

Date when the issuer makes a corresponding change to the list of affiliates

24.03.2026 r.

№	FULL NAME. individual or full name of the legal entity	Location (place of residence), (state, region, city, district)	The basis on which they are recognized as affiliates	Onset date
1.	OTP Bank Plc.	H-1051, Hungary, Budapest, Nádor utca 16	Legal entity that holds more than 20% or more of Ipoteka Bank's shares	16/06/2023
2.	OTP banka d.d. (OTP Bank Nyrt holds 100 %)	21000 Split Domovinskog rata 61. Croatia	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
3.	DSK Bank AD (OTP Bank Nyrt holds 99.92 %)	19, Moskovska St. 1036 Sofia, Bulgaria	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
4.			A legal entity, 20% or more in	16/06/2023

	OTP banka Srbija a.d. Novi Sad (OTP Bank Nyrt holds 100 %)	Republic of Serbia, 21101 Novi Sad, Trg slobode 5	the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	
5.	JSC OTP Bank (Ukraine) (OTP Bank Nyrt holds 100 %)	Zhylyanska St. 43., 01033 Kiev, Ucraina	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
6.	JSC OTP Bank, Russia (97, 9174%, including 66,2096% owned by OTP Bank Nyrt.and 31,7078% owned by Llc. "AllianceReserve")	Russia, 125171 Moscow, Leningradskoe highway, 16A, b.2	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
7.	Banka OTP Albania SHA	Bulevardi Bajram Curri, Godina DownTown, kati 8, 1000 Tirana, Albania	A legal entity, 20% or more in the authorized capital of which is owned by the	16/06/2023

	(OTP Bank Nyrt. holds 100%)		same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	
8.	Crnogorska Komercijalna Banka AD (OTP Bank Nyrt holds 100 %)	Bulevar revolucije 17, 81000 Podgorica Crna Gora, Montenegro	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
9.	Air-Invest Vagyonkezelő Kft. (OTP Bank Nyrt holds 100 %)	1051 Budapest, Nádor u 16., Hungary	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
10.	LLC Alliance Reserve (OTP Bank Nyrt holds 100 %)	Russia, 127299, Moscow city, Clara Zetkin street, house 4A room 18	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or	16/06/2023

			more in the authorized capital of Ipoteka Bank	
11.	Merkantil Bank Zrt. (OTP Bank Nyrt holds 100 %)	1138 Budapest, Fövény utca 4-6.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
12.	OTP Életjárdék Ingatlanbefektető Zrt. (100% indirect 100% owned by OTP Ingatlan Zrt)	1026 Budapest, Riadó u. 5-11..	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
13.	OTP Hungaro-Projekt Kft. (OTP Bank Nyrt holds 100 %)	1138 Budapest, Váci út 135-139. B. épület 6. em.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized	16/06/2023

			capital of Ipoteka Bank	
14.	OTP Jelzálogbank Zrt. (OTP Bank Nyrt holds 100 %)	1138 Budapest, Váci út 135-139. D épület	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
15.	OTP Lakástakarék Zrt. (OTP Bank Nyrt holds 100 %)	1138 Budapest, Váci út 135-139. D épület	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
16.	OTP Holding Ltd. (OTP Bank Nyrt holds 100 %)	Parnithos, 13/A Potamos Germasogeia, 4040, Limassol, Cyprus	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023

17.	CIL Babér Kft. (OTP Bank Nyrt holds 100 %)	1051 Budapest, Nádor u. 16.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
18.	OTP Ingatlan Befektetési Alapkezelő Zrt. (OTP Bank Nyrt holds 100 %)	1026 Budapest, Riadó utca 1-3.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
19.	Monicomp Kereskedelmi és Szolgáltató Zrt. (OTP Bank Nyrt holds 100 %)	1139 Budapest, Petneházy u 46-48.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
20.	Portfolion Zrt.		A legal entity, 20% or more in the authorized	16/06/2023

	(OTP Bank Nyrt holds 100 %)	1123 Budapest, Alkotás utca 53. C. ép. V. em.	capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	
21.	OTP Faktoring Zrt. (OTP Bank Nyrt holds 100 %)	1138 Budapest, Váci út 135-139.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
22.	OTP Holding Malta Ltd. (OTP Bank Nyrt. holds 99,90%)	Trident park, No. 1., Level 1., Offica A, Mdna Road, Zone 2Central Business District Birkirkara, CBD2010 Malta	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
23.	OTP Pénztárszolgáltató Zrt. 100%, including 99,15% owned by OTP Bank Nyrt. and 0,85%	1138 Budapest, Váci út 135-139. A. ép. 3. em.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as	16/06/2023

	owned by OTP Alapkezelő Zrt.		the person who owns 20% or more in the authorized capital of Ipoteka Bank	
24.	Bank Center No. 1. Kft. 100%, including 100% owned by OTP Bank Nyrt.	1051 Budapest, Nádor u. 16	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
25.	OTP Ingatlan Zrt. 100%, including 22,84% owned by the OTP Bank Nyrt., 77,16% owned by the Bank Center No. 1. Kft.	1026 Hungary, Budapest, Riadó utca 5-11.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
26.	JN Parkoló Ingatlanhasznosító Kft. (JN Parkoló Kft.) 100% indirect 100% owned by OTP Ingatlan Zrt.	1026 Hungary Budapest, Riadó utca 5-11.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the	16/06/2023

			authorized capital of Ipoteka Bank	
27.	<p>OTP Alapkezelő Zrt.</p> <p>100%, including 5% owned by the OTP Bank Nyrt. and 95% owned by the Bank Center No. 1. Kft.</p>	<p>1026 Hungary, Budapest, Riadó utca 1-3</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
28.	<p>OTP Financing Malta Company Limited</p> <p>100%, including 0,10% owned by the OTP Bank Nyrt. and 99,90% owned by the OTP Holding Malta Ltd.</p>	<p>Trident Park, No. 1, Level 1, Office B, Mdina Road, Zone 2, Central Business District, Birkirkara CBD 2010, MALTA</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
29.	<p>R.E. Four d.o.o. Novi Sad</p> <p>100%, including 85,13% owned by OTP Bank Nyrt. and 14,87% owned by OTP Ingatlan Zrt.</p>	<p>Bulevar Oslobođenja 80., Novi Sad</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized</p>	16/06/2023

			capital of Ipoteka Bank	
30.	<p>OTP Osiguranje AKCIONARSKO DRUŠTVO ZA</p> <p>100%, including 50,99997% owned by OTP Bank Nyrt and 49,00003% owned by OTP banka Srbija AD Novi Sad</p>	<p>Bulevar Zorana Djindjica 50a/b,</p> <p>Beograd – Novi Beograd</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
31.	<p>OTP Bank S.A.</p> <p>98.26% direct owned by OTP Bank Nyrt.</p>	<p>81 A, Stefan cel Mare si Sfint av., mun. Chisinau, MD-2012, Republic of Moldova</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
32.	<p>DSK Asset management AD</p> <p>100% indirect, including 75 owned by OTP Alapkezelő Zrt. and 25% owned by DSK Bank AD</p>	<p>1301 Sofia. 36 „Alabin” Str, fl. 3.</p> <p>Bulgaria</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023

33.	<p>OTP NEKRETNINE DOO NOVI SAD</p> <p>100% indirect, including 100% owned by OTP banka Srbija a.d. Novi Sad</p>	<p>Republic of Serbia, 21000 Novi Sad, Bulevar oslobođenja 80</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
34.	<p>Cresco d.o.o.</p> <p>100% indirect, including 100% owned by OTP Nekretnine d.o.o.</p>	<p>10000 Zagreb (Grad Zagreb)Radnička cesta 80 , republic of Croatia</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
35.	<p>DSK DOM EAD</p> <p>100% indirect, including 100% owned by DSK Bank AD</p>	<p>Republic of Bulgaria, Sofia Region (Capital), Sofia Municipality, 1000 Sofia, Oborishte district, 5 Georgi Benkovski Str.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
36.	<p>DSK Ventures EAD</p>	<p>Bulgaria, 1000 Sofia, Sofia Region (Capital), Sofia Municipality, Oborishte</p>	<p>A legal entity, 20% or more in the authorized</p>	16/06/2023

	100% indirect, including 100% owned by DSK Bank EAD	District, 5 Georgi Benkovski Str.	capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	
37.	OTP Leasing EOOD 100% indirect, 100% owned by DSK Bank AD	City of Sofia, 1000, Bulgaria, 28 Todor Alexandrov Blvd., 4 fl.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
38.	LLC "AMC "OTP Capital" 100 % indirect, including 9,9% owned by OTP Bank JSC and 90,1% owned by OTP Alapkezelő Zrt.	Kyiv, Fizkultury street 28D, 03150 Ukraine	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
39.	LLC MCC "OTP Finance" 100 % indirect,	127299, Moscow, Str. Clara Zetkin, 4A Russian Federation	A legal entity, 20% or more in the authorized capital of which is owned by the same person as	16/06/2023

	including 100 % owned by OTP Holding Malta Ltd		the person who owns 20% or more in the authorized capital of Ipoteka Bank	
40.	LLC OTP Leasing 100 % indirect, including 100% owned by OTP Holding Ltd.	Seat: 01033, 43, Zhylianska Str., Kyiv, Ukraine (official) Factual seat: 08130, Ozerna Str., 5, Petropavlivska Borshchagivka, Kyiv region	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
41.	LLC OTP Financial Technologies, 100% indirect, including 100% owned by JSC OTP Bank Russia	Russia, 127299, Moscow, Clara Tsetkin street, 4A.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
42.	Merkantil Bérlet Szolgáltató Kft., 100 indirect, including 100% owned by Merkantil Bank Zrt.	1138 Budapest, Fövény utca 4-6.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the	16/06/2023

			authorized capital of Ipoteka Bank	
43.	Auctioneer s.r.o. 100% indirect, including 99,87% owned by Project 01 Consulting s.r.o . and 0,13% owned by OTP Faktoring Vagyonkezelő Kft.	81102 Bratislava Spitalska 61 3. floor, Republic of Slovakia	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
44.	Company for Cash Services AD. 25% indirect 25% owned by DSK BANK AD	Bulgaria, Sofia, Ovcha Kupel Housing Complex, Ivan Hadzhiisky 16 Str.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
45.	Dinghy Sport Club Hungary Kft. 100% indirect 100% owned by INGA KETTŐ Kft.	Hungary, 8230 Balatonfüred, Anna sétány 1.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized	16/06/2023

			capital of Ipoteka Bank	
46.	<p>OTP Insurance Broker EOOD</p> <p>100% indirect,</p> <p>100% owned by DSK Leasing AD</p>	<p>Bulgaria, 1000 Sofia, Sofia Region (Capital), Sofia Municipality, Todor Alexandrov Blvd., 4 fl.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
47.	<p>Regional Urban Development Fund AD</p> <p>52% indirect,</p> <p>including 52% owned by DSK Bank AD</p>	<p>Republic of Bulgaria, 1303 Sofia, Vazrazhdane Region, 73 Alexander Stamboliysky Blvd.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
48.	<p>i-gen.hu Kft.</p> <p>100% indirect,</p> <p>including 100% owned by OTP Ingatlanpont Kft.</p>	<p>1138 Budapest, Babér utca 1-5.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023

49.	<p>Ingatlanvagyon Projekt 14. Kft.</p> <p>100% indirect, including 80% owned by OTP Faktoring Zrt and 20% owned by OTP Faktoring Vagyonkezelő Kft.</p>	1066 Budapest Mozsár u. 8.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
50.	<p>NIMO 2002 Ker. és Szolgáltató Kft.</p> <p>100% indirect owned by BANK CENTER No. 1. Beruházási és Fejlesztési Kft. 100%</p>	1051 Budapest, József Attila u. 8.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
51.	<p>OTP Invest ad Beograd</p> <p>OTP banka Srbija a.d. Novi Sad (25 %) and OTP Fund Management (75%)</p>	Bulevar Zorana Djindjica 48b prizemlje ulay B, kancelarija broj 6 Beograd,	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
52.	<p>OTP Ecosystem Kft.</p>		A legal entity, 20% or more in the authorized	16/06/2023

	100% direct,	1131 Budapest, Madarász Viktor utca 12-16.	capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	
53.	OTP Debt Collection doo Podgorica 100% indirect 100% owned by Crnogorska komercijalna banka a.d.	81000, Montenegro, Podgorica Bulevar revolucije 17.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
54.	OTP Factoring Serbia d.o.o. 100% indirect 100% owned by OTP banka Srbija a.d. Novi Sad	Republic of Serbia, 21101 Novi Sad, Trg slobode 7	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
55.	Project 01 Consulting s.r.o. 100% indirect	Bratislava, 81108 Spitalska 61., Republic of Slovakia	A legal entity, 20% or more in the authorized capital of which is owned by the same person as	16/06/2023

	100% owned by OTP Faktoring Zrt.		the person who owns 20% or more in the authorized capital of Ipoteka Bank	
56.	BANK CENTER No. Kettő Beruházási és Fejlesztési Kft. 100% indirect 100% owned by BANK CENTER No.1 Kft.	1051 Budapest, Nádor u. 16..	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
57.	OTP Financing Solutions B.V. 100% indirect 100% owned by OTP Faktoring Zrt.	Netherlands, Amsterdam, Kraanspoor 50, 1033SE	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
58.	OTP Immobilien Verwertung Gmbh. 100% indirect, including 70,43% owned by Inga Kettő Kft. and 29,57%	9546 Bad Kleinkirchheim, Kärnten, Gurktaler Weg 6, Austria	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the	16/06/2023

	owned by Bank Center No. 1. Kft.		authorized capital of Ipoteka Bank	
59.	OTP Ingatlanlízing Zrt. 100% indirect 100% owned by Merkantil Bank Zrt.	1138 Budapest, Váci út 135-139. A. ép.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
60.	OTP Ingatlanpont Ingatlanközvetítő Kft. (OTP Bank Nyrt holds 100 %)	1138 Budapest, Váci út 135-139. A. ép.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
61.	OTP Invest društvo za upravljanje fondovima d.o.o. 100% indirect, 100% owned by OTP Fund Management Pte. Ltd. as of 31.01.2025	10000 Zagreb (Grad Zagreb) Radnička cesta 80, Republic of Croatia	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized	16/06/2023

			capital of Ipoteka Bank	
62.	<p>OTP Leasing d.d.</p> <p>100% indirect, including 60% owned by OTP banka d. d. and 40% owned by Merkantil Bank Zrt.</p>	<p>Zagreb (Grad Zagreb)</p> <p>Petrovaradinska 1, Republic of Croatia</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
63.	<p>OTP Mérnöki Szolgáltató Kft.</p> <p>100% indirect</p> <p>100% owned by OTP Ingatlan Zrt.</p>	<p>Hungary, 1026 Budapest, Riadó u. 5-11.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
64.	<p>OTP Nekretnine d.o.o.</p> <p>100% indirect</p> <p>100% owned by OTP banka d.d.</p>	<p>10000 Zagreb (Grad Zagreb)</p> <p>Radnička cesta 80 , Republic of Croatia</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023

65.	<p>OTP Pénzügyi Pont Zrt. . (OTP Bank Nyrt holds 100 %)</p>	<p>1138 Budapest, Váci út 135-139. A. ép. 7. em.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	<p>16/06/2023</p>
66.	<p>OTP Services d.o.o. Beograd 100% indirect 100% owned by Merkantil Bank Zrt.</p>	<p>Republic of Serbia, 11070 Beograd (Novi Beograd), Bulevar Mihajla Pupina 111</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	<p>16/06/2023</p>
67.	<p>OTP Travel Kft. 100% indirect 100% owned by Merkantil Bank</p>	<p>1052 Budapest, Deák Ferenc utca 7-9</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	<p>16/06/2023</p>

68.	<p>OTP Vendéglátás és Hotelszolgáltatás Szervező Kft.</p> <p>100% indirect</p> <p>100% owned by CIL Babér Kft.</p>	1138 Budapest, Váci út 141-143.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
69.	<p>Pension Insurance Company „DSK Rodina ” AD</p> <p>99,85% indirect</p> <p>99,85% owned by DSK Bank AD</p>	Bulgaria, 1000 Sofia, 5 Georgi Benkovski Str., 2 floor	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
70.	<p>PortfoLion Digital Kft.</p> <p>100% indirect</p> <p>100% owned by PortfoLion Kockázati Tőkealap- Kezelő Zrt.</p>	1123 Budapest Alkotás u. 53. C torony u. emelet	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
71.	<p>SPLC-P Kft.</p> <p>100% indirect</p>		A legal entity, 20% or more in the authorized	16/06/2023

	100% owned by SPLC Vagyonkezelő Kft.	1138 Budapest, Váci út 135-139. A. ép.	capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	
72.	SPLC-Vagyonkezelő Kft. 100% indirect 100% owned by Merkantil Bank Zrt.	1138 Budapest, Főveny utca 4-6.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
73.	LLC Finservice 100% indirect 100% owned by Bank Center No. 1. Kft.	117105, Varshavskoe shosse, 1A, basement, B008A2, Moscow, Russia	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
74.	Velvin Ventures Ltd. 100% indirect 100% owned by Inga Kettő Kft.	Belize City, Suite 101, 1885 Driftwood Bay, Belize	A legal entity, 20% or more in the authorized capital of which is owned by the same person as	16/06/2023

			the person who owns 20% or more in the authorized capital of Ipoteka Bank	
75.	<p>Club Hotel Füred Szálloda Kft.</p> <p>100% indirect</p> <p>100% owned by Inga Kettő Kft.</p>	<p>Hungary 8230 Balatonfüred, Anna sétány 1-3</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
76.	<p>ShiwaForce.com Zrt</p> <p>84,92% indirect</p> <p>84,92 owned by PortfoLion Digital Kft.</p>	<p>Hungary 1123 Budapest, Alkotás utca 17-19</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
77.	<p>OTP Pénzügyi Pont Zrt.</p> <p>. (OTP Bank Nyrt holds 100 %)</p>	<p>1138 Budapest, Váci út 135-139. A. ép. 7. em.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the</p>	16/06/2023

			authorized capital of Ipoteka Bank	
78.	<p>OTP Services d.o.o. Beograd</p> <p>100% indirect</p> <p>100% owned by Merkantil Bank Zrt.</p>	<p>Republic of Serbia, 11070 Beograd (Novi Beograd), Bulevar Mihajla Pupina 111</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
79.	<p>OTP Travel Kft.</p> <p>100% indirect</p> <p>100% owned by Merkantil Bank</p>	<p>1052 Budapest, Deák Ferenc utca 7-9</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
80.	<p>OTP Vendéglátás és Hotelszolgáltatás Szervező Kft.</p> <p>100% indirect</p> <p>100% owned by CIL Babér Kft.</p>	<p>1138 Budapest, Váci út 141-143.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized</p>	16/06/2023

			capital of Ipoteka Bank	
81.	<p>Pension Insurance Company „DSK Rodina ” AD</p> <p>99,85% indirect</p> <p>99,85% owned by DSK Bank AD</p>	<p>Bulgaria, 1000 Sofia, 5 Georgi Benkovski Str., 2 floor</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
82.	<p>PortfoLion Digital Kft.</p> <p>100% indirect</p> <p>100% owned by PortfoLion Kockázati Tőkealap- Kezelő Zrt.</p>	<p>1123 Budapest Alkotás u. 53. C torony u. emelet</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
83.	<p>SPLC-P Kft.</p> <p>100% indirect</p> <p>100% owned by SPLC Vagyonkezelő Kft.</p>	<p>1138 Budapest, Váci út 135-139. A. ép.</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023

84.	SPLC-Vagyonkezelő Kft. 100% indirect 100% owned by Merkantil Bank Zrt.	1138 Budapest, Fövény utca 4-6.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
85.	LLC Finservice 100% indirect 100% owned by Bank Center No. 1. Kft.	117105, Varshavskoe shosse, 1A, basement, B008A2, Moscow, Russia	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
86.	Velvin Ventures Ltd. 100% indirect 100% owned by Inga Kettő Kft.	Belize City, Suite 101, 1885 Driftwood Bay, Belize	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
87.	Club Hotel Füred Szálloda Kft.	Hungary 8230 Balatonfüred, Anna sétány 1-3	A legal entity, 20% or more in the authorized	16/06/2023

	<p>100% indirect</p> <p>100% owned by Inga Kettó Kft.</p>		<p>capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	
88.	<p>ShiwaForce.com Zrt</p> <p>84,92% indirect</p> <p>84,92 owned by PortfoLion Digital Kft.</p>	<p>Hungary 1123 Budapest, Alkotás utca 17-19</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
89.	<p>OTP Újlakás Hitelközvetítő Kft.</p> <p>100% indirect</p> <p>100% owned by OTP Ingatlan Zrt.</p>	<p>Budapest, Riadó utca 5-11.. 1026 Hungary</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
90.	<p>OTP Ingatlankezelő Kft.</p> <p>100% indirect</p>	<p>Budapest, Riadó utca 1-3. 1026; Hungary</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as</p>	16/06/2023

	100% owned by OTP Ingatlan Befektetési Alapkezelő Zrt.		the person who owns 20% or more in the authorized capital of Ipoteka Bank	
91.	OTP Nedvizhimost ZAO 100% indirect 100% owned by OTP Ingatlan Zrt.	Russian Federation, 127299 Moskva,ul.Klárü Zetkin,d.4A,pom.III,kom.17	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
92.	OTP Leasing Srbija d.o.o Beograd 100% indirect 90,73% owned by OTP BANKA SRBIJA A.D. Novi Sad, and 9,27% owned by Merkantil Bank Zrt.	Bulevar Zorana Đinđića 50 a/b, Beograd – Novi Beograd	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
93.	SKB LEASING D.O.O. 100 % indirect 100 % owned by OTP banka d.d.	Ajdovščina 4, 1000 Ljubljana	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the	16/06/2023

			authorized capital of Ipoteka Bank	
94.	<p>PortfoLion Digital Kft.</p> <p>100% indirect</p> <p>100% owned by PortfoLion Kockázati Tőkealap- Kezelő Zrt.</p>	<p>1123 Budapest Alkotás u.</p> <p>53. C torony u. emelet</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
95.	<p>SKB Leasing Select d.o.o.</p> <p>100 % indirect</p> <p>100 % owned by SKB LEASING D.O.O.</p>	<p>Ajdovščina 4, 1000 Ljubljana</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
96.	<p>BANKART, procesiranje plačilnih instrumentov d.o.o., Ljubljana</p> <p>43,06% indirect</p> <p>43,06 % owned by OTP banka d.d.</p>	<p>Celovška cesta 150</p> <p>1000 Ljubljana</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized</p>	16/06/2023

			capital of Ipoteka Bank	
97.	<p>OTP Otthonmegoldások Kft.</p> <p>100% direct</p>	Budapest, Babér u. 9. 1131, Hungary	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
98.	<p>Foglaljorvost Online Kft.</p> <p>100% indirect, belongs 100% to OTP Bank Nyrt.</p>	3043 Egyházasdengeleg, Petőfi út 2.	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
99.	<p>OTP Banka d.d. (100% indirect 100% owned by OTP Luxembourg S.á.r.l.</p>	Slovenska cesta 58, 1000 Ljubljana, Slovenia	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023

100.	<p>OTP Luxembourg S.à r.l.</p> <p>100% direct</p>	<p>15, boulevard F.W. Raiffeisen, L-2411 Luxembourg</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
101.	<p>OTP faktoring d.o.o.</p> <p>100% indirect</p> <p>100% owned by OTP banka d.d. d.d.</p>	<p>Slovenska cesta 58, 1000 Ljubljana, Slovenia</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
102.	<p>JSCMB Ipoteka Bank</p> <p>79,60% owned by OTP Bank Plc. (direct), 19,10% owned by the Ministry of Economy and Finance of the Republic of Uzbekistan, 1,00% owned by other legal entities, 0,30% owned by other individuals</p>	<p>Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, Shakhrisabz street, 30</p>	<p>A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank</p>	16/06/2023
103.	<p>HelloPay cPlc</p>	<p>1037 Budapest, Montevideo utca 10.</p>	<p>A legal entity, 20% or more in the authorized</p>	16/06/2023

			capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	
104.	Mendota Invest d.o.o. 100% owned by OTP Bank Nyrt.	Tivolska Cesta 50, 1000 Ljubljana	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
105.	SimplePay Zrt.	1138 Budapest, Váci út 135–139., B. épület, 5. emelet	A legal entity, 20% or more in the authorized capital of which is owned by the same person as the person who owns 20% or more in the authorized capital of Ipoteka Bank	16/06/2023
106.	Laszlo Wolf	Hungary, Budapest	Member of the Supervisory Board	05/06/2023

107.	Zoard Gazmar Laszlo	Hungary, Budapest	Member of the Supervisory Board	05/06/2023
108.	Peter Bese Janos	Hungary, Budapest	Member of the Supervisory Board	05/06/2023
109.	Makhkamov Rustam Khusniddinovich	Republic of Uzbekistan, Tashkent	Member of the Supervisory Board	07/10/2020
110.	Tatiana Dogan	Turkey, Istanbul	Member of the Supervisory Board	07/10/2020
111.	Maxim Chernushchenko	Romania, Bucharest	Member of the Supervisory Board	05/06/2023
112.	Zoltan Szalai György	UK, London	Member of the Supervisory Board	28/04/2023
113.	Yelena Ladyguina	Great Britain, London	Member of the Supervisory Board	10/11/2023
114.	Marco Voljc	Slovenia, Ljubljana	Member of the Supervisory Board	10/11/2023
115.	Rtveladze Sandro	Georgia, Tbilisi	Chairman of the Management Board	12/07/2024
116.	Volchek Dmitry	Belarus, Minsk	Deputy Chairman of the Management Board Head of IT block	05/12/2024

117.	Raxbarov Nodirbek Alisherovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board Head of the Block for Monitoring the Credit Portfolio and Working with Problem Loans	21/02/2020
118.	Inomjonov Elyor Isroilovich	Republic of Uzbekistan, Tashkent	Deputy Chairman of the Management Board Head of GR & Strategic projects block	10/02/2021
119.	Victor Vorobej	Hungary, Budapest	Deputy Chairman of the Management Board of the bank Head of the Risk Management Block (Risk Director)	05/06/2023
120.	Szentpeteri Adam Andras	Hungary, Budapest	Deputy Chairman of the Management Board Head of Strategy and Finance Block (Financial Director)	05/06/2023

121.	Dmitry Sapronov	Rossiya, Moskva	Deputy Chairman of the Management Board Head of Small Business and Retail Services Unit	05/06/2023
122.	Elashvili Irakli	Georgia, Tbilisi	Deputy Chairman of the Management Board Head of the Corporate Business and Financial Instruments Unit	05/12/2024
123.	Maxim Bykov	Russia, Moscow	Deputy Chairman of the Management Board of the bank Head of Operations block	18/06/2025
124.	LLC «Ipoteka leasing»	Republic of Uzbekistan, 100000, Tashkent, Mirzo-Ulugbek district, st. Shakhrisabz, 30	legal entity person who is a subsidiary of a bank	22/05/2017
125.	LLC "IMKON-SUG'URTA" Insurance organization	Republic of Uzbekistan, 100084, Tashkent, Mirzo-Ulugbek district, Mustaqillik ave, 17.	legal entity person who is a subsidiary of a bank	09/04/2019

126.	LLC "OTP AVTOSANOAT FINANCE"	Republic of Uzbekistan, Tashkent, Mirobod district, Sharof Rashidov MFY, st. Amir Temur Shox, 13	legal entity person who is a subsidiary of a bank	11/11/2025
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