

FINAL TERMS

Date: 11 January 2024

ABN AMRO Bank N.V.

(incorporated in The Netherlands with its statutory seat in Amsterdam and registered in the Commercial Register of the Chamber of Commerce under number 34334259)

Legal Entity Identifier (LEI): BFXS5XCH7N0Y05NIXW11

Issue of EUR 1,250,000,000 Senior Preferred Unsecured Floating Rate Notes due 15 January 2027 (the "Senior Preferred Notes")

under the Programme for the issuance of Medium Term Notes

PROHIBITION OF SALES TO EEA RETAIL INVESTORS - The Senior Preferred Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the EEA. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**EU MiFID II**"); or (ii) a customer within the meaning of Directive 2016/97/EU where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of EU MiFID II. Consequently no key information document required by Regulation (EU) No 1286/2014 (the "**EU PRIIPs Regulation**") for offering or selling the Senior Preferred Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Senior Preferred Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS - The Senior Preferred Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the "**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the "**EUWA**"); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the "**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the "**UK PRIIPs Regulation**") for offering or selling the Senior Preferred Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Senior Preferred Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

EU MiFID II product governance / Professional investors and ECPs only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Senior Preferred Notes has led to the conclusion that: (i) the target market for the Senior Preferred Notes is eligible counterparties and professional clients only, each as defined in EU MiFID II; and (ii) all channels for distribution of the Senior Preferred Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Senior Preferred Notes (an "**EU distributor**") should take into consideration the manufacturers' target market assessment; however, an EU distributor subject to EU MiFID II is responsible for undertaking its own target market assessment in respect of the Senior Preferred Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Senior Preferred Notes (the "**Conditions**") set forth in the securities note dated 4 September 2023, which constitutes a securities note for the purposes of the Prospectus Regulation (the "**Securities Note**"). This document constitutes the Final Terms of the Senior Preferred Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the Securities Note and (ii) the registration document of the Issuer dated 9 June 2023 as supplemented by a supplement dated 18 August 2023, a supplement dated 6 September 2023, a supplement dated 5 October 2023 and a

supplement dated 16 November 2023 (the "**Registration Document**" and together with the Securities Note, the "**Base Prospectus**", as supplemented by a supplement dated 18 August 2023, a supplement dated 6 September 2023, a supplement dated 5 October 2023 and a supplement dated 16 November 2023)) in order to obtain all the relevant information. Full information on the Issuer and the offer of the Senior Preferred Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus has been published on <http://www.abnamro.com/en/investor-relations/debt-investors/index.html>. Any information contained in or accessible through any website, including <http://www.abnamro.com/ir>, does not form a part of the Base Prospectus and has not been scrutinised or approved by the AFM, unless specifically stated in the Base Prospectus, in any supplement hereto or in any document incorporated by reference in the Base Prospectus that all or any portion of such information is incorporated by reference in the Base Prospectus.

The expression "**Prospectus Regulation**" means Regulation (EU) 2017/1129.

1. Issuer: ABN AMRO Bank N.V.
2. (i) Series Number: 308
(ii) Tranche Number: 1
(iii) Date on which the Senior Preferred Notes become fungible: Not Applicable
3. Specified Currency or Currencies: Euro ("**EUR**")
4. Aggregate Nominal Amount:
 - Tranche: EUR 1,250,000,000
 - Series: EUR 1,250,000,000
5. Issue Price of Tranche: 100 per cent. of the Aggregate Nominal Amount
6. (a) Specified Denominations: EUR 100,000
(b) Calculation Amount: EUR 100,000
7. (i) Issue Date: 15 January 2024
(ii) Interest Commencement Date: Issue Date
8. Maturity Date: Interest Payment Date falling in or nearest to January 2027
9. Interest Basis: 3-month EURIBOR + 0.60 per cent. Floating Rate
(See paragraph 15 below)
10. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Senior Preferred Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
11. Change of Interest Basis: Not Applicable
12. Put/Call Options: Not Applicable
13. Status of the Notes: Senior Preferred Notes

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.	Fixed Rate Note Provisions	Not Applicable
14.A	Fixed Rate Reset Note Provisions	Not Applicable
15.	Floating Rate Note Provisions	Applicable
(i)	Interest Period(s):	3 months
(ii)	First Interest Payment Date:	15 April 2024
(iii)	Specified Interest Payment Dates:	15 January, 15 April, 15 July and 15 October in each year, subject to adjustment in accordance with the Business Day Convention set out in (v) below
(iv)	Effective Interest Payment Dates:	Not Applicable
(v)	Business Day Convention:	Modified Following Business Day Convention
(vi)	Unadjusted:	No
(vii)	Business Centre(s):	Not Applicable
(viii)	Manner in which the Rate of Interest and Interest Amounts is to be determined:	Screen Rate Determination
(ix)	Screen Rate Determination:	Yes
	• Reference Rate:	3-month EURIBOR
	• Interest Determination Date(s):	The second day on which T2 is open prior to the start of each Interest Period
	• Relevant Screen Page:	Bloomberg screen: EUR003M Index (or such other page, section or other part as may replace it on that information service or such other information service, in each case, as may be nominated by the person providing or sponsoring the information appearing there for the purpose of displaying rates or prices comparable to the Reference Rate)
	• Relevant Time:	11.00 a.m. Brussels time
	• Relevant Financial Centre:	Euro-zone
	• Calculation Method:	Not Applicable
	• Index Determination	Not Applicable
	• Observation Method:	Not Applicable
	• Observation Look-back Period:	Not Applicable
	• Observation Shift Period:	Not Applicable
	• D:	Not Applicable

- Cut-off Date: Not Applicable
 - Reference Rate Replacement: Applicable
 - Relevant Number: Not Applicable
- (x) ISDA Determination: No
- (xi) BBSW Determination: Not Applicable
- (xii) Linear Interpolation: Not Applicable
- (xiii) Margin(s): + 0.60 per cent. per annum
- (xiv) Minimum Rate of Interest: Not Applicable
- (xv) Maximum Rate of Interest: Not Applicable
- (xvi) Day Count Fraction: Actual/360
- (xvii) Party responsible for calculating the Rates of Interest: Agent

16. **Zero Coupon Note Provisions** Not Applicable

PROVISIONS RELATING TO REDEMPTION

17. Issuer Call: Not Applicable
18. Investor Put: Not Applicable
19. Final Redemption Amount of each Senior Preferred Note: EUR 100,000 per Calculation Amount
20. Early Redemption Amount(s) payable on redemption for taxation reasons or on event of default: EUR 100,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21. Form of Senior Preferred Notes:
- (a) Form: Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for definitive Senior Preferred Notes only upon an Exchange Event
- (b) New Global Note: Yes
- Financial Centre(s): Not Applicable
22. Talons for future Coupons to be attached to definitive Senior Preferred Notes (and dates on which such Talons mature): No
23. For the purposes of Condition 12 (*Notices*), notices to be published in the Financial Times (generally yes, but not for domestic issues): No

24. Whether Condition 6(a) (*Taxation*) of the Senior Preferred Notes applies (in which case Condition 5(b) (*Redemption for Tax Reasons*) of the Senior Preferred Notes will not apply) or whether Condition 6(b) (*Taxation*) and Condition 5(b) (*Redemption for Tax Reasons*) of the Senior Preferred Notes apply: Condition 6(b) (*Taxation*) and Condition 5(b) (*Redemption for Tax Reasons*) apply
25. Relevant Benchmark: Euro-zone inter-bank offered rate ("**EURIBOR**") is provided by European Money Markets Institute. As at the date hereof, European Money Markets Institute appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of the EU Benchmark Regulation.

Relevant third party information has been extracted from the websites of S&P, Moody's and Fitch. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published by S&P, Moody's and Fitch, as applicable, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of ABN AMRO Bank N.V.:

By:

Duly authorised

By:.....

Duly authorised

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Listing and admission to trading: Application has been made by the Issuer (or on its behalf) for the Senior Preferred Notes to be admitted to trading on Euronext Amsterdam with effect from 15 January 2024.
- (ii) Estimate of total expenses related to admission to trading: EUR 4,320

2. RATINGS

Ratings: The Senior Preferred Notes to be issued are expected to be rated:

S&P: A

As defined by S&P, an "A" rating means that the Issuer has strong capacity to meet its financial commitments, but the Notes are somewhat more susceptible to adverse economic conditions.

Moody's: Aa3

As defined by Moody's, an "A" rating means that the Notes are considered upper-medium-grade and are subject to low credit risk.

Fitch: A+

As defined by Fitch, an "A" rating means that the Notes are judged to be of high credit quality and denotes expectation of low default risk. It indicates strong capacity for payment of financial commitments. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.

S&P Global Ratings Europe Limited ("**S&P**"), Moody's France SAS ("**Moody's**") and Fitch Ratings Ireland Limited ("**Fitch**") are established in the EEA and registered under Regulation (EU) No 1060/2009, as amended (the "**EU CRA Regulation**").

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the issue of the Senior Preferred Notes has an interest material to the offer. The Managers and their affiliates have engaged and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for the Issuer and its affiliates in the ordinary course of business. (Amend as appropriate if there are other interests).

4. REASONS FOR THE OFFER AND ESTIMATED NET AMOUNT OF PROCEEDS

Reasons for the Offer	See "Use of Proceeds" wording in Securities Note
Estimated net proceeds:	EUR 1,248,125,000

5. **HISTORIC INTEREST RATES**

Details of historic EURIBOR rates can be obtained from Reuters.

6. **OPERATIONAL INFORMATION**

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|--------|---|---|
| (i) | ISIN Code: | XS2747616105 |
| (ii) | Common Code: | 274761610 |
| (vi) | Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, S.A. and the relevant identification number(s): | Not Applicable |
| (vii) | Delivery: | Delivery against payment |
| (viii) | Names and addresses of initial Paying Agent(s) (if any): | ABN AMRO Bank N.V.
Gustav Mahlerlaan 10, Pac HQ8049
1082 PP Amsterdam
The Netherlands |
| (ix) | Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |
| (x) | Intended to be held in a manner which would allow Eurosystem eligibility: | Yes. Note that the designation "yes" does not necessarily mean that the Senior Preferred Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |
- The Senior Preferred Notes will be deposited initially upon issue with one of the ICSDs acting as common safekeeper.

7. **DISTRIBUTION**

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|-------|------------------------------------|---|
| (i) | Method of distribution: | Syndicated |
| (ii) | If syndicated, names of Managers: | ABN AMRO Bank N.V.
BofA Securities Europe SA
Commerzbank Aktiengesellschaft
HSBC Continental Europe
Lloyds Bank Corporate Markets
Wertpapierhandelsbank GmbH
Morgan Stanley Europe SE |
| (iii) | Stabilisation Manager(s) (if any): | Morgan Stanley Europe SE |

(iv) If non-syndicated, name of relevant Dealer: Not Applicable

(v) U.S. Selling Restrictions: Regulation S Category 2; TEFRA D