



Strategy and Finance Division
Investor Relations

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Extraordinary announcement

OTP Bank Plc. informs capital market participants that – jointly with several other credit institutions – it submitted a constitutional complaint to the Constitutional Court of Hungary on November 10, 2025. In the complaint, the Bank – along with the other credit institutions – requests the Constitutional Court to establish that certain provisions of Act XVIII of 2025 on the installation of automated teller machines (“ATM Act”), as well as related legislation (Decree No. 16/2025. (V. 29.) of the Ministry for National Economy, MNB Decree No. 19/2025 (VI. 26.), and the MNB Decree No. 1/2023 (I. 17.) amended by MNB Decree No. 20/2025 (VI. 26.)) are in conflict with the Constitution.

The obligation to install ATMs imposed by the ATM Act and related legislation, as well as the distribution of automated teller machines, is economically unjustified, disproportionately restricts the applicant credit institutions’ fundamental rights to enterprise and property and interferes with market operation in a discriminatory manner.

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