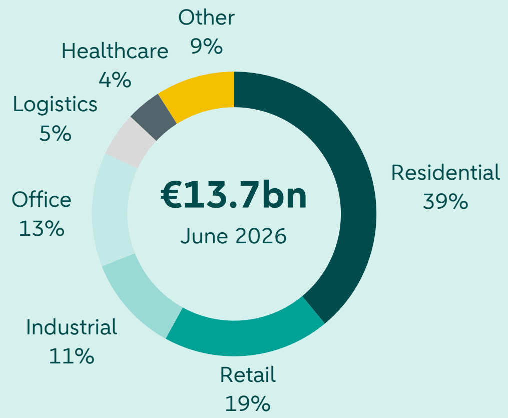
1) Interest reset < 1 yr includes c.2% mortgages with a floating rate. 2) Bucket >100% mainly relates to mortgages for sustainable home improvements, where LtMV is capped at 106%

Robust Commercial Real Estate Portfolio 1)

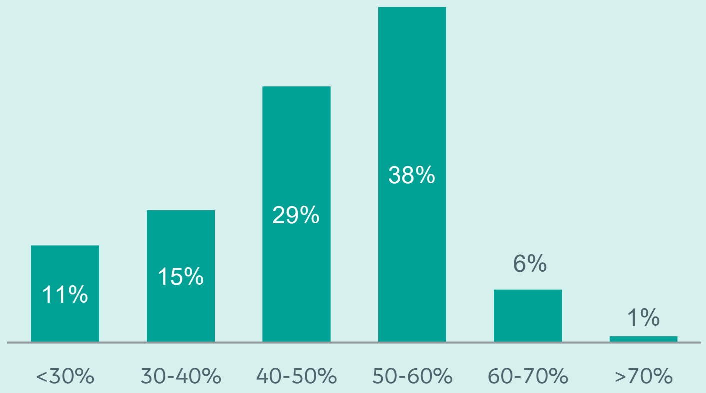
Object type



Asset type 2)



LTV distribution



- Conservative underwriting: CRE policy in general LTV-threshold of 70%, currently around 99% of OOE has an LTV below 70%
- The gradual recovery path in the Dutch CRE market in 2025 continued in H1 2026, with real estate values rising by 7% in 2025
- Group Economics expect Dutch CRE prices to rise by 5% in 2026 and 2% in 2027

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1) Figures representing Dutch CRE. International CRE portfolio c.0.8bn, largely investment CRE. The exposure relates to loans aimed at acquiring CRE property or secured by CRE property, either existing or under development or renovation. It excludes social housing, property owned by end-users, buy-to-let housing <2m and unsecured general purpose lending. 2) Other asset types largely consists of hotels, cafes/restaurants, land and parking

Other Financial Corporations: only c.0.2bn exposure to private credit funds

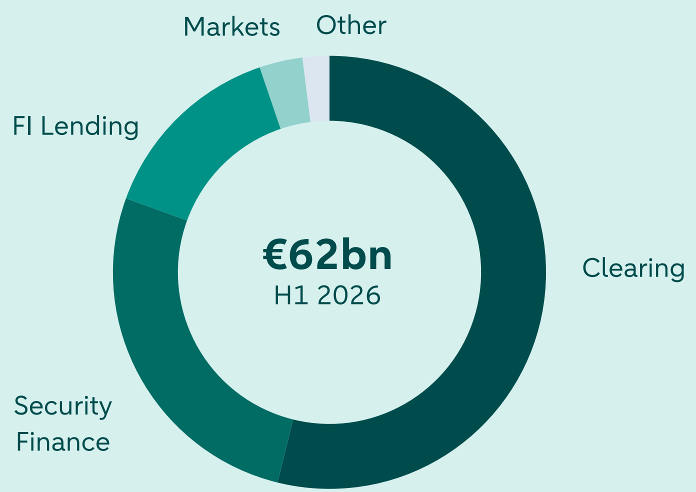
Exposure to Other Financial Corporations (OFC) [1)]

- Over 80% of exposures from Clearing and Securities Financing (SF)
- Credit profile: 99.9% is performing, Clearing and SF exposures are collateralised and/or subject to daily margining
- Financial Institutions (FI) Lending mainly relates to fund finance (subscription and capital call facilities), securitisation lending (warehousing) and insurance lending
- Small exposure amount in Markets with the remainder across multiple other business activities

Exposure to private credit funds (part of OFC)

- Direct exposure to private credit funds limited to c.0.2bn
- No exposure to investors in our own SRT transactions
- Direct exposure to private equity mainly limited to capital call facilities, with ultimate recourse on investment grade investors

Exposure to Other Financial Corporations



1) This exposure category is semi-annually reported in the Pillar 3 Report (table EU CR1)

Sustainability fully integrated within business

- Focused push on commercial climate opportunities, e.g. :
  - Energy label upgrades across real estate portfolio
  - Climate resilience solutions for home-owners
- New commitment added to Climate Plan to reduce absolute emissions from lending to a well-below 2⁰ Celsius pathway, striving for 1.5⁰
- Develop a Transition Finance Framework to help support long-run achievement of net zero

Sustainability ratings

SUSTAINALYTICS

Score 14.1

MSCI

Rating AA

Decarbonisation targets for 2030 for six key sectors

High-emitting sectors	Exposure in GCA [1]	Sector Coverage	Baseline (year)	2025 performance	2030 interim target
1. Residential mortgages	162.9	~100%	27.6 (2021)	19.2	16.6
2. CRE	11.6	85%	66.7 (2021)	60.8	35.7
3. Power Generation	1.8	95%	17.6 (2021)	0.0	<188
4. Oil & Gas	1.7	76%	12.3 (2022)	13.1	9.0
5. Agriculture	3.7	57%	2.0 (2022)	1.5	1.4
6. Transport [2]	4.1	52%			
	185.8	**86%**			

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1) GCA = Gross carrying amount in EUR bn at YE2025. 2) Includes maritime transport (deep sea and inland shipping) and road transportation (trucks, vans, cars)

Additional slides

Capital, funding and liquidity

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CET1 capital ratio increased mainly from increase in capital [1)]

- Well capitalised with a CET1 ratio of 15.9%; impact of additional distributions included
- MREL ratio increased to 35.8% and leverage ratio remained well above the minimum regulatory requirement of 3.0%
- Share buy backs:
  - 2022: 500m, average price 11.77 p.s.
  - 2023: 500m, average price 15.65 p.s.
  - 2024: 500m, average price 15.37 p.s.
  - 2025: 250m, average price 25.33 p.s.
  - 2026: 250m, average price 30.25 p.s.

€bn	Q2 2026	Q1 2026
Total Equity (IFRS)	**27,340**	**27,568**
Regulatory adjustments	-5,703	-6,342
o/w IRB provision shortfall	-222	-215
Common Equity Tier 1	**21,636**	**21,226**
Capital securities (AT1)	3,230	3,230
Regulatory adjustments	-8	-7
Tier 1 capital	**24,859**	**24,448**
Subordinated liabilities (T2)	4,118	4,959
Regulatory adjustments	-22	-856
Total capital	**28,955**	**28,551**
Additional liabilities for sub. MREL	16,671	17,413
Total Subordinated MREL	**45,626**	**45,936**
Additional liabilities for total MREL	3,263	2,012
Total MREL	**48,889**	**47,948**
Total RWA	**136,427**	**136,567**
Credit risk	117,165	116,970
Operational risk	17,560	17,628
Market risk	1,702	1,969
CET1 ratio [1)]	**15.9%**	**15.5%**
Leverage ratio [1)]	5.0%	4.9%
Subordinated MREL ratio	33.4%	33.6%
Total MREL ratio	35.8%	35.1%

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1) Q1, Q2 and Q3 capital figures and ratios are pro forma and are based on 50% pay-out

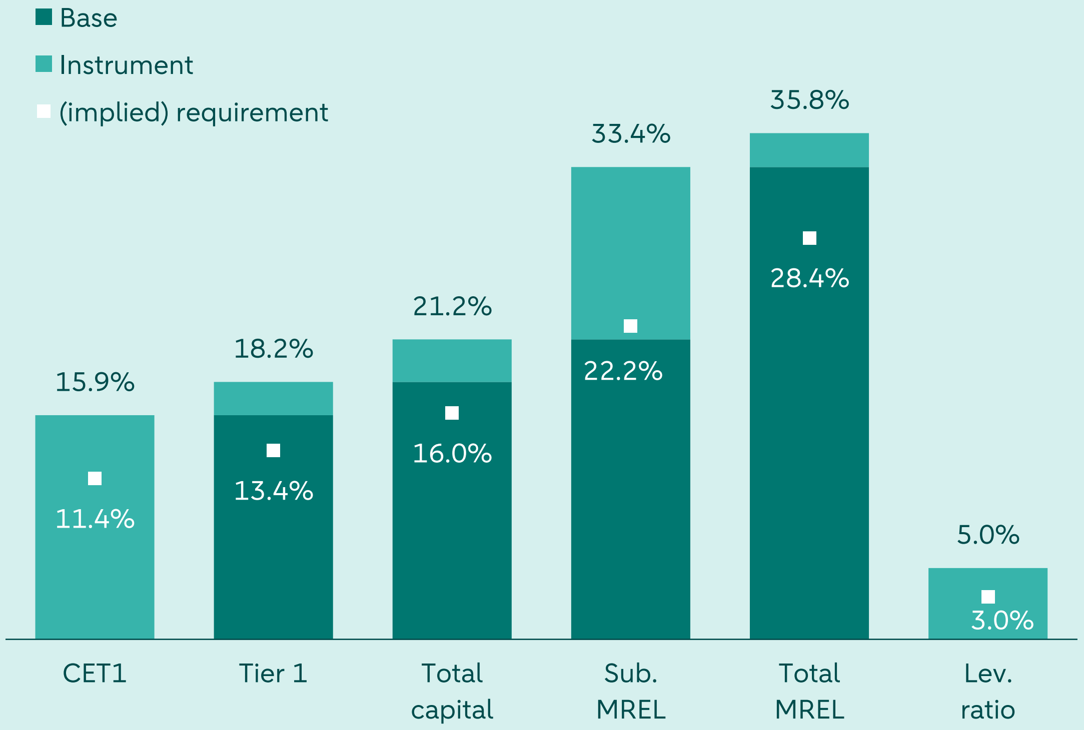
Strong capital position complemented by loss absorbing buffers

Strong loss absorbing buffers in place

- CET1 ratio well above SREP, resulting in 4.5% (6.1bn) MDA buffer [1)]
- Based on capital requirements incl. CRD 104a [1)]
- AT1 at 2.4%, resulting in a 0.4% (0.5bn) surplus
- T2 at 3.0% resulting in a 0.4% (0.5bn) surplus
- Sub MREL at 33.4% with 11.3% (15.4bn) M-MDA buffer
- Total MREL at 35.8% (incl. eligible SP) with M-MDA buffer at 7.4% (6.8bn)
- Leverage ratio well above min. requirement of 3.0%
- Distributable Items at 23.3bn at Q2

All buffer requirements met

Jun 2026



1) SREP: sum of 4.5% Pillar 1, 2.25% Pillar 2R (1.27% based on 104a), 1.25% OSII Buffer, 2.5% Capital Conservation Buffer (CCB), 1.637% Countercyclical Capital Buffer (CCyB), 0.038% Foreign SRB. MDA = Maximum Distributable Amount. M-MDA = Maximum Distributable Amount related to MREL. Art. 104a CRD allows P2R to be with 1/4th of Tier 2, 3/16th of AT1 and the remainder by CET1

Significant buffer with loss absorbing capacity

Overview of Own Fund and SNP benchmark instruments

							Eligibility		
Instrument	**Issue date**	**Size (m)**	**Callable**	**Maturity**	**Coupon**	**ISIN**	**Own Funds**	**BRRD MREL**	**ALAC, LGF, QJD**
AT1	2017/09	EUR 1,000	22 Sep 2027	Perpetual	4.750	XS1693822634			
AT1	2024/02	EUR 750	22 Sep 2031	Perpetual	6.875	XS2774944008	✓	✓	✓
AT1	2025/02	EUR 750	22 Sep 2033	Perpetual	5.750	XS3004202811			
AT1	2024/09	EUR 750	22 Sep 2034	Perpetual	6.375	XS2893176862			
T2	2022/06	SGD 750	05 Jul 2027	05 Oct 2032	5.500	XS2498035455			
T2	2022/11	EUR 1,000	22 Nov 2027	22 Feb 2033	5.125	XS2558022591			
T2	2023/06	EUR 750	21 Jun 2028	21 Sep 2033	5.500	XS2637967139	✓	✓	✓
T2	2016/03	USD 300	-	08 Apr 2031	5.600	XS1385037558			
T2	2024/07	EUR 750	16 Jul 2031	16 Jul 2036	4.375	XS2859413341			
T2	2021/12	USD 1,000	13 Dec 2031	13 Mar 2037	3.324	US00084DAV29 / XS2415308761			
SNP	2023/09	USD 1,250	18 Sep 2026	18 Sep 2027	6.339	US00084DBA72 / US00084EAE86			
SNP	2023/09	USD 500	18 Sep 2026	18 Sep 2027	FRN	US00084DBB55 / US00084EAF51			
SNP	2020/01	EUR 1,250	-	15 Jan 2027	0.600	XS2102283061			
SNP	2022/05	EUR 750	-	01 Jun 2027	2.375	XS2487054004			
SNP	2024/11	USD 750	03 Dec 2027	03 Dec 2028	4.988	US00084DBD12 / US00084EAH18			
SNP	2024/11	USD 500	03 Dec 2027	03 Dec 2028	FRN	US00084EAJ73 / US00084DBE94			
SNP	2023/01	EUR 1,000	-	16 Jan 2028	4.000	XS2575971994			
SNP	2023/02	GBP 500	-	22 Feb 2028	5.125	XS2590262296			
SNP	2023/02	CHF 350	-	02 Mar 2028	2.625	CH1251030099			
SNP	2023/04	EUR 1,250	-	20 Oct 2028	4.375	XS2613658710			
SNP	2021/12	USD 1,000	13 Dec 2028	13 Dec 2029	2.470	US00084DAW02 / XS2415400147	n/a	✓	✓
SNP	2021/09	EUR 1,000	-	23 Sep 2029	0.500	XS2389343380			
SNP	2022/11	EUR 1,250	-	21 Feb 2030	4.250	XS2536941656			
SNP	2025/12	GBP 750	-	08 Nov 2030	4.625	XS3248241971			
SNP	2024/01	EUR 1,000	-	15 Jan 2032	3.875	XS2747610751			
SNP	2022/05	EUR 750	-	01 Jun 2032	3.000	XS2487054939			
SNP	2026/04	GBP 500	-	21 Dec 2032	5.375	XS3351011039			
SNP	2021/05	EUR 1,000	-	02 Jun 2033	1.000	XS2348638433			
SNP	2022/01	EUR 1,000	-	20 Jan 2034	1.250	XS2434787235			
SNP	2022/11	EUR 1,000	-	21 Nov 2034	4.500	XS2557084733			
SNP	2024/11	USD 750	03 Dec 2034	03 Dec 2035	5.515	US00084DBF69 / US00084EAK47			
SNP	2026/01	EUR 750	-	16 Jan 2036	3.750	XS3273175474			

Additional AT1 disclosure

	Bank	Bank Solo Consolidated
Trigger level	7.0%	5.125%
CET1 ratio	15.9%	13.8%

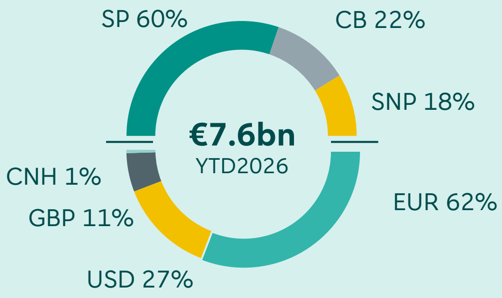
Overview dated at the date of this presentation. Overview excludes:

- private placements and
- regulatory amortisation effects of bullet T2 (over last 5yrs) and MREL (12 months prior to final maturity)

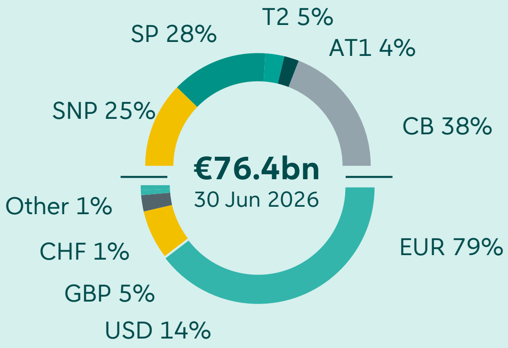
Note: senior preferred (SP) instruments issued before June 2019 or those complying with art 72b CRR are also eligible liabilities for MREL

Well-diversified mix of wholesale funding

YTD issued term funding

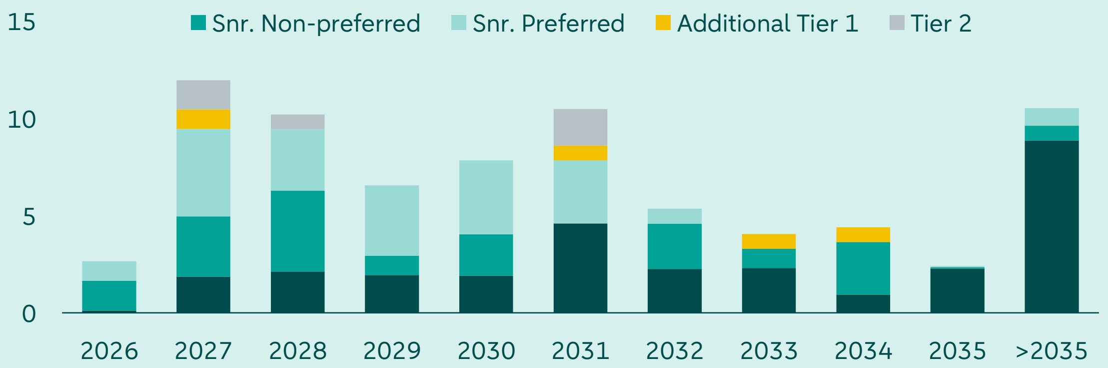


Outstanding term funding



Diversified maturities wholesale funding [1)]

Average remaining maturity of 4.9yrs



- Funding is steered towards a mix of funding types, markets, currencies and maturity buckets
- Subject to balance sheet evolution: targeting c.10-12bn of wholesale funding in 2026, o/w 7.6bn issued ytd. Excluding any potential pre-funding, focus remains on Covered bonds and Snr Preferred bonds
- Under the envisaged legal merger under Dutch law, NIBC's assets and liabilities transfer under universal succession of title ('algemene titel') to ABN AMRO, subject to a creditor protection mechanism
- Following the merger, ABN AMRO becomes the new creditor of former NIBC liabilities and NIBC ceases to exist

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1) Data 30 June 2026. NIBC funding not included. Based on notional amounts (excl. NIBC instruments), assuming redemptions take place on the earliest possible call date or legal maturity date. This does not mean instruments will be called at the earliest possible call date.

Recent wholesale funding benchmark transactions

Wholesale funding benchmark transactions

Type [1)]	Size (m)	Tenor	Spread (coupon) [2)]	Priced	Issued	Maturity	ISIN
2026YTD benchmarks							
SP (Green)	USD 1,000	5yrs	Sofr+85	22.05.'26	27.05.'26	27.05.'31	XS3388145263
SNP (Green)	GBP 500	6.75yrs	UKT+100 (5.375%)	14.04.'26	21.04.'26	21.12.'32	XS3351011039
SP	GBP 200	3yrs	Sonia+77	14.04.'26	21.04.'26	21.04.'29	XS3351021772
CB	EUR 1,500	5.25yrs	m/s+23 (2.875%)	08.04.'26	15.04.'26	15.07.'31	XS3344463792
SP (Green)	EUR 1,250	4yrs	m/s+55 (3.375%)	31.03.'26	09.04.'26	09.04.'30	XS3311914850
SP	USD 600	10yrs	UST+75 (4.831%)	18.02.'26	26.02.'26	26.02.'36	US00084DBL38
SP	USD 650	5yrs	UST+55 (4.197%)	18.02.'26	26.02.'26	26.02.'31	US00084DBK54
SP	EUR 1,000	3yrs	m/s+33 (2.625%)	12.01.'26	16.01.'26	16.01.'29	XS3273008063
SNP	EUR 750	10yrs	m/s+92 (3.750%)	12.01.'26	16.01.'26	16.01.'36	XS3273175474
2025 benchmarks							
SNP (Green)	GBP 750	5yrs	UKT+90 (4.625%)	02.12.'25	08.12.'25	08.11.'30	XS3248241971
SP	GBP 250	3yrs	Sonia+70	02.12.'25	08.12.'25	08.12.'28	XS3248212444
CB	EUR 1,500	4yrs	m/s+19 (2.500%)	25.09.'25	02.10.'25	02.10.'29	XS3195051647
SP (Green)	EUR 750	7yrs	m/s+60 (3.000%)	15.09.'25	22.09.'25	22.09.'32	XS3185662676
SP	EUR 550	3.5yrs	3mE+50	21.08.'25	28.08.'25	28.02.'29	XS3167412587
SP	AUD 600	5yrs	BBSW+90	18.08.'25	27.08.'25	27.08.'30	XS3162348018
SP	USD 750	3yrs	UST+50 (4.197%)	30.06.'25	07.07.'25	07.07.'28	US00084DBH26
SP	USD 750	3yrs	Sofr+75	30.06.'25	07.07.'25	07.07.'28	US00084DBJ81
SP	USD 1,000	5yrs	Sofr+95	12.06.'25	20.06.'25	20.06.'30	XS3099153994
SP (Green)	EUR 1,000	4yrs	m/s+65 (2.750%)	28.05.'25	04.06.'25	04.06.'29	XS3083189319
CB	EUR 1,500	3yrs	m/s+18 (2.375%)	01.04.'25	07.04.'25	07.04.'28	XS3045515262
SP	EUR 400	2yrs	3mE+38	01.04.'25	09.04.'25	09.04.'27	XS3045692129
AT1	EUR 750	PNC8.5	m/s+338.9 (5.750%)	19.02.'25	26.02.'25	Perpetual	XS3004202811
SP (Green)	EUR 750	6yrs	m/s+68 (3.000%)	18.02.'25	25.02.'25	25.02.'31	XS3009603831
SP	EUR 1,500	2yrs	3mE+35	18.02.'25	25.02.'25	25.02.'27	XS3009627939
SP	GBP 500	4.75yrs	UKT+80 (4.750%)	17.02.'25	24.02.'25	24.10.'29	XS3008633888
SP	GBP 275	2yrs	Sonia+58	17.02.'25	24.02.'25	24.02.'27	XS3008572649
SP	USD 650	2yrs	UST+45 (4.718%)	15.01.'25	22.01.'25	22.01.'27	US00084DBG43
SP	EUR 1,250	3yrs	3mE+48	13.01.'25	21.01.'25	21.01.'28	XS2979675258
SP	EUR 1,000	5yrs	m/s+73 (3.125%)	13.01.'25	21.01.'25	21.01.'30	XS2979678864

Summary of wholesale funding

€bn	2020	2021	2022	2023	2024	2025	YTD'26
AT1	1.00	-	-	-	1.50	0.75	-
T2	-	0.89	1.52	0.75	0.75	-	-
SNP	2.50	3.50	4.80	5.65	2.92	0.86	1.33
SP	0.59	-	-	6.52	2.52	11.81	4.56
CB	2.00	1.50	1.71	0.55	1.25	3.00	1.66
Issued	**6.09**	**5.89**	**8.03**	**13.48**	**8.96**	**16.42**	**7.55**
o/w in:							
EUR	90%	59%	94%	65%	75%	69%	62%
USD	-	41%	-	18%	25%	16%	27%
GBP	10%	-	-	11%	-	13%	11%
CHF	-	-	-	6%	-	-	-
Other	-	-	6%	1%	-	2%	1%

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1) Table provides overview of wholesale funding benchmark transactions not yet matured. AT1 = Additional Tier 1, CB = Covered Bond, SP = Unsecured Senior Preferred, SNP = Unsecured Senior Non-Preferred, T2 = Tier 2. 2) 3mE = 3 months Euribor, m/s = mid swaps, UKT= UK Treasuries, UST= US Treasuries

Green Bond Framework aligns to EU Green Bond Standard & Taxonomy

- Active since 2015 in green bond issuance: focus on sustainable real estate and renewable energy. First EU Green Bond issued in Feb 2025
- Green Bond Framework aligned to EU Green Bond Standard (EuGBS): incl. EU Taxonomy and ICMA Green Bond Principles 2021
- Framework links issuance activities to our strategy and focus on sustainability
- Framework applies to existing and newly issued green bonds
- Full allocation of proceeds at issuance, so 15% flexibility pocket not utilised

Green Bond Framework

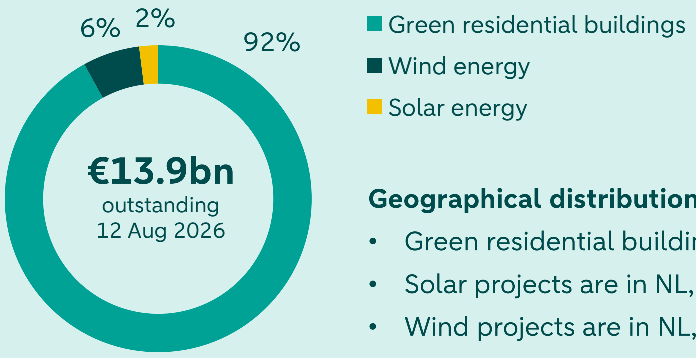
Key features	Details
Use of Proceeds	Allocation to: - Energy efficiency through residential mortgages - Renewable energy: solar and wind
EU Taxonomy Alignment	Aligned
EU Green Bond Standard (EuGBS)	Aligned
ICMA Green Bond Principles (GBP)	Aligned (2021)
EU Factsheet	February 2025
Eligible issuance formats	EuGB and ICMA Green bonds
Provider SPO & Pre-issuance verification	ISS Corporate Solutions
Last update	February 2024
Documentation on: Green Bond Framework, SPO, EU factsheet, pre-issuance verification and information on outstanding bonds	www.abnamro.com/greenbonds

First large Dutch bank active in ICMA Green and EuGB

Portfolio of Green Bonds outstanding

Outstanding	Type	Notional (m)	Coupon	Maturity	ISIN [1]
SNP	ICMA	EUR 750	2.375	01.06.2027	XS2487054004
SNP	ICMA	EUR 1,000	4.000	16.01.2028	XS2575971994
SNP	ICMA	GBP 500	5.125	22.02.2028	XS2590262296
SNP	ICMA	CHF 350	2.625	02.03.2028	CH1251030099
SP	ICMA	CHF 250	2.505	26.06.2028	CH1276269722
SP	EuGB, ICMA	EUR 1,000	2.750	04.06.2029	XS3083189319
SNP	ICMA	EUR 1,000	0.500	23.09.2029	XS2389343380
SP	ICMA	USD 300	4.529	24.09.2029	XS2901891445
SNP	ICMA	USD 1,000	2.470	13.12.2029	US00084DAW02
SNP	ICMA	EUR 1,250	4.250	21.02.2030	XS2536941656
SP	EuGB, ICMA	EUR 1,250	3.375	09.04.2030	XS3311914850
SNP	EuGB, ICMA	GBP 750	4.625	08.11.2030	XS3248241971
SP	EuGB, ICMA	EUR 750	3.000	25.02.2031	XS3009603831
SP	EuGB, ICMA	USD 1,000	FRN	27.05.2031	XS3388145263
SP	ICMA	EUR 750	3.000	01.10.2031	XS2910610364
SNP	ICMA	EUR 750	3.000	01.06.2032	XS2487054939
SP	EuGB, ICMA	EUR 750	3.000	22.09.2032	XS3185662676
SNP	EuGB, ICMA	GBP 500	5.375%	21.12.2032	XS3351011039
	Outstanding	**EUR 13.9bn**			
	o/w ICMA Green	**100%**			
	o/w EuGB	**43.6%**			

Full allocation and environmental impact



Geographical distribution (order of magnitude)

- Green residential buildings are in NL
- Solar projects are in NL, ES, UK, PT and IT
- Wind projects are in NL, UK, GE, SE, FR, BE, PT, DK

Environmental impact (2024)

696,715 GJ
energy use avoided

+

865,457 MWH
renewable energy generation

=

881,408 tonnes
avoided CO_2 emissions

84.3 tonnes
avoided CO_2 emissions per EUR 1m invested

1) The Allocation & Impact Report 2024 and External Review are available at www.abnamro.com/greenbonds. 2) SP = Senior Preferred. SNP = Senior Non-Preferred. Each of these green bonds is part of the Bloomberg MSCI Global Green Bond Index

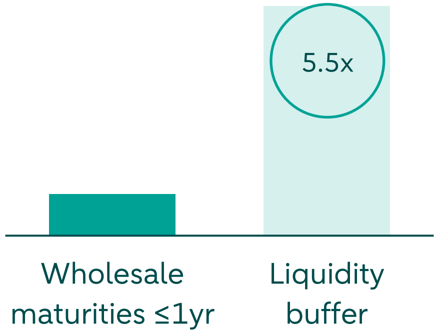
Conservative liquidity risk profile

Strong liquidity risk indicators

	Q2 2026	YE2025
LtD	91%	92%
LCR 1)	159%	153%
NSFR	138%	141%
Survival period (moderate stress) 2)	>6 months	>6 months
Available liquidity buffer	138.9bn	130.4bn
Asset encumbrance	14.0%	13.2%

Liquidity buffer composition

€bn, 30 Jun 2026



Buffer composition		%	LCR
Cash/Central Bank Deposits	32.2bn	23%	✓
Government Bonds	37.8bn	27%	✓
Supra national & Agency	12.8bn	9%	✓
Retained CBs	32.4bn	23%	
Other	23.7bn	17%	✓
Total	138.9bn	100%	

77% of the liquidity buffer is LCR eligible

- Funding primarily through client deposits
- Strong liquidity profile (LCR and NSFR) with a survival period consistently above 6 months
- Liquidity buffer serves as safety cushion in case of severe liquidity stress
- Liquidity buffer is unencumbered and valued at liquidity value, regularly reviewed for size and stress and adherence to both external and internal requirements. Focus is on optimising composition and negative carry
- Bonds in the buffer are fully hedged against interest rate risk and measured at fair value through OCI

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1) 12 month rolling average LCR. 2) Survival period reflects period the liquidity position is expected to remain positive in an internally developed scenario. Assuming wholesale funding markets to deteriorate and retail, private and corporate clients withdraw part of their deposits.

Stable and strong credit ratings [1)]

Credit ratings	S&P	Moody's	Fitch
Long term credit rating	**A** BICRA 3. Anchor bbb+, Business position 0, Capital & earnings +1, Risk position 0, Funding/liquidity 0	**A1** Macro score strong+, Financial profile baa1, BCA baa1, LGF +2, Government support +1	**AA-** Viability Rating a
LT-outlook	Positive	Stable	Stable
Short-term rating	A-1	P-1	F1+
LT-deposit rating	-	Aa3	AA-
Covered bond	-	Aaa	AAA
Senior unsecured • Preferred • Non-preferred	 A BBB	 A1 Baa1	 AA- A
Tier 2	BBB-	Baa2	BBB+
AT1	-	-	BBB-

1) Ratings of ABN AMRO Bank N.V. dated 12 August 2026. ABN AMRO provides this slide for information purposes only, does not endorse S&P, Moody's or Fitch ratings or views and does not accept any responsibility for their accuracy. DBRS provides unsolicited ratings for ABN AMRO Bank: A(high)/R-1(middle)/Stable

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Questions

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