

Anti-Money Laundering Affidavit

A. Basic information

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| 1. Company name | OTP Bank Plc. |
| 2. Address of incorporation | 1051 Budapest, Nádor utca 16., HUNGARY |
| 3. Legal form | open joint stock company |
| 4. Principal line of business | retail banking |
| 5. Name of external auditor | Deloitte Auditing and Consulting Ltd. |
| 6. Name of supervising regulatory body | Hungarian Financial Supervisory Authority (PSZÁF) |
| 7. Banking licence | 983/1997/F. (Date of issue: November 27, 1997) |
| 8. The shares are traded on the following stock exchanges | Budapest |

B. Prevention of money laundering questionnaire

External regulations

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| 1. Is money laundering a criminal offence in the country in which you are located? | Yes |
| 2. Are there specific laws and/or regulations in place covering Anti-Money Laundering? | Yes |
| 3. Do the above regulations require you to elaborate 'Know Your Customers' policy and implement it before transacting any business with them? | Yes |
| 4. Do the above regulations require you to report any suspicious transactions to a Law Enforcement or other agency designed for that purpose? | Yes |

Internal bank regulation

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| 1. Do you have a policy, procedures and controls to prevent and detect the risk of money laundering? | Yes |
| 2. Do you have procedures for identifying new customers, 'Know Your Customers' or customer due diligence, including the identification of the beneficial owner? | Yes |
| 3. Do you have procedures for identifying and disclosing suspicious transaction? | Yes |
| 4. Do you review customers for possible terrorist connections? | Yes |
| 5. Do you maintain any anonymous accounts? If so, please provide explanation | Yes |
| It is prohibited by law for financial institutions to open anonymous accounts in Hungary since 2001. The majority of the anonymous accounts (saving books) have already been converted into ordinary accounts with proper identification of the owner. The transactions whose value reach or exceed 2 million HUF are reported to the Hungarian National Police Headquarters. | |
| 6. Does your policy prohibit relationships with Shell Banks? | Yes |
| 7. Does your institution carry out employee-training to teach employees about money laundering and to assist them in identifying suspicious activities? If so, how often? | Yes |
| Annually | |
| 8. Which organizational department oversees Anti-Money Laundering arrangements within the bank? | |
| Compliance Independent Department | |
| 9. Please name the person appointed to oversee Anti-Money Laundering arrangements. Please indicate name, position and contact details | |
| András Michnai – Compliance Officer, Director | |
| Tel: +36 1 374 6910 | |
| e-mail: MichnaiA@otpbank.hu | |
| 10. Please name contact person's name, position and contact details | |
| Gábor Kanyó – Senior Compliance Manager | |
| Tel: +36 1 374 6991 | |
| e-mail: kanyogabor@otpbank.hu | |