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Resolution number: **H-JÉ-I-188/2019.**

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. MNB obliges the bank for the corporate management regulation, procedure to confirm and all of the operation of this territories provided by law, in the framework of the supervisory measure will be complied by the bank by 31th March, 2020.:
  1. Do the review in the conclusion of the indicated regulation and take into account the SZAB2.
  2. The regulation of the recovery plan is to be developed to mend the formulated deficiency in the conclusion and the whole process is to be covered by the regulation and the regulation to be covered and be available for the subsidiary company too.
  3. The Bank is ensured from, that the duties and the responsibilities of the recovery plan is listed the concerned institutional units and the lead bodies in the adequate part of the organizational and operational rules in the adequate part of the annex, with special emphasis of the escalation process and the decision making responsibility and interfaces will be created in the regulations too, which the recovery plan is marked.
  4. The indicator production process to be developed in the recovery plan by the bank’s competent area to ascertain the adequate data quality from subsidiary companies.
- II. MNB prescribed to the bank, due to extraordinary data provision, to submit the internal auditor’s report – approved by the Board of Directors and approved by the Supervisory Board – on the monitoring of the fully implemented supervisory measures contained in the operative part of this resolution by 30th April, 2020.

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.

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 submitted to the MNB through the assistance service of form’s submission. The assistance service of form’s submission: <https://www.mnb.hu/felugyelet/engedelyezes-es-intezmenyfelugyeles/hatarozatok-es-vezesek-keresese> Legal representation is mandatory.

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. 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.

Budapest, 25 October 2019.