

Information on changes to the risk rating scale for financial instruments

What does the change mean and how will it affect you?

You do not have to do anything.

As of 9 March 2024, the Bank will change the risk rating scale for financial instruments from 8 to 1 to 7, similar to the 7-level scale used in the Key Information Documents (KIDs).

Following this change, the Minimum and Low risk categories will be merged, and financial instruments which were previously in the Minimum product risk category (typically money market funds, capital-guaranteed short bond funds and liquidity funds) will be moved to the Low risk category.

There is no need to complete a new appropriateness or suitability test to change the risk rating scale for financial instruments, and the existing risk profile (Stable, Conservative, Balanced, Dynamic, Aggressive) will not change.

The change is shown in the table below:

Risk profile / Security risk rating	*Minimum (4)	Low (1)	Moderate (2)	Medium (3)	Considerable (4)	Significant (5)	High (6)	Outstanding (7)
Stable	X	X	X	X				
Conservative	X	X	X	X	X			
Balanced	X	X	X	X	X	X		
Dynamic	X	X	X	X	X	X	X	
Aggressive	X	X	X	X	X	X	X	X

* As a result of the change, the Minimum Product Risk category has been removed.

For more information, see points 13 and 17 of our current **Supplementary Announcement** which you can find in the **OTP Global Markets website**, under the 'Terms and conditions and announcements, informative documents' menupoint.

Do you have any question?

Feel free to contact us via +36 (1) 366 6666 or email us at informacio@otpbank.hu.

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