Structure of ownership of DSK Bank AD

Name	Address	Ownership in %
OTP Bank Nyrt., Hungary Public Listed Company	1051 Budapest, Nador utca 16	99.92%
96 corporate customers and 129 private individuals	Bulgaria	0,08%

OTP Bank Nyrt. (Plc.) is listed on the Budapest Stock Exchange.
There are no legal entity or natural person, owning directly and/or indirectly 10% or more of OTP Bank Plc.'s share capital.

The names of shareholders with more than 10% of shares can be found on the following website: https://www.otpbank.hu/portal/en/IR/Shares/OwnershipStructure

Further useful information can be found on the website of the Budapest Stock Exchange: https://www.bse.hu/pages/company_profile/$issuer/1604

Not only ownership by shareholdings but also factual control and voting rights have been considered and are duly reflected in the organization chart.

July, 2026