

Extraordinary Announcement

OTP Mortgage Bank Ltd. informs capital markets participants, that together with OTP Bank Plc. and several other market participants, it submitted a constitutional complaint at the Constitutional Court on 10 September 2025. The complaint concerns the so-called “Interest-rate cap Decree” that is the 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 amendment of 26 May 2025 (Government Decree 170/2025 (V. 26.)). The submitted constitutional complaint is closely related to the constitutional complaint submitted on 30 May 2025 in connection with Government Decree 782/2021. (XII.24.) and its amendment by Government Decree 374/2024. (XII.2.), therefore the complainants requested the consolidation of the proceedings.

According to OTP Mortgage Bank Ltd., the above-mentioned, amended Government Decree intervenes in private legal relations retrospectively, unnecessarily and disproportionately without constitutional justification. Therefore, the petitioners request the Constitutional Court to establish that the provisions of the Government Decree, as well as its repeated extensions, are contrary to the Constitution.

Budapest, 10 September 2025

OTP Mortgage Bank Ltd.