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File number:	221787-6/2025
Contact:
Subject:	application of supervisory measures and fine against OTP Bank Plc. within the framework of continuous supervision

Resolution number: H-PM-I-B-17/2025.

Within the framework of continuous supervision at **OTP Bank Plc.** (registered office: 1051 Budapest, Nádor utca 16., company registration number: 01 10 041585) ("the Company") by the **National Bank of Hungary** (registered office: 1054 Budapest, Szabadság tér 8-9., establishment: 1122 Budapest, Krisztina krt.6.) ("MNB"), the MNB passes the following

Resolution

I. The MNB warns the Company to fully comply with the applicable legal requirements at all times in its activities related to the prevention and suppression of money laundering and terrorist financing - with particular regard to the immediate and complete submission of reports.

II. The MNB imposes a consumer protection fine on the Bank in the amount of HUF 5.000.000, i.e. five million Hungarian forints.

No procedural costs incurred in connection with the adoption of this resolution.

The Company is obliged to publish the operative part of this resolution on its website.

The imposed consumer protection fine has to be paid to the account number 19017004-01678000-30900002 of the MNB within 30 days after the resolution becoming enforceable by indicating "consumer protection fine" as a comment and the number of the resolution. In the absence of the voluntary payment of the fine, the rules of administrative enforcement are applied. In the event the deadline for the payment of the supervisory fine is missed, default interest will be charged, the extent of which will be calculated at the rate of 365th of the double of the central bank rate in effect on the date of imposition after every calendar day following the date of imposition. The default interest has to be paid to the cited account of the MNB by indicating the number of the resolution and the comment "default interest". The tax authority shall collect the fine that has been imposed and not paid and the late payment surcharge charged for the unpaid or late payment of the fine in the same way as taxes.

No appeal can be made against the resolution, at the same time, anyone whose rights or legitimate interests are directly affected by the administrative activity may, within 30 (thirty) days of notification, file an administrative lawsuit against the decision with the Metropolitan Court, citing a violation of the law.

The application shall be submitted to the MNB addressed to the Metropolitan Court. (The assistance service of form's submission: <https://www.mnb.hu/felugyelet/engedelyezes-es-intezmenyfelugyeles/hatarozatok-es-vegzesek-keresese>). Legal representation is mandatory.

The submission of the application does not have a suspensive effect on the entry into force of the decision, however, a person whose rights or legitimate interests are violated by the administrative activity or the maintenance of the situation caused by it can request immediate legal protection in order to avert the directly threatening disadvantage, temporarily resolve the disputed legal relationship, or maintain the status quo that gave rise to the dispute.

The court will, as a general rule, decide the trial out of court. The client may request a hearing in the statement of claim. Failure to request a hearing cannot be justified.

Dated: Budapest, 31st July, 2025.

ELECTRONICALLY SIGNED DOCUMENT