

FREE CASH WITHDRAWALS AT OVER 4700* OTP ATMS IN TEN COUNTRIES FOR CUSTOMERS OF SKB BANKA AND NOVA KBM

PRESS RELEASE

Ljubljana, 29 January 2024

From now on, customers of SKB Banka and Nova KBM, both members of the OTP Group, can use their Visa personal debit card to withdraw cash completely free of charge also at the ATMs of the members of the OTP Group in Hungary, Croatia, Serbia, Montenegro, Romania, Bulgaria, Ukraine, Albania and Moldova. The possibility of free cash withdrawals in already ten countries increases the competitive advantage for both banks and brings significant added value and benefit to our customers.

After Nova KBM became a member of the OTP Group in February 2023, the process of merging Nova KBM and SKB banka began. The goal of their integration is to create a leading financial institution in the country that will provide both retail and corporate customers with high-quality banking services and products with even greater added value.

As of March 2023, customers of SKB banka and Nova KBM with a Visa debit and business debit card can withdraw cash and check their account balances for free at around 450 ATMs of both banks in Slovenia. Since July 1, 2023, cash can be withdrawn completely free of charge from more than 430 OTP Bank ATMs in Croatia with a Visa personal debit card.

From now on, this is also possible at the ATMs majority of banks that are members of the OTP Group in the CEE region. More information about individual banks, members of the OTP Group, is available at the link [OTP Group - Home](#).

This is another advantage that the customers of the two Slovenian members of the OTP Group will experience, and at the same time it is an important way of strengthening cross-border cooperation in this successful international Group, which is serving 17 million clients in 12 markets in Central and Eastern Europe.

* data as of 30. 9. 2023

About OTP Group

OTP Group is one of the fastest growing and one of the leading independent banking groups in the Central and Eastern European region, with outstanding profitability and a stable capital and liquidity position. The Group is among the 30 biggest banks in Europe both in terms of market capitalization and profitability* and exceeds 100 billion EUR total assets. It is present in 12 countries in CEE and Central Asia region. With more than 41,000 employees it provides universal financial services to 17 million customers. OTP Group is the 4th most stress-resilient banking group in Europe, according to the CET1 rate decrease under three years stress scenario based on the European Banking Authority's European banking stress test 2023.

As the most active consolidator in the banking sector of the Central and Eastern European region, the Group has successfully acquired and integrated 23 banks since the early 2000s. OTP Group is headquartered in Hungary and has a diversified and transparent ownership structure. The Banking Group has been listed on the Budapest Stock Exchange since 1995.

* Bloomberg EMEA Banks Index

www.otpgroup.info

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The SKB Group

The SKB Group consists of the SKB Bank and its subsidiaries SKB Leasing and SKB Leasing Select. At the SKB Group more than 900 employees are carrying out banking and leasing services for more than 200,000 clients in the Slovenian market. SKB Bank is the holder of prestigious titles: Bank of the Year 2023 in Slovenia, presented by The Banker magazine, Best Bank of 2023 in Slovenia, presented by the Global Finance magazine, Superbrands 2023 Slovenia, and WAC Workplace Active Certification.

www.skb.si



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