This document is a non-binding English language working translation for information purposes. The only binding document are the German language offer document published on May 14, 2026, and the Amendment to the German language offer document published to be published on July 10, 2026.

NOTE:
SHAREHOLDERS OF ADDIKO BANK AG WHOSE REGISTERED OFFICE, PLACE OF RESIDENCE, OR HABITUAL PLACE OF RESIDENCE IS LOCATED OUTSIDE THE REPUBLIC OF AUSTRIA ARE EXPRESSLY REFERRED TO SECTION 5.1 OF THIS AMENDED OFFER DOCUMENT.

NOTE:
THIS AMENDED OFFER BY RAIFFEISEN BANK INTERNATIONAL AG IS A COMPETITIVE OFFER TO THE VOLUNTARY TAKEOVER OFFER MADE BY NOVA LJUBLJANSKA BANKA D.D. ON MAY 13, 2026, AND LAST FURTHER IMPROVED ON JUNE 24, 2026 ("NLB-OFFER"). WITH THE PUBLICATION OF THIS AMENDED OFFER, ADDIKO SHAREHOLDERS WHO HAVE ALREADY ACCEPTED THE NLB-OFFER MAY WITHDRAW THEIR PREVIOUS DECLARATION OF ACCEPTANCE NO LATER THAN FOUR TRADING DAYS BEFORE THE EXPIRATION OF THE ACCEPTANCE PERIOD OF THE NLB-OFFER (I.E., BY JULY 16, 2026) AND TENDER THEIR ADDIKO SHARES IN THIS AMENDED VOLUNTARY PUBLIC TAKEOVER OFFER FOR ACQUISITION OF CONTROL BY RAIFFEISEN BANK INTERANTIONAL AG.

AMENDMENT TO THE VOLUNTARY PUBLIC TAKEOVER OFFER FOR ACQUISITION OF CONTROL

pursuant to Section 15 in conjunction with Section 25a of the Austrian Takeover Act (*Übernahmegesetz*)

by

Raiffeisen Bank International AG
Am Stadtpark 9
1030 Vienna, Austria

to the Shareholders of

Addiko Bank AG
Canetti Tower, Canettistraße 5, 12th Floor
1100 Vienna, Austria

for the acquisition of all issued and outstanding no-par bearer Shares of Addiko Bank (ISIN AT000ADDIKO0) at an offer price of EUR 26.50 (twenty-six euros and fifty cents) per Share (*cum* dividend) plus a possible contractual additional payment obligation

Acceptance Period: May 14, 2026, through July 22, 2026, 5:00 p.m. (Vienna local time)

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TABLE OF CONTENTS

This document is a non-binding English language working translation for information purposes. The only binding document are the German language offer document published on May 14, 2026, and the Amendment to the German language offer document published to be published on July 10, 2026.

1. DEFINITIONS AND ABBREVIATIONS

Definitions used in the Offer Document published on May 14, 2026, shall have the same meaning in this amendment to the Offer Document, unless otherwise defined herein.

"Offer Document" has the meaning assigned in Section 2.

"Voluntary Minimum Acceptance Threshold" has the meaning assigned in Section 3.

2. BACKGROUND

On April 8, 2026, Raiffeisen Bank International AG, a stock corporation under Austrian law, with its registered office in Vienna and business address at Am Stadtpark 9, 1030 Vienna, Austria, registered in the Commercial Register of the Vienna Commercial Court under FN 122119 m, announced a voluntary public takeover offer for acquisition of control to the shareholders of Addiko Bank AG, a stock corporation under Austrian law, with its registered office in Vienna and business address at Canetti Tower, Canettistraße 5, 12th Floor, 1100 Vienna, Austria, registered in the Commercial Register of the Vienna Commercial Court under FN 350921 k, in respect of their respective Addiko Shares.

The offer document for the Offer (the "**Offer Document**") was published on May 14, 2026. The Offer Document is available free of charge in booklet form at the Target Company and the Bidder. The Offer Document was additionally published on the websites of the Bidder (www.rbinternational.com/), the Target Company (www.addiko.com/) and the Takeover Commission (www.takeover.at/). Pursuant to Section 11(1a) of the Austrian Takeover Act (ÜbG), a notice regarding the publication of the Offer Document was published on the electronic announcement and information platform of the Federation (EVI) (www.evi.gv.at) on May 14, 2026.

3. AMENDMENT OF THE PUBLIC TAKEOVER OFFER: REDUCTION OF THE MINIMUM ACCEPTANCE THRESHOLD

The Offer was previously subject to the Closing Condition that the Bidder receives Declarations of Acceptance by the end of the original Acceptance Period covering in aggregate more than 75% (seventy-five percent) of all 19,500,000 (nineteen million five hundred thousand) issued Addiko Shares, i.e., more than 14,625,000 (fourteen million six hundred twenty-five thousand) Addiko Shares (the "**Voluntary Minimum Acceptance Threshold**"; Section 4.1.1 of the Offer Document).

Pursuant to Section 4.2 of the Offer Document (Waiver, Occurrence and Non-Occurrence of Closing Conditions), the Bidder has expressly reserved the right to waive, by the end of the Acceptance Period, the achievement of the Voluntary Minimum Acceptance Threshold of more than 75% (seventy-five percent) of the issued Addiko Shares or to reduce the acceptance threshold, to the extent permitted by law, down to an acceptance threshold comprising more than 50% (fifty percent) of the Market Test-Relevant Offer Shares.

As set forth in Section 4.1.1 of the Offer Document (Minimum Acceptance Threshold), 17,408,661 (seventeen million four hundred eight thousand six hundred sixty-one) Ordinary Shares are deemed Market Test-Relevant Offer Shares. Consequently, the Market Test is deemed passed if the Bidder receives Declarations of Acceptance in respect of at least 8,704,331 (eight million seven hundred four thousand three hundred thirty-one) Ordinary Shares (excluding the

1,878,167 [one million eight hundred seventy-eight thousand one hundred sixty-seven] Ordinary Shares held by the Alta Group) or 10,582,498 (ten million five hundred eighty-two thousand four hundred ninety-eight) Ordinary Shares (including the 1,878,167 [one million eight hundred seventy-eight thousand one hundred sixty-seven] Ordinary Shares held by the Alta Group). 10,582,498 (ten million five hundred eighty-two thousand four hundred ninety-eight) Ordinary Shares correspond to approximately 54.87% (fifty-four point eighty-seven percent) of the Offer Shares subject to the Offer.

The Closing Condition pursuant to Section 4.1.1 of the Offer Document (Minimum Acceptance Threshold) is hereby amended in favor of the addressees of the Offer such that the Voluntary Minimum Acceptance Threshold specified therein of more than 75% (seventy-five percent) of all 19,500,000 (nineteen million five hundred thousand) issued Addiko Shares, i.e., more than 14,625,000 (fourteen million six hundred twenty-five thousand) Addiko Shares, is reduced to more than 55% (fifty-five percent) of all 19,286,828 (nineteen million two hundred eighty-six thousand eight hundred twenty-eight) Offer Shares subject to the Offer, i.e., more than 10,607,756 (ten million six hundred seven thousand seven hundred fifty-six) Addiko Shares. This reduced threshold is above the reference value of 10,582,498 (ten million five hundred eighty-two thousand four hundred ninety-eight) Ordinary Shares determined above (Market Test threshold plus Shares held by the Alta Group).

The new text of the Closing Condition pursuant to Section 4.1.1 of the Offer Document (*Minimum Acceptance Threshold*) shall therefore read as follows:

This Offer is conditional upon the Bidder receiving, by the expiration of the original Acceptance Period, Declaration of Acceptance representing in total more than 55% (fifty-five percent) of all 19,286,828 (nineteen million two hundred eighty-six thou-sand eight hundred twenty-eight) Addiko Shares subject to the Offer, thus comprising more than 10,607,756 (ten million six hundred seven thousand seven hundred fifty-six) Addiko Shares. For clarity, it is noted that the 1,878,167 Ordinary Shares held by Alta Group, are taken into account when determining the minimum acceptance rate. If the Bidder acquires Addiko Shares concurrently with the Offer, such acquisitions shall also be added in determining the minimum acceptance ratio in accordance with Section 25a(2) of the Austrian Takeover Act (ÜbG).

The Bidder will immediately announce the fulfillment or non-fulfillment of this Condition Precedent—as well as the other Conditions set forth in this Offer Document—in the publication media specified in this Offer Document.

Pursuant to Section 25a(2) of the Austrian Takeover Act (ÜbG), voluntary offers to ac-quire control, such as the present Offer, are also subject to the statutory condition that the Bidder must receive declarations of acceptance covering more than 50% of the Ordinary Shares subject to the Offer. This is also referred to as the "Market Test." To determine the number of Shares subject to the Offer as the benchmark for the Market Test, the 1,878,167 Ordinary Shares held by Alta Group must be excluded in addition to the Target Company's treasury Shares and the 314 Shares owned by the Bidder as of the Offer date because Alta Group is considered a legal entity acting in concert with the Bidder. Thus, 17,408,661 Ordinary Shares are deemed to be subject to the Offer for the purposes of the Market Test (the "Market Test-Relevant Offer Shares"). The Market Test is deemed to have been passed if the Bidder receives Declarations of Acceptance regarding at least 8,704,331 Ordinary Shares *(excluding Declarations of Acceptance regarding the 1,878,167 Ordinary Shares held by Alta Group or parts there-of). The acceptance threshold for the Market Test is below the minimum acceptance rate of more than 55% of all 19,286,828 (nineteen million two hundred eighty-six thousand eight hundred twenty-eight) Addiko Shares subject to the Offer (corresponding to more than 10,607,756 Ordinary Shares, including Shares from the 1,878,167 Ordinary Shares held by Alta Group). With the fulfillment of the acceptance condition set by the Bidder, the statutory acceptance condition pursuant to Section 25a(2) of the Austrian Takeover Act (ÜbG) is therefore satisfied in any event, and the Market Test has been passed.*

The new text of the first bullet point in the summary relating to "Closing Conditions" (page 3 of the Offer Document) shall therefore read as follows:

Achievement of the minimum acceptance threshold of more than 55% (fifty-five percent) of all 19,286,828 Addiko Shares subject to the Offer (corresponding to more than 10,607,756 Addiko Shares) by the end of the Acceptance Period (see Section 4.1.1);

The new text of paragraph 2 in Section 4.2 of the Offer Document (*Waiver, Occurrence and Non-Occurrence of Closing Conditions*) shall therefore read as follows:

This Offer is a voluntary public offer for acquisition of control and is therefore subject to a statutory minimum acceptance threshold of more than 50% (fifty percent) of the permanently voting Addiko Shares that are subject to the Offer. The statutory minimum acceptance threshold is therefore more than 50% (fifty percent) of the Market Test-Relevant Offer Shares. For the avoidance of doubt, treasury Shares of the Target Company, Shares owned by the Bidder and the 1,878,167 Ordinary Shares held by the Alta Group are to be disregarded for the calculation of the statutory minimum acceptance threshold with respect to the Market Test-Relevant Offer Shares (see Section 4.1.1). The statutory minimum acceptance threshold therefore relates to the achievement of more than 50% (fifty percent) of the Market Test-Relevant Offer Shares, i.e., more than 50% (fifty percent) of 17,408,661 Addiko Shares. The Bidder voluntarily subjects the Offer to a slightly higher minimum acceptance threshold of more than 55% (fifty-five percent) of the Addiko Shares subject to the Offer (for clarification: excluding the Target Company's treasury Shares and Shares owned by the Bidder, and including the 1,878,167 Ordinary Shares held by Alta Group).

Furthermore, in Section 6.1 of the Offer Document (*Reasons for the Offer*), paragraph 2, sentence 1, "75% of the Target Company" is replaced by "55% of the shares in the Target Company subject to the Offer", so that this sentence reads as follows:

The acquisition of more than 55% of the shares in the Target Company subject to the Offer would allow the RBI Group to increase its market share in Croatia and improve its market position from number 6 to number 4.

Furthermore, in Section 6.4.1 of the Offer Document (*Parties, Subject Matter of the Sale and Transfer*), paragraph 1, sentence 1, "75%" is replaced by "54%" and the phrase "(subject to a reduction in the minimum acceptance threshold)" is deleted, so that this sentence reads as follows:

The Bidder intends, following the successful completion of this Offer—at which point the Bidder would hold more than 54% of the Target Company—and provided the legal *requirements are met, to ensure that the Target Company enters into a share purchase agreement (the "**Carve-Out SPA**") with Alta Group, one of its Subsidiaries or an entity acting in concert with Alta Group (the "**Carve-Out Purchaser**") regarding the transfer of all Shares held by Addiko in the four Subsidiaries based outside the European Un-ion, namely Addiko Bank AD Beograd (Serbia), Addiko Bank d.d. Sarajevo (Bosnia and Herzegovina), Addiko Bank a.d. Banja Luka (Republika Srpska), and Addiko Bank AD Podgorica (Montenegro) (the "**Carve-Out Subsidiaries**") (the "**Carve-Out**").*

4. EQUAL TREATMENT

The amendment to the Offer shall also apply, pursuant to Section 15(3) of the Austrian Takeover Act (ÜbG), to all Shareholders who have already declared their acceptance of the Offer, unless they exercise their right of objection pursuant to Section 15(3) of the Austrian Takeover Act (ÜbG). Any objection must be submitted by the Shareholder to their Custodian Bank, applying mutatis mutandis the provisions of Section 5.3 of the Offer Document. The respective Custodian Bank is required to forward the objection without undue delay via the custody chain to OeKB CSD for onward transmission to the Payment and Settlement Agent.

5. ADDITIONAL INFORMATION

5.1 Restriction of Publication / Restriction of Publication

Other than in compliance with applicable law, the publication, dispatch, distribution, dissemination or making available of (i) this amendment to the Offer Document, (ii) any summary or other description of the conditions contained in this amendment to the Offer Document or (iii) other documents connected with the Offer outside of the Republic of Austria or the United States of America is not permitted. The Bidder does not assume any responsibility for any violation of the above-mentioned provision. In particular, the (amended) Offer is not made, directly or indirectly, in Australia or Japan, nor may it be accepted in or from Australia or Japan.

This amendment to the Offer Document does not constitute a solicitation or invitation to offer Addiko Shares in the Target Company in or from any jurisdiction where it is prohibited to make such invitation or solicitation or where it is prohibited to launch an offer by or to certain individuals. The (amended) Offer will neither be approved by an authority outside the Republic of Austria nor has an application for such an approval been filed.

Shareholders who come into possession of the Offer Document or this amendment thereto outside the Republic of Austria or the United States of America and/or who wish to accept the (amended) Offer outside the Republic of Austria or the United States of America are advised to inform themselves of the relevant applicable legal provisions and to comply with them. The Bidder does not assume any responsibility in connection with an acceptance of the (amended) Offer from outside the Republic of Austria or the United States of America.

English Version:

Other than in compliance with applicable law, the publication, dispatch, distribution, dissemination or making available of (i) this amendment to the Offer Document, (ii) any summary or other description of the conditions contained in this amendment to the Offer Document or (iii) other documents connected with the Offer outside of the Republic of Austria or the United States of

America is not permitted. The Bidder does not assume any responsibility for any violation of the above-mentioned provision. In particular, the (amended) Offer is not made, directly or indirectly, in Australia or Japan, nor may it be accepted in or from Australia or Japan.

This amendment to the Offer Document does not constitute a solicitation or invitation to offer Addiko Shares in the Target Company in or from any jurisdiction where it is prohibited to make such invitation or solicitation or where it is prohibited to launch an offer by or to certain individuals. The (amended) Offer will neither be approved by an authority outside the Republic of Austria nor has an application for such an approval been filed.

Shareholders who come into possession of the Offer Document or this amendment thereto outside the Republic of Austria or the United States of America and/or who wish to accept the (amended) Offer outside the Republic of Austria or the United States of America are advised to inform themselves of the relevant applicable legal provisions and to comply with them. The Bidder does not assume any responsibility in connection with an acceptance of the (amended) Offer from outside the Republic of Austria or the United States of America.

5.2 Additional Information for Shareholders Domiciled, Resident or Habitually Resident in the United States of America / Additional Information for Shareholders Domiciled, Resident or Habitually Resident in the United States of America

The Offer and the amendment thereto are a cross border tender offer that is subject to disclosure and other procedural requirements, including those with respect to settlement procedures and timing of payments contemplated by Austrian Law, which are different from those applicable under U.S. domestic tender offer procedures and law.

Neither the United States Securities and Exchange Commission nor any other securities regulatory authority of any state of the United States of America has approved or prohibited the Offer or this amendment to the Offer or confirmed the adequacy and completeness of this amendment to the Offer Document or any other document relating to the Offer. It may be difficult for Shareholders resident, domiciled or habitually resident in the United States of America to enforce their rights and claims under United States of America securities laws because both the Target Company and the Bidder are domiciled outside the United States of America. Shareholders domiciled, resident and habitually resident in the United States of America may not be able to sue a company domiciled outside the United States of America or its officers and directors domiciled outside the United States of America for violation of United States of America securities law in a court in the United States of America. Further, difficulties may arise in enforcing judgments of a United States of America court outside the United States of America.

To the extent permissible under applicable law or regulation, the Bidder and persons acting on its behalf may, before, during, or after the expiration of the Acceptance Period or the Additional Acceptance Period, respectively, acquire or make arrangements to acquire, directly or indirectly, or enter into derivative transactions with respect to, the shares in the Target Company, outside of the Offer. This also applies to other securities which are directly convertible into, exchangeable for, or exercisable for shares in the Target Company. These purchases may be completed via the stock exchange at market prices or outside the stock exchange in negotiated transactions. Any information about such purchases will be disclosed as required by law or regulation in Austria or any other relevant jurisdiction.

English Version:

The Offer and the amendment thereto are a cross border tender offer that is subject to disclosure and other procedural requirements, including those with respect to settlement procedures and timing of payments contemplated by Austrian Law, which are different from those applicable under U.S. domestic tender offer procedures and law.

Neither the United States Securities and Exchange Commission nor any other securities regulatory authority of any state of the United States of America has approved or prohibited the Offer or this amendment to the Offer or confirmed the adequacy and completeness of this amendment to the Offer Document or any other document relating to the Offer. It may be difficult for Shareholders resident, domiciled or habitually resident in the United States of America to enforce their rights and claims under United States of America securities laws because both the Target Company and the Bidder are domiciled outside the United States of America. Shareholders domiciled, resident and habitually resident in the United States of America may not be able to sue a company domiciled outside the United States of America or its officers and directors domiciled outside the United States of America for violation of United States of America securities law in a court in the United States of America. Further, difficulties may arise in enforcing judgments of a United States of America court outside the United States of America.

To the extent permissible under applicable law or regulation, the Bidder and persons acting on its behalf may, before, during, or after the expiration of the Acceptance Period or the Additional Acceptance Period, respectively, acquire or make arrangements to acquire, directly or indirectly, or enter into derivative transactions with respect to, the shares in the Target Company, outside of the Offer. This also applies to other securities which are directly convertible into, exchangeable for, or exercisable for shares in the Target Company. These purchases may be completed via the stock exchange at market prices or outside the stock exchange in negotiated transactions. Any information about such purchases will be disclosed as required by law or regulation in Austria or any other relevant jurisdiction.

5.3 Binding Nature of the German Version

This amendment to the Offer Document is prepared in the German language. Only the German version of this amendment to the Offer Document is binding and authoritative. The English translation of the amendment to the Offer Document serves information purposes only and is not binding.

5.4 Miscellaneous

The terms and conditions of the Offer published on May 14, 2026, shall otherwise remain unchanged.

[Signature page follows]

Vienna, July 6, 2026

Raiffeisen Bank International AG

Name: Mag. Katharina Alscher

Name: Dr. Robert Kaukal

6. EXPERT'S CONFIRMATION PURSUANT TO SECTION 9 OF THE AUSTRIAN TAKEOVER ACT (ÜbG)

Based on the audit conducted by us pursuant to Section 15(2) in conjunction with Section 9(1) of the Austrian Takeover Act (ÜbG), we have determined that the amendment to the voluntary public takeover offer for acquisition of control pursuant to Section 25a of the Austrian Takeover Act (ÜbG) by the Bidder to the shareholders of Addiko Bank AG as Target Company is complete and lawful.

The Bidder has sufficient funds available in a timely manner for the full settlement of the amended Offer.

Vienna, July 6, 2026

Grant Thornton Austria Audit GmbH

Wirtschaftsprüfungs- und Steuerberatungsgesellschaft