

Strategy and Finance Division Investor Relations

Reference number: IR-051/2025

17 February 2025

Extraordinary announcement

OTP Bank Plc. announces the redemption of €650,000,000 7.350 per cent. Senior Preferred Fixed-to-Floating Callable Notes due 2026 (ISIN: XS2560693181) (the Notes)

OTP Bank Plc. (the **Bank**) hereby announces that having obtained the prior approval of the National Bank of Hungary (in Hungarian: Magyar Nemzeti Bank), the Bank has decided to exercise its optional redemption right and redeem the Notes in full on 4 March 2025 pursuant to Condition 10 (Redemption and Purchase) of the terms and conditions of the Notes. The Notes will be redeemed at their principal amount, together with any accrued and unpaid interest thereon to (but excluding) 4 March 2025.

Following such redemption of the Notes, the Notes will be cancelled pursuant to Condition 10 (k) (Cancellation).

Unless otherwise defined in this announcement, terms used in this announcement have the meanings given to them in the terms and conditions of the Notes.

OTP Bank Plc.

OTP Bank Plc.

Postal address: P.O.B.: 501 Budapest H-1876 Hungary

E-mail: investor.relations@otpbank.hu

Internet: www.otpbank.hu

Address: Nádor street 16. Budapest H-1051 Hungary Metropolitan Court as Court of Registration: 01-10-041585