

Convening notice

Notice convening the Annual General Meeting of
ABN AMRO Bank N.V.

Convening notice for the 2025 Annual General Meeting of ABN AMRO Bank N.V.

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Attendance

ABN AMRO Bank N.V. (**ABN AMRO**) invites its shareholders and depositary receipt holders for its annual general meeting (**General Meeting**), to be held on Wednesday 23 April 2025 at 14:00 CET at ABN AMRO's head office, Gustav Mahlerlaan 10, 1082 PP Amsterdam, the Netherlands.

As a shareholder or depositary receipt holder, you can attend and vote during the meeting in person or virtually, or you can exercise your voting rights by providing a written proxy with voting instructions in advance.

Should you wish to ask questions on any agenda item, these can be submitted in advance. ABN AMRO will address these questions, including any follow-up questions raised at the General Meeting. If you have registered to attend and vote during the meeting in person or virtually, you can also ask questions during the meeting. For further information and instructions please refer to 'Additional information' on page 14.

The General Meeting will be broadcasted via a live webcast in both Dutch and English on ABN AMRO's website at www.abnamro.com/generalmeeting and a recording will be available for viewing after the meeting. The meeting documents are available on this website as well.

Agenda

1. OPENING AND ANNOUNCEMENTS

2. INTEGRATED ANNUAL REPORT AND CORPORATE GOVERNANCE

- (a) Report of the Executive Board for 2024 (**discussion item**)
- (b) Report of the Supervisory Board for 2024 (**discussion item**)
- (c) Presentation of the Employees Council (**discussion item**)
- (d) Corporate Governance (**discussion item**)
- (e) Remuneration Report for 2024 (**advisory voting item**)
- (f) External auditor's presentation and Q&A (**discussion item**)
- (g) Adoption of the audited 2024 Annual Financial Statements (**voting item**)

3. RESERVATION- AND DIVIDEND POLICY, DIVIDEND PROPOSAL

- (a) Reservation- and dividend policy (**discussion item**)
- (b) Dividend proposal (**voting item**)

4. DISCHARGE

- (a) Discharge of each member of the Executive Board in office during the financial year 2024 for the performance of his or her duties during 2024 (**voting item**)
- (b) Discharge of each member of the Supervisory Board in office during the financial year 2024 for the performance of his or her duties during 2024 (**voting item**)

5. REPORT ON THE FUNCTIONING OF THE EXTERNAL AUDITOR AND APPOINTMENT OF THE EXTERNAL AUDITOR FOR THE SUSTAINABILITY STATEMENT

- (a) Report on the functioning of the external auditor (**discussion item**)
- (b) Appointment of Ernst & Young Accountants LLP as the auditor to assure ABN AMRO's sustainability reporting for the financial year 2025 (**voting item**)
- (c) Appointment of PricewaterhouseCoopers Accountants N.V. as the auditor to assure ABN AMRO's sustainability reporting for the financial years 2026, 2027 and 2028 (**voting item**)

6. COMPOSITION AND COLLECTIVE PROFILE OF THE SUPERVISORY BOARD

- (a) Collective profile Supervisory Board (**discussion item**)
- (b) Notification of the vacancy on the Supervisory Board (**discussion item**)
- (c) Opportunity for the General Meeting to make recommendations, with due regard to the profile (**discussion item**)
- (d) Opportunity for the Employees Council to explain its position statement (**discussion item**)
- (e) Re-appointment of Mariken Tannemaat as a member of the Supervisory Board (**voting item**)

7. COMPOSITION OF THE EXECUTIVE BOARD

Notification of the intended appointment of Marguerite Bérard as member of the Executive Board with the title Chief Executive Officer (**discussion item**)

8. ISSUANCE OF NEW SHARES BY ABN AMRO AND ACQUISITION OF (DEPOSITARY RECEIPTS FOR) SHARES BY ABN AMRO

- (a) Authorisation to issue shares and/or grant rights to subscribe for shares (**voting item**)

- (b) Authorisation to limit or exclude pre-emptive rights (**voting item**)
- (c) Authorisation to acquire (depository receipts for) shares in ABN AMRO's own capital (**voting item**)

9. CANCELLATION OF (DEPOSITARY RECEIPTS FOR) SHARES IN THE ISSUED SHARE CAPITAL OF ABN AMRO (voting item)

10. ANY OTHER BUSINESS AND CLOSING

Explanatory notes to the agenda

Agenda item 2

Integrated annual report and corporate governance

Agenda item 2(a)

Report of the Executive Board for 2024 (discussion item)

Please refer to the 2024 Integrated Annual Report of ABN AMRO for the financial year ending on 31 December 2024 (**2024 Integrated Annual Report**).

Agenda item 2(b)

Report of the Supervisory Board for 2024 (discussion item)

Please refer to the 'Report of the Supervisory Board' included on pages 176 to 186 of the 2024 Integrated Annual Report.

Agenda item 2(c)

Presentation of the Employees Council (discussion item)

In accordance with the covenant between the Employees Council and ABN AMRO the Chair of the Employees Council is given the opportunity to address the General Meeting and provide a position statement on the state of affairs at ABN AMRO.

Agenda item 2(d)

Corporate Governance (discussion item)

Please refer to the 'Leadership & governance' section as included on pages 162 to 214 of the 2024 Integrated Annual Report.

Agenda item 2(e)

Remuneration report for 2024 (advisory voting item)

The remuneration report for 2024 will be discussed and submitted to the General Meeting for an advisory vote. Reference is made to the remuneration report 2024 on the corporate website www.abnamro.com/remuneration, which is also included in the 2024 Annual Report from page 191 through 206. ABN AMRO will explain in its 2025 remuneration report how it has acted on the advice of the General Meeting.

The advice of the General Meeting is non-binding.

Agenda item 2(f)

External auditor's presentation and Q&A (discussion item)

As ABN AMRO's external auditor for the annual financial statements as included on pages 489 through 503 of the 2024 Integrated Annual Report (**2024 Annual Financial Statements**), Ernst & Young Accountants LLP will present the highlights and key issues that follow from their audit and will answer questions of the General Meeting relating to the audit.

Agenda item 2(g)

Adoption of the audited 2024 Annual Financial Statements (voting item)

It is proposed that the audited 2024 Annual Financial Statements be adopted.

Agenda item 3

Reservation- and dividend policy; dividend proposal

Please refer to pages 124 through 131 of the 2024 Integrated Annual Report.

Agenda item 3(a)

Reservation- and dividend policy (discussion item)

In the dividend policy and capital framework ABN AMRO's dividend pay-out ratio is set at 50% of reported net profit attributable to shareholders and depositary receipt holders, after deduction of AT1 coupon payments and minority interests. ABN AMRO has adopted Basel IV as the primary capital metric with a fully loaded Basel IV CET1 capital target of 13.5% by year-end 2026.

Agenda item 3(b)

Dividend proposal (voting item)

In line with its capital framework, ABN AMRO proposes a final cash dividend of EUR 0,75 per share.

Agenda item 4

Discharge

Agenda item 4(a)

Discharge of each member of the Executive Board in office during the financial year 2024 for the performance of his or her duties during 2024 (voting item)

It is proposed to grant discharge to each member of the Executive Board (including those members of the Executive Board who were in office for part of the financial year) in respect of the performance of their duties in the financial year ending on 31 December 2024 to the extent apparent from the 2024 Integrated Annual Report, including the 2024 Annual Financial Statements, from other disclosures, and from statements made during the General Meeting.

Agenda item 4(b)

Discharge of each member of the Supervisory Board in office during the financial year 2024 for the performance of his or her duties during 2024 (voting item)

It is proposed to grant discharge to each member of the Supervisory Board (including those members of the Supervisory Board who were in office for part of the financial year) in respect of the performance of their duties in the financial year ending on 31 December 2024 to the extent apparent from the 2024 Integrated Annual Report, including the 2024 Annual Financial Statements, from other disclosures, and from statements made during the General Meeting.

Agenda item 5

Report on the functioning of the external auditor and appointment of the external auditor for the sustainability statement

Agenda item 5(a)

Report on the functioning of the external auditor (discussion item)

In accordance with article 9.2.4 of the articles of association of ABN AMRO (the **Articles of Association**) the Supervisory Board will present to the General Meeting the main conclusions from the annual assessment of the functioning of the external auditor.

Agenda item 5(b)

Appointment of Ernst & Young Accountants LLP as the auditor to assure ABN AMRO's sustainability reporting for the financial year 2025 (voting item)

The Corporate Sustainability Reporting Directive (the **CSRD**) stipulates that from the 2024 financial year, larger listed companies and other public-interest entities publish a sustainability report.

The current legislative proposals arrange for the assignment to assure the sustainability reporting to be given by the general meeting separately to the assignment to audit the annual accounts, even if the auditor assuring the sustainability reporting will be the same as the auditor auditing the financial statements. The Supervisory Board therefore proposes to appoint Ernst & Young Accountants LLP to assure ABN AMRO's sustainability reporting over the financial year 2025, as provided for in the CSRD.

Pending the implementation of the CSRD into Dutch law, the 2024 Integrated Annual Report has already been prepared in accordance with the requirements as provided for in the CSRD. Ernst & Young Accountants LLP has assured ABN AMRO's sustainability reporting for the financial year 2024.

Agenda item 5(c)

Appointment of PricewaterhouseCoopers Accountants N.V. as the auditor to assure ABN AMRO's sustainability reporting for the financial years 2026, 2027 and 2028 (voting item)

In accordance with the resolution adopted at the 2024 annual general meeting, PriceWaterhouseCoopers Accountants N.V. will audit ABN AMRO's financial statements for the financial years 2026, 2027 and 2028.

Similar to agenda item 5(b), the Supervisory Board proposes to appoint PricewaterhouseCoopers Accountants N.V. to assure ABN AMRO's sustainability reporting for the financial years 2026, 2027 and 2028.

Agenda item 6

Composition and collective profile of the Supervisory Board

The Supervisory Board has defined its size and composition in a collective profile, taking into account the nature and activities of the company, and the company's individual risk profile and business model. The number of members of the Supervisory Board is determined by the Supervisory Board, provided that the Supervisory Board is composed of at least three members.

Agenda item 6(a)

Collective profile Supervisory Board (discussion item)

The Supervisory Board amended the collective profile of the Supervisory Board. The main purpose of the amendment was to embed the Supervisory Board's knowledge and experience in the field of ICT, ICT risk management and ability of identifying the different risk types, as well as the role of the Supervisory Board in promoting ESG initiatives. The amended collective profile is included in the meeting documents for the General Meeting.

Agenda item 6(b)

Notification of the vacancy on the Supervisory Board (discussion item)

The current term of appointment of Mariken Tannemaat will expire at the close of the General Meeting. Mariken Tannemaat is eligible for reappointment, and she has indicated her willingness to extend her term, for a period of four years. The Supervisory Board proposes to re-appoint Mariken Tannemaat as member of the Supervisory Board.

After the re-appointment of Mariken Tannemaat, 57% of the seats on the Supervisory Board will be occupied by women and 43% by men. The gender diversity target to have at least one third of the seats in the Supervisory Board occupied by the underrepresented gender will remain amply achieved.

Agenda item 6(c)

Opportunity for the General Meeting to make recommendations, with due regard to the profile (discussion item)

In accordance with article 2:158(5) of the Dutch Civil Code, the Supervisory Board hereby grants the General Meeting the opportunity to recommend eligible candidates for nomination as Supervisory Board member for the vacancy with due observance of the Articles of Association, the collective profile of the Supervisory Board (as amended), the individual profile for the position, and subject to integrity and suitability screening of any recommended candidate by the European Central Bank (ECB) and other relevant regulators.

The collective profile of the Supervisory Board (as amended) as well as the individual profile for the vacancy is included in the meeting documents for the General Meeting.

Agenda item 6(d)

Opportunity for the Employees Council in order to explain the position statement (discussion item)

In accordance with article 2:158(4) and article 2:144a Dutch Civil Code, the Supervisory Board requested the Employees Council to state its position on the proposed nomination of Mariken Tannemaat for re-appointment by the General Meeting as member of the Supervisory Board. The Employees Counsel's positive position on this nomination is included in the meeting documents for the General Meeting.

Agenda item 6(e)

Re-appointment of Mariken Tannemaat as a member of the Supervisory Board (voting item)

Agenda item 6(e) will not be put to a vote if the General Meeting invokes its right of recommendation for the vacancy.

In accordance with articles 7.6.3 and 7.6.5 of the Articles of Association, the Supervisory Board proposes to re-appoint Mariken Tannemaat (born on 20 November 1971 in Sandringham, Australia, Dutch nationality) as a member of the Supervisory Board for a period of four years, effective from the close of the General Meeting and ending at the close of ABN AMRO's annual general meeting in 2029.

Mariken Tannemaat is nominated for re-appointment based on her good performance. She is a highly qualified professional and has extensive executive experience in complex international organisations, amongst which financial institutions. Mariken has specific knowledge on communication channels and digitalisation.

Further information on the proposed appointment

- First appointment on the Supervisory Board: 15 December 2020
- Holding of shares and depositary receipts in ABN AMRO (date 12 March 2025): Mariken Tannemaat holds no shares or depositary receipts for shares in the share capital of ABN AMRO.
- Remuneration: Mariken Tannemaat will as member of the Supervisory Board, member of the Audit Committee, member of the Remuneration Committee and member of the Supervisory Sustainability Committee receive a remuneration in conformity with the remuneration policy as adopted by the General Meeting on 24 April 2024. For more information reference is made to the remuneration policy of the Supervisory Board as published on www.abnamro.com/remuneration.
- Independence: Mariken Tannemaat is independent in the meaning of best practice provision 2.1.8 of the Dutch Corporate Governance Code.
- Other positions:
 - Vice Chair to the Supervisory Board of CM.com N.V.
 - Member of the Supervisory Board at CM Payments B.V.
 - Non-executive director at Prudential Assurance Company Limited
 - Non-executive director at Investment Funds Direct Limited
 - Advisor to the executive board of Erasmus Enterprise B.V.
 - Anticipated around April/May 2025: non-executive director at Prudential International Assurance PLC, subject to regulatory approval from the Central Bank of Ireland

For more information, please refer to Mariken Tannemaat's curriculum vitae which is included in the meeting documents for this General Meeting.

Agenda item 7

Composition of the Executive Board

Notification of the intended appointment of Marguerite Bérard as member of the Executive Board with the title Chief Executive Officer (discussion item)

On 10 January 2025, the Supervisory Board announced its intention to appoint Marguerite Bérard as Chief Executive Officer and member of the Executive Board effective as of 23 April 2025, subject to the approval of the ECB.

Marguerite Bérard was the head of BNP Paribas French Commercial and Personal Banking and a member of the Executive Committee between January 2019 and March 2024. In this role, she was responsible for Corporate, Private and Retail banking operations. Before this, she served as a member of the Management Board of BPCE Group (Banques Populaires, Caisses d'Épargne, Natixis) between 2016 and 2018 where she was responsible for Finance, Strategy, Legal Affairs and Compliance.

Marguerite Bérard is a graduate of Ecole Nationale d'Administration, the Paris Institut d'Etudes Politiques (Sciences Po) and holds a master's degree from Princeton University.

ABN AMRO's diversity & inclusion (D&I) objectives were considered in the preparation of the appointment, which objectives contain targets on gender diversity and other D&I aspects of relevance to ABN AMRO with regard to the composition of the Executive Board.

For more information, please see Marguerite Bérard's resume included as a meeting document for this General Meeting and available at www.abnamro.com/generalmeeting. The main elements of Marguerite Bérard's agreement are published on ABN AMRO's website at the aforementioned address.

The Employees Council has advised positively on the proposed appointment.

The Supervisory Board hereby notifies the General Meeting of the intended appointment of Marguerite Bérard in accordance with Section 2:162 of the Civil Code. The intended appointment is subject to the approval of the ECB. The appointment of Marguerite Bérard will be for a term of four (4) years. In accordance with Article 7.2.2 of the Articles of Association, Marguerite Bérard's term of appointment will end at the close of the annual general meeting to be held in 2029.

Agenda item 8

Issuance of new shares and acquisition of (depository receipts for) shares by ABN AMRO

Under Dutch law, the General Meeting can authorise the Executive Board to issue shares or grant rights to subscribe for shares, exclude pre-emptive rights and acquire (depository receipts for) shares in the share capital of ABN AMRO.

Section 8 of the Relationship Agreement between Stichting administratiekantoor beheer financiële instellingen (NLF1) and ABN AMRO sets out that, as long as NLF1 holds at least one third of the shares in the share capital of ABN AMRO, if a proposal is made to the General Meeting to designate the Executive Board as the corporate body authorised to resolve to issue shares in the share capital of ABN AMRO, the authorisation:

- (a) will be limited to a maximum of 10% of the total issued shares in the share capital of ABN AMRO at the time the authority is granted;
- (b) may not be used to distribute dividends in the form of shares in the share capital of ABN AMRO; and
- (c) will be valid for no more than 18 months.

Agenda item 8(a)

Authorisation to issue shares and/or grant rights to subscribe for shares (voting item)

It is proposed that the General Meeting authorise the Executive Board for a period of 18 months as from the date of the General Meeting, subject to the approval of the Supervisory Board, (i) to issue ordinary shares (excluding, for the avoidance of doubt, ordinary shares B) and (ii) to grant rights to subscribe for such ordinary shares up to a maximum of 10% of ABN AMRO's issued share capital as at the date of the General Meeting, provided that such authorisation will not be used for issuances or grants related to a stock dividend or in connection with management or employee incentive plans (the **Issue Authorisation**).

Agenda item 8(b)

Authorisation to limit or exclude pre-emptive rights (voting item)

It is proposed that the General Meeting authorise the Executive Board for a period of 18 months from the date of the General Meeting, subject to the approval of the Supervisory Board, to restrict or exclude the pre-emptive rights accruing to shareholders in connection with issuances or grants pursuant to the Issue Authorisation.

Agenda item 8(c)

Authorisation to acquire (depository receipts for) shares in ABN AMRO's own capital (voting item)

It is proposed that the General Meeting authorise the Executive Board, for a period of 18 months from the date of the General Meeting, to acquire, subject to the approval of the Supervisory Board, fully paid up ordinary shares in its share capital (excluding, for the avoidance of doubt, ordinary shares B) or depository receipts, on the stock exchange or through other means (including but not limited to derivatives, private, over-the-counter, or block trades or otherwise). The purchase price per share or depository receipt shall at least equal the nominal value of the ordinary shares and shall not exceed 110% of the highest price at which the depository receipts traded on Euronext Amsterdam on the preceding trading day or on the trading day of the relevant transaction. The total number of shares or depository receipts that can be held by or pledged to ABN AMRO, including its subsidiaries, is limited to 10% of the issued share capital of ABN AMRO as at the date of the General Meeting. If granted, this authorisation replaces the authorisation granted by the general meeting on 24 April 2024.

Agenda item 9

Cancellation of (depository receipts for) shares in the issued share capital of ABN AMRO (voting item)

It is proposed that the General Meeting resolve, at the proposal of the Executive Board, subject to the approval of the Supervisory Board, as well as the approval of the ECB and other relevant regulators, to cancel all or part of the fully paid up ordinary shares in ABN AMRO's share capital (excluding, for the avoidance of doubt, ordinary shares B), held by ABN AMRO, or for which ABN AMRO holds the depository receipts, as a result of acquisitions on the stock exchange or by other means under the authority provided to the Executive Board under agenda item 8(c) (the **Treasury Shares**).

The cancellation of all or part of the Treasury Shares is proposed in order to provide flexibility and efficiency for managing excess capital, including a restructuring or decrease of capital following the return of capital to its shareholders and holders of depository receipts, as long as ABN AMRO meets and continues to meet both current and foreseeable future regulatory requirements in relation to its capital.

The cancellation of Treasury Shares will be limited to a maximum of 10% of the total issued share capital of ABN AMRO as at the date of the General Meeting. The cancellation of (all or some) of the Treasury Shares can be executed in one or more tranches. The number of Treasury Shares to be cancelled (whether or not in a tranche) will be determined by the Executive Board, after having obtained the approval of the Supervisory Board, as well as the ECB and other relevant regulators.

The Executive Board is authorised to decide not to execute the cancellation of any or part of the Treasury Shares in accordance with this resolution of the General Meeting.

Agenda item 10

Any other business and closing

Additional information

Meeting documents

The following meeting documents are available at www.abnamro.com/generalmeeting:

1. this convening notice for the General Meeting, including agenda and explanatory notes;
2. the 2024 Integrated Annual Report (including the 2024 Annual Financial Statements);
3. the 2024 Remuneration Report;
4. the amended collective profile of the Supervisory Board;
5. the individual profile for the proposed re-appointment (member Supervisory Board) Mariken Tannemaat;
6. the resume of Mariken Tannemaat;
7. the position statement of the Employees Council for the proposed re-appointment of Mariken Tannemaat;
8. the resume of Marguerite Bérard;
9. the main elements of the agreement with Marguerite Bérard;
10. ABN AMRO's terms and conditions for the general meeting.

From today, these documents are available for inspection at our office (see address below), and you can obtain a copy free of charge by sending an email to the following address: generalmeeting@nl.abnamro.com.

Depository receipt holders and voting proxies – STAK AAB

The board of Stichting Administratiekantoor Continuïteit ABN AMRO Bank (**STAK AAB**) hereby announces that it has passed a resolution under which all depository receipt holders receive a voting proxy for the General Meeting. Depository receipt holders may exercise the voting right as they see fit. STAK AAB is not liable for how a depository receipt holder votes or for the consequences thereof. Nor is STAK AAB responsible for voting in accordance with a voting instruction. Depository receipt holders do not have to apply for a voting proxy from STAK AAB. By registering for the General Meeting depository receipt holders are deemed to have accepted their voting proxy. Subject to the relevant statutory provisions and to STAK AAB's articles of association and trust conditions, STAK AAB may revoke and/or limit voting proxies at any time prior to the voting on one or more items at the General Meeting.

Record date

The record date for this General Meeting is **26 March 2025 (Record Date)**. Every person who has been registered as a shareholder or depository receipt holder after all book-entry settlements of the Record Date have been processed, is entitled to vote at and/or attend the General Meeting upon registration as further described below.

The registers showing those entitled to shares or to depository receipts on the Record Date are (designated for this purpose by the Executive Board):

- as regards ordinary registered shares in the share capital of ABN AMRO: the relevant register of shareholders kept by ABN AMRO;

- as regards depositary receipts: the records of the intermediary as defined in the Dutch Securities (Bank Giro Transactions) Act (*Wet Giraal Effectenverkeer*).

Shareholders and depositary receipt holders can register for the General Meeting.

Registration for attendance

Registration is open from 27 March 2025 up to 16 April 2025, 17:30 CET. Every shareholder and depositary receipt holder who wishes to attend and/or exercise its voting rights at the General Meeting is required to register with ABN AMRO (Corporate Broking & Issuer Services) at www.abnamro.com/evoting or through its intermediary, and choose one of the following options for attendance and/or voting:

1. in person;
2. virtual; or
3. by giving voting instructions via electronic or written proxy.

By no later than 18 April 2025, 12:30 CET, the intermediary in whose records the depositary receipt holders are registered must supply ABN AMRO (Corporate Broking & Issuer Services) with a statement via www.abnamro.com/intermediary. This statement must include the number of depositary receipts or shares registered for exercise of the rights of attendance of and/or voting at the General Meeting registered in the name of the holder in the intermediary's records at the Record Date. In addition, it is requested that the intermediary includes the full address details of the relevant ultimate beneficial owner to enable ABN AMRO Corporate Broking & Issuer Services to efficiently verify their interest on the Record Date.

Attendance and voting in person (option 1)

Shareholders and depositary receipt holders who are entitled to attend the General Meeting and have registered correctly and on time will receive a registration certificate that also serves as an admission ticket to the General Meeting.

To ensure smooth registration of the votes cast during the General Meeting, attendees who wish to vote during the General Meeting are requested to register for the General Meeting no later than 13:45 CET at the registration desk. In addition to presenting the registration certificate, attendees are requested to identify themselves at the meeting with a valid ID (passport, driving licence or identity card).

During the meeting you can cast a vote with your own tablet or smartphone. At the registration desk of the General Meeting you will receive your Meeting ID, username and password. Please go to <https://web.lumiagm.com>, and enter the provided Meeting ID. You will also be prompted to enter a username and password. During the General Meeting, you will be able to use ABN AMRO's open Wi-Fi network. Please make sure your smartphone or tablet is sufficiently charged and that you have installed the most recent version of your internet browser and operating system on your smartphone or tablet.

If you come by car, you can park your car at ABN AMRO either at ABN AMRO's head office (Gustav Mahlerlaan 10, Amsterdam), or in a nearby car park. In the latter case, you will be issued with a free exit ticket. You do not need to inform us of your car's registration number beforehand.

Attendance and voting virtually (option 2)

Shareholders and depositary receipt holders who wish to attend the General Meeting virtually can login to <https://www.abnamro.com/evoting> with their user account and password or create their own user account and password on the same webpage. In addition a valid email address, securities account and mobile phone number will be requested for authentication purposes.

Shareholders and depositary receipt holders who have applied to attend the General Meeting virtually will subsequently receive a confirmation email containing a unique link. This unique link will allow them to login to the online platform of the General Meeting through a two-step verification process (with SMS verification). The platform is open for login from 12:00 CET on the day of the General Meeting. If you have not logged in prior to the start of the General Meeting at 14:00 CET, you will not be able to ask questions and will only be able to see, hear or otherwise follow the meeting. It is recommended to log in at least 15 minutes before the scheduled starting time of the General Meeting.

When attending the General Meeting virtually, it is important that you have installed the most recent version of your internet browser and operating system on your PC or on your mobile device. There are certain risks for shareholders and depositary receipt holders who wish to attend the General Meeting via the online platform (as detailed in ABN AMRO's terms and conditions for a general meeting). If shareholders or depositary receipt holder wish to avoid such risks, they should issue voting instructions or attend the meeting in person.

Voting instructions via electronic or written proxy (option 3)

Any person who is entitled to vote at the General Meeting and has been duly registered in good time may submit his or her electronic voting instruction or voting form via www.abnamro.com/evoting or via <http://www.abnamro.com/general> to the civil-law notary (Bart Jan Kuck of Zuidbroek Notarissen or his deputy) or STAK AAB from 27 March 2025 until 17:30 CET on 16 April 2025, to vote on their behalf. The voting form needs to be received at the return address specified on the form no later than 16 April 2025, 17:30 CET, together with a confirmation from the intermediary in relation to the number of depositary receipts held by the depositary receipt holder on the Record Date. Electronic voting instructions can be submitted until 16 April 2025, 17:30 CET.

Questions before and during the General Meeting

It is requested that shareholders and depositary receipt holders who wish to ask questions about items on the agenda submit their questions one week prior to the General Meeting where possible, and in any case no later than three business days prior to the General Meeting. These questions can be sent by email to: generalmeeting@nl.abnamro.com. ABN AMRO will answer these questions - thematic or clustered - during the General Meeting, in addition to questions received via the live chat and questions from the audience. For the avoidance of doubt, this option is solely available for shareholders and depositary receipt holders who are registered as such after all book-entry settlements of the Record Date have been processed on the Record Date.

Shareholders and holders of depositary receipts who are registered and attend the General Meeting virtually can ask questions via the online platform at www.abnamro.com/evoting if their intermediary enables online participation. Shareholders and depositary receipt holders who attend the General Meeting virtually via the online platform at www.abnamro.com/evoting will also have the opportunity during the General Meeting to ask questions about the items on the agenda via the live chat. The questions will only be visible to ABN AMRO. We aim to answer the questions submitted via the live chat during the General Meeting. However, if this is not reasonably possible due to the number of questions received, we will endeavour to, at any rate and to the extent possible, answer the follow-up questions of attendees who submitted questions in writing beforehand. The chair of the General Meeting will ensure the orderly and efficient conduct of the meeting. In the interest of the order of the meeting, the chair may, among other things, limit the number of questions and cluster questions (thematically or otherwise). In such case, the chair of the General Meeting will clearly indicate this, for example by stating that only a certain number of questions can be asked, in person or via the chat.

Miscellaneous

Issued share capital and number of votes

On the day of the convocation of the General Meeting, the total issued share capital of ABN AMRO amounts to 833,048,566 ordinary shares, of which 833,048,566 ordinary shares with voting rights.

Webcast

The entire General Meeting can be followed live in Dutch and in English via video webcast on 23 April 2025 at www.abnamro.com/generalmeeting.

Language

Please note that a Dutch translation of this convening notice is also made available. In case of a conflict between this English version and its Dutch translation, the English version prevails.

Terms and conditions

ABN AMRO's terms and conditions for a general meeting apply to this General Meeting. These terms and conditions are available at www.abnamro.com/generalmeeting. The time of the opening of the voting session will be determined in accordance with these terms and conditions.

Contact details

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