FINAL TERMS

This document is for distribution to professional investors (as defined in Chapter 37 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited) ("**Professional Investors**") only.

Notice to Hong Kong investors: the Issuer confirms that the Notes are intended for purchase by Professional Investors only and will be listed on The Stock Exchange of Hong Kong Limited (the "**Hong Kong Stock Exchange**") on that basis. Accordingly, the Issuer confirms that the Notes are not appropriate as an investment for retail investors in Hong Kong. Investors should carefully consider the risks involved.

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The Base Prospectus (as defined below) (read together with these Final Terms) includes particulars given in compliance with the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited for the purpose of giving information with regard to the Issuer and the OTP Group. The Issuer accepts full responsibility for the accuracy of the information contained in the Base Prospectus (read together with these Final Terms) and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement herein misleading.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended or superseded), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a retail investor means a person who is either one (or both) of: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

MiFID II PRODUCT GOVERNANCE/PROFESSIONAL INVESTORS AND ECPs ONLY TARGET MARKET – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

UK MiFIR PRODUCT GOVERNANCE/PROFESSIONAL INVESTORS AND ECPs ONLY TARGET MARKET – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook, and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA (the "**UK MiFIR**"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any distributor should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

Final Terms dated 17 August 2026

OTP BANK NYRT.

Legal Entity Identifier (LEI): 529900W3MOO00A18X956

Issue of CNY 300,000,000 2.500 per cent. Senior Preferred Fixed Rates Notes due 2029

under the €7,000,000,000 Euro Medium Term Note Programme

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes (the "**Conditions**") set forth in the base prospectus dated 27 May 2026 and supplement to the base prospectus dated 11 June 2026 and 10 August 2026 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**"). This document constitutes the Final Terms of the Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus as so supplemented.

Full information on the Issuer and the offer of the Notes described herein is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus and these Final Terms have been published on the website of the Luxembourg Stock Exchange (*www.luxse.com*). The Base Prospectus has been and the Final Terms will be published on the website of the Hong Kong Stock Exchange (*www.hkexnews.hk*).

1.	Issuer:		OTP Bank Nyrt.
DESCRIPTION OF THE NOTES			
2.	(i)	Series Number:	18

	(ii) Tranche Number:	1
	(iii) Date on which the Notes become fungible:	Not Applicable
3.	Specified Currency or Currencies:	Offshore Chinese Renminbi ("**CNY**")
4.	Aggregate Principal Amount:	CNY300,000,000
5.	Issue Price:	100 per cent. of the Aggregate Principal Amount
6.	(i) Specified Denominations:	CNY1,000,000 and integral multiples of CNY10,000 in excess thereof
	(ii) Calculation Amount:	CNY10,000
7.	(i) Issue Date:	19 August 2026
	(ii) Interest Commencement Date:	Issue Date
8.	Maturity Date:	19 August 2029
9.	Interest Basis:	2.500 per cent. Fixed Rate (see paragraph 14 below)
10.	Redemption/Payment Basis:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their principal amount.
11.	Change of Interest or Redemption/Payment Basis:	Not Applicable
12.	(i) Put/Call Options:	Issuer Call (see paragraph 18 below)
	(ii) Clean-Up Call Option:	Not Applicable
13.	(i) Status of the Notes:	Senior Preferred Notes
	(ii) Senior Preferred Notes Restricted Default:	Condition 14(b) *(Tier 2 Capital Notes, Senior Preferred Notes and Senior Non-Preferred Notes (Restricted Default))*: Applicable
	(iii) Senior Preferred Notes: Gross-up of principal:	Not Applicable
	(iv) Date of the ALCO approval for issuance of Notes obtained:	5 August 2026

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14.	**Fixed Rate Note Provisions**	Applicable
	(i) Rate of Interest:	2.500 per cent. per annum payable annually in arrear on each Interest Payment Date
	(ii) Interest Payment Dates:	19 August 2027, 19 August 2028 and 19 August 2029, subject to the Business Day Convention as specified in paragraph 14 (vi) below
	(iii) Fixed Coupon Amount:	CNY 250 per Calculation Amount

	(iv)	Broken Amount(s):	Not Applicable
	(v)	Day Count Fraction:	Actual/Actual (ICMA)
	(vi)	Business Day Convention:	Modified Business Day Convention
15.	**Reset Note Provisions**		Not Applicable
16.	**Floating Rate Note Provisions**		Not Applicable
17.	**Zero Coupon Note Provisions**		Not Applicable

PROVISIONS RELATING TO REDEMPTION, SUBSTITUTION AND VARIATION

18.	**Call Option**		Applicable
	(i)	Optional Redemption Date (Call):	19 August 2028
	(ii)	Optional Redemption Amount (Call):	CNY10,000 per Calculation Amount
	(iii)	Series redeemable in part:	No
	(iv)	If redeemable in part:	Not Applicable
	(v)	Notice period:	Minimum period: 10 days Maximum period: 30 days
19.	**Senior Non-Preferred Notes and Senior Preferred Notes**		
	(i)	Senior Notes: Loss Absorption Disqualification Event Redemption:	Applicable
	(ii)	Optional Redemption Amount (Loss Absorption Disqualification Event):	CNY10,000 per Calculation Amount
	(iii)	Senior Notes: Substitution and Variation:	Applicable
	(iv)	Senior Notes: Tax Event (Deductibility):	Applicable
20.	**Tier 2 Capital Notes**		
	(i)	Optional Redemption Amount (Capital Disqualification Event):	Not Applicable
	(ii)	Tier 2 Capital Notes: Substitution and Variation:	Not Applicable
	(iii)	Tier 2 Capital Notes: Tax Event (Deductibility):	Not Applicable
21.	**Put Option**		Not Applicable
22.	Early Redemption Amount (Tax):		CNY10,000 per Calculation Amount
23.	Final Redemption Amount:		Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the

		Maturity Date at CNY10,000 per Calculation Amount
24.	Redemption Amount for Zero Coupon Notes:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25.	Form of Notes:	**Registered Notes:** Global Certificate registered in the name of a nominee for a common depository for Euroclear and Clearstream, Luxembourg
26.	New Global Note:	Not Applicable
27.	New Safekeeping Structure:	No
28.	Additional Financial Centre(s) or other special provisions relating to payment dates:	Not Applicable
29.	Talons for future Coupons to be attached to Definitive Notes:	No
30.	Renminbi Currency Fallback:	Applicable

THIRD PARTY INFORMATION

Not Applicable.

SIGNED on behalf of
OTP BANK NYRT.:

By: ....
Duly authorised SÁNDOR PATAKI

By: ....
Duly authorised IMRE BABARCZI

PART B – OTHER INFORMATION

1. **Listing**

(i)	Listing and admission to trading:	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the regulated market of the Luxembourg Stock Exchange with effect from the Issue Date. Application will be made to the Hong Kong Stock Exchange for the listing of, and permission to deal in, the Notes by way of debt issues to Professional Investors only. Effective listing date of the Notes on the Hong Kong Stock Exchange is expected to be on or about 20 August 2026.
(ii)	Estimate of total expenses related to admission to trading:	EUR 2,425 in respect of listing on the Luxembourg Stock Exchange. HKD 18,000 in respect of listing on the Hong Kong Stock Exchange.

2. **Ratings**

Ratings: The Notes to be issued have not been rated.

3. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER**

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer. The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. **REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS**

(i) Reasons for the offer: See the "*Use of Proceeds*" section of the Base Prospectus.

(ii) Estimated net proceeds: CNY 299.490.000

5. **YIELD**

Indication of yield: For the period from (and including) the Issue Date to (but excluding) the Maturity Date, 2.500 per cent. per annum.

The indicative yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

6. **OPERATIONAL INFORMATION**

(i)	ISIN:	XS3471565153
(ii)	Common Code:	347156515
(iii)	CMU Instrument Number:	Not Applicable
(iv)	Any clearing system(s) other than Euroclear or Clearstream, Luxembourg and the CMU Service and	Not Applicable

		the relevant identification number(s):	
	(v)	Delivery:	Delivery against payment
	(vi)	Names and addresses of additional Agent(s) (if any):	Not Applicable
	(vii)	Intended to be held in a manner which would allow Eurosystem eligibility:	No. While the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them, the Notes may then be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
7.	**DISTRIBUTION**		
	(i)	U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA not applicable
	(ii)	Prohibition of Sales to EEA Retail Investors:	Applicable
	(iii)	Prohibition of Sales to UK Retail Investors:	Applicable
	(iv)	Prohibition of Sales to Belgian Consumers:	Applicable
	(v)	Singapore Sales to Institutional Investors and Accredited Investors only:	Not Applicable
	(vi)	Method of distribution:	Non-Syndicated
	(vii)	If syndicated:	Not Applicable
		• Names of Managers:	Not Applicable
		• Stabilisation Manager(s) (if any):	Not Applicable
	(viii)	If non-syndicated, name and address of Dealers:	Industrial and Commercial Bank of China (Europe) S.A. OTP Bank Nyrt.
8.	**BENCHMARK REGULATION**		Not Applicable