

Extraordinary Announcement

OTP Mortgage Bank Ltd. informs capital markets participants, that OTP Mortgage Bank Ltd. together with OTP Bank Plc. and several other market participants submitted a constitutional complaint at the Constitutional Court, related to the so-called „Interest-rate cap Decree” that is „Government Decree 782/2021. (XII. 24.) on the different application of Act CLXII of 2009 on consumer credit in a state of emergency” and its latest amendment dated 2 December 2024 (Government Decree 374/2024. (XII. 2.)).

According to OTP Mortgage Bank Ltd’s standpoint the above-mentioned Government Decree intervenes in private legal relations retrospectively, unnecessarily and disproportionately without constitutional justification, thus the applicants request the Constitutional Court to determine that the provisions of and that the latest extension of the application of the Government decree violates the Constitution.

Budapest, 30 May 2025

OTP Mortgage Bank Ltd.