Strategy and Finance Division
Investor Relations

Reference number: IR-334/2025

30 October 2025

Extraordinary announcement

Rating changes

The OTP Bank Plc. hereby announces that according to the press release published on 30 October 2025 by Moody's Ratings, the rating agency has upgraded OTP Bank's subordinated bond rating to 'Ba1' from 'Ba2' and its long-term Counterparty Risk Ratings to 'A3' from 'Baa1'. Further, the rating agency has changed the outlook of the 'Baa1' long-term deposit rating to stable from positive and of the 'Baa3' senior unsecured debt rating to stable from negative. All other ratings and assessments of OTP Bank have been affirmed.

At the same time, Moody's Ratings has upgraded OTP Mortgage Bank's long-term Counterparty Risk Ratings to 'A3' from 'Baa1' changed the outlook on its 'Baa3' backed long term domestic currency issuer rating to stable from negative. All other ratings and assessments of OTP Mortgage Bank have been affirmed.

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