

**FIFTH SUPPLEMENT DATED 20 FEBRUARY 2024
TO THE REGISTRATION DOCUMENT DATED 9 JUNE 2023**



ABN AMRO BANK N.V.

(incorporated with limited liability in The Netherlands with its statutory seat in Amsterdam)

Supplement to the Registration Document dated 9 June 2023

This supplement (the "**Supplement**") is supplemental to, forms part of and must be read and construed in conjunction with, the registration document dated 9 June 2023, as supplemented on 18 August 2023, 6 September 2023, 5 October 2023 and 16 November 2023 (the "**Registration Document**") and any prospectus of ABN AMRO Bank N.V. consisting of separate documents of which the Registration Document forms part. This Supplement, together with the Registration Document, constitutes a registration document for the purposes of the Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"). The Registration Document forms part of any prospectus of ABN AMRO Bank N.V. consisting of separate documents within the meaning of the Prospectus Regulation, in respect of securities described in such other prospectuses or constituent parts thereof, and as of the date of this Supplement relates to the base prospectuses consisting of separate documents in relation to ABN AMRO Bank N.V.'s (i) \$25,000,000,000 Program for the Issuance of Senior Preferred/Senior Non-Preferred/Subordinated Medium Term Notes dated 9 June 2023, (ii) Programme for the Issuance of Medium Term Notes dated 4 September 2023, (iii) Covered Bond Programme dated 8 August 2023 and (iv) (Retained) Covered Bond Programme 2 dated 8 August 2023. This Supplement supplements the Registration Document and any such prospectus consisting of separate documents.

Terms given a defined meaning in the Registration Document shall, unless the context otherwise requires, have the same meaning when used in this Supplement. To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Registration Document by this Supplement and (b) any other statement in or incorporated by reference into the Registration Document, the statements in (a) above will prevail.

ABN AMRO Bank N.V. (in its capacity as Issuer) accepts responsibility for the information contained in this Supplement and declares that, to the best of its knowledge, the information contained in this Supplement is in accordance with the facts and this Supplement makes no omission likely to affect its import.

This Supplement has been approved by The Netherlands Authority for the Financial Markets (*Stichting Autoriteit Financiële Markten*, "**AFM**") as the competent authority in the Issuer's home Member State pursuant to the Prospectus Regulation. The AFM has only approved this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such an approval should not be considered as an endorsement of the Issuer that is the subject of this

Supplement or of the quality of the securities that are the subject of any base prospectuses of which the Registration Document forms part and investors should make their own assessment as to the suitability of investing in the securities.

No person is or has been authorised by the Issuer to give any information or to make any representation not contained in or not consistent with the Registration Document, and this Supplement, and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer.

The Registration Document and this Supplement should not be considered as a recommendation by the Issuer that any recipient of the Registration Document or this Supplement should purchase securities of the Issuer. Each investor contemplating purchasing any securities should make its own independent investigation of the financial condition and affairs, and its own appraisal of the creditworthiness, of the Issuer. The Registration Document and this Supplement do not constitute an offer or invitation by or on behalf of the Issuer to any person to subscribe for or to purchase any securities.

The delivery of the Registration Document and this Supplement will not in any circumstances imply that the information contained therein concerning the Issuer is correct at any time subsequent to the respective dates thereof or that there has been no adverse change, or any event reasonably likely to involve any adverse change, in the prospects or financial performance or position of the Issuer since the date hereof or, if later, the date upon which the Registration Document as supplemented by this Supplement has been most recently amended or supplemented. Investors will need to make their own investigations and financial calculations on the basis of, amongst others, the financial information incorporated by reference herein in order to make an informed assessment of the future assets and liabilities, financial position, profit and losses and prospects of the Issuer and when deciding whether or not to purchase any financial instruments issued by the Issuer. The Issuer has no obligation to update the Registration Document as supplemented by this Supplement, except when required by and in accordance with the Prospectus Regulation.

The Registration Document and this Supplement do not constitute an offer to sell or the solicitation of an offer to buy any securities in any jurisdiction to any person to whom it is unlawful to make the offer or solicitation in such jurisdiction. The distribution of the Registration Document and this Supplement and the offer or sale of securities may be restricted by law in certain jurisdictions. The Issuer does not represent that the Registration Document or this Supplement may be lawfully distributed, or that any securities may be lawfully offered, in compliance with any applicable registration or other requirements in any such jurisdiction, or pursuant to an exemption available thereunder, or assume any responsibility for facilitating any such distribution or offering. In particular, no action has been taken by the Issuer which would permit a public offering of any securities or distribution of the Registration Document or this Supplement in any jurisdiction where action for that purpose is required. Accordingly, no securities may be offered or sold, directly or indirectly, and neither the Registration Document, this Supplement nor any advertisement or other offering material may be distributed or published in any jurisdiction, except under circumstances that will result in compliance with any applicable laws and regulations. Persons into whose possession the Registration Document, this Supplement or any securities of the Issuer may come must inform themselves about, and observe, any such restrictions on the distribution of the Registration Document and this Supplement and the offering and sale of such securities.

So long as the Registration Document and this Supplement are valid as described in Article 12 of the Prospectus Regulation, copies of this Supplement and the Registration Document, together with the

other documents listed in Section 3. *Documents Incorporated by Reference* of the Registration Document will be available free of charge during usual business hours on any weekday (Saturdays, Sundays and public holidays excepted) from the Issuer (at its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam, The Netherlands, by telephone +31 20 6282282 or by e-mail: investorrelations@nl.abnamro.com).

AMENDMENTS OR ADDITIONS TO THE REGISTRATION DOCUMENT

On 14 February 2024 ABN AMRO Bank N.V. published its report titled "*Quarterly Report Fourth quarter 2023*" (the "**Quarterly Report Fourth Quarter 2023**"). Furthermore, on 14 February 2024 ABN AMRO Bank N.V. published the press release titled "*ABN AMRO announces share buyback programme of EUR 500 million*" (the "**Press Release**"). Copies of the Quarterly Report Fourth Quarter 2023 and the Press Release have been filed with the Netherlands Authority for the Financial Markets (*Autoriteit Financiële Markten*). By virtue of this Supplement, the Quarterly Report Fourth Quarter 2023 and the Press Release are incorporated in, and form part of, the Registration Document.

With effect from the date of this Supplement the information appearing in, or incorporated by reference into, the Registration Document shall be supplemented in the manner described below (references to page numbers are to the pages of the registration document dated 9 June 2023):

In Section 3. *Documents Incorporated by Reference*, on page 30, the following new paragraphs (o) and (p) shall be inserted (with the deletion of "and" at the end of paragraph (m) and the replacement of "," at the end of paragraph (n) with ";"):

- "(o) the report titled "*Quarterly Report Fourth quarter 2023*" dated 14 February 2024 (the "**Quarterly Report Fourth Quarter 2023**"), excluding the chapter titled: "*Enquiries*", which can be obtained from https://assets.ctfassets.net/1u811bvgvthc/4pqkLVs4JUuGpdpX4LHtaO/25b5bcf8c5d72240050e0985ab62573d/ABN_AMRO_Bank_-_Quarterly_Report_fourth_quarter_2023.pdf. The information set out therein is unaudited; and
- (p) the press release titled "*ABN AMRO announces share buyback programme of EUR 500 million*" dated 14 February 2024, which can be obtained from https://assets.ctfassets.net/1u811bvgvthc/6gaOtZ8zuETn9Cy8qvVUE/fb84e3f6502dc95171c57a6b2b3f2d45/240214_PR_-_Announced_500m_share_buyback.pdf".