

These documents in English language to the person concerned shall be for information purposes only.
OTP Bank Plc shall fulfil its obligations imposed by the legal regulations or requirement of supervisory authority by the documents in Hungarian language.
In the event of any discrepancy between the English language and Hungarian language versions, the Hungarian language version shall prevail.

Annex 1 to the Collateral Announcement
Acceptance rates of the eligible collaterals (Collaterals) for Global Markets Individual Transactions.
The acceptance rates are to be understood as the percentage ratio of the net market value of the
Collaterals.
Valid from: 1 November 2025

PAYMENT ACCOUNT RECEIVABLE, CLIENT ACCOUNT RECEIVABLE
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Designation	Acceptance rate
Payment account receivable, client account receivable in HUF	100,00%
Payment account receivable, client account receivable in AUD	94,50%
Payment account receivable, client account receivable in BGN	95,50%
Payment account receivable, client account receivable in CAD	95,50%
Payment account receivable, client account receivable in CHF	94,50%
Payment account receivable, client account receivable in CNY	94,00%
Payment account receivable, client account receivable in CZK	96,00%
Payment account receivable, client account receivable in DKK	95,50%
Payment account receivable, client account receivable in EUR	95,00%

Payment account receivable, client account receivable in GBP	94,00%
Payment account receivable, client account receivable in JPY	92,50%
Payment account receivable, client account receivable in NOK	94,00%
Payment account receivable, client account receivable in PLN	96,50%
Payment account receivable, client account receivable in RON	95,50%
Payment account receivable, client account receivable in RSD	95,50%
Payment account receivable, client account receivable in RUB	60,00%
Payment account receivable, client account receivable in SEK	95,00%
Payment account receivable, client account receivable in TRY	75,00%
Payment account receivable, client account receivable in USD	93,50%

OTP Bank Plc. (hereinafter: Bank) accepts payment account receivables and client account receivables as security (Collateral) only in the currency of the account it holds for the Client.

Hungarian Government Bond (MÁK)
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ISIN	Designation	Acceptance ratio	Currency	Maturity
HU0000404058	MAK25/C	99,00%	HUF	2025.11.26
HU0000404611	MAK26/E	99,00%	HUF	2026.04.22
HU0000404934	MAK26/F	98,00%	HUF	2026.08.26
HU0000406160	MAK26/H	98,00%	HUF	2026.10.21
HU0000403340	MAK26/D	95,00%	HUF	2026.12.22
HU0000404157	MAK27/B	95,00%	HUF	2027.04.22
HU0000403118	MAK27/A	95,00%	HUF	2027.10.27
HU0000405543	MAK28/B	95,00%	HUF	2028.03.23
HU0000402532	MAK28/A	95,00%	HUF	2028.10.22
HU0000404603	MAK29/A	92,50%	HUF	2029.05.23
HU0000404926	MAK29/B	92,50%	HUF	2029.08.22
HU0000407424	MAK29/C	92,50%	HUF	2029.11.28
HU0000403696	MAK30/A	92,50%	HUF	2030.08.21
HU0000407317	MAK31/B	87,50%	HUF	2031.07.23
HU0000403001	MAK31/A	87,50%	HUF	2031.10.22
HU0000405535	MAK32/G	87,50%	HUF	2032.05.27
HU0000406087	MAK32/B	87,50%	HUF	2032.08.25
HU0000405550	MAK32/A	87,50%	HUF	2032.11.24
HU0000404744	MAK33/A	87,50%	HUF	2033.04.20
HU0000404892	MAK34/A	87,50%	HUF	2034.06.22
HU0000406624	MAK35/A	87,50%	HUF	2035.10.24
HU0000403555	MAK38/A	85,00%	HUF	2038.10.27
HU0000404165	MAK41/A	85,00%	HUF	2041.04.25
HU0000404991	MAK51/G	85,00%	HUF	2051.04.28

Discount Treasury Bill (DKJ)

ISIN	Designation	Acceptance ratio	Currency	Maturity
HU0000525191	D251126	99,00%	HUF	2025.11.26
HU0000525126	D251223	99,00%	HUF	2025.12.23
HU0000525217	D260121	99,00%	HUF	2026.01.21
HU0000525142	D260218	99,00%	HUF	2026.02.18
HU0000525167	D260429	98,00%	HUF	2026.04.29
HU0000525183	D260624	98,00%	HUF	2026.06.24
HU0000525209	D260819	98,00%	HUF	2026.08.19
HU0000525225	D261028	95,00%	HUF	2026.10.28

OTHER BONDS

ISIN	Designation	Acceptance ratio	Currency	Maturity
XS2161992198	REP OF HUN 1.125 % 28APR26 EURO	93,00%	EUR	2026.04.28
XS2558594391	REPHUN 5 02/22/27	90,00%	EUR	2027.02.22
XS1696445516	REPHUN 1 3/4 10/10/27	90,00%	EUR	2027.10.10
XS2574267188	REPHUN 6 1/8 05/22/28	88,50%	USD	2028.05.22
XS2386583145	REPHUN 0 1/8 09/21/28	90,00%	EUR	2028.09.21
XS2010026305	REPHUN 5 1/4 06/16/29	86,00%	USD	2029.06.16
XS2753429047	REPHUN 4 07/25/29	87,50%	EUR	2029.07.25
XS3101499187	REPHUN 5 3/8 09/26/30	86,00%	USD	2030.09.26
XS2259191273	REPHUN 0 1/2 11/18/30	82,50%	EUR	2030.11.18
XS2010026214	REPHUN 4 1/4 06/16/31	82,50%	EUR	2031.06.16
XS2388586401	REPHUN 2.125 09/22/31	81,00%	USD	2031.09.22
XS2161992511	REPHUN 1 5/8 04/28/32	82,50%	EUR	2032.04.28
XS2574267261	REPHUN 6 1/4 09/22/32	81,00%	USD	2032.09.22
XS2680932907	REPHUN 5 3/8 09/12/33	82,50%	EUR	2033.09.12
XS2010026487	REPHUN 5 1/2 06/16/34	81,00%	USD	2034.06.16
XS2971936948	REPHUN 4 1/2 06/16/34	82,50%	EUR	2034.06.16
XS2181689659	REP OF HUN 1.75% 05JUN35 EURO	82,50%	EUR	2035.06.05
XS3101499260	REPHUN 6 09/26/35	81,00%	USD	2035.09.26
XS2744128369	REPHUN 5 1/2 03/26/36	78,50%	USD	2036.03.26

XS2971937672	REPHUN 4 7/8 03/22/40	80,00%	EUR	2040.03.22
US445545AF36	REP OF HUN 7.625 % 29MAR41 USD	78,50%	USD	2041.03.29
XS2259191430	REPHUN 1 1/2 11/17/50	80,00%	EUR	2050.11.17
XS2388586583	REPHUN 3 1/8 09/21/51	78,50%	USD	2051.09.21
XS2574267345	REPHUN 6 3/4 09/25/52	78,50%	USD	2052.09.25
XS3101499773	REPHUN 6 3/4 09/23/55	78,50%	USD	2055.09.23

OTP MORTGAGE BANK (OJB) MORTGAGE BONDS

ISIN	Designation	Acceptance ratio	Currency	Maturity
HU0000653324	OJB2025/II	98,50%	HUF	2025.11.26
HU0000653357	OJB2027/I	92,50%	HUF	2027.10.27
HU0000653555	OJB2029/A	88,75%	HUF	2029.05.24
HU0000653696	OJB2029/B	88,75%	HUF	2029.06.20
HU0000653761	OJB2029/I	88,75%	HUF	2029.10.31
HU0000653456	OJB2031/I	81,25%	HUF	2031.10.22
HU0000653621	OJB2032/A	81,25%	HUF	2032.11.24
HU0000653860	OJB2032/B	81,25%	HUF	2032.12.20
XS2736443933	OMB2029/I	83,75%	EUR	2029.03.07
XS3094548123	OMB2030/I	83,75%	EUR	2030.06.20
XS3187013779	OMB2031/I	76,25%	EUR	2031.03.31

OTP BONDS

ISIN	Designation	Acceptance ratio	Currency	Maturity
HU0000364419	OTP_HUF_2025/15	98,50%	HUF	2025.11.29
HU0000364484	OTP_HUF_2025/16	98,50%	HUF	2025.12.18
HU0000364872	OTP_HUF_2026/3	98,50%	HUF	2026.01.17
HU0000364906	OTP_HUF_2026/4	98,50%	HUF	2026.01.31
HU0000364963	OTP_HUF_2026/5	98,50%	HUF	2026.02.14
HU0000365010	OTP_HUF_2026/6	98,50%	HUF	2026.03.14
HU0000365127	OTP_HUF_2026/7	98,50%	HUF	2026.04.11
HU0000365275	OTP_HUF_2026/8	97,00%	HUF	2026.05.09
HU0000361597	OTP_DK_HUF_2026/III	97,00%	HUF	2026.05.31

HU0000359740	OTP_DK_HUF_2026/I	97,00%	HUF	2026.05.31
HU0000360524	OTP_DK_HUF_2026/II	97,00%	HUF	2026.05.31
HU0000365341	OTP_HUF_2026/9	97,00%	HUF	2026.06.06
HU0000365440	OTP_HUF_2026/10	97,00%	HUF	2026.06.27
HU0000365499	OTP_HUF_2026/11	97,00%	HUF	2026.07.16
HU0000365598	OTP_HUF_2026/12	97,00%	HUF	2026.08.15
HU0000365648	OTP_HUF_2026/13	97,00%	HUF	2026.09.12
HU0000365713	OTP_HUF_2026/14	97,00%	HUF	2026.10.10
HU0000363163	OTP_HUF_2026/2	92,50%	HUF	2026.12.15
HU0000361605	OTP_DK_HUF_2027/III	92,50%	HUF	2027.05.31
HU0000359757	OTP_DK_HUF_2027/I	92,50%	HUF	2027.05.31
HU0000360532	OTP_DK_HUF_2027/II	92,50%	HUF	2027.05.31
HU0000362553	OTP_DK_HUF_2028/III	92,50%	HUF	2028.05.31
HU0000360540	OTP_DK_HUF_2028/I	92,50%	HUF	2028.05.31
HU0000361613	OTP_DK_HUF_2028/II	92,50%	HUF	2028.05.31
HU0000362991	OTP_TBSZ_HUF_2028/1	88,75%	HUF	2028.12.15
HU0000362561	OTP_DK_HUF_2029/III	88,75%	HUF	2029.05.31
HU0000360557	OTP_DK_HUF_2029/I	88,75%	HUF	2029.05.31
HU0000361621	OTP_DK_HUF_2029/II	88,75%	HUF	2029.05.31
HU0000363908	OTP_DK_HUF_2029/IV	88,75%	HUF	2029.05.31
HU0000362579	OTP_DK_HUF_2030/III	88,75%	HUF	2030.05.31
HU0000360565	OTP_DK_HUF_2030/I	88,75%	HUF	2030.05.31
HU0000361639	OTP_DK_HUF_2030/II	88,75%	HUF	2030.05.31
HU0000363916	OTP_DK_HUF_2030/IV	88,75%	HUF	2030.05.31
HU0000365374	OTP_DK_HUF_2030/V	88,75%	HUF	2030.05.31
HU0000363924	OTP_DK_HUF_2031/III	81,25%	HUF	2031.05.31
HU0000361647	OTP_DK_HUF_2031/I	81,25%	HUF	2031.05.31
HU0000362587	OTP_DK_HUF_2031/II	81,25%	HUF	2031.05.31
HU0000365382	OTP_DK_HUF_2031/IV	81,25%	HUF	2031.05.31
HU0000363932	OTP_DK_HUF_2032/III	81,25%	HUF	2032.05.31
HU0000361654	OTP_DK_HUF_2032/I	81,25%	HUF	2032.05.31
HU0000362595	OTP_DK_HUF_2032/II	81,25%	HUF	2032.05.31
HU0000365390	OTP_DK_HUF_2032/IV	81,25%	HUF	2032.05.31
HU0000365408	OTP_DK_HUF_2033/III	81,25%	HUF	2033.05.31
HU0000362603	OTP_DK_HUF_2033/I	81,25%	HUF	2033.05.31

HU0000363957	OTP_DK_HUF_2033/II	81,25%	HUF	2033.05.31
HU0000363940	OTP_DK_HUF_2034/I	81,25%	HUF	2034.05.31
HU0000365416	OTP_DK_HUF_2034/II	81,25%	HUF	2034.05.31
HU0000365424	OTP_DK_HUF_2035/I	81,25%	HUF	2035.05.31

OTP SUBORDINATED BONDS

ISIN	Designation	Acceptance ratio	Currency	Maturity
XS2626773381	OTPHB 7 1/2 05/25/27	86,00%	USD	2027.05.25
XS2698603326	OTPHB 6 1/8 10/05/27	87,50%	EUR	2027.10.05
XS2838495542	OTPHB 4 3/4 06/12/28	87,50%	EUR	2028.06.12
XS2754491640	OTPHB 5 01/31/29	83,75%	EUR	2029.01.31
XS2917468618	OTPHB 4 1/4 10/16/30	83,75%	EUR	2030.10.16
XS2586007036	OTPHB 8 3/4 05/15/33	74,75%	USD	2033.05.15
XS2988670878	OTPHB 7.3 07/30/35	74,75%	USD	2035.07.30

OTHER

ISIN	Designation	Acceptance ratio	Currency	Maturity
XS2232045463	MOLHB 1 1/2 10/08/27	87,50%	EUR	2027.10.08

FOREIGN SOVEREIGN BONDS

ISIN	Designation	Acceptance ratio	Currency	Maturity
AT0000A308C5	RAGB 2 07/15/26	93,00%	EUR	2026.07.15
AT0000383864	RAGB 6 1/4 07/15/27	90,00%	EUR	2027.07.15
AT0000A1ZGE4	RAGB 0 3/4 02/20/28	90,00%	EUR	2028.02.20
FR0128690726	BTF 0 11/05/25	94,00%	EUR	2025.11.05
FR0128983980	BTF 0 01/14/26	94,00%	EUR	2026.01.14
FR0129132694	BTF 0 02/11/26	94,00%	EUR	2026.02.11
FR0128984004	BTF 0 05/20/26	93,00%	EUR	2026.05.20
US912797NL78	B 0 11/28/25	92,50%	USD	2025.11.28
XS2434895988	ROMANI 3 02/27/27	88,50%	USD	2027.02.27
XS1599193403	ROMANI 2 3/8 04/19/27	90,00%	EUR	2027.04.19

XS2485248806	ROMANI 5 1/4 11/25/27	88,50%	USD	2027.11.25
XS2571922884	ROMANI 6 5/8 02/17/28	88,50%	USD	2028.02.17
XS2434895558	ROMANI 2.125 03/07/28	90,00%	EUR	2028.03.07
XS1420357318	ROMANI 2 7/8 05/26/28	90,00%	EUR	2028.05.26
XS2262211076	ROMANI 1 3/8 12/02/29	87,50%	EUR	2029.12.02
XS2364199757	ROMANI 1 3/4 07/13/30	87,50%	EUR	2030.07.13
XS2201851172	ROMANIA 3 02/14/31	81,00%	USD	2031.02.14
XS2770920937	ROMANI 5 3/8 03/22/31	82,50%	EUR	2031.03.22
XS2571923007	ROMANI 7.125 01/17/33	81,00%	USD	2033.01.17
XS2330503694	ROMANI 2 04/14/33	82,50%	EUR	2033.04.14
XS2689948078	ROMANI 6 3/8 09/18/33	82,50%	EUR	2033.09.18
XS2756521303	ROMANI 6 3/8 01/30/34	81,00%	USD	2034.01.30
XS2434895806	ROMANIA 3 3/4 02/07/34	82,50%	EUR	2034.02.07
XS2908633683	ROMANI 5 3/4 03/24/35	81,00%	USD	2035.03.24
XS2999564581	ROMANI 7 1/2 02/10/37	78,50%	USD	2037.02.10
XS2829810923	ROMANI 5.625 05/30/37	80,00%	EUR	2037.05.30
XS1768074319	ROMANI 3 3/8 02/08/38	80,00%	EUR	2038.02.08
XS1892127470	ROMANI 4 1/8 03/11/39	80,00%	EUR	2039.03.11
XS2258400162	ROMANI 2 5/8 12/02/40	80,00%	EUR	2040.12.02
XS2330514899	ROMANI 2 3/4 04/14/41	80,00%	EUR	2041.04.14

EQUITIES

ISIN	Designation	Acceptance ratio	Currency
US0378331005	APPLE	80,00%	USD
DE0008404005	ALLIANZ SE-VINK	70,00%	EUR
US0231351067	AMAZON INC	70,00%	USD
DE000BAY0017	BAYER AG ORD	85,00%	EUR
DE0005190003	BMW	70,00%	EUR
DE000CBK1001	CBK COMMERZBANK TORZS	70,00%	EUR
US17275R1023	CISCO SYSTEM INC TORZS	80,00%	USD
DE0007100000	DAIMLER AG TORZS	70,00%	EUR
DE0005140008	DEUTSCHE BANK AG TORZS	70,00%	EUR
US30303M1027	META PLATFORMS INC-CLASS A	85,00%	USD
US02079K1079	ALPHABET INC-CL C	85,00%	USD
HU0000153937	MAGYAR OLAJIPARI RT. TORZS	85,00%	HUF
US5949181045	MICROSOFT	80,00%	USD
HU0000073507	M-TELEKOM RT. TORZS	85,00%	HUF
US64110L1061	NETFLIX INC	85,00%	USD
HU0000123096	RICHTER GEDEON RT. TORZS	85,00%	HUF
DE0007164600	SAP SE	80,00%	EUR
US88160R1014	TESLA MOTORS	70,00%	USD
DE0007664005	VOLKSWAGEN AG	70,00%	EUR
DE0007664039	VOLKSWAGEN TORZS	70,00%	EUR

OTP MUTUAL FUND SHARES

ISIN	Designation	Acceptance ratio	Currency
HU0000734454	OTP CETOP INDEXKOVETO UCITS ETF	90,00%	EUR
HU0000735089	OTP USA EQU FN-A	90,00%	HUF
HU0000704457	OTP ABSZOLUT HOZAM A A SOROZAT	95,00%	HUF
HU0000704440	OTP ABSZOLUT HOZAM B B SOROZAT	95,00%	HUF
HU0000713755	OTP ABSZOLUT HOZAM EURO ALAPBA F	95,00%	EUR
HU0000706718	OTP AZSIAI INGATLAN A A SOROZAT	90,00%	HUF
HU0000706726	OTP AZSIAI INGATLAN B B SOROZAT	90,00%	EUR

HU0000703855	OTP KOZEP-EUROPAI RESZVENY	90,00%	EUR
HU0000717814	OTP-DOL ING ALA	65,00%	USD
HU0000717806	OTP-EUR ING ALA	65,00%	EUR
HU0000706361	OTP EMDA	85,00%	HUF
HU0000711015	OTP EMEA ALAP	95,00%	HUF
HU0000702162	OTP EUR PENZPIACI BEF JEGY	95,00%	EUR
HU0000707633	OTP FOLD KINCSEI A SOROZAT	95,00%	HUF
HU0000707641	OTP FOLD KINCSEI B B SOROZAT	95,00%	EUR
HU0000702451	OTP INGATLAN	65,00%	HUF
HU0000706239	OTP KLIMAVALTOZAS 130/30 A A SOR	90,00%	HUF
HU0000706247	OTP KLIMAVALTOZAS 130/30 B B SOR	90,00%	EUR
HU0000702865	OTP MAXIMA	95,00%	HUF
HU0000703491	OTP TOKEGARANTALT PENZPIACI	95,00%	HUF
HU0000702899	OTP OMEGA FEJLETT PIACI HUF	90,00%	HUF
HU0000703897	OTP OMEGA FEJLETT PIACI EUR	90,00%	EUR
HU0000702873	OTP OPTIMA	95,00%	HUF
HU0000702881	OTP PALETTA	95,00%	HUF
HU0000705579	OTP PLANETA FELTOREKVO A A SOROZ	90,00%	HUF
HU0000705561	OTP PLANETA FELTOREKVO B B SOROZ	90,00%	EUR
HU0000705025	OTP PREMIUM KIEGYENSULYOZOTT	95,00%	HUF
HU0000705017	OTP PREMIUM KLASSZIKUS	95,00%	HUF
HU0000710249	OTP PREMIUM SZARMAZTATOTT	95,00%	HUF
HU0000715545	OTP PRÉMIUM AKTÍV KLASSZIKUS AA	95,00%	HUF
HU0000712161	OTP PREMIUM TOKEGARANT PENZPIACI	95,00%	HUF
HU0000715537	OTP PRÉMIUM TREND KLASSZIKUS AA	95,00%	HUF
HU0000705041	OTP PREMIUM EURO	90,00%	EUR
HU0000705033	OTP PREMIUM NOVEKEDESI	90,00%	HUF
HU0000718523	OTP PRIME INGATLAN ALAP	65,00%	HUF
HU0000721477	OTP PRIME EURO ING ALAPBA FEK AL	65,00%	EUR
HU0000702907	OTP QUALITY	90,00%	HUF
HU0000706213	OTP QUALITY B B SOROZAT	90,00%	HUF
HU0000716451	OTP SIGMA SZARM ABSZOLT HOZ ALAP	90,00%	HUF
HU0000733472	OTP STRAT EUR KOTV ALAP A	95,00%	EUR
HU0000733480	OTP STRAT EUR KOTV ALAP B	95,00%	HUF
HU0000706379	OTP SUPRA	90,00%	HUF

HU0000713748	OTP SUPRA EURO ALAPBA FEKTETO AL	90,00%	EUR
HU0000718481	OTP SUPRA DOLLÁR ALAP	90,00%	USD
HU0000713763	OTP UJ EUROPA EURO ALAPBA FEKT A	95,00%	EUR
HU0000705827	OTP UJ EUROPA A SOROZAT	95,00%	HUF
HU0000705835	OTP UJ EUROPA B B SOROZAT	95,00%	EUR
HU0000702170	OTP DOLLAR PENZPIACI BEF JEGY	90,00%	USD
HU0000729025	OTP NY-EUROPAI RESZVENY ALAP A	90,00%	HUF
HU0000729033	OTP NY-EUROPAI RESZVENY ALAP B	90,00%	EUR
HU0000716402	ACCORDE ABACUS ABSZ HOZ A SOR	95,00%	HUF
HU0000716410	ACCORDE PRIZMA ABSZ HOZ A SOR	95,00%	HUF
HU0000721774	ACCORDE CUVEE BEF ALAP A SOR	90,00%	HUF
HU0000720958	ACCORDE WOJTEK LENGY RESZV A SOR	85,00%	HUF
HU0000707948	CITADELLA ABSZ HOZ A SOROZAT HUF	90,00%	HUF
HU0000715180	CONCORDE 3000	90,00%	HUF
HU0000712252	HOLD GALAXIS EURO ALAPOK ALAPJA	90,00%	HUF
HU0000710116	HOLD GALAXIS ALAPOK ALAPJA	95,00%	HUF
HU0000705702	HOLD COLUMBUS GLOB ERT A SOR HUF	90,00%	HUF
HU0000702022	HOLD RÉSZVÉNY ALAP A SOROZAT HUF	85,00%	HUF
HU0000701693	HOLD 2000 NYILT VEGY A SOR HUF	95,00%	HUF
HU0000720339	HOLD ORION ABSZ HOZ A SOR HUF	90,00%	HUF

Upon the occurrence of the following events or conditions, the acceptance rate (acceptance value) of the Collaterals, stipulated in Annex 1, will automatically decrease to 0% without any further legal action:

- a) any change in the legislative environment or any other reason not imputable to the Bank terminates the marketability of the given Collateral or substantially reduces the market liquidity thereof, or
- b) no market price of adequate quality can be linked to the Collateral, or
- c) in the case of equities, if the equity is no longer listed among the "Premium" securities constituting the BUX index, or
- d) in the case of mutual fund shares, if the mutual fund is transformed into a closed-end fund or a decision to this effect is adopted, or
- e) if an insolvency procedure, bankruptcy proceedings, enforcement procedure or any other procedure that may entail the liquidation of the given entity (cancellation from the public register) is initiated against the issuer of the Collateral or – in the case of securities – against the entity that undertakes the liability to pay any amount based on the securities to the holder thereof, or any such circumstance arises that qualifies as a Credit Event according to the latest issue of the ISDA Credit Derivatives Definitions (irrespective of whether this document applies to any of the transactions concluded by the affected party).

The valuation may be performed based on several methods, the results of which may vary, and the method may be selected by relying on a number of sources. The selection of the valuation method and the source thereof is the exclusive right of Bank, which is expressly accepted by the Client in view of the provisions of the Investment Services Business Regulations.

This annex forms part of the document entitled "COLLATERAL ANNOUNCEMENT to Investment Services Business Regulations". Issues not regulated in this annex shall be governed by the Investment Services Business Regulations.