

**Investor Relations & DCM** 

Reference number: IR-249/2018

20 December 2018

## **Extraordinary announcement**

## Decision of the European Court of Human Rights on FX Ioan "unfairness" lawsuits

OTP Bank Plc. announces that the decision of Strasbourg based European Court of Human Rights was published on the 20<sup>th</sup> of December 2018 in which the Court refused the complaint of some members of OTP Group (OTP Bank Plc.; OTP Mortgage Bank; Merkantil Bank; Merkantil Car; OTP Real Estate Lease) submitted in 2015. The complaint was submitted by the above-mentioned members of OTP Group because based on their standpoint the Hungarian laws issued in 2014 on the unfairness of some terms of retail FX and Hungarian Forint-denominated loan contracts have violated certain provisions of the European Convention on Human Rights.

OTP Bank Plc.

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Postal address: P.O.B.: 501 Budapest H-1876 Hungary Phone: +36 1 473 5460 Fax: +36 1 473 5951

E-mail: investor.relations@otpbank.hu

Internet: www.otpbank.hu

Address: Nádor street 16. Budapest H-1051 Hungary