

Extraordinary Announcement

OTP Mortgage Bank Ltd. hereby informs capital market participants that, together with OTP Bank Plc. and several other market participants, it submitted a constitutional complaint to the Constitutional Court on 7 May 2026 concerning Government Decree No. 782/2021 (XII. 24.) on the different application of Act CLXII of 2009 on consumer credit in a state of emergency (the “Retail Interest Rate Cap Decree”), in relation to its most recent amendments introduced by Government Decree No. 364/2025 (XI. 26.) and Government Decree No. 84/2026 (IV. 17.).

The submitted constitutional complaint is closely related to OTP Mortgage Bank Ltd.’s previous constitutional complaints filed on the same subject and on identical legal grounds, including in particular the submissions filed on 30 May 2025 and on 10 September 2025; therefore, the complainants have requested the consolidation of the proceedings.

This latest constitutional complaint of OTP Mortgage Bank Ltd. essentially challenges the government decree adopted under the state of emergency that repeatedly extended the Retail Interest Rate Cap Decree introduced in 2021, namely Government Decree No. 364/2025 (XI. 26.), adopted by the Government on 26 November 2025, which extended the measure until 30 June 2026.

OTP Mortgage Bank Ltd. has consistently submitted, and continues to submit, constitutional complaints against unjustified measures relating to the retail interest rate cap. In the applicants’ position, the repeatedly amended Retail Interest Rate Cap Decree continues to interfere retrospectively, unnecessarily and disproportionately in private law relationships without constitutional justification. Accordingly, the applicants request that the Constitutional Court establish that the provisions of the Retail Interest Rate Cap Decree, as well as its repeated extensions, are contrary to the Constitution.

Budapest, May 8, 2026.

OTP Mortgage Bank Ltd.