ANNOUNCEMENT

Raiffeisen Bank Zrt. informs its Customers that the provisions of the Bank's **Corporate Business Conditions** ("CBC") are **amended**.

The reason for the amendment is the introduction of new open-ended corporate loan products and the clarification of certain provisions of the contracts for the assumption of bank guarantee; the most significant amendments are as follows:

Certain terms defined in Section 5 of the *General Provisions* have been clarified and expanded to cover the new loan products.

Major changes in the *Special Provisions* are as follows:

Section 2 of Chapter I *"Credit Operations, Agreement"*, Chapter III *"Overdraft Facility Agreement",* Chapter VII *"Revolving Loan Facility Agreement, Cross-Border Revolving Loan Facility Agreement"*, Chapter VIII *"Multicurrency Revolving Loan Facility Agreement, Multicurrency Cross-Border Revolving Loan Facility Agreement"*, and Chapter XVII *"Taking Effect, Amendment, Cessation"* are supplemented with new provisions regarding the new loan products.

Section 13 of Chapter X *"Agreement for the Assumption of Bank Guarantee"* is clarified.

The amendment—set out in a consolidated format—of the Corporate Business Conditions effective as of 16 November 2023 **will take effect on 10 September 2026**.

The amended Corporate Business Conditions is available starting from this day in the Bank's website (www.raiffeisen.hu), and in the Bank's branches. The changes are highlighted in yellow in the text.

Budapest, on 8 September 2026

Raiffeisen Bank Zrt.