

Press release

ABN AMRO to sell Alfam to Rabobank ***Personal loans offered via a third-party arrangement***

25 November 2025

Today, ABN AMRO announces that it has reached an agreement on the sale of its fully-owned subsidiary Alfam, ABN AMRO's personal loan business, to Rabobank. ABN AMRO will continue to offer personal loans to its clients, now via a third-party arrangement with Rabobank.

The personal loans market is highly competitive, making scale increasingly important. By joining forces with Rabobank, a well-regarded and reliable partner, clients will continue to receive high-quality service, building on the strong foundation that Alfam has established. The agreement also aligns with ABN AMRO's strategic focus on simplifying the organisation to further improve operational performance.

The transaction will lead to a positive impact on ABN AMRO's CET1 capital ratio of around 5 basis points. This includes approximately €1.2 billion in RWA reduction and an anticipated book loss of around €100 million. Closing is currently expected in Q3 2026 and is subject to regulatory approvals and works council consultation.

For additional information about this partnership, please read the [press release](#) jointly issued by Rabobank and ABN AMRO.

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Note to editors, not for publication:

ABN AMRO Press Office: Marieke Ziedses des Plantjes, email: pressrelations@nl.abnamro.com, phone number: +31 (0)20 6288900.

ABN AMRO Investor Relations: John Heijning, email: investorrelations@nl.abnamro.com, phone number +31 (0)20 6282282.

ABN AMRO Press office

Gustav Mahlerlaan 10 (HQ9140), 1082 PP Amsterdam, The Netherlands, +31 (0)20-6288900, pressrelations@nl.abnamro.com