

This document has been produced for informational purposes only. The Hungarian version of the resolution must be considered as the original version.

Based on the conclusion of the audit procedure against OTP Bank Plc. (registered office: 1051 Budapest, Nádor utca 16.)("the Bank") by the National Bank of Hungary (registered office: 1054 Budapest, Szabadság tér 9. ("MNB"), the MNB passes the following

R e s o l u t i o n

- I. The MNB warns the Company that it will comply with its reporting obligations to the MNB regarding its securities account and customer account balances and data within the relevant legal timeframe.
- II. The MNB obliges the Company to pay fine in the amount of three million (3.000.000) forints due to violation of law indicated in point II.

The Company is obliged to publish the operative part of this resolution on its website within 15 days of the announcement.

The MNB draws the Company's attention to the fact that, if the present commitments are not or not fully complied with, the MNB will have the possibility to apply additional measures, including the imposition of additional fines, provided by law.

No procedural costs were incurred during the procedure.

The imposed consumer protection fine has to be paid to the account number 19017004-01678000-30900002 of the MNB within 30 days after this resolution becoming enforceable by indicating „supervisory fine” as a comment and the number of the resolution. In the absence of voluntary payment of the fine, the rules of administrative enforcement are applied. In 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”. In case of failure to pay debts will be collected in way of enforcement procedure.

No appeal can be made against the resolution via administrative proceeding, at the same time, whose right or legitimate interest is directly affected by the administrative procedure may initiate administrative proceedings within 30 days from the publication of the decision citing violation of law by the Metropolitan Court.

The application shall be submit to the MNB through the assistance service of form's submission. The assistance service of form's submission: <http://www.mnb.hu/felugyelet/engedelyezes-es-intezmenyfelugyeles/hatarozatok-es-vegzesekkeresese> Legal representation is mandatory.

The submission of the application has no suspensory effect on the entry into force of the decision, but for those whose rights or lawful interests are infringed by the administrative activity or the situation caused by it can request immediate legal protection in favor of the elimination of the imminent threat, the temporary settlement of the controversial legal relationship, or the unchanged maintenance of the state of dispute.

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The court will, in principle, decide the trial out of court. The hearing will be taken, if the plaintiff request in the application. There is no place for excuse, if the request is not be taken.

Budapest, 2019.05.31.