

Anti-Money Laundering Declaration of DSK Bank AD

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| Legal Name | DSK Bank AD |
| SWIFT BIC | STSABGSF |
| Website | www.dskbank.bg |
| Address of the Head Office | Bulgaria, 1036 Sofia, 19 Moskovska Street |
| Company registry number | 121830616 |
| Supervisory authority | Bulgarian National Bank - www.bnb.bg |
| Global Intermediary Identification Number (GIIN) | UH5299.00004.ME.100 |
| Ownership structure of DSK Bank AD | 99,9% subsidiary of OTP Bank Plc, Hungary |
| Sole shareholder | OTP Bank Plc., Hungary, H-1051 Budapest, 16. Nador str. |
| Ownership structure of OTP Bank Plc. | Public listed company https://www.bse.hu/pages/company_profile/\$issuer/1604 https://www.otpbank.hu/portal/en/IR/Shares/OwnershipStructure |

General information about DSK Bank's Anti-Money Laundering activity

Money Laundering shall be:

1. Any transformation of transfer of property acquired through or in connection with any criminal activity or participation therein in order to conceal the unlawful origin of such property, or abetting a person participating in such an activity in order to avoid the legal implications of their actions;
2. Concealing the nature, origin, location, allocation, movement or rights related to property acquired through criminal activity or participation therein;
3. Acquisition, possession or use of property with the knowledge at the time of receiving that it has been acquired through criminal activity or participation therein;
4. Participation in any activity under points 1-3, association for purpose of performing such activity, attempt to perform such activity, as well as abetting, inciting, facilitating, performing such activity or its concealment.

Money Laundering shall also be the case when the activity, through which the property under p.1-p.4 has been acquired, has been performed in a European Union member state or another country not falling under the jurisdiction of the Republic of Bulgaria.

In order to prevent the use of our bank for money laundering purposes, we will do our best to ascertain the true identities of those who would use our services and products. DSK Bank will refuse to establish business relationships with clients who fail to give evidence of their true identities in accordance with the relevant legal stipulations and refuse to Client's orders with evident illegitimate purposes.

In accordance with the Act on the Measures against Money Laundering, Act on the Measures against Terrorism Financing, Rules on their application and the related recommendations of the competent supervisory authorities, DSK Bank AD has prepared its internal rules that are binding upon all employees of the bank.

Failure to fulfill the reporting obligation may result in prosecution under criminal law. DSK Bank AD cooperates with the competent authorities in the investigation of all circumstances suggestive of money laundering and terrorism financing.

AML Statement of DSK Bank AD:

We, DSK Bank AD, hereby confirm that:

- Our bank is duly licensed and effectively supervised by Bulgarian National Bank (www.bnb.bg), the supervisory authority of Bulgaria.
- We comply with the applicable laws and regulations relating to the combat against money laundering (AML) and terrorism financing (CTF), including client due diligence obligations and obligations related to the cooperation with competent authorities and we have implemented written procedures and internal control mechanisms in order to ensure compliance with such laws and regulations;
- We apply ongoing monitoring measures, including regular screenings of the sanctions lists issued by the competent authorities and ensure that our customer files are checked regularly;
- We apply automated and manual monitoring systems to screen the unusual money laundering and terrorism financing suspicious transactions;
- We hold annual AML/CTF training for our employees;
- We apply risk-based approach related to country risk, customer risk and product risk;
- We exercise enhanced due diligence for high-risk customers;
- In compliance with the applicable legislation related to the prevention of money laundering and terrorism financing, we have written rules on suspicious transaction reporting.

March 2026