Dear Reader,

This brochure outlines the international operations of ABN AMRO, a bank with a trusted and robust brand name and a long-standing history. We have gone through major changes in recent years, as developments in the global financial markets and within our own organisation have prompted us to make clear strategic choices.

We at ABN AMRO are building on what have always been our strengths: our wide-ranging expertise, varied product and service offering, and service-minded attitude. And where necessary, we are improving, refining and/or pruning activities. The trust our clients place in us inspires us to live up to our responsibility of delivering excellent results. As we see it, our clients’ ambitions are our ambitions, and our clients’ success is our success.

Gerrit Zalm
Chairman of the Managing Board
ABN AMRO is a Dutch bank with a rich history reaching back nearly 300 years. We offer retail, private and commercial banking clients a comprehensive range of products and services through various distribution channels: bank branches, business centres, customer contact centres, the internet and other media.

We support clients both within and outside the Netherlands with our extensive understanding of banking, wide-ranging sector knowledge and our international network. ABN AMRO is also active outside the Netherlands in a number of niche markets, such as Energy, Commodities & Transportation, Clearing, Factoring and Leasing. Our private banking business is the market leader in the Netherlands and also serves clients in over ten other countries and territories.
Taking into account all major and smaller banks that over the years have been our current bank’s predecessors, ABN AMRO’s roots go back some 300 years. The many changes that have taken place throughout the bank’s history all reflect the same commitment: to respond alertly to ever-changing markets and to our clients’ ever-changing needs.

We at ABN AMRO are proud of our heritage and see it as a solid foundation for the entrepreneurial banking that meets the needs of today’s world.

### History

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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<tbody>
<tr>
<td>1720</td>
<td>Formation of Nederlandsche Handel-Maatschappij</td>
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<tr>
<td>1824</td>
<td>Amsterdam - Rotterdamsche Bank created</td>
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<tr>
<td>1861</td>
<td>Twentsche Bank in 1861, Rotterdamsche Bank in 1863 and Amsterdamsche Bank in 1871</td>
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<tr>
<td>1871</td>
<td>ABN and Amro merge to form ABN AMRO</td>
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<tr>
<td>1964</td>
<td>MeesPierson is born from the merger of Bank Mees &amp; Hope and Pierson, Heldring &amp; Pierson</td>
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<tr>
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<tr>
<td>1993</td>
<td>Generale Bank Nederland and FAB change their names upon merger: Fortis Bank is born</td>
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<tr>
<td>1997</td>
<td>Fortis acquires MeesPierson</td>
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<tr>
<td>1998</td>
<td>Fortis acquires Generale Bank, including Generale Bank Nederland</td>
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<tr>
<td>2000</td>
<td>Fortis, Banco Santander and RBS acquire ABN AMRO Holding</td>
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<td>2007</td>
<td>Legal merger between ABN AMRO and Fortis Bank Nederland became effective, creating the current ABN AMRO</td>
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<tr>
<td>2010</td>
<td>Dutch government acquires Fortis Bank Nederland and the Dutch activities of ABN AMRO Holding</td>
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Who we are

Values

Our clients’ needs determine how we do business and what products and services we offer. To ensure that all of our businesses operate according to this principle, we have agreed corporate values that act as an ethical compass for everything we do.

Our corporate values are: Trusted, Professional and Ambitious.

Trusted

ABN AMRO believes trust is all about establishing and maintaining lasting relationships. We take the time to get to know our clients by listening to and understanding their specific needs and aspirations. Our goal is to create value by finding the products and services that are right for our clients. When we make a promise, we always live up to it. We are always open and transparent in our communications. Our commitment to responsible banking means we carefully weigh risks and returns so that our clients know they are in good hands at all times.

Professional

We understand banking. As true professionals, we have the discipline to achieve results and take responsibility by saying “no” if saying “yes” would not do right by our clients. We create solutions that are simple, understandable and workable, and we strive to improve ourselves every day by working together and learning from one another – and from our clients.

Ambitious

We at ABN AMRO are always extending our boundaries and striving to achieve more for our clients. We know what’s going on in the market and make it our business to understand what our clients really need and to respond proactively by proposing appropriate solutions. Our optimism about the future drives our ambition to offer our clients more. At ABN AMRO, we aren’t afraid to venture outside our comfort zone to put our ambition to work for our clients.

The bank adopted its current name and logo in 1991, when the two major Dutch banks ABN and Amro merged. The shield represents reliability, tradition, security and protection – qualities that are very important to our clients. The green in the shield symbolises stability; the yellow our optimism about the future.
Our ambition is clear: we want to be a bank that creates sustainable long-term value for all of ABN AMRO’s stakeholders – clients, shareholders, employees and society at large. The success and satisfaction of our clients is the most important condition for our own success and our top priority is to create enduring relationships with our clients. By understanding the needs of our clients and putting our know-how of banking to work for them, we deliver products and services that perfectly match our clients’ ambitions.
ABN AMRO takes its responsibility to all its stakeholders seriously and, as such, aims to achieve healthy returns without taking irresponsible risks. We have learned from past experience and are working openly to improve our own organisation and to help draw up the financial industry-wide reforms. ABN AMRO aspires to gain a leading position as a sustainable bank. To that end, we are systematically integrating sustainability into the bank’s strategy and core processes.

**Dutch Banking Code**

As part of our response to the financial crisis, we bolstered the foundation of our bank by implementing the principles laid down in the Dutch Banking Code. This code, drawn up by the Dutch Banking Association, ensures that banks strictly regulate their own organisations. It is designed to strengthen policies on governance, audit and remuneration, while monitoring the performance of the managing and supervisory boards and risk control and management. The Code also lays down guidelines for education and professionalism, with duty of care for clients playing a pivotal role.

**Risk management**

Entrepreneurial banking means taking risks. ABN AMRO has designed and, where possible, quantified a moderate risk policy. We regularly examine the relationship between the bank’s risk policy and its risk appetite, and have introduced methods to promote risk awareness throughout the organisation.
We offer our clients solutions that are both financially attractive and socially responsible. Economies and societies are being severely impacted by a number of global trends, such as population growth, commodities shortages, environmental damage and social inequality. We believe that, apart from it being the right thing to do, we need to conduct sustainable business in order to achieve healthy returns. That’s one reason why sustainability is an integrated part of ABN AMRO’s strategy and business processes.

ABN AMRO’s sustainability policy focuses primarily on the following activities:

▶ Responding to the needs of the market, including facilitating the transition of businesses to sustainable operations and sustainable asset management.
▶ Integrating social and environmental risks into our risk management.
▶ Reducing our own carbon footprint, in part by creating more efficient office space and cutting down on our energy and paper consumption.
▶ Encouraging our staff to give back to their communities.

The solar energy project Trinitapoli in the Italian region of Apulia, in which ABN AMRO invests, is proof that an attractive investment can go hand in hand with a significant contribution to a cleaner environment. Some 35,000 solar panels from the power station on 62 acres of land yield 11,000 megawatt hours of power a year, enough to provide 3,000 households with electricity. The project reduces carbon emissions by 7,000 tonnes annually.

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In addition to supporting Dutch retail clients and businesses in their operations in the Netherlands and abroad, we’re also on hand to assist our commercial and wealthy clients who take their activities beyond Dutch borders. We offer our international clients tailor-made banking solutions in, among other areas, private, commercial and merchant banking.
Once we have thoroughly identified the client’s financial objectives, needs and personal situation, we draw up a personal financial plan aimed at achieving the client’s goals. We discuss the plan with the client to make sure it meets their demands. As private banking often involves specialist and complex issues, the bank has in-house expertise in research, investment advice, asset management, financing, asset structuring and estate planning. The relationship manager and his team prepare the plan and are responsible for its implementation.

Private Wealth Management
For private individuals with over € 25 million in investable assets, our Private Wealth Management experts come into play, serving as partners in designing innovative, tailor-made solutions that always meet the highest international standards. In its design and solutions offering, Private Wealth Management is able to draw on the domestic and international opportunities provided by such businesses as Commercial & Merchant Banking.

* Private Banking is not offered in the United States or to US persons outside the United States.
ABN AMRO has one of the oldest and best-known corporate art collections in the Netherlands. Our collection includes museum-quality paintings, drawings, sculptures and graphic art. The key purpose of our art collection is to decorate our employees’ workplaces and most of the artwork is therefore on display in our major offices. In addition, the bank is often asked to give a work of art on loan to leading museums and other organisations, inside and outside the country. A very special work of art from the ABN AMRO collection has pride of place just outside the Amsterdam head office: a spiral-shaped table in a round pond. The table top is made of glass, the heart of the spiral contains a small fountain and water lilies are floating on the surface of the pond. The work was created by Italian artist Mario Merz (1925-2003).

Mario Merz, Untitled
Created 1999-2000
Materials used: polished Lila Gerais natural stone, stainless steel, glass, water lilies

A.A. Advisors
A.A. Advisors is ABN AMRO Group’s dedicated centre of expertise for multi-management funds. A.A. Advisors is responsible for advice on and selection of the best investment funds for the bank. Clients benefit from extensive research to help enhance their advised and managed investment solutions, including alternative investments. Drawing on strong relationships with third-party funds and managers, our specialists have an excellent understanding of strengths and weaknesses throughout the various economic cycles. The private bank’s open architecture model lends even greater importance to fund selection and A.A. Advisors also manages the bank’s multi-manager model portfolio, as well as a range of customised products, with assets totalling approximately €10 billion.

International Diamond & Jewelry Group
Our International Diamond & Jewelry Group (ID&JG)* is the global leader in financial services to the diamond and jewellery industries. Our unique presence in the key locations for this industry – such as Antwerp, New York, Mumbai, Dubai and Hong Kong – enables us to put our unrivalled local knowledge at our clients’ disposal. ID&JG has also broadened its services to include industry-related areas such as precious metals.

* In India and the UAE, ID&JG will be operating through the Royal Bank of Scotland until those units are transferred to ABN AMRO Bank N.V.
What we do

Commercial & Merchant Banking

International presence. To assist our Dutch commercial clients abroad with strategic advice and tailor-made financial solutions, ABN AMRO has Commercial Banking International Units (CBI units) and specialist desks in most countries in which our clients operate. In other countries, we have collaboration agreements with other banks, allowing our clients to reap the full benefits of our specific knowledge of markets and sectors, our specialist services and over 180 years’ experience, worldwide.

Commercial & Merchant Banking

Single point of contact
Our internationally active clients enjoy one key advantage: a relationship manager acting as their single point of contact. Being well-informed about their clients’ situation and international aspirations, the relationship manager is well-placed to advise on opportunities and hedging risks, drawing on his or her broad-ranging knowledge of ABN AMRO’s products, services and tailored solutions and in-depth knowledge of sectors and markets. The relationship manager will involve sector specialists or seek the assistance of an ABN AMRO expert in the field of cash management, trade, treasury, insurance, lease or factoring, wherever necessary.

Specialist expertise
ABN AMRO clients operate in a great number of sectors and industries, and range in size from start-ups to large corporations. The bank’s service offering is equally wide-ranging and is specifically tailored to client needs. Over the years, ABN AMRO has developed specialist expertise in a number of fields, in which we serve our clients across the world.
ABN AMRO has built a strong position in Energy, Commodities & Transportation (ECT), drawing on many years of experience and in-depth knowledge of this specialist market. Clients operating in these sectors can call on the expertise of our sector-specialist teams for commodity trading, oil & gas, or container transport as well as shipping. They build hand-on, long-term relationships, gaining clients the full benefit of our comprehensive range of financial products and innovative solutions at every stage of the value chain, from raw materials to production and from distribution to end-product.

Clearing
ABN AMRO is an international specialist in clearing services to professional market traders, with ABN AMRO Clearing providing not only the technical and financial software but also access to equity markets across the world.

Factoring and lease
Clients operating primarily in Western Europe will find ABN AMRO a leading partner in collateralised finance, i.e. factoring and lease—products that allow our clients to retain or create more financial leeway to run their businesses.

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Escrow and settlement
ABN AMRO’s specialist Escrow & Settlement Team provides global settlement services for trading transactions. The team ensures an efficient and risk-free transaction for its clients, regardless of the type of purchase or sale and regardless of the client’s role in the process.

Currency risks
Currency risks
Contact

This brochure provides a brief and general overview of ABN AMRO’s international activities. For more information, please go to our website abnamro.com or ask your local contact.