Extraordinary Announcement

OTP Mortgage Bank Ltd. informs capital market participants that, on 6 November 2026, it filed a constitutional complaint with the Constitutional Court of Hungary, jointly with OTP Bank Plc. and several other market participants, challenging Section 1 of Act XIV of 2026. The contested provision incorporated into law, for an indefinite period, the interest rate cap originally introduced by Government Decree 782/2021 (XII. 24.) as an emergency measure in connection with the armed conflict in Ukraine. OTP Mortgage Bank Ltd. and several other market participants have previously challenged the interest rate cap in three separate constitutional complaints, which remain pending before the Constitutional Court. In the applicants' view, the contested provision unjustifiably and disproportionately interferes with existing private law relationships, with retroactive effect, and violates the constitutional principle of legal certainty.The applicants therefore request the Constitutional Court to declare Section 1 of Act XIV of 2026 unconstitutional and annul it.

Budapest, November 06, 2026

OTP Mortgage Bank Ltd.