

DECLARATION

for the person nominated as management body member, chief executive officer or key position holder of OTP Bank Plc. or a Banking Group Credit Institution, Financial Institution

I. Identification data

Name:

Name at birth:

Mother's name:.....

Place of Birth: Date of Birth: _ _ _ _ . _ _ . _ _ .

Type and number of identification document:

Address:

Citizenship:

Tax number:

II. Company name, registered office, position to be held

Company name:

Registered office (HQ):

Position held or to be held:

III. Educational attainment

Title of qualification	Name and headquarters of the educational institution providing the education	Date of graduation

IV. Declaration required for the assessment of conflicts of interest and the time spent on performing the function

IV.1. In terms of further legal relations, I acknowledge that¹

- ☐ There is no economic, political interest or other legal relationship that could be in conflict with the economic interests of the OTP Group, therefore
- I AM NOT
 - an individual entrepreneur,
 - foundation founder, affiliate, beneficiary, member of the board of trustees (executives), member of the supervisory board,
 - executive director or board member (executive) of an association, supervisory board member,
 - parliamentary representative candidate, parliamentary representative, mayor candidate, local government representative candidate, national local government representative candidate (registration by the competent election committee has already taken place),
 - mayor, member of the county assembly, local government representative, national local government representative, non-representative member of the committee of a local government representative body, as well as
 - I DO NOT HAVE a direct or indirect ownership interest in a company registered in Hungary or abroad, or an interest in a sole proprietorship, business organization, furthermore
 - I DO NOT hold a senior executive position or a membership of the supervisory board in a company registered in Hungary or abroad.
- ☐ I DO NOT HAVE any other legal relationship aimed at further work.
- ☐ I DO NOT HAVE a relative² who is employed by, or who has a legal relationship aimed at work at a member of the OTP Group (assignment, external board or supervisory board membership), and I have no other private relationship³ with an employee of a member of the OTP Group.
- ☐ To the best of my knowledge, none of my relatives has ANY ECONOMIC INTEREST in a company that has a supplier relationship with a member of the OTP Group and/or is engaged in the same financial service or insurance brokerage activity.

If you have other economic interests, employment relationship, or a relative working in the OTP Group, or if you have any other private relationship with a person working in the OTP Group, please provide the relevant data.

In the case of an individual entrepreneur / sole proprietorship / business association / enterprise / foundation / association / municipality interest with a domestic/foreign registered office *Data TO BE FILLED:*

I. Interest	Name:	
	Headquarter:	
	Registration / Business registration number:	
	Tax number:	
	Position /membership, other involvement:	individual entrepreneur / managing director / member of the board of directors / chairman of the board of directors / senior employee / senior official / person authorized to sign / supervisory board member /

¹ Please put an X next to the appropriate value!

² Relative: spouse, lineal relative, adopted child, stepchild, foster child, adoptive parent, stepparent, foster parent, sibling, life partner, spouse of lineal relative, lineal relative of spouse, sibling of spouse, spouse of sibling.

³ Other private relationship: in addition to a client relationship or a professional relationship, a relationship between two people that may have an impact on the objective judgment of each other (such in particular, but not exclusively, a relationship, a former relationship, a family relationship that is not classified as a relative, etc.).

		chairman of the supervisory board / member of the board of trustees / chairman of the board of trustees / founder of the foundation / board member of the association		
	Main field of activity:			
	Performs financial service or insurance brokerage activities⁴	yes / no		
	Website:			
	Nature of shareholding:	direct / indirect	Ownership share:	---%
	Complexity of company activity:	Complex	Medium complexity	Low complexity
	Annual time commitment⁵:	hour/year		
	Travel time:	hour/year		
	Time to spend on training:	hour/year		
	Notes:			
II. Interest	Name:			
	Headquarter:			
	Registration / Business registration number:			
	Tax number:			
	Position /membership, other involvement:	individual entrepreneur / managing director / member of the board of directors / chairman of the board of directors / senior employee / senior official / person authorized to sign / supervisory board member / chairman of the supervisory board / member of the board of trustees / chairman of the board of trustees / founder of the foundation / board member of the association		
	Main field of activity:			
	Performs financial service or insurance brokerage activities⁶	yes / no		
	Website:			
	Nature of shareholding:	direct / indirect	Ownership share:	---%
	Complexity of company activity:	Complex	Medium complexity	Low complexity

⁴ If the answer is yes, please explain in detail in the "Notes" window!

⁵ If the monthly average exceeds 2 working hours per day, please describe it in detail in the "Notes" window!

⁶ If the answer is yes, please explain in detail in the "Notes" window!

	Annual time commitment ⁷ :	hour/year
	Travel time:	hour/year
	Time to spend on training:	hour/year
	Notes:	

IV.1.1. Additional declaration for the assessment of the time required to perform a function

- a. A circumstance that is known in advance, is temporary and predictably requires a greater time commitment:⁸
- **Not known.**
 - **Type (e.g., reorganization of the area you manage, moving, etc.):**
Estimated time commitment:
- b. If it is necessary, in a justified case, **I can / cannot**⁹ spend more time than usual on a temporary basis to fulfill the position specified in point I. of this declaration

IV.2. Regarding my involvement in other companies, I acknowledge that¹⁰

- ☐ the company named in IV.1. I do not have, or did not have, a business relationship with the OTP Banking Group in the 3 (three) years prior to signing this declaration.
- ☐ the company named in IV.1. I have a business relationship, or did have, a business relationship with the OTP Banking Group in the 3 (three) years prior to signing this declaration.

Data TO BE FILLED in case of a business relationship:

Affected enterprise:			
Affected OTP Banking Group member name:			
Brief description of business relationship:			
Start date of business relationship:	__ __ __ __. year __ __. month __ __ . day	Closing date of business relationship:	__ __ __ __. year __ __. month __ __ . day
Affected enterprise:			
Affected OTP Banking Group member name:			
Brief description of business relationship:			

⁷ If the monthly average exceeds 2 working hours per day, please describe it in detail in the "Notes" window!

⁸ Circle the correct one. In the case of point b), please specify the type of the given circumstance, as well as its estimated time requirement.

⁹ Underline the appropriate one.

¹⁰ Please put an X next to the appropriate value.

Start date of business relationship:	_____. year ____ month ____ day	Closing date of business relationship:	_____. year ____ month ____ day
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IV. 3. Whether I have a family relationship or other private relationship with a person who has an employment relationship or other legal relationship aimed at work with a member of the OTP Banking Group ¹¹

- ☐ there is no family relationship¹² or other private relationship¹³
- ☐ there is a family relationship or other private relationship

Data TO BE FILLED in case of a family relationship or other private relationship:

Name of the affected OTP Banking Group member:			
Name of affected employee:			
Identification number:			
Mother's Name:			
Place of birth:		Date of birth:	_____. year ____ month ____ day
Degree of kinship ¹⁴:	spouse / lineal relative / adopted child / stepchild / foster child / adoptive parent / stepparent / foster parent / sibling / partner / spouse of lineal relative / spouse's lineal relative / spouse's sibling / sibling's spouse or other private relationship		
Management, control, supervisory relationship ¹⁵	yes / no		
Same activity / procedure in the same case, task / contribution to each other's work at the same place of service ¹⁶	yes / no		
Notes:			
Name of the affected OTP Banking Group member:			
Name of affected employee:			
Identification number:			
Mother's Name:			

¹¹ Please put an X next to the appropriate value!

¹²Relative: spouse, lineal relative, adopted child, stepchild, foster child, adoptive parent, stepparent, foster parent, sibling, life partner, spouse of lineal relative, lineal relative of spouse, sibling of spouse, spouse of sibling.

¹³ Other private relationship: in addition to a client relationship or a professional relationship, a relationship between two people that may have an impact on the objective judgment of each other (such in particular, but not exclusively, a relationship, a former relationship, a family relationship that is not classified as a relative, etc.).

¹⁴ Please underline the correct one!

¹⁵ If the answer is yes, please explain in detail in the "Notes" window!

¹⁶ If the answer is yes, please explain in detail in the "Notes" window!

Place of birth:		Date of birth:	_ _ _ _ . year _ _ . month _ _ . day
Degree of kinship ¹⁷:	spouse / lineal relative / adopted child / stepchild / foster child / adoptive parent / stepparent / foster parent / sibling / partner / spouse of lineal relative / spouse's lineal relative / spouse's sibling / sibling's spouse or other private relationship		
Management, control, supervisory relationship ¹⁸	yes / no		
Same activity / procedure in the same case, task / contribution to each other's work at the same place of service ¹⁹	yes / no		
Notes:			

☐ I declare that I am authorized to provide the above personal data to OTP Bank Plc. I informed my concerned relative and/or another person in a private relationship with me about the processing of personal data by OTP Bank Plc. for the purpose of a conflict of interest assessment, and in the process drew his attention to the fact that the details of data management are overseen by OTP Bank Plc. [32/2023.-CMP-6021. Schedule No. 04 of the Conflict of Interest Regulation], which is available at: <https://regula.otpbank.hu/>. I acknowledge that I am liable to OTP Bank Plc. for breaching my obligations under this statement.

IV.4. To the best of my knowledge, ownership stake and/or management position held in a company registered in Hungary or abroad operating as a supplier to any member of the OTP Banking Group or has a regular economic relationship with it or carries out the same or similar activities as the OTP Banking Group ²⁰

- ☐ none of my relatives or another person in a private relationship with me have.
- ☐ a relative of mine or another person in a private relationship with me has it.

If there is an existing relationship, data TO BE FILLED:

Name of affected company:		
Headquarters:		
Company registration no.:		
Tax number:		
Main field of activity:		
Performs financial service or insurance brokerage activities ²¹	yes / no	
It has a contractual relationship with the OTP Group ²²	yes / no	
If yes:	Affected OTP Banking Group member name:	

¹⁷ Please underline the correct one!

¹⁸ If the answer is yes, please explain in detail in the "Notes" window!

¹⁹ If the answer is yes, please explain in detail in the "Notes" window!

²⁰ Please put an X next to the appropriate value!

²¹ If the monthly average exceeds 2 working hours per day, please describe it in detail in the "Notes" window!

²² If the monthly average exceeds 2 working hours per day, please describe it in detail in the "Notes" window!

	Brief description of business relationship:		
	Start date of business relationship:		_ _ _ _ . year _ . month _ . day
Website:			
Name of relative:			
Mother's Name:			
Place of birth:		Date of birth:	_ _ _ _ . year _ . month _ . day
Degree of kinship²³:	spouse / lineal relative / adopted child / stepchild / foster child / adoptive parent / stepparent / foster parent / sibling / life partner/ spouse of lineal relative / spouse's lineal relative / spouse's sibling / sibling's spouse or other private relationship		
The extent of the ownership shares of a close relative and/or the executive position held²⁴	_ _ _ % owner, self-employed person, senior employee, executive officer/person authorized to sign, supervisory board member		

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IV.5. Whether I currently have any employment relationship or other legal relationship aimed at personal work - not including my management positions listed in point IV.1, which may also involve personal work obligations:²⁵

- ☐ I do not have.
- ☐ I have in accordance with the below:

Organization name:	
Headquarters:	
Company registration no.:	
Tax number:	
Main field of activity:	
Performs financial service or insurance brokerage activities²⁶	yes / no

²³ Please underline the correct one!

²⁴ Please underline the correct one!

²⁵ Please put an X next to the appropriate value!

²⁶ If the answer is yes, please explain in detail in the "Notes" window!

It has a contractual relationship with the OTP Group ²⁷	yes / no		
Website:			
Position held:			
Average number of daily working hours required to perform the activity: ²⁸			
Type of legal relationship ²⁹ :			
Start of legal relationship:	_ _ _ _ . year _ _ . month _ _ . day	End of legal relationship:	_ _ _ _ . year _ _ . month _ _ . day
Notes:			

IV.6. Whether a relative of mine or a person having a private relationship with me has an interest in an agent engaged in mediating financial services³⁰

- ☐ They do not have.
- ☐ They have in accordance with the below:

Name of concerned agent company:			
Headquarters:			
Company registration no.:			
Tax number:			
Main field of activity:			
It has a contractual relationship with the OTP Group:	yes / no		
If yes:	dependent agent/ independent agent		
Website:			
Explanation * (more info)			
Name of relative:			
Mother's Name:			
Place of birth:		Date of birth:	_ _ _ _ . year _ _ . month _ _ . day

²⁷ If the answer is yes, please explain in detail in the "Notes" window!

²⁸ If the monthly average exceeds 2 working hours per day, please describe it in detail in the "Notes" window!

²⁹ Legal relationship aimed at employment: the employment relationship, the cooperative membership relationship with the obligation to work, the business and the commission contract, the legal relationship for the performance of the activities of a senior officer or a member of the supervisory board of the company and the sole proprietorship

³⁰ Please put an X next to the appropriate value!

Degree of kinship³¹:	spouse / lineal relative / adopted child / stepchild / foster child / adoptive parent / stepparent / foster parent / sibling / life partner/ spouse of lineal relative / spouse's lineal relative / spouse's sibling / sibling's spouse or other private relationship
Nature of interest ³²:	employment / legal relationship aimed at employment / officer / ownership share

☐ I declare that I am authorized to provide the above personal data to OTP Bank Plc. I informed my concerned relative and/or another person in a private relationship with me about the processing of personal data by OTP Bank Plc. for the purpose of a conflict of interest assessment, and in the process drew his attention to the fact that the details of data management are overseen by OTP Bank Plc. [32/2023.-CMP-6021. Schedule No. 04 of the Conflict of Interest Regulation], which is available at: <https://regula.otpbank.hu/>. I acknowledge that I am liable to OTP Bank Plc. for breaching my obligations under this statement.

IV.7. During the past 10 years, my terminated employment relationships and non-employment assignments:

Affected company or organization	Performed function/ position	Nature of employment relationship/ assignment	Start-end date of employment relationship/ assignment	Main duties	Number of subordinates	Reason for termination of employment relationship/ assignment

³¹ Please underline the correct one!

³² Please underline the correct one!

Affected company or organization	Performed function/ position	Nature of employment relationship/ assignment	Start-end date of employment relationship/ assignment	Main duties	Number of subordinates	Reason for termination of employment relationship/ assignment

IV.8. My current personal, professional or other economic relationships with the members of the management bodies of the OTP Banking group:

Name of OTP Banking group member	Name of Management Body member	Description of relationship

IV.9. My current personal, professional or other economic relationships with members of the OTP Banking group:

Name of OTP Banking group member	Description of relationship

Name of OTP Banking group member	Description of relationship

V. Assessment of the relevant qualities and capabilities of management body members, executives, and key position holders

I.	Attributes, capabilities	Please put X for the attributes and abilities that you self-identify as possessing, and XX for those in which you are the strongest.
	Authenticity <i>Expressions and value system are consistent, the person is able to act according to his own values and convictions, and to openly communicate his intentions, ideas, and feelings. Also tries to create an open and honest environment, informs the stakeholders exactly about the actual situation, and at the same time acknowledges the risks and problems.</i>	
	Decision-making ability <i>Able to make timely, informed decisions, take immediate action or commit to a specific action (e.g., expresses opinion without delay).</i>	
	Ability to communicate <i>Able to convey a message in an understandable, acceptable manner and in an appropriate form. Focuses on conveying and obtaining comprehensibility and transparency and encourages active feedback.</i>	
	Ability to judge <i>Able to consider data and various courses of action and draw logical conclusions from them. Examines, identifies, and understands essential elements and issues. His broad perspective allows him to see beyond his own responsibility, especially when dealing with problems that could endanger the continuity of the institution's operations.</i>	
	Customer- and quality orientation <i>Quality is important to him and he always tries to find a feasible way to improve quality. He does not give his consent, (for example), to the development and distribution of a product or service, or to an investment (for example, an office building or the acquisition of a share), the risks of which he cannot determine due to his lack of knowledge of its structure, principles, or basic assumptions. Identifies and studies the wishes and needs of customers, ensures that customers do not take unnecessary risks, and takes measures to provide accurate, complete, and balanced information to customers.</i>	
	Ability to lead <i>Able to provide direction and guidance to a group, develop and maintain teamwork, motivate, and encourage available human resources, and ensure that staff members have the necessary competence to achieve a specific goal. He accepts criticism and leaves room for critical discussion.</i>	
	Loyalty <i>The person identifies with the institution and feels a part of it. He expresses that he can devote enough time to his work and perform his tasks properly, he protects the interests of the institution, and acts objectively and critically. Recognizes and manages potential conflicts between personal and business interests.</i>	
	Awareness <i>Monitors developments, resources, and attitudes within the institution. He is well-informed regarding significant financial, economic, social, and other domestic and international developments that can influence the institution and the interests of the stakeholders, and he is able to utilize this information effectively.</i>	
	Negotiation skills <i>He is able to identify and present common interests in a consensus-seeking manner, simultaneously achieving the goals of the negotiation.</i>	
	Persuasive ability <i>Relying on his persuasive power, natural authority, and tact, he is able to influence the perspective of others. A strong individual, capable of endurance.</i>	
	Teamwork	

	<i>Knows the interests of the team and contributes to the common result; able to function as part of a team.</i>	
	Strategic awareness <i>Able to form a realistic vision of future developments and formulate it in the form of long-term objectives, for example using scenario analysis. In doing so, it carefully considers and responds appropriately to control the risks faced by the institution.</i>	
	Ability to withstand stress <i>Flexible, able to provide consistent performance under high pressure and in uncertain situations.</i>	
	A sense of responsibility <i>He is aware of internal and external interests, carefully evaluates them and takes them into account. He is able to learn and is aware that his actions affect the interests of those involved.</i>	
	Ability to conduct meetings <i>Able to preside over meetings efficiently and effectively, to create an open atmosphere in which everyone feels that they have an equal chance to participate; knows the duties and responsibilities of others.</i>	

II.	Language skills						
Language	Comprehension *		Speaking*		Writing*	Language certificate (Yes/No)	Date of issue of language exam certificate
	listening	reading	conversation	continuous speaking			
<i>Add rows if necessary</i>							

*A1/A2 (Basic user); B1/B2 (Intermediate user); C1/C2 (Professional user)

By signing this declaration, I declare that the above data are true.

Place and Date:

.....

signature of the person making the declaration

EXPLANATORY GUIDE

This explanatory guide provides guidance to understand the data requested in the document entitled 'DECLARATION for the person nominated as management body member, chief executive officer or key position holder of OTP Bank Plc. or a Banking Group Credit Institution, Financial Institution' (hereinafter: declaration) and to fill out the declaration.

1. The declaration must be filled out based on the declarant's current best knowledge and the available information. It is not considered a false statement if you do not provide information about information that you do not know or do not need to know (e.g., the living conditions of a distant relative).
2. In the declaration, the OTP Banking Group refers to enterprises (both domestic and foreign) belonging to the scope of consolidation of OTP Bank.
3. Interpretations concerning certain points of the declaration:

3.1 To the point IV.1. of the Declaration

A position considered to be an executive officer in a business

- in the case of a general partnership or limited partnership, the managing director;
- in the case of a limited liability company, the managing director;
- in the case of a joint-stock company, the CEO, member of the management body, member of the board of directors.

Regarding the data requested in connection with the Data circle

- Entering the "Registration / Company Registry number" is optional, if you know it, please indicate it.
- Rules for calculating indirect ownership:
 1. To determine the proportion of indirect ownership, the voting right or ownership share of the indirect owner in the intermediate enterprise must be multiplied by the voting or ownership share of the intermediate enterprise in the enterprise, whichever is greater. If the voting or ownership share in the intermediate enterprise exceeds fifty percent, it must be considered as a whole (one).
 2. In the case of a natural person, the ownership or voting shares owned or exercised by the natural person together with his close relatives must be counted as one, i.e. the share owned by the close relative must be taken into account as his own.
 3. Voting rights must be considered in the same way as share of ownership.

For the data requested in connection with time commitment:

- When determining the annual time required to fulfill the given position, in the case of an employment relationship, it is sufficient to indicate the daily working hours; in the case of management body membership, it is necessary to take into account the average number of meetings per year, as well as the time spent on attending and preparing for meetings, as well as the average number of decision-making without holding a meeting per year and the time spent on related tasks.
- When determining the time spent on training, it is necessary to take into account that participation in training is mandatory for all management body members. In the case of companies belonging to the OTP Group, the training is provided at the group level, so it is sufficient to indicate the time to be devoted for this in the case of one management body position held at a company within the OTP Group.

3.2 To the point IV.2. of the Declaration

A business relation is a lasting, profitable relationship aimed at the sale of goods or the provision of services. It is not necessary to list bank relationships (account, loan, deposit, etc.).

3.3 To the point IV.3. of the Declaration

In respect to that the questions in this point are not directed at the declarant's own information, please give the answers based on the information available to the declarant, to the best of his knowledge. It is not considered a false statement if you do not provide information about that you do not know or do not need to know (e.g. the living conditions of a distant relative).

Here are examples of the above mentioned regarding relatives:

- lineal relative: child, grandchild, parent, grandparent
- spouse of a lineal relative: daughter-in-law, son-in-law, mother's husband (second marriage)
- spouse's direct relative: father-in-law, mother-in-law, child born from the spouse's previous marriage

3.4 To the point IV.4. of the Declaration

- In respect to that the questions in this point are not directed at the declarant's own information, please give the answers based on the information available to the declarant, to the best of his knowledge. It is not considered a false statement if you do not provide information about that you do not know or do not need to know (e.g. the living conditions of a distant relative).
- A supplier relationship is defined as a long-term and profitable business relationship that is aimed at the sale of goods or the provision of services, and where a member of the OTP Banking Group is the customer. It is not necessary to list bank relationships (account, loan, deposit, etc.).
- Entering the "Registration / Company Registry number" is optional, if you know it, please indicate it.

3.5 To the point IV.7. of the Declaration

My non-employment assignments include any position I hold, for example board membership at a foundation, executive position at a limited liability company.

3.6 To the point IV.8. of the Declaration

The personal, professional or other economic relationships which currently exist with the members of the management bodies of the members of the OTP Banking group include the following relationships:

- a family relationship with one or more members of the OTP Banking Group's management body³³
- a joint corporate interest with one or more members of the OTP Banking group's management body (the two persons are owners and/or executives in the same company), where the relevant company is not a member of the OTP Banking group
- significant economic dependence (e.g. loan) on one or more OTP Banking group members' management body members

3.7 To the point IV.9. of the Declaration

My current personal, professional, or other economic relationships with members of the OTP banking group include the following relationships:

- legal proceedings (e.g., lawsuit, enforcement proceedings) are pending against one or more OTP Banking group members/on behalf of OTP Banking group members
- significant business relationship³⁴ with one or more OTP Banking group members and/or competitors of OTP Banking group members
- significant economic dependence on one or more OTP Banking group members (money receivable, money owed), where e.g., bank account agreement, savings, credit card limit, deposit, performing residential mortgage loan, performing personal loan do not mean economic dependence

³³ spouse, (registered) partner, child, parent, person living in the same household

³⁴ a long-term, profitable business relationship aimed at providing goods or services, which does not include bank relationships (account, credit, deposit, etc.).