



Ethics Committee's Information Note

In accordance with its usual practice, the Ethics Committee has reviewed the operation of OTP Bank (hereinafter – Bank) in 2022 in terms of compliance with the principles and expected forms of conduct set out in the Code of Ethics.

At the Bank the Compliance Unit is responsible for continuously monitoring, advising and facilitating the compliance with the requirements of the Code of Ethics. According to this obligation the Compliance Unit informed the Ethics Committee of the results of the bi-annual ethics risk assessment and the investigations of ethics issues it has carried out. Whereas the personal scope of the Code of Ethics covers all employees and executive officers of the Bank, as well as all personnel who appear before the public clearly as representatives of the Bank in the course of the performance of their contractual obligations, it has major importance to inform all of them about the norms of ethics and raise awareness in this regard. To this end, the Bank requires from all employees to take part on ethics e-learning trainings and expects its representatives to understand the Code of Ethics, to acknowledge it as binding and to ensure that it is complied with.

The Ethics Committee has revised the investigations of ethics issues based on notifications submitted in 2022 and identified no significant ethical violations.

According to the information given the Ethics Committee states that the Bank did not provide pecuniary or non-pecuniary support for any political party, organization or any member or representative thereof in 2022.