

## PUBLIC ANNOUNCEMENT

On interest rates, commissions, fees and costs <sup>[C] [D] [E]</sup> applicable to credit transactions and other bank commitments performed for micro and small enterprise clientele <sup>(1), (57)</sup>

### I. CURRENTLY MARKETABLE SCHEMES

OTP LendületPlusz Overdraft facility <sup>[A]</sup>	
1. Interest	
a.) For HUF credit/HUF loan	1 month BUBOR + 4.00%
b.) For foreign currency credit/foreign currency loan	
Euro (EUR)	1 months EURIBOR + 4.00%
2. Management fee <sup>(9)</sup>	1.00% - 1.50%
3. Special fee <sup>(7)</sup>	one-off 1.00%

OTP LendületMax Overdraft Facility	
1. Interest	
a.) For HUF credit/HUF loan	1 month BUBOR + 2.00%
b.) For foreign currency credit/foreign currency loan	
Euro (EUR)	1 month EURIBOR + 3.00%
American dollar (USD)	1 month LIBOR + 4.00%
2. Management fee	2.00%
3. Management fee discount <sup>(76)</sup>	
"Application" discount	1.00%
"Meeting conditions" discount	0.50%
"First loyalty" discount	0.50%
"Further loyalty" discount	0.75%
4. Facility-setting commission	300,000 HUF + 0.10% of the contracted amount, but maximum 500,000 HUF
5. Special fee <sup>(7)</sup>	one-off 0.50%

OTP Agricultural and Corporate Overdraft facility <sup>[B]</sup>	
1. Interest	
a.) For HUF credit/HUF loan	1 month BUBOR + 3.00%
b.) For foreign currency credit/foreign currency loan	
Euro (EUR)	1 months EURIBOR + 4.00%
2. Management fee <sup>(9)</sup>	0.80% - 2.00%
3. Facility-setting commission	
For 500,000 HUF – 10,000,000 HUF* contracted amount	60,000 HUF
For 10,000,001 HUF – 15,000,000 HUF* contracted amount	70,000 HUF
For 15,000,001 HUF – 20,000,000 HUF* contracted amount	80,000 HUF
For 20,000,001 HUF – 25,000,000 HUF* contracted amount	90,000 HUF
For 25,000,001 HUF – 30,000,000 HUF* contracted amount	100,000 HUF
For 30,000,001 HUF – 40,000,000 HUF* contracted amount	120,000 HUF
For 40,000,001 HUF – 50,000,000 HUF* contracted amount	140,000 HUF
For 50,000,001 HUF – 60,000,000 HUF* contracted amount	200,000 HUF
For 60,000,001 HUF – 70,000,000 HUF* contracted amount	240,000 HUF
for a contract amount between HUF 70,000,001 and HUF 80,000,000	HUF 260,000
for a contract amount between HUF 80,000,001 and HUF 90,000,000	HUF 290,000
for a contract amount between HUF 90,000,001 and HUF 100,000,000	HUF 320,000
4. Special fee <sup>(7)</sup>	one-off 1.00%

\* or its equivalent in EUR

<b>Széchenyi Card<sup>[A]</sup></b>	
1. Interest rate <sup>(12)</sup>	1 month BUBOR + 4.00%
2. Management fee	0.80%
3. Facility-setting commission <sup>(25)</sup>	
For 500,000 HUF contracted amount	11,000 HUF
For 1,000,000 HUF – 2,000,000 HUF contracted amount	26,000 HUF
For 3,000,000 HUF – 4,000,000 HUF contracted amount	46,000 HUF
For 5,000,000 HUF – 6,000,000 HUF contracted amount	66,000 HUF
For 7,000,000 HUF – 10,000,000 HUF contracted amount	86,000 HUF
For 11,000,000 HUF – 15,000,000 HUF contracted amount	116,000 HUF
For 16,000,000 HUF – 20,000,000 HUF contracted amount	136,000 HUF
For 21,000,000 HUF – 25,000,000 HUF contracted amount	156,000 HUF
For 26,000,000 HUF – 50,000,000 HUF contracted amount	176,000 HUF
for a contract amount between HUF 51,000,000 and HUF 75,000,000	HUF 226,000
for a contract amount between HUF 76,000,000 and HUF 100,000,000	HUF 276,000
4. Special fee <sup>(7) (31)</sup>	one-off 1.00%

<b>OTP Új Forrás Current Asset Credit<sup>[A] (42)</sup></b>	
1. Interest	
a.) For HUF credit/HUF loan	1 month BUBOR + 5.00%
2. Management fee <sup>(18)</sup>	2.00%
3. Facility-setting commission <sup>(29) (34)</sup>	1.00% of the contracted amount, minimum 50,000 HUF
4. Special fee <sup>(7)</sup>	one-off 1.00%

<b>Széchenyi Current Asset Credit<sup>[A]</sup></b>	
1. Interest	1 month BUBOR + 5.00%
2. Management fee	0.80%
3. Contracting fee	1.50%
4. Special fee <sup>(7)</sup>	one-off 1.00%
5. Disbursement fee:	10,000 HUF per occasion.

<b>OTP Invest Enterprise Development Credit <sup>[A]</sup></b>	
1. Interest	
a.) For HUF credit/HUF loan	1 month BUBOR + 3.00%
2. Management fee	
a.) If credit objective is investment	1.00%
b.) If credit objective is free use	2.00%
3. Commitment commission	1.00%
4. Facility-setting commission	0.5% of the contracted amount, minimum 50,000 HUF, maximum 100,000 HUF
5. Special fee <sup>(7)</sup>	one-off 1.00%

<b>OTP 2020 EU Development Credit <sup>[A]</sup></b>	
1. Interest	
a.) For HUF credit/HUF loan <sup>(72)</sup>	1 month BUBOR + 3.00%
2. Management fee	1.00%
3. Commitment commission	1.00%
4. Facility-setting commission	0.5% of the contracted amount, minimum 50,000 HUF, maximum 100,000 HUF
5. Special fee <sup>(7)</sup>	one-off 1.00%

<b>OTP Corporate Lombard credit with fixed margin<sup>(62)</sup></b>	
1. Interest rate (the product is available in HUF and in EUR in case of enterprise caution, and in HUF in case of retail caution)	
a.) Between 1,000,000 – 9,999,999 HUF	interest rate of caution <sup>(63)</sup> + 3.00%
b.) Between 10,000,000 – 29,999,999 HUF	interest rate of caution <sup>(63)</sup> + 2.50%
c.) Between 30,000,000 – 250,000,000 HUF	interest rate of caution <sup>(63)</sup> + 2.00%
2. Facility-setting commission	1.00 %, min. HUF 50,000 <sup>(71)</sup>

<b>OTP Corporate Lombard credit<sup>(13)</sup></b>	
<b>1. Interest</b>	
a.) For HUF credit/HUF loan	
aa.) For credits/loans with maturity within a year	1-3 month BUBOR + 3.50%
ab.) For credits/loans with maturity over a year	1-3 month BUBOR + 4.00%
b.) For foreign currency credit/foreign currency loan	
ba.) for credits/loans with maturity within a year	
Euro (EUR)	1-3 month EURIBOR + 5.00%
American dollar (USD), Swiss frank (CHF)	1-3 month LIBOR + 5.50%
bb.) for credits/loans with maturity over a year	
Euro (EUR)	1-3 month EURIBOR + 5.50%
American dollar (USD), Swiss frank (CHF)	1-3 month LIBOR + 6.00%
<b>2. Management fee</b>	1.00% p.a.
<b>3. Facility-setting commission<sup>(29)</sup></b>	1.00 %, min. HUF 50,000 <sup>(71)</sup>
<b>4. Commitment fee<sup>(21)</sup></b>	1.00%

<b>Thermo/ Stílus Credit (previously: Condominium credit)<sup>(3)</sup></b>	
<b>1a. Credit interest rate for annual interest period – (not available for credits admitted as from 10 June 2009.)</b>	prime rate + 3.00%
<b>1b. Credit interest rate for monthly interest period<sup>(13)</sup></b>	prime rate + 2.50%
<b>2. Management fee</b>	0.00%
<b>3. Commitment commission</b>	2.00%
<b>4. Facility-setting commission</b>	50,000 HUF + 0.10% of the contracted amount

<b>Condominium Subsidy Prefinancing Credit</b>	
<b>1. Interest rate (monthly interest period)</b>	prime rate + 2.50%
<b>2. Management fee</b>	0.00%
<b>3. Commitment commission</b>	2.00%
<b>4. Facility-setting commission</b>	50,000 HUF + 0.10% of the contracted amount

<b>OTP Bank Guarantee/HUF and foreign currency guarantee</b>	
<b>1. Guarantee fee</b>	
a.) With caution as collateral	2.00 %, min. HUF 32,000
b.) Short-term guarantee	2.50 %, min. HUF 53,000
c.) Long-term guarantee	3.00 %, min. HUF 64,000
<b>2. Contracting fee</b>	HUF 53,000 + 0.11% of the bank guarantee amount (not charged in case of caution as collateral)
<b>3. Issuance of the guarantee promissory note</b>	25,000 HUF/promissory note
<b>4. Interest of redeemed guarantee</b>	Guarantee in HUF: 28% Guarantee in foreign currency: 29%
<b>5. One-time issuance commission (for foreign currency, international HUF guarantees)</b>	0.25%, min. HUF 8,000

<b>OTP Egyensúly Credit <sup>(42)</sup></b>	
<b>1. Interest</b>	
a.) For HUF credit/HUF loan	1 month BUBOR + 6.00%
<b>2. Management fee<sup>(24)</sup></b>	
a.) Credit/loan of I-IV class client with real estate and Garantiqa or AVHGA* suretyship as collateral	0.00%
b.) Credit/loan of V-VI class client with real estate and Garantiqa or AVHGA* suretyship as collateral	1.00%
c.) Credit/loan of I-IV class client with one of the real estate and Garantiqa or AVHGA* suretyship as collateral	2.00%
d.) Credit/loan of V-VI class client with one of the real estate and Garantiqa or AVHGA* suretyship as collateral	3.00%
e.) Credit/loan of I-IV class client in other cases	4.00%
f.) Credit/loan of V-VI class client in other cases	6.00%

\*Garantiqa Hitelgarancia Zrt. or Agrár-Vállalkozási Hitelgarancia Alapítvány. The percentage rate of suretyship may not be lower than that applied to the credit/loan to be refinanced.

<b>Agrár Széchenyi Card<sup>[B]</sup></b>	
<b>1. Interest</b>	1 month BUBOR + 4.00%
<b>2. Management fee</b>	0.80%
<b>3. Facility-setting commission</b>	
For 500,000 HUF contracted amount	11,000 HUF
For 600,000 HUF – 2,000,000 HUF contracted amount	26,000 HUF
For 2,100,000 HUF – 4,000,000 HUF contracted amount	46,000 HUF
For 4,100,000 HUF – 6,000,000 HUF contracted amount	66,000 HUF
For 6,100,000 HUF – 10,000,000 HUF contracted amount	86,000 HUF
For 10,100,000 HUF – 15,000,000 HUF contracted amount	116,000 HUF
For 15,100,000 HUF – 20,000,000 HUF contracted amount	136,000 HUF
For 20,100,000 HUF – 25,000,000 HUF contracted amount	156,000 HUF
For 25,100,000 HUF – 50,000,000 HUF contracted amount	176,000 HUF
for a contract amount between HUF 50,100,000 and HUF 75,000,000	HUF 226,000
for a contract amount between HUF 75,100,000 and HUF 100,000,000	HUF 276,000
<b>4. Special fee<sup>(37)</sup></b>	one-off 1.00%

<b>OTP Támogatások Faktoring <sup>(80)</sup></b>	
<b>1. Interest</b>	
a.) for subsidies pre-financed for one year	3 month BUBOR + 2.99%
b.) for subsidies pre-financed for more years	3 months BUBOR + 3.5%
<b>2. Factoring fee</b>	1.00 - 1.50%
<b>3. Disbursement commission</b>	1.00%, min. 30,000 HUF, max. 100,000 HUF

<b>OTP Standard Faktoring</b>	
<b>1. Interest</b>	
a.) For HUF factoring	1 month BUBOR + 4.50%
b.) For EUR factoring	1 month EURIBOR + 5.75%
<b>2. Management fee</b>	
a.) For HUF factoring	0.5%, min. 500 HUF, max. 2,000 HUF
b.) For EUR factoring	0.5%, min. 2 EUR, max. 8 EUR
<b>3. Factoring fee</b>	0.50%
<b>4. Contracting fee</b>	
a.) For HUF factoring	15,000 HUF
b.) For EUR factoring	50 EUR

<b>OTP Standard Plusz Faktoring</b>	
<b>1. Interest</b>	
a.) For HUF factoring	1 month BUBOR + 4.50%
b.) For EUR factoring	1 month EURIBOR + 5.75%
<b>2. Management fee</b>	
a.) For HUF factoring	0.5%, min. 500 HUF, max. 2,000 HUF
b.) For EUR factoring	0.5%, min. 2 EUR, max. 8 EUR
<b>3. Factoring fee</b>	0.70%
<b>4. Contracting fee</b>	
a.) For HUF factoring	15,000 HUF
b.) For EUR factoring	50 EUR
<b>5. Limit assessment fee</b>	16,000 HUF

## II. SUSPENDED OR PREVIOUSLY SOLD SCHEMES

OTP Támogatások Faktoring <sup>(79)</sup>	
1. Interest	3 months BUBOR + 2.99%
2. Factoring fee	1.00 - 1.50%
3. Contracting fee	1.00%, min. 30,000 HUF, max. HUF 100 000

Zöldkártya Credit <sup>(70) (79)</sup>	
1. Interest	
a.) For HUF credit/HUF loan	3 months BUBOR + 3.50%
2. Management fee <sup>(18)</sup>	1.00-1.50%
3. Facility-adjustment commission	1.00%, min. 30,000 HUF, max. HUF 100,000

OTP Bank guarantee/HUF and foreign currency guarantee <sup>(78)</sup>	
1. Bank guarantee/Guarantee fee	
a.) With collateral security	1.50 %, min. HUF 30,000
b.) Short-term bank guarantee/guarantee	2.00 %, min. HUF 45,000
c.) Long-term bank guarantee/guarantee	3.00 %, min. HUF 55,000
2. Facility-adjustment commission	HUF 50,000 + 0.10% of the bank guarantee amount (not charged if it covers a collateral security)
3. Issuance of the bank guarantee/guarantee promissory note	HUF 25,000/promissory note
4. Interest for a redeemed bank guarantee/guarantee	21.75%
5. One-time issuance commission (for foreign currency, international HUF guarantees)	0.25%, min. HUF 8,000

Pre-financing of area payments <sup>(70) (78)</sup>	
1. Interest	
a.) For HUF credit / HUF loan	3 months BUBOR + 2.99%
2. Management fee <sup>(18)</sup>	1.00-1.50%
3. Facility-adjustment commission	1.00%, min. 30,000 HUF, max. HUF 100,000

OTP Lendület Overdraft facility With collateral security <sup>(77)</sup>	
1. Interest	
a.) HUF credit / HUF loan	1 months BUBOR + 3.50%
b.) EUR credit / EUR loan	1 months EURIBOR + 5.75%
2. Facility-adjustment commission	
until an agreement amount of HUF 9,999,999*	HUF 60,000
for an agreement amount between HUF 10,000,000 and HUF 14,999,999	HUF 70,000
for an agreement amount between HUF 15,000,000 and HUF 19,999,999	HUF 80,000
for an agreement amount over HUF 20,000,000	HUF 100,000

\*or EUR-equivalent

OTP Lendület Overdraft facility With real estate collateral <sup>(65)</sup>	
1. Interest	
a.) HUF credit / HUF loan	1 months BUBOR + 3.50%
b.) EUR credit / EUR loan	1 months EURIBOR + 5.75%
2. Management fee	
Class I-III client	1.50%
Class IV client	2.30%
3. Facility-adjustment commission	
until an agreement amount of HUF 9,999,999*	HUF 60,000
for an agreement amount between HUF 10,000,000 and HUF 14,999,999	HUF 70,000
for an agreement amount between HUF 15,000,000 and HUF 19,999,999	HUF 80,000
for an agreement amount over HUF 20,000,000	HUF 100,000
4. Special fee <sup>(7)</sup>	one-off 1.00%

\* or its equivalent in EUR

<b>OTP Lendület Overdraft facility With the joint and several suretyship of a private individual<sup>(65)</sup></b>	
1. Interest	
a.) HUF credit / HUF loan	1 month BUBOR + 6.50%
b.) EUR credit / EUR loan	1 months EURIBOR + 8.75%
2. Management fee	2.00%
3. Facility-adjustment commission	
until an agreement amount of HUF 9,999,999*	HUF 60,000
for an agreement amount between HUF 10,000,000 and HUF 14,999,999*	HUF 70,000
for an agreement amount between HUF 15,000,000 and HUF 19,999,999*	HUF 80,000
for an agreement amount over HUF 20,000,000	HUF 100,000
4. Special fee <sup>(7)</sup>	one-off 1.00%

\* or its equivalent in EUR

<b>OTP Corporate Mortgage Credit<sup>[A]</sup> <sup>(26)</sup></b>	
1. Interest	
a.) For HUF credit/HUF loan	1-3 month BUBOR + 4.00%
2. Management fee <sup>(28)</sup>	1.5%-3.00%
3. Commitment commission	2.00%
4. Facility-setting commission <sup>(29)</sup>	0.5% of the contracted amount, minimum 50,000 HUF, maximum 100,000 HUF
5. Special fee <sup>(7)</sup> <sup>(49)</sup>	one-off 1.00%

<b>OTP Pharma Patika Business Quota purchase credit</b>	
1. Interest	3 month EURIBOR + RKP2 +3%
2. Facility-setting commission	1%, maximum 200,000 HUF
3. Commitment commission	0.4%
4. Credit assessment fee/ loan assessment fee	1%, maximum 200,000 HUF
4. Contract modification fee	during the commitment period, 1% of the contracted amount, maximum 200,000 HUF; after the commitment period, 1% of the outstanding principal amount, maximum 200,000 HUF.

<b>OTP Corporate Mortgage Credit (NHP3 investment credit) <sup>[A]</sup></b>	
1. Interest	
a.) For HUF credit/HUF loan	1.2%
2. Management fee	1%
3. Commitment commission	0%
4. Facility-setting commission	0 HUF
5. Special fee	one-off 0%
6. Prepayment and final repayment fee	0 HUF

<b>OTP Pharma Patika Business Quota purchase credit</b>	
1. Interest	3 month EURIBOR + RKP +3%
2. Facility-setting commission	1%, maximum 200,000 HUF
3. Commitment commission	0.4%
4. Credit assessment fee/ loan assessment fee	1%, maximum 200,000 HUF
4. Contract modification fee	during the commitment period, 1% of the contracted amount, maximum 200,000 HUF; after the commitment period, 1% of the outstanding principal amount, maximum 200,000 HUF.

<b>Zöldkártya Credit (NHP2)</b>	
1. Interest	2.50%

<b>Prefinancing of area based subsidies (NHP2)</b>	
1. Interest	1.50%
2. Management fee	1.00%

<b>Pre-financing of area payments <sup>(38)</sup></b>	
1. Interest	
a.) For HUF credit/HUF loan	3 month BUBOR + 2.99%
b.) Foreign currency credit / loan <sup>(39)</sup>	
Euro (EUR)	3 month EURIBOR + 4.25%
2. Management fee <sup>(18)</sup>	1.00-1.50%
3. Facility-setting commission	1.00%, min. 30,000 HUF, max. 100,000 HUF



OTP Enterprise Mortgage Credit (NHP2 investment and credit refinancing) <sup>[A]</sup>	
1. Interest	
a.) For HUF credit/HUF loan	1 -1.2%
2. Management fee	1% - 1.50%
3. Commitment commission	0%
4. Facility-setting commission	0 HUF
5. Special fee	one-off 0%
6. Prepayment and final repayment fee	0 HUF

OTP Új Forrás Current Asset Credit (NHP2)	
1. Interest	
a.) For HUF credit/HUF loan	1%
2. Management fee	1.00%
3. Facility-setting commission	0 HUF
4. Special fee	one-off 0%
5. Prepayment and final repayment fee	0 HUF

Zöldkártya Credit <sup>(59)</sup>	
1. Interest	
a.) For HUF credit/HUF loan	3 month BUBOR + 3.50%
2. Management fee <sup>(18)</sup>	1.00-1.50%
3. Facility-setting commission	1.00%, min. 30,000 HUF, max. 100,000 HUF

OTP Lendület Overdraft Facility <sup>(48)</sup>	
1. Loan interest	
a.) For HUF credit	
For I class client	1 month BUBOR + 5.50%
For II class client	1 month BUBOR + 6.50%
For III-V class client	1 month BUBOR + 7.50%
b.) For foreign currency credit	
Euro (EUR)	1 month EURIBOR + 7.00%
2. Management fee	2.00%
3. Commitment commission	1.00%
4. Special fee <sup>(7)</sup>	one-off 1.00%

OTP Agrár Overdraft facility <sup>[B]</sup>	
1. Loan interest	
a.) For HUF credit <sup>(35)</sup>	1 month BUBOR + 4.00%
b.) For foreign currency credit	
Euro (EUR)	1 month EURIBOR + 6.50%
2. Management fee <sup>(9)</sup>	1.00% - 1.50%
3. Special fee <sup>(7)</sup>	one-off 1.00%

OTP Egyensúly Credit <sup>(45)</sup>	
1. Loan interest	
a.) For HUF credit	1 month BUBOR + 6.00%
b.) For foreign currency (EUR) credit	1 month EURIBOR + 6.50%
2. Management fee <sup>(24)</sup>	
a.) Credit/loan of I-IV class client with real estate and Garantiqua* suretyship as collateral	0.00%
b.) Credit/loan of V-VI class client with real estate and Garantiqua* suretyship as collateral	1.00%
c.) Collateralized with only one of the real estate or Garantiqua* suretyship of I-IV class client	2.00%
d.) Collateralized with only one of the real estate or Garantiqua* suretyship of V-VI class client	3.00%
e.) Credit of I-IV class client in other cases	4.00%
f.) Credit of V-VI class client in other cases	6.00%

\*Garantiqua Hitelgarancia Zrt. The percentage rate of suretyship may not be lower than that applied to the credit to be refinanced.



<b>Pre-financing of area payments, top up and AKG payments</b> <sup>(40)</sup>	
1. Loan interest	
a.) For HUF credit	3 month BUBOR + 2.75%
b.) For foreign currency credit	
Euro (EUR)	3 month EURIBOR + 4.25%
2. Management fee <sup>(18)</sup>	1.00-1.50%
3. Facility-setting commission <sup>(30)</sup>	30,000 HUF

<b>Zöldkártya Credit</b> <sup>(40)</sup>	
1. Loan interest	
a.) For HUF credit	3 month BUBOR + 3.75%
b.) For foreign currency credit	
Euro (EUR)	3 month EURIBOR +5.00%
2. Management fee <sup>(18)</sup>	1.00-1.50%
3. Facility-setting commission	30,000 HUF

<b>OTP Új Széchenyi Current Asset Credit</b> <sup>[B]</sup> <sup>(53)</sup>	
1. Loan interest	9%
2. Management fee	-
3. Facility-setting commission	50,000 HUF
4. Contract modification fee for prepayment <sup>(47)</sup> and final repayment	0 HUF

<b>OTP Új Széchenyi Investment Credit</b> <sup>[B]</sup> <sup>(53)</sup>	
1. Loan interest	9%
2. Management fee	-
3. Facility-setting commission	50,000 HUF
4. Contract modification fee for prepayment <sup>(47)</sup> and final repayment	0 HUF

<b>OTP Új Magyarország Current Asset Credit</b> <sup>[A]</sup> <sup>(8)</sup>	
1. Loan interest	3 month BUBOR * 3/10 + 6.00%
2. Management fee	-
3. Facility-setting commission <sup>(29)(32)(34)</sup>	50,000 HUF
4. Contract modification fee for prepayment and final repayment	0 HUF

<b>OTP Új Magyarország Investment Credit</b> <sup>[A]</sup> <sup>(8)</sup>	
1. Loan interest	3 month BUBOR * 3/10 + 6.00%
2. Management fee	-
3. Facility-setting commission <sup>(29)(32)</sup>	50,000 HUF
4. Contract modification fee for prepayment and final repayment	0 HUF

<b>OTP Lendület Overdraft facility</b> <sup>(33)</sup>	
1. Interest rate for foreign currency credit	
American dollar (USD), Swiss frank (CHF)	1 month LIBOR + 7.50%
2. Management fee	2.00%
3. Commitment commission	1.00%
4. Special fee <sup>(7)</sup>	one-off 1.00%

<b>OTP LendületPlusz Overdraft facility</b> <sup>[A]</sup> <sup>(33)</sup>	
1. Interest rate for foreign currency credit	
American dollar (USD), Swiss frank (CHF)	1 month LIBOR + 7.00%
2. Management fee <sup>(9)</sup>	1.00% - 1.50%
3. Special fee <sup>(7)</sup>	one-off 1.00%

<b>OTP Új Forrás Current Asset Credit</b> <sup>[A]</sup> <sup>(55)</sup>	
1. Loan interest	
a.) For HUF credit	1 % <sup>(51)</sup>
2. Management fee <sup>(18)</sup>	1.00 % <sup>(51)</sup>
3. Facility-setting commission <sup>(29) (34)</sup>	HUF 0,00 <sup>(51)</sup>
4. Special fee <sup>(7)</sup>	one-time 0 % <sup>(51)</sup>
5. Prepayment and final repayment fee	HUF 0,00 <sup>(51)</sup>

OTP Új Forrás Current Asset Credit <sup>[A] (43)</sup>	
1. Loan interest	
a.) For HUF credit	1-3 month BUBOR + 5.00%
b.) For foreign currency credit	
Euro (EUR)	1-3 month EURIBOR + 6.50%
2. Management fee <sup>(18)</sup>	1.00-2.00%
3. Facility-setting commission <sup>(29) (34)</sup>	1.00% of the credit amount, minimum 50,000 HUF
4. Special fee <sup>(7)</sup>	one-off 1.00%

OTP Új Forrás Current Asset Credit <sup>[A] (20)</sup>	
1. Loan interest	
a.) For HUF credit	1-3 month BUBOR + 4.00%
b.) For foreign currency credit	
Euro (EUR)	1-3 month EURIBOR + 5.50%
2. Management fee <sup>(18)</sup>	1.00-2.00%
3. Facility-setting commission	1.00% of the credit amount, minimum 50,000 HUF
4. Special fee <sup>(7)</sup>	one-off 1.00%

OTP Sprint Credit <sup>(26)</sup>	
1. Loan interest	
a.) For HUF credit	1 month BUBOR + 5.00%
2. Management fee	2.00%
3. Commitment commission	2.00%
4. Facility-setting commission <sup>(29)</sup>	50,000 HUF

OTP Sprint Credit <sup>(27)</sup>	
1. Loan interest	
a.) For HUF credit	1 month BUBOR + 5.00%
b.) For foreign currency credit	
Euro (EUR)	1 month EURIBOR + 6.50%
American dollar (USD), Swiss frank (CHF)	1 month LIBOR + 7.00%
2. Management fee	2.25%
3. Commitment commission	2.00%
4. Facility-setting commission	25,000 HUF + 1.00% of the credit amount

OTP Corporate Mortgage Credit <sup>[A] (26) (55)</sup>	
1. Loan interest	
a.) For HUF credit	1 % <sup>(51)</sup>
2. Management fee <sup>(28)</sup>	1 % - 1.50 % <sup>(51)</sup>
3. Commitment commission	0 % <sup>(51)</sup>
4. Facility-setting commission <sup>(29)</sup>	HUF 0,00 <sup>(51)</sup>
5. Special fee <sup>(7)(49)</sup>	one-time 0 % <sup>(51)</sup>
6. Prepayment and final repayment fee	HUF 0,00 <sup>(51)</sup>

OTP Corporate Mortgage Credit <sup>[A] (26)</sup>	
1. Loan interest	
a.) For HUF credit	1-3 month BUBOR + 4.00%
b.) For foreign currency credit	
Euro (EUR)	1-3 month EURIBOR + 5.00%
Swiss frank (CHF)	1-3 month LIBOR + 6.00%
2. Management fee <sup>(28)</sup>	1.50%-3.00%
3. Commitment commission	2.00%
4. Facility-setting commission <sup>(29)</sup>	0.5% of the credit amount, minimum 50,000 HUF, maximum 100,000 HUF

OTP Corporate Mortgage Credit <sup>[A]</sup> (27)	
1. Loan interest	
a.) For HUF credit <sup>(24)</sup>	
For I-II class client	1-3 month BUBOR + 3.50%
For III class client	1-3 month BUBOR + 4.00%
For IV class client	1-3 month BUBOR + 4.50%
b.) For foreign currency credit	
Euro (EUR)	1-3 month EURIBOR + 5.00%
American dollar (USD), Swiss frank (CHF)	1-3 month LIBOR + 5.50%
2. Management fee	2.00%
3. Commitment commission	2.00%
4. Facility-setting commission	50,000 HUF + 0.10% of the credit amount

OTP Ambíció Business Development Credit <sup>[A]</sup> (26)	
1. Loan interest	
a.) For HUF credit	1 month BUBOR + 4.00%
2. Management fee <sup>(18)</sup>	1.00-2.00%
3. Commitment commission	2.00%
4. Facility-setting commission <sup>(29)</sup>	0.80%, minimum 50,000 HUF
5. Disbursement fee	20,000 HUF per occasion, the first occasion is free of charge
6. Special fee <sup>(7)</sup>	one-off 1.00%
Early repayment fee and final repayment fee if the aid agreement for the investments is presented, max. the aid amount	0 HUF

OTP Ambíció Business Development Credit <sup>[A]</sup> (26)	
1. Loan interest	
a.) For HUF credit	1 month BUBOR + 4.00%
b.) For foreign currency credit <sup>(</sup>	
Euro (EUR)	1 month EURIBOR + 5.00%
Swiss frank (CHF)	1 month LIBOR + 6.00%
2. Management fee <sup>(18)</sup>	1.00-2.00%
3. Commitment commission	2.00%
4. Facility-setting commission <sup>(29)</sup>	0.80%, minimum 50,000 HUF
5. Disbursement fee	20,000 HUF per occasion, the first occasion is free of charge
6. Special fee <sup>(7)</sup>	one-off 1.00%
Early repayment fee and final repayment fee if the aid agreement for the investments is presented, max. the aid amount	0 HUF

OTP Ambíció Business Development Credit <sup>[A]</sup> (27)	
1. Loan interest	
a.) For HUF credit	
For I-III class client	1 month BUBOR +5.00%
For IV class client	1 month BUBOR +6.00%
For prolonged credit, irrespective of debtor class	1 month BUBOR +6.00%
b.) For foreign currency credit <sup>(</sup>	
Euro (EUR)	
For I-III class client	1 month EURIBOR + 5.50%
For IV class client	1 month EURIBOR + 6.50%
For prolonged credit, irrespective of debtor class	1 month EURIBOR + 6.50%
American dollar (USD), Swiss frank (CHF)	
For I-III class client	1 month LIBOR + 6.50%
For IV class client	1 month LIBOR + 7.50%
For prolonged credit, irrespective of debtor class	1 month LIBOR + 7.50%
2. Management fee	2.00%
3. Commitment commission	2.00%
4. Facility-setting commission	0.80%, minimum 50,000 HUF
5. Disbursement fee	20,000 HUF per occasion, the first occasion is free of charge
6. Special fee <sup>(7)</sup>	one-off 1.00%
Early repayment fee and final repayment fee if the aid agreement for the investments is presented, max. the aid amount	0 HUF

<b>OTP Corporate Fix Lombard Credit<sup>(14)</sup></b>	
1. With enterprise retail deposit as collateral	
a.) between 1-10 million HUF	deposit interest rate <sup>(4)</sup> + min. 3.00%
b.) between 10-30 million HUF	deposit interest rate <sup>(4)</sup> + min. 2.00%
c.) between 30-50 million HUF	deposit interest rate <sup>(4)</sup> + min. 1.50%
2. With securities as collateral	
a.) between 1-10 million HUF	deposit interest rate <sup>(5)</sup> + min. 3.00%
b.) between 10-30 million HUF	deposit interest rate <sup>(5)</sup> + min. 2.00%
c.) between 30-50 million HUF	deposit interest rate <sup>(5)</sup> + min. 1.50%
3. Commitment commission	2.00%

<b>OTP Corporate Fix Lombard Credit<sup>(46)</sup></b>	
1. With enterprise retail deposit as collateral	
a.) Between 1,000,000 – 9,999,999 HUF	deposit interest rate <sup>(4)</sup> + 3.00%
b.) Between 10,000,000 – 29,999,999 HUF	deposit interest rate <sup>(4)</sup> + 2.50%
c.) Between 30,000,000 – 50,000,000 HUF	deposit interest rate <sup>(4)</sup> + 2.00%
2. With securities as collateral	
a.) Between 1,000,000 – 9,999,999 HUF	security return <sup>(5)</sup> + 3.00%
b.) Between 10,000,000 – 29,999,999 HUF	security return <sup>(5)</sup> + 2.50%
c.) Between 30,000,000 – 50,000,000 HUF	security return <sup>(5)</sup> + 2.00%
3. Commitment commission	2.00%
4. Facility-setting commission <sup>(29)</sup>	1.00%, minimum 50,000 HUF

<b>OTP Corporate Lombard credit with fixed margin<sup>(42)(6)</sup></b>	
1. Interest rate (the product is available in HUF and in EUR)	
a.) Between 1,000,000 – 9,999,999 HUF	deposit interest rate <sup>(61)</sup> + 3.00%
b.) Between 10,000,000 – 29,999,999 HUF	deposit interest rate <sup>(61)</sup> + 2.50%
c.) Between 30,000,000 – 50,000,000 HUF	deposit interest rate <sup>(61)</sup> + 2.00%
2. Facility-setting commission	1.00%, minimum 50,000 HUF

<b>OTP Corporate Lombard Credit<sup>(14)</sup></b>	
1. Loan interest	
a.) For HUF credit	
a.a.) up to 10 million HUF	prime rate + 0.50%
a.b.) from 10 million HUF	prime rate
b.) For foreign currency credit	
ba.) for credits with maturity within a year	
Euro (EUR)	3 month EURIBOR + 5.00%
American dollar (USD), Swiss frank (CHF)	3 month LIBOR + 5.50%
bb.) for credits with maturity over a year	
Euro (EUR)	3 month EURIBOR + 5.50%
American dollar (USD), Swiss frank (CHF)	3 month LIBOR + 6.00%
2. Management fee	
a.) for maturity within a year	one-off 2.00%, minimum 20,000 HUF
b.) for maturity over a year	2.00% p.a.

<b>OTP OEP Early Repayment Credit<sup>(8)</sup></b>	
1. Loan interest	
a.) for credit applications accepted as from 10 June 2009	1 month BUBOR + 6.00%
b.) for credit applications accepted by 9 June 2009	prime rate + 1.00%
2. Management fee	0.00%
3. Commitment commission	0.50%

<b>Overdraft facility<sup>(8)</sup></b>	
1. Loan interest	16.75%
2. Management fee	one-off 2.00%, minimum 20,000 HUF
3. Commitment commission	2.00%
4. Facility-setting commission	50,000 HUF + 0.10% of the credit amount

<b>Lojalitás overdraft facility<sup>(8)</sup></b>	
1. Loan interest	
a.) For HUF credit	1.10% per month
b.) For foreign currency credit	1 month LIBOR/EURIBOR + 4.00% (p.a.)
2. Management fee	0.35%

<b>Bizalom overdraft facility<sup>(8)</sup></b>	
1. Loan interest	
a.) For HUF credit	
For I class client	0.93% per month
For II class client	1.02% per month
For III class client	1.10% per month
b.) For foreign currency credit	1 month LIBOR/EURIBOR + 4.00% (p.a.)
2. Management fee	0.35%

<b>Rapid credit for small businesses<sup>(8) (11)</sup></b>	
1. Loan interest	
a.) For HUF credit	13.75%
b.) For foreign currency credit	3 month LIBOR/EURIBOR
ba.) for credits with maturity within a year	+2.00%
bb.) for credits with maturity over a year	+3.50%
2. Management fee	
a.) for maturity within a year	one-off 2.00%, minimum 20,000 HUF
b.) for maturity over a year	2.00% p.a.
3. Commitment commission	2.00% p.a.
4. Facility-setting commission	50,000 HUF + 0.10% of the credit amount

<b>Medicin-Plusz credit<sup>(8)</sup></b>	
1. Loan interest	prime rate
2. Management fee	1.00%

<b>OTP Medicin / Advocredit Credit<sup>(10) (8)</sup></b>	
1. Loan interest	
a.) for credit with maturity within a year	13.75%
b.) for credit with maturity over a year	14.75%
2. Management fee	1.00%

<b>OTP Medicin / Advocredit Credit<sup>(11) (8)</sup></b>	
1. Loan interest	
a.) for credit with maturity within a year	12.75%
b.) for credit with maturity over a year	13.75%
2. Management fee	1.00%

<b>Retail Energy Saving Credit Program<sup>(41)</sup></b>	
1. Loan interest	3 month EURIBOR + 2.50%
2. Management fee	0.00%
3. Credit application fee	1.00% of the credit amount

<b>OTP Új Széchenyi Current Asset Credit<sup>[B] (54)</sup></b>	
1. Interest	
For I-III class client	MNB prime rate/4 + 4.75%, maximum 6.5%
For IV class client	MNB prime rate/4 + 5.25%, maximum 6.5%
2. Management fee	-
3. Facility-setting commission	50,000 HUF
4. Contract modification fee for prepayment <sup>(47)</sup> and final repayment	0 HUF

<b>OTP Új Széchenyi Investment Credit<sup>[B] (54)</sup></b>	
1. Interest	
For I-III class client	MNB prime rate/4 + 4.75%, maximum 6.5%
For IV class client	MNB prime rate/4 + 5.25%, maximum 6.5%
2. Management fee	-
3. Facility-setting commission	50,000 HUF
4. Contract modification fee for prepayment <sup>(47)</sup> and final repayment	0 HUF

<b>Panel Plusz renovation credit<sup>(60)</sup></b>	
1. Interest	3 month EURIBOR + 3.50%
2. Management fee	0.00%
3. Facility-setting commission (project inspection fee)	50,000 HUF + 0.10% of the contracted amount
4. Commitment fee <sup>(36)</sup>	0.25%

### III. OTP PRIME RATE AND OTHER FEES

1.) Prime rate <sup>(22)(23)</sup>	As from 5 August 2016: 7.90%.
2.) RKP <sup>(56)</sup>	3.5%
3.) RKP2 <sup>(73)</sup>	3.2%
4.) Administration fee <sup>(3) (77)</sup>	HUF 5,000 <sup>(52)</sup>
5.) Collateral management (mortgage registration)	12,600 HUF/collateral
6.) Contract modification fee <sup>(15)</sup> In case of prolongation	35,000 HUF 2.00% of the outstanding principal amount, minimum 15,000 HUF for prolongations initiated by 30 September 2009. Afterwards, 2.00% of the outstanding principal amount, minimum 35,000 HUF
7.) Special procedure fee <sup>(16) (77)</sup>	HUF 15,000 <sup>(52)</sup>
8.) Credit revision fee / Loan revision fee <sup>(17)</sup>	HUF 25,000 <sup>(52)</sup>
9.) Default interest	6.00% (On the outstanding principal amount and on the overdue credit fee, the prevailing interest plus 6.00% p.a. default interest shall be charged for the default period.)
10.) Further fee items applicable to the NHP2 program <sup>(58)</sup>	
10.1) Commitment fee	2.00% On the amount of credit/loan which is not drawn down, one-off (not pro rata temporis) commitment fee of 2.00% is charged.
10.2) Penalty interest	For the period between the disbursement and repayment of the credit/loan, penalty interest is charged at the rate of twice the prevailing central bank prime rate, if (i) the conditions of the Loan were not fulfilled, (ii) the Loan was used not according to its purpose, (iii) the Debtor violates its obligation to provide data and allow audit despite notice, or (iv) the Debtor and the Loan Agreement is not in compliance with the conditions prescribed by the MNB for using the MNB Program2, or the Debtor violates its obligations according to the MNB Framework Agreement, the MNB Product Information, and (based on these) according to this Agreement despite notice, and as a result, OTP Bank Plc. is required (upon call by the MNB) to terminate the Loan Agreement.
11.) Further fee items applicable to the NHP3 program <sup>(69)</sup>	
11.1) Penalty interest	For the period between the disbursement and repayment of the credit/loan, penalty interest is charged at the rate of twice the prevailing central bank prime rate, if (i) the conditions of the Loan were not fulfilled, (ii) the Loan was used not according to its purpose, (iii) the Debtor violates its obligation to provide data and allow audit despite notice, or (iv) the Debtor and the Loan Agreement is not in compliance with the conditions prescribed by the MNB for using the MNB Program3, or the Debtor violates its obligations according to the MNB Framework Agreement, the MNB Product Information, and (based on these) according to this Agreement despite notice, and as a result, OTP Bank Plc. is required (upon call by the MNB) to terminate the Loan Agreement.
12.) Using the Land Registry Information System (TakarNet) <sup>(66)</sup>	
12.1) Copy of title deed, map and land use sheet	According to the prevailing tariffs of TakarNet.
12.2) Change monitoring annual registration fee	According to the prevailing tariffs of TakarNet (real estate/year + VAT).
13.) Suretyship fee of Garantiqa Hitelgarancia Zrt. <sup>(67)</sup>	According to the effective Business Regulations and Public Announcement of Garantiqa Hitelgarancia Zrt.
14.) Suretyship fee of Agrár-Vállalkozási Hitelgarancia Alapítvány <sup>(68)</sup>	According to the effective Business Regulations and Public Announcement of the Agrár-Vállalkozási Hitelgarancia Alapítvány

#### IV. VALUE ASSESSMENT COSTS CHARGED BY OTP JELZÁLOGBANK ZRT.

The cost items included in the cost table do not include VAT (according to Act CXXVII of 2007 section 86. § (1) c), credit collateral value assessment related to provision of credit is exempt from VAT).

A) COST OF VALUE ASSESSMENT		
1.	<b>Residential real estate</b>	Building site: parcel suitable for the building of a family house or 1, maximum 4-apartment residential building or a holiday /non-shared/ building; condominium apartment; cooperative apartment or apartment belonging to undivided joint property; family house (house part); duplex (one part); terraced house unit; individual holiday building with parcel, parcel-part.
a)	for credit applications involving less than HUF 50,000,000	HUF 30,000 / real estate
b)	for credit applications concerning more than HUF 50,000,000	HUF 40,000 / real estate
c)	repeated inspection (of the level of completion)	HUF 12,000 / real estate
2.	<b>Commercial and service providers' real estates</b>	Office building, office room, shopping centre, shopping mall, shop rooms, hotel, boarding house, restaurant, sports, educational, cultural and tourism facilities.
a)	Between 0 - 1,000 m <sup>2</sup> net area	40,000 HUF + 60 HUF/m <sup>2</sup>
b)	Between 1,001 - 5,000 m <sup>2</sup> net area	60,000 HUF + 40 HUF/m <sup>2</sup>
c)	Above 5,000 m <sup>2</sup> net area	110,000 HUF + 30 HUF/m <sup>2</sup> , maximum: HUF 1,500,000
3.	<b>Industrial and agricultural sites</b>	Production hall, warehouse, workshop, homestead, livestock site, crop storage. 20% is to be deducted from the area of the real estate in case of single-space structures, halls.
a)	Between 0 - 1,000 m <sup>2</sup> net area	40,000 HUF + 50 HUF/m <sup>2</sup>
b)	Between 1,001 - 5,000 m <sup>2</sup> net area	60,000 HUF + 30 HUF/m <sup>2</sup>
c)	Above 5,000 m <sup>2</sup> net area	130,000 HUF + 16 HUF/m <sup>2</sup> , but maximum: HUF 500,000
4.	<b>Development and business purpose plots</b>	In the light of the specific project, building permit and business plan.
a)	Between 0 - 5,000 m <sup>2</sup> plot area	40,000 HUF + 20 HUF/m <sup>2</sup>
b)	Between 5,001 - 10,000 m <sup>2</sup> plot area	60,000 HUF + 16 HUF/m <sup>2</sup>
c)	Above 10,000 m <sup>2</sup> plot area	120,000 HUF + 10 HUF/m <sup>2</sup> , but maximum: HUF 800,000
5.	<b>Other uncultivated, unbuilt area:</b>	
a)	Between 0 - 3,000 m <sup>2</sup> net area	HUF 30,000
b)	Between 3,001 - 10,000 m <sup>2</sup> net area	30,000 HUF + 5,000 HUF/started 1000 m <sup>2</sup>
c)	Above 10,000 m <sup>2</sup> net area	65,000 HUF + 1,000 HUF/started 1000 m <sup>2</sup> , but maximum 300,000 HUF
6.	<b>Arable land</b>	Arable land, pasture, meadow, fruit orchard, vineyard, fish pond, forest. Costs are to be understood for each member. A section is a land area which may be cultivated in one (neighboring), there is no separating road, ditch, canal, foreign-owned land etc. in between, and belongs to the same administrative area (settlement).
a)	between 0 and 5 hectares	HUF 30,000 / real estate member
b)	over 5 hectares	30,000 HUF + 1,000 HUF/started hectare, but maximum 200,000 HUF per land section
c)	Plantation surcharge (for fruit orchard, vineyard, forest)	HUF 25,000
d)	Supplementary surcharge (for forest items and fruit varieties)	HUF 7,200
e)	Winter surcharge (from 15 December till 15 March, per member)	HUF 4,000
7.	<b>Condominium with subunits</b>	Separate calculation for each physically separated building. The base fee and specific fee for each building is charged according to the number of real estate units.
a)	2 to 10 real estate units to be assessed	HUF 45,000 + 7500 HUF/sqm.
b)	11 to 30 real estate units to be assessed	HUF 50,000 + 7,000 HUF/unit
c)	31 to 60 real estate units to be assessed	HUF 85,000 + 5,500 HUF/unit
d)	61+ real estate units to be assessed	HUF 130,000 + HUF 4,500/unit, but max. HUF 700,000
8.	<b>Special real estates, appointments for ad hoc assessment</b>	
a)	<b>Special real estates:</b> Mine; airport; railway station; roads; waste storage; public squares, railways (tramway), spa, wellness, aquapark, fuel station, old people's home, valuations made for other complex or multifunctional real estates.	Under individual agreement, in the light of the characteristics, type and parameters.
b)	Ad hoc assignments	Assessment of high-value integrated technologies in relation to a real estate assessment
		Under individual agreement, in the light of the characteristics and parameters.

		Zero report fee, proportionally to the construction costs.	
		Determination of the level of technical completion.	According to current rules.

Comment: The above described cost of value assessment depends on the standard area of the real estate: For real estate types 2, 3 and 7, the standard area is the sum of the net area per level of all buildings, superstructures located on the real estate, belonging to the real estate. For real estate types 4, 5 and 6, the standard area is the area of the land (plot) itself.

## **B.) OTHER COSTS**

<b>1.</b>	<b>Updating</b> Comprehensive reassessment of a previous (primary) assessment made by OTP Jelzálogbank Zrt., if such reassessment is not performed within the context of monitoring in Clause II/B/4. Within the meaning of this Clause, a commercial estate shall be any real estate unit that is not a residential real estate.	
a.)	For residential real estate units, if the assessment was made between 90 days and 12 months earlier.	HUF 12,000
b.)	For commercial real estate units, if the assessment was made between 4 and 12 months earlier.	30% of the current total cost, min. HUF 20,000
c.)	For commercial real estate units, if the assessment was made between 12 and 36 months earlier.	50% of the current total cost, min. HUF 40,000
<b>2.</b>	<b>Adoption</b>	
a.)	OTP Jelzálogbank Zrt's comprehensive assessment of real estate assessment expert reports & opinions not prepared by OTP Jelzálogbank Zrt., within the framework of an onsite survey.	50% of the current cost but min. HUF 25,000 for assessments with full data content 70% of the current cost but min. HUF 25,000 for assessments with incomplete data content.
<b>3.</b>	<b>Validation</b>	
a.)	OTP Jelzálogbank Zrt's assessment of an independent, external real estate assessor's expert report & opinion, within a simplified procedure of OTP Jelzálogbank Zrt, without an onsite survey.	HUF 57,500 / expert report & opinion
<b>4.</b>	<b>Assessment revision within monitoring (not applicable for new risk-taking)</b>	
a.)	For commercial real estate mortgage agreements, OTP Bank Plc. requires a simplified revision of the value of the real estate every year and a comprehensive revision every three years and in the extraordinary cases specified in the Corporate Division Business Regulations. The mandatory yearly revision is the new assessment of the real estate unit assessed by OTP Jelzálogbank Zrt. in the latest assessment, based on a simplified onsite survey of its condition, within the context of the simplified credit collateral value revision of OTP Jelzálogbank Zrt.. The mandatory and comprehensive three-year revision of commercial real estate units and the extraordinary & comprehensive revision shall mean the complete repetition of the value assessment procedure performed at credit application / assumption of new risk.	Cost of annual revision: HUF 50,000 / expert report & opinion.  The cost of the mandatory and comprehensive three-year revision and the extraordinary and comprehensive revision is the same as the cost described in Clauses 1-8 in Chapter A.
<b>5.</b>	<b>Default cost</b>	
a.)	Onsite survey failed due to the fault of the client	HUF 15,000

## **C.) COST REDUCTIONS**

1.	Portfolio reduction	This reduction is applicable under the technical assessment of OTP Jelzálogbank Zrt., if a value assessment is ordered for at least 3 separate—according to the real estate register—real estate units and for the same time, if such real estate units are of the same type, location or related to the same credit transaction.	20% reduction from the current costs.
2.	Floor area reduction	Such reduction is applicable for single-space (hall-type) facilities under the technical assessment of OTP Jelzálogbank Zrt.	The single-space floor area for the current cost calculation is to be considered as 20% less.



- [A] The credit/loan is provided by OTP Bank subject to min. 80% direct suretyship by Garantiqa Hitelgarancia Zrt.
- [B] The credit/loan is provided by OTP Bank subject to min. 80% direct suretyship by Agrár-Vállalkozási Hitelgarancia Alapítvány.
- [C] The specified interest rate and management fee rates – unless indicated otherwise – are per annum, and are charged in the manner described in the Corporate Business Regulations.
- [D] OTP Bank Plc. hereby informs its clients that pursuant to the Corporate Division Business Regulations, the fees according to this Public Announcement are going to drop automatically as from 15 February 2015, at the rate of inflation (-0.2%) published by the Hungarian Central Statistical Office (KSH) for year 2014 in January 2015. Pursuant to the Corporate Division Business Regulations, OTP Bank Plc. is entitled, if in any year it did not apply the automatic modification of costs and fees in respect of the Client, to apply this option in any subsequent year (in a cumulative manner) in the existing legal relationships. OTP Bank Plc. hereby informs its clients that for fees and costs for which it did not apply in 2014 the automatic increase equal to the year 2013 inflation rate published by the KSH (1.7%), it shall partially apply the increase of fees as from 15 February 2015 (instead of 15 February 2014) at such a rate (0.2004%) that the respective fee and cost would actually not change. These items are included in the public announcement without highlighting. Any fee and cost change not applied now could be applied in a subsequent year (in a cumulative manner) pursuant to the Enterprise Business Line Business Regulations.
- [E] OTP Bank Plc. hereby informs its clients that pursuant to the Corporate Division Business Regulations, the fees according to this Public Announcement are going to drop automatically as from 15 February 2016, at the rate of inflation (-0.1%) published by the Hungarian Central Statistical Office (KSH) for year 2015 in January 2016. Pursuant to the Corporate Division Business Regulations, OTP Bank Plc. is entitled, if in any year it did not apply the automatic modification of costs and fees in respect of the Client, to apply this option in any subsequent year (in a cumulative manner) in the existing legal relationships. OTP Bank Plc. hereby informs its clients that for fees and costs for which it did not apply in 2014 the automatic increase equal to the year 2013 inflation rate published by the KSH (1.7%), or applied it only partially from 15 February 2015, OTP Bank Plc. shall partially apply the fee increase option remaining from previous years as from 15 February 2016 at such a rate (0.1001% in relation to the basis preceding the published changes) that the respective fee and cost would actually not change. These items are included in the Public Announcement without highlighting. Any fee and cost change not applied now could be applied in a subsequent year (in a cumulative manner) pursuant to the Enterprise Business Line Business Regulations.
- [F] „This Public Announcement shall be complemented with the costs of value assessment and revision. The purpose of the modification is to inform Clients of the fees for value assessment revision within the limits of validation and monitoring changed, justified by the verified changes of fees charged by OTP Jelzálogbank Zrt., as third person, to the Bank for services provided to the Client in relation to value assessment.”

- (1) The exact definition of micro and small enterprise clientele is included in the Enterprise Business Line Business Regulations.
- (2) It applies to the Thermo Credit and Stílus Credit, as well as the previous Condominium Credit variations with different collaterals (OTP renovation credit with real estate collateral, OTP renovation credit with LTP deposit and real estate collateral, OTP renovation credit without real estate collateral and OTP renovation credit with LTP deposit collateral and without real estate collateral).
- (3) Fee for the credit/loan related and bank commitments related certification provided at the written request of or with the approval of the debtor, as well as the fee for the TakarNet query performed by OTP Bank Plc. relating to the credit/loan/bank commitments of the debtor before 21 September 2015. The fee is charged per certification/query.
- (4) HUF or EUR interest rate set for enterprise/retail premium deposit as applicable.
- (5) The annualized rate of actual return shall be considered as securities return. If the collateral portfolio contains multiple government securities, the weighted annualized average return thereof shall be considered.
- (6) Fee payable per real estate in case of registering/ re-registering / modifying the mortgage collateralizing risk taking.
- (7) This fee item is charged if the mandatory account turnover is not met, on the difference between the committed and fulfilled account turnover.
- (8) The credit scheme was discontinued by the Bank, the credit may no longer be applied for. Conditions shown in the Public Announcement apply to contracts concluded earlier and still effective.
- (9) For OTP Agricultural and Enterprise Overdraft Facility, the OTP Agricultural Overdraft Facility and for the OTP LendületPlusz overdraft facility the management fee is set subject to assessment. In case of OTP LendületPlusz Overdraft Facility, the management cost fee is 1.00% for credit applications accepted and assessed before 23 June 2008.
- (10) The credit fees apply to transactions accepted from 3 November 2008 to 9 June 2009.
- (11) The credit fees apply to contracts concluded latest by 3 November 2008.
- (12) The interest base for contracts concluded by 31 March 2009 is 3 months BUBOR, the interest base for contracts concluded by as from 1 April 2009 is 1 month BUBOR
- (13) Credit fees apply to transactions admitted as from 10 June 2009.
- (14) Credit fees apply to transactions admitted latest by 9 June 2009.
- (15) In certain cases no contract modification fee is charged by OTP Bank, this option is shown in the section of the Public Announcement relating to the respective product, or in the credit agreement/loan agreement.
- (16) Shall be applied to transactions accepted after 1 October 2009. Special procedure: the client performs its obligations of non-financial nature undertaken in the credit contract/loan contract (e.g. submission of annual financial statements) more than 15 days late, or for credit facilities/loans with a term shorter than a year the client submits the documentation and loan application necessary for prolongation/revision at least 15 days late. If the client does not request the prolongation/revision of the credit/loan with a term shorter than a year, then the fee shall not be charged, however in this case the client shall be required to pay the full outstanding credit/loan upon maturity. It is not charged for Széchenyi Card, Széchenyi Working Capital Credit and Agrár Széchenyi Card schemes.
- (17) Shall be applied to credits/loans with a term over a year, which are accepted after 1 October 2009. Charged during the mandatory annual revision of the credit/loan. The Széchenyi Card and the Agricultural Széchenyi Card scheme qualifies as credit/loan with a term shorter than a year. Not charged for Széchenyi Current Asset Credit.
- (18) The management fee is determined depending on the assessment. If the client requests prolongation during the term, then the Bank may make the approval of prolongation subject to application of higher management fee according to the public announcement.
- (19) The credit fees apply to transactions admitted as from 1 October 2009.
- (20) The credit fees apply to transactions admitted latest by 30 September 2009.
- (21) The credit fee applies to transactions admitted as from 1 December 2009; in case of transactions admitted between 2 November and 30 November 2009 it is 0%; there is no commitment fee for transactions admitted earlier.
- (22) In case of the prime rate applied for the micro and small enterprise clientele (MKV), OTP Bank follows the changes of the Central Bank Prime Rate set by the National Bank of Hungary. If the change of the Central Bank Prime Rate is 100 basis points or less, then the new prime rate, modified by the same rate as the change in the Central Bank Prime Rate, is published in the publication latest by the 6th working day of the month following the prime rate increase or decrease; if it is more than 100 basis points, the new prime rate is published within 3 working days; in both cases it shall take effect on the 60th calendar day following the public announcement.
- (23) The prime rate shall only apply in case of products indicated in this public announcement. The prime rate applied for municipalities as well as medium and large enterprise transaction may be different from this.
- (24) The indicated debtor assessment classes apply to the micro and small enterprise clientele. For medium and large enterprise clients the debtor assessment categories are different: these can be mapped to the micro and small enterprise debtor assessment categories according to the following table:

Micro and small enterprise debtor assessment categories	Medium and large enterprise debtor assessment categories
I.	I.
II.	II.
III.	III.- IV.-V.
IV.	VI.
V. and worse	VII. and worse

- (25) The facility-setting commission applies to contracts concluded as from 1 February 2010.
- (26) In case of transactions admitted as from 9 April 2010.
- (27) In case of transactions admitted latest by 8 April 2010.

- (28) After two years of problem-free repayment, all clients are eligible to the lowest management cost, if the credit contract/loan contract was signed according to the conditions effective after 9 April 2010. Decreasing the management cost may be applied for in the framework of the annual revision, at first during the second annual revision of the credit/loan. Repayment qualifies as problem-free if the due principal and credit fee was received on the credit account by the deadline or with maximum 15 calendar days delay. The two years problem-free period shall be considered from the start of disbursement of the credit/loan, and it starts anew if the client defaults for more than 15

- days. OTP Bank shall not investigate the reason or responsible person for the delay, it shall only release the client from the detrimental consequences if that was caused in any way by the conduct of OTP Bank contrary to the contract.
- (29) For credit applications/loan applications submitted between 26 April 2010 and 30 July 2010, 50,000 HUF discount is applicable for micro and small enterprise clients<sup>(1)</sup> from the facility-setting commission.
- (30) The credit fees apply to credit applications/loan applications admitted as from 8 July 2010. For credits admitted latest by 30 June 2010, the fee is 2.00% of the credit amount, minimum 20,000 HUF. For credit applications/loan applications admitted from 1 July 2010 to 7 July 2010, the fee is 2.00% of the credit amount, minimum 50,000 HUF.
- (31) Charging the special fee applies to contracts concluded after 1 August 2010.
- (32) For Új Magyarország Investment Credit and Új Magyarország Current Asset Credit applications submitted between 15 October 2010 and 31 December 2010, facility-setting commission is not charged
- (33) Credit fees apply to transactions admitted latest by 1 December 2010.
- (34) In case of credit applications/loan applications submitted as from 1 December 2010, for those micro and small enterprise clients<sup>(1)</sup> which have Small Enterprise Gold account package, 5,000 HUF discount is applicable from the facility-setting commission.
- (35) In case of credit applications/loan applications submitted as from 29 August 2011. For applications submitted before 29 August 2011, the interest rate is 1 month BUBOR + 5.00%.
- (36) For Panel Plusz credits, 0.25% p.a. commitment fee is charged in case of credit applications/loan applications admitted as from 8 August 2011, or municipality credit subject to financing public procurement procedures started as from the same date, and in case of prolongation of expired commitment periods.
- (37) This fee item is charged if the mandatory account turnover equal to the value of the contracted amount is not met, on the difference between the contracted amount and the fulfilled account turnover.
- (38) For transactions admitted as from 16 January 2012 until 27 January 2016.
- (39) Provision of foreign currency credit/foreign currency loan is possible to the medium and large enterprise clientele. The exact definition of medium and large enterprise clientele is included the Enterprise Business Line Business Regulations.
- (40) In case of transactions admitted latest by 15 January 2012.
- (41) Based on notification no. 4/2011 by MFB Zrt., in the framework of the Retail Energy Saving Credit Program the deadline of concluding the credit contracts is 31 December 2011. After this time no credit contract may be concluded.
- (42) The credit fees apply to transactions admitted as from 1 March 2012.
- (43) The credit fees apply to transactions admitted between 1 October 2009 and 29 February 2012.
- (44) The credit fees apply to transactions admitted between 9 April 2010 and 29 February 2012.
- (45) The credit fees apply to transactions admitted latest by 29 February 2012.
- (46) The credit fees apply to transactions admitted as from 10 June 2009 until 29 February 2012.
- (47) Provided that the Client does not request the modification of the amount of repayment installments.
- (48) The credit fees apply to transactions admitted latest by 7 December 2012.
- (49) Charging the special fee applies to contracts concluded after 13 May 2013.
- (50) In case of credits admitted latest by 14 May 2013.
- (51) The credit fees apply only to transactions provided in the framework of the Growth Credit Program.
- (52) Not charged in case of credits/loans provided in the framework of the Growth Credit Program.
- (53) The credit fees apply to transactions admitted latest by 31 July 2013.
- (54) The credit fees apply to transactions admitted as from 1 August 2013.
- (55) The credit fees apply to transactions admitted latest by 29 August 2013, provided in the framework of the Growth Credit Program.
- (56) The RKP is the rate of the MFB interest margin, which varies per year. MFB Zrt. shall publish via its website the RKP rate applicable to further years by 30 November of the year preceding the respective year.
- (57) Also for pharmacist private persons, in case of credits/loans applied for in the framework of the Pharmacy Credit Program as defined in government decree no. 212/2013 (VI.19).
- (58) The further fee items relating to the NHP2 program are only applicable in case of the OTP Új Forrás Current Asset Credit (NHP2), OTP Enterprise Mortgage Credit (NHP2 investment and credit refinancing), the Prefinancing of area based subsidies (NHP2) as well as the Zöldkártya Credit (NHP2) schemes.
- (59) For transactions admitted as from 16 January 2012 until 28 May 2014.
- (60) The credit fees apply to transactions admitted latest by 30 June 2014.
- (61) The interest rate for enterprise/retail deposit is the prevailing central bank prime rate + 1%, for transactions admitted as from 15 March 2014, the interest rate for the enterprise paying account is the prevailing central bank prime rate + 1%.
- (62) The credit fees apply to transactions admitted as from 25 November 2014.
- (63) The demand interest rate for the special HUF enterprise/retail paying account is 90% of the prevailing MNB prime rate. The prevailing MNB prime rate is available on the website of MNB ([www.mnb.hu](http://www.mnb.hu)), when a change of the MNB prime rate takes effect, the sight interest rate of corporate/retail payment account also changes, so do credit interest rates. The demand interest rate for the special EUR enterprise paying account is the prevailing European Central Bank (ECB) prime rate + 2.5%. The prevailing ECB prime rate is available on the website of the European Central Bank ([www.ecb.europa.eu](http://www.ecb.europa.eu)). when a change of the MECB prime rate takes effect, the sight interest rate of corporate payment account also changes, so do credit interest rates.
- (64) The credit fees apply to transactions admitted latest by 24 November 2014.
- (65) As from 15 May 2015, credit application may only be admitted provided that it is aimed at the prolongation of an overdraft facility contract existing before 15 May 2015 with the same amount. New application and raise of facility is not possible.
- (66) In case of real estate collaterals related to transactions admitted after 20 September 2015, as well as to contracts concluded before this date but modified after 20 September 2015, OTP Bank Plc. utilizes the Real estate change monitoring service of the TakarNet system. OTP Bank Plc. charges the Client with the (annual) registration fee for such service, and the querying fees incurred by OTP Bank Plc. in relation to the notification of changes after the registration. TakarNet services used by the Bank might be different for each credit scheme. Our Clients can find further information about the TakarNet service fees on the [www.foldhivatal.hu](http://www.foldhivatal.hu) → website, under the menu item TakarNet tájékoztató → Díjak (TakarNet information / Fees).
- (67) In case of schemes where the suretyship provided by Garantiqa Hitelgarancia Zrt. is among the collaterals of the transaction. For the fees and conditions of the suretyship provided by Garantiqa Hitelgarancia Zrt., our clients should visit <http://garantiqa.hu> → Documents → T&C/Public Announcement.
- (68) In case of schemes where the suretyship provided by Agrár-Vállalkozási Hitelgarancia Alapítvány is among the collaterals of the transaction. For the fees of the suretyship provided by Agrár-Vállalkozási Hitelgarancia Alapítvány, our clients should visit <http://www.avgha.hu> → Download documents → Business Regulations.
- (69) The further fee items relating to the NHP3 program are only applicable in case of the OTP Enterprise Mortgage Credit (NHP3 investment purpose credit).
- (70) For transactions admitted as from 28 January 2016.
- (71) Or its foreign currency equivalent, in the currency of the loan.
- (72) In case of transactions admitted latest by 31 December 2016, OTP Bank shall provide 1% discount for the Debtor for the period ending on 31 December 2017.
- (73) The RKP2 is the rate of the MFB interest margin, which varies per year. MFB Zrt. shall publish via its website the RKP2 rate applicable to further years by 30 November of the year preceding the respective year.
- (74) The credit fees apply to transactions admitted latest by 18 October 2016.
- (75) The credit fees apply to transactions admitted as from 19 October 2016 until 31 December 2016.
- (76) Upon the first application for the product, any client is eligible to the "Application discount" which did not have OTP LendületMax Overdraft Facility product in the past 6 calendar months. Upon the first prolongation of the overdraft facility, the "First loyalty" discount may be granted in all cases, and also the "Meeting conditions" discount, provided that the account turnover committed to in the contract was fulfilled. Upon the prolongation of the overdraft facility in the second and further years, the "Further loyalty discount" may be granted in all cases, and also the "Meeting conditions" discount, provided that the account turnover committed to in the contract had been fulfilled in the previous year.
- (77) Credit fees apply to transactions admitted until 8 December 2017.
- (78) Credit fees apply to transactions admitted until 31 December 2017.
- (79) Credit fees apply to transactions admitted until 7 February 2018.
- (80) Credit fees apply to transactions admitted after 8 February 2018.