

FINAL TERMS

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2014/65/EU (as amended, “**MiFID II**”); or (ii) a customer within the meaning of Directive (EU) 2016/97 (as amended or superseded), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as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, ECPs AND RETAIL CLIENTS (RETAIL CLIENTS FOR SWITZERLAND ONLY) 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 eligible counterparties and professional clients only, and, only in Switzerland, retail clients only, each as defined in Directive 2014/65/EU (as amended “**MiFID II**”)/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 manufacturer’s 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 manufacturer’s target market assessment) and determining appropriate distribution channels.

SWISS PUBLIC OFFER – The Notes are offered to the public (including, without limitation, to investors classifying as private clients (*Privatkundinnen und -kunden*) within the meaning of the Swiss Financial Services Act (the **FinSA**)) in Switzerland only.

Final Terms dated 18 September 2026

OTP BANK NYRT.

Legal Entity Identifier (LEI): 529900W3MOO00A18X956

Issue of CHF 155,000,000 1.6575 per cent. Green Senior Preferred Notes due 2032

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 as supplemented by the first supplement dated 11 June 2026 and the second supplement dated 10 August 2026 which together constitute a base prospectus (the “**Base Prospectus**”) for the purposes of Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”) and the prospectus dated 18 September 2026 prepared for the issuance and the listing of the Notes according to the Standard for Bonds on SIX Swiss Exchange (the **Swiss Prospectus**). 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 and the Swiss Prospectus.

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, the Base Prospectus and the Swiss Prospectus. The Base Prospectus has been published on the website of the Luxembourg Stock Exchange (www.luxse.com). Copies of the Swiss Prospectus are available at UBS AG, Investment Bank, Swiss Prospectus Switzerland, P.O. Box, CH-8098 Zurich, Switzerland, or can be ordered by telephone (+41-44-239 47 03 (voicemail)) or by e-mail (swiss-prospectus@ubs.com).

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| 1. | Issuer: | OTP Bank Nyrt. |
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DESCRIPTION OF THE NOTES

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| 2. | (i) | Series Number: | 19 |
| | (ii) | Tranche Number: | 1 |
| | (iii) | Date on which the Notes become fungible: | Not Applicable |
| 3. | | Specified Currency or Currencies: | Swiss francs (“ CHF ”) |
| 4. | | Aggregate Principal Amount | CHF 155,000,000 |
| 5. | | Issue Price: | 100 per cent. of the Aggregate Principal Amount |
| 6. | (i) | Specified Denominations: | CHF 100,000 and integral multiples thereof |
| | (ii) | Calculation Amount: | CHF 100,000 |
| 7. | (i) | Issue Date: | 22 September 2026 |
| | (ii) | Interest Commencement Date: | Issue Date |
| 8. | | Maturity Date: | 22 September 2032 |
| 9. | | Interest Basis: | Reset Notes |

- (see paragraph 15 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. Put/Call Options: Issuer Call
(see paragraph 18 below)
- 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** Not Applicable
15. **Reset Note Provisions** Applicable
- For the purposes of the Notes, all references in the Conditions to the "Calculation Agent" shall be deemed to be references to the "Swiss Paying Agent" (as defined below)
- (i) Initial Rate of Interest: 1.6575 per cent. per annum payable annually in arrear on each Interest Payment Date in respect of the period from (and including) the Issue Date up to (but excluding) the Optional Redemption Date)
- (ii) Reset Rate: For the purposes of the Notes the definition of "Reset Rate" in Condition 1 shall not apply and "Reset Rate" shall mean the 1y-mid rate for Swiss franc swaps (a)(i) with a term equal to the Reset Period and (ii) commencing on the Reset Date, and (b) a floating leg based on SARON (Swiss Average Rate Overnight) (the "**Swiss Franc Swap Rate**"), which appears on the Relevant Screen Page as at approximately 11.00 a.m. in Zurich on the Reset Determination Date, all as determined by the Swiss Paying Agent.
- (iii) First Margin: 1.200 per cent. per annum
- (iv) Subsequent Margin: Not Applicable

(v)	Interest Payment Date(s):	22 September in each year up to (and including) the Maturity Date, commencing on 22 September 2027.
(vi)	Fixed Coupon Amount in respect of the period from (and including) the Interest Commencement Date up to (but excluding) the First Reset Date:	Not Applicable
(vii)	Broken Amount(s):	Not Applicable
(viii)	First Reset Date:	22 September 2031
(ix)	Subsequent Reset Date(s):	Not Applicable
(x)	Fixed Leg Swap Payment Frequency:	Not Applicable
(xi)	CMT Designated Maturity:	Not Applicable
(xii)	Relevant Screen Page:	In the case of the Swiss Franc Swap Rate, GOTTEX page "CHF LCH REFERENCE PAGE" or, in the case of the Fallback – Swiss Franc Swap Rate provisions below, ICAP page " CHF SWAP SRN".
(xiii)	CMT Rate Screen Page:	Not Applicable
(xiv)	Mid-Swap Rate:	Not Applicable
(xv)	Mid-Swap Maturity:	Not Applicable
(xvi)	Initial Mid-Swap Rate Final Fallback:	Not Applicable
	- Initial Mid-Swap Rate:	
(xvii)	Reset Maturity Initial Mid-Swap Rate Final Fallback:	Not Applicable
	- Reset Period Maturity Initial Mid-Swap Rate:	
(xviii)	Last Observable Mid-Swap Rate Final Fallback:	Not Applicable
(xix)	Subsequent Reset Rate Mid-Swap Rate Final Fallback:	Not Applicable
(xx)	Subsequent Reset Rate Last Observable Mid-Swap Rate Final Fallback:	Not Applicable
(xxi)	Reference Rate:	Not Applicable
(xxii)	Reference Banks:	Not Applicable
(xxiii)	Day Count Fraction:	30/360
(xxiv)	Reset Determination Date(s):	The fifth Business Day immediately preceding the Reset Date. For this purpose, "Business Day" means a day on

which commercial banks and foreign exchange markets settle payments and are open for general business (including dealing in foreign exchange and foreign currency deposits) in T2 and Zurich.

(xxv) Party responsible for calculating the Rate(s) of Interest and/or Interest Amount(s) (if not the Fiscal Agent):

Swiss Paying Agent

(xxvi) Fallback – Swiss Franc Swap Rate

For the purposes of the Notes, if on the Reset Determination Date the Relevant Screen Page is not available or the Swiss Franc Swap Rate does not appear on the Relevant Screen Page, the First Reset Rate of Interest for the Reset Period shall be the sum of:

- (a) (i) the percentage determined on the basis of the arithmetic mean of the 'bid' and 'ask' yield rates (A) for a period equal to the Reset Period, published on the Relevant Screen Page; or (B) if (A) is not available, of the bonds issued by the Swiss Confederation bearing ISIN CH1544304111 as quoted on the SIX Swiss Exchange (the "**Fallback Swiss Franc Swap Rate**"), in each case, as determined by the Swiss Paying Agent on the Reset Determination Date. For this purpose, the Reset Determination Date shall be the Reset Date.; or
- (ii) if the Fallback Swiss Franc Swap Rate cannot be determined in accordance with (i) above, 0.4575 per cent. per annum; and

(b) the First Margin.

(with such sum converted (if necessary) to a basis equivalent to the frequency with which scheduled interest payments are payable on the Notes (such calculation to be made by the Swiss Paying Agent)).

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(s) (Call):

22 September 2031

(ii) Optional Redemption Amount (Call):

CHF 100,000 per Calculation Amount

(iii) Series redeemable in part:

No

(iv) If redeemable in part:

	• Minimum Redemption Amount: • Maximum Redemption Amount:	Not Applicable 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):	CHF 100,000 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 Not Applicable
(ii)	Tier 2 Capital Notes: Substitution and Variation:	
(iii)	Tier 2 Capital Notes: Tax Event (Deductibility):	Not Applicable
21.	Put Option	Not Applicable
22.	Early Redemption Amount (Tax):	CHF 100,000 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 CHF 100,000 per Calculation Amount
24.	Redemption Amount for Zero Coupon Notes:	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

25. Form of Notes:

Bearer Notes:

The Notes will be in bearer form and will be represented by a permanent global note (the "**Permanent Global Note**") in substantially the form appended to the supplemental paying agency agreement dated 31 March 2025 (the "**Supplemental Paying Agency Agreement**") in respect of the Notes between, *inter alios*, the Issuer and the Swiss Paying Agent.

The Notes and all rights in connection therewith are documented in the Permanent Global Note which will be deposited by the Swiss Paying Agent with SIX SIS Ltd or any other intermediary in Switzerland recognised for such purposes by the SIX Swiss Exchange (SIX SIS Ltd or any such other intermediary, the "**Intermediary**").

Once the Permanent Global Note is deposited with the Intermediary and entered into the accounts of one or more participants of the Intermediary, the Notes will constitute intermediated securities (*Bucheffekten*) ("**Intermediated Securities**") in accordance with the provisions of the Swiss Federal Intermediated Securities Act (*Bucheffektengesetz*).

Each Holder (as defined below) shall have a quotal (pro rata) co-ownership interest (*Miteigentumsanteil*) in the Permanent Global Note to the extent of its claim against the Issuer, provided that for so long as the Permanent Global Note remains deposited with the Intermediary the co-ownership interest shall be suspended and the Notes may only be transferred or otherwise disposed of in accordance with the provisions of the Swiss Federal Intermediated Securities Act (*Bucheffektengesetz*) by the entry of the transferred Notes in a securities account of the transferee.

The records of the Intermediary will determine the number of Notes held through each participant in that Intermediary. In respect of the Notes held in the form of Intermediated Securities, the holders of the Notes (the "**Holders**") will be the persons holding the Notes in a securities account in their own name and for their own account.

Neither the Issuer, nor the Holders nor any third party shall at any time have the right to effect or demand the conversion of the Permanent Global Note (*Globalurkunde*) into, or the delivery of, uncertificated securities (*Wertrechte*) or Definitive Notes (*Wertpapiere*).

No physical delivery of the Notes shall be made unless and until Definitive Notes (*Wertpapiere*) shall have been printed. Notes may only be printed, in whole, but not in part, if the Swiss Paying Agent determines, in its sole discretion, that the printing of Definitive Notes (*Wertpapiere*) is necessary or useful.

Should the Swiss Paying Agent so determine, it shall provide for the printing of Definitive Notes (*Wertpapiere*), with Coupons attached, in accordance with the rules and regulations of the Intermediary and without cost to the Noteholders. If printed, the Definitive Notes (*Wertpapiere*) shall be executed by affixing thereon the facsimile signature of one authorised officer of the Issuer.

Upon delivery of the Definitive Notes (*Wertpapiere*), the Permanent Global Note will immediately be cancelled by the Swiss Paying Agent and the Definitive Notes (*Wertpapiere*) shall be delivered to the Noteholders against cancellation of the Notes and Coupons in the Holders' securities accounts.

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| 26. | New Global Note: | No |
| 27. | New Safekeeping Structure: | No |
| 28. | Additional Financial Centre(s) or other special provisions relating to payment dates: | Zurich |
| 29. | Talons for future Coupons to be attached to Definitive Notes: | No |
| 30. | Renminbi Currency Fallback: | Not Applicable |
| 31. | Other final terms: | |

Payments

The receipt by the Swiss Paying Agent of the due and punctual payment of the funds in Swiss francs in Zurich, in the manner provided in the Conditions and this Final Terms, shall release the Issuer from its obligations under the Notes for the payment of interest and principal due on the respective Interest Payment Dates and on the Maturity Date to the extent of such payment.

Condition 11 (*Payments – Bearer Notes*) of the Conditions shall be construed accordingly.

Notices

So long as the Notes are listed on the SIX Swiss Exchange and so long as the rules of the SIX Swiss Exchange so require, all notices in connection with the Notes will be published, and need only to be published, without cost to the Holders, in electronic form by delivery by UBS AG as Swiss

Paying Agent to the online information system of the SIX Swiss Exchange for publication via the website designated by the SIX Swiss Exchange for these purposes (<https://www.six-group.com/en/market-data/news-tools.html>, where notices are currently published under <https://www.six-group.com/en/market-data/news-tools/official-notices.html#/>), rather than by publication as required by the Conditions and, in any case, such notices shall be deemed to have been given to the Holders in accordance with the Conditions on the date of delivery to the SIX Swiss Exchange.

For the purposes of the Notes, the Condition 20 (*Notices*) shall be construed accordingly

THIRD PARTY INFORMATION

The information contained in paragraph 2 (Ratings) in Part B of these Final Terms has been extracted from the public websites of the respective rating agencies. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published by the respective rating agencies, no facts have been omitted which would render the reproduced information inaccurate or misleading.

SIGNED on behalf of

OTP BANK NYRT.:

By:.....
Duly authorised SANOOR PATAKI

By:.....
Duly authorised IFTIKHAR BABAR

PART B – OTHER INFORMATION

1. Listing

Listing and admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading and to listing on the SIX Swiss Exchange with effect from 22 September 2026. The last day of trading is expected to be the second business day prior to the Maturity Date.

2. Ratings

Ratings: The Notes to be issued have been rated:
S&P Global Ratings Europe Limited (“**S&P**”): BBB
Scope Ratings GmbH (“**Scope**”): BBB+

In accordance with S&P ratings definitions available as at the date of these Final Terms on <https://www.spglobal.com/ratings/en/regulatory/article/190705-s-p-global-ratings-definitions-s504352>, obligations rated “BBB” exhibits adequate protection parameters.

In accordance with Scope’s rating definitions available as at the date of these Final Terms on https://www.scooperatings.com/dam/jcr:489a367c-01ba-4b3e-b203-1de2dca46da2/Scope_Ratings_Rating_Definitions_2021.pdf, obligations rated “BBB+” reflect an opinion of good credit quality. Ratings issued by Scope are expressed with ‘+’ and ‘-’ as additional subcategories.

S&P and Scope are established in the European Economic Area (the “**EEA**”) and are registered under Regulation (EC) No. 1060/2009 (as amended) (the “**CRA Regulation**”). As such, S&P and Scope are included in the list of credit rating agencies published by the European Securities and Markets Authority on its website in accordance with the CRA Regulation.

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: The net proceeds of the Notes (the "**Net Proceeds**") are intended to be used by the Issuer to finance and/or refinance, in part or in full, a portfolio of new and/or existing loans, credits and investments satisfying the Eligibility Criteria as defined in the Base Prospectus and further described in the Issuer's Sustainable Finance Framework. None of the Joint Lead Managers shall have any responsibility for, or be obliged to concern itself with, the application of the Net Proceeds of the Notes.
- (ii) Estimated Net Proceeds: CHF 154,460,000.00

5. **Fixed Rate Notes only – YIELD**

Indication of yield: For the period from (and including) the Issue Date to (but excluding) the Optional Redemption Date, 1.6575 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: CH1598620065
- (ii) Common Code: 351617870
- (iii) CMU Instrument Number: Not Applicable
- (iv) Any clearing system(s) other than Euroclear, Clearstream, Luxembourg and the CMU Service and the relevant identification number(s): SIX SIS Ltd.
Olten Switzerland
Swiss Security Number: 159862006
- (v) Delivery: Delivery against payment
- (vi) Names and addresses of additional Agent(s) (if any): For the purposes of the Notes, the Issuer has under the Supplemental Paying Agency Agreement appointed UBS AG as the principal paying agent in Switzerland in respect of the Notes (the "**Swiss Paying Agent**") with its registered office at the following address:

UBS AG

Bahnhofstrasse 45
CH 8001 Zurich
Switzerland

In respect of the Notes, the Issuer will at all times maintain a Paying Agent having a specified office in Switzerland and will at no time maintain a Paying Agent having a specified office outside Switzerland.

(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 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 D in accordance with the usual Swiss practice
(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:	Syndicated
(vii) If syndicated:	Not Applicable
• Names of Managers:	BNP PARIBAS, Paris, Lancy/Geneva branch UBS AG
• Stabilisation Manager(s) (if any):	Not Applicable
(viii) If non-syndicated, name and address of Dealer:	Not Applicable
8. BENCHMARK REGULATION	Not Applicable