

Annex 1 to the General Contractual Terms and Conditions

The Bank performs the activities listed below as activities outsourced under Article 68 of the Credit Institutions Act (Hpt.), through the following service providers:

- Iron Mountain Magyarország Kft. provides filing, document management and archiving services for the Bank;
- REISSWOLF Budapest Adat- és Dokumentumkezelő Korlátolt Felelősségű Társaság executes the collection and safe destruction of documents that the Bank creates during its operation but are no longer necessary;
- T-Logic Korlátolt Felelősségű Társaság provides IT troubleshooting services for the Bank;
- CIS, racunalnisko informacijski sistemi, d.o.o. provides the Bank with services related to connecting to the SWIFT system;
- Simplexion Informatikai Kft. provides call centre or on-site support services related to the operation of the SWIFT system at the Bank's site;
- BI-Tech Kft. receives reports related to the operation of the IT systems and eliminates any errors that may occur;
- AGNI-Tech Kft. performs activities related to the general support of the IT systems,
- SIA Central Europe Zrt. provides services related to bank card development, bank card issuance, payment transactions executed using the issued bank cards, payment transactions and other bank card transactions initiated via ATM units and POS acceptance terminals operated at the bank's cash desks;
- T-Systems Magyarország Zrt. performs IT incident management and support activities for the Bank, furthermore implements and tests IFRS base and contour module;
- Patsys Informatikai Kft. performs troubleshooting on hardware and software devices;
- AD/AS400 Informatikai Kft. provides IT consulting, expert, testing, software development, documentation and other computing services related to the Bank's GIRO Module;
- IDEMIA Hungary Kft. (2045 Törökbalint, Tó-Park hrsz.: 3301/21) provides bank card production and bank card personalisation services for the Bank;
- Omnit Solutions Szolgáltató és Kereskedelmi Kft. provides the Bank with IT consulting, expert, testing, software development, documentation and other computing services related to IT system developments;
- Closed Joint Stock Company „Sberbank Technologies (10 Novodanilovskaya naberezhnaya, 117105 Moscow, Russia) provides the Bank with services related to the IT system;
- Rate Software and Development Kft. (1054 Budapest, Báthory u. 17. II/8.) provides the Bank with IT operation support services related to the connection to the CCIS system;
- ApPello Kft. (1054 Budapest, Tüköry utca 5.) performs IT operation support activities;
- Guidance Informatikai Szolgáltató és Tanácsadó Korlátolt Felelősségű Társaság (1161 Budapest, Rákosi út 93.) provides the Bank with services related to software operation support;
- NTT Magyarország Kereskedelmi és Szolgáltató Kft. (previousy: Dimension Data Magyarország Kft.; 1117 Budapest, Budafoki út 60.) provides IT support, stand-by and troubleshooting services for the Bank; furthermore performs log-analysis tasks related to the Bank's systems for the Bank;
- Sberbank Europe AG (Schwarzenbergplatz 3, 1010 Vienna, Austria) provides the Bank with services related to the IT system, and makes calculations regarding natural person and micro enterprise clients;
- FandK-Audit Kft. (registered office: 2315 Szigethalom, Thököly Imre út 3.) provides the Bank with services related to the monitoring of the IT activities carried out by the Bank and by the service providers performing outsourced activities for the Bank, in terms of regulatory compliance;
- OpenIT Számítástechnikai Tanácsadó Kft. (registered office: 1051 Budapest, Szent István tér 11. B. ép. 6. em. 18.) provides the Bank with a computer program used for managing receivables data;
- Futurion Informatikai és Szolgáltató Kft. (registered office: 1087 Budapest, Könyves Kálmán krt. 76.) provides IT support, system follow-up and troubleshooting services for the Bank.
- EPDB Nyomtatási Központ Zrt. (1117 Budapest, Budafoki út 107-109.) carries out the printing, enveloping and forwarding for postal delivery of postal consignments for the Bank.
- PCS-SYSTEM Kft. (1064 Budapest, Izabella utca 70. fszt. 1.) performs repair, analysis, optimisation and other tasks related to the data backup and archiving system, the virtual server environment and the Bank's internal communication network.
- Ringstone Contact Center Kft. (2724 Újlengyel, Kossuth Lajos utca 36.) performs, on the Bank's behalf, activities related to the call centre service, customer information on bank card transactions and bank card fraud monitoring.
- Giro Elszámolásforgalmi Zrt. (1054 Budapest, Vadász utca 31.) in order to facilitate the payment account change (bank switching) service, it provides for the use of the IT system supporting the bank account change process
- Sberbank of Russia (1117997 Moscow, Vavilova street 19) provides group credit risk consolidation and IT support services for the Bank
- ElektroProduct Kft. (2040 Budapest, Baross u. 77.) produces and delivers printing products for the Bank.
- KCG Partnert Ügyvédi Társulás (1054 Budapest Széchenyi rakpart 8.) provides DPO service to the Bank
- Omikron Magyarország Tanácsadó és Szolgáltató Kft. (1134 Budapest, Váci út 49.) performs IT support to internet banking service
- Asseco SEE DOOEL (1000 Skopje, Naroden Front br. 17.) operates the AML software to the Bank;
- TECHTEAMER Kft. (1095 Budapest, Lechner Ödön fasor 3. B. épület II/1.) provides remote real time client identification and electronic signature solutions for the Bank
- SIA Slovakia s.r.o. (Digital Park II, Einsteinova 25, 851 01 Pozsony, Szlovákia) provides services in connection with credit card payment transactions and development;
- e-Jogsegéd Szolgáltató Kft. (1135 Budapest, Kisgömb utca 6 fszt. 1.) operates a system necessary for the electronic communication between the Bank and the judicial bailiffs
- IDBC Creative Solutions Kft. (1074 Budapest, Rákóczi út 70-72.) performs business analysis and support to the Bank
- Advocate Business Consulting Kft. (1122 Budapest, Hajnóczy József utca 3. fszt. 1.) performs business analysis and support

- DSS Consulting Kft. (1121 Budapest, Denevér köz 2.) provides IT development related consulting services and software development
- Intalion Szolgáltató Zrt. (1064 Budapest, Vörösmarty utca 67.) performs services on identifying, mapping and resolving errors, changing parameters in connection with operation of IT applications