

ANNOUNCEMENT

Raiffeisen Bank Zrt. hereby informs its Customers that the following provisions of its Corporate Business Conditions (CBC) will be amended with effect from 9 May 2022:

Section 5 "Terms and definitions" of the General Provisions is supplemented having regard to the discontinuation of LIBOR with provisions concerning the new reference rates replacing LIBOR

Chapter IX. COMMON RULES FOR OVERDRAFT FACILITY AGREEMENTS AND MULTICURRENCY OVERDRAFT FACILITY AGREEMENTS, LOAN AGREEMENTS AND MULTICURRENCY LOAN AGREEMENTS, REVOLVING LOAN FACILITY AGREEMENTS, CROSS-BORDER REVOLVING LOAN FACILITY AGREEMENTS AND MULTICURRENCY REVOLVING LOAN FACILITY AGREEMENTS of the Special Provisions, and Section 2.1.2 of Chapter XII. FACTORING are also supplemented with provisions concerning the new reference rates

Section 8.1 of Chapter XIII. COLLATERAL SECURITIES is clarified

Section 2 "The Customer's obligation of disclosure" of Chapter XIV. FINANCIAL REQUIREMENTS AND OBLIGATIONS is supplemented with a new subparagraph u), and Section 4 "Restriction on the transfer of property" of the same chapter is clarified

The change shall take place in accordance with Part 1, Chapter XIX, Sections 19.16 and 19.21 of the General Business Conditions.

The amended Corporate Business Conditions are available starting from 22 April 2022 in the Bank's website (www.raiffeisen.hu), and in the Bank's branches. The changes have been highlighted in yellow in the text.

Budapest, 22 April 2022

Raiffeisen Bank Zrt.