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Extraordinary announcement

EUR1,000,000,000 Fixed Rate Reset Callable Tier 2 Capital Notes due 2036
(Stock code: 40506)

CNY300,000,000 2.500 per cent. Senior Preferred Fixed Rates Notes due 2029
(Stock code: 85157)

EUR750,000,000 4.500 per cent. Senior Preferred Fixed-to-Floating Callable Notes due 2031
(Stock code: 40739)

OTP Bank Nyrt. informs capital market participants that, on 6 November 2026, it filed a constitutional complaint with the Constitutional Court of Hungary, jointly with several other market participants, challenging Section 1 of Act XIV of 2026.The contested provision incorporated into law, for an indefinite period, the interest rate cap originally introduced by Government Decree 782/2021 (XII. 24.) as an emergency measure in connection with the armed conflict in Ukraine. OTP Bank Plc. and several other market participants have previously challenged the interest rate cap in three separate constitutional complaints, which remain pending before the Constitutional Court.

In the applicants' view, the contested provision unjustifiably and disproportionately interferes with existing private law relationships, with retroactive effect, and violates the constitutional principle of legal certainty.The applicants therefore request the Constitutional Court to declare Section 1 of Act XIV of 2026 unconstitutional and annul it.

6 November 2026

As at the date of this announcement, the Directors of the Issuer are Dr. Sándor Csányi, Péter Csányi, László Wolf, Tamás György Erdei, Gabriella Balogh, György Nagy, Dr. Márton Gellért Vági and Dr. József Zoltán Vörös.

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