

Reference number: IR-071/2026

7 May 2026

Extraordinary Announcement

OTP Bank Plc. hereby informs capital market participants that, on 7 May 2026, OTP Bank Plc., jointly with several other market participants, submitted a constitutional complaint to the Constitutional Court concerning Government Decree No. 782/2021 (XII. 24.) on the derogatory application, during a state of emergency, of Act CLXII of 2009 on consumer credit (Retail Interest Rate Cap Decree), as well as its amendments introduced by Government Decree No. 364/2025 (XI. 26.) and Government Decree No. 84/2026 (IV. 17.).

The submitted constitutional complaint is closely associated with OTP Bank Plc.'s previous constitutional complaints filed on the same subject matter and based on identical legal grounds; accordingly, the present complaint is linked to the submissions filed on 30 May 2025 and 10 September 2025. Therefore, OTP Bank Plc. has requested the Constitutional Court to adjudicate the related complaints jointly.

OTP Bank Plc.'s latest constitutional complaint essentially challenges the government decree adopted under the state of emergency, which repeatedly extends the retail interest rate cap introduced in 2021 until 30 June 2026 (Government decree 364/2025 (XI.26.) adopted on November 26, 2025).

OTP Bank Plc. has previously submitted and submits constitutional complaints against measures with respect to the retail interest rate cap that is unjustified. In the Bank's view, the repeatedly amended Retail Interest Rate Cap Decree continues to interfere without proper constitutional basis, retroactively, unnecessarily, and disproportionately, with private law relationships. Therefore, the applicants request the Constitutional Court to declare that the provisions of the Retail Interest Rate Cap Decree, as well as its repeated extensions are in violation of the Hungarian Fundamental Law.

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