

Extraordinary announcement

OTP Bank Plc. informs capital market participants that due to a numerical error, an incorrect data was published on page 113 and page 330 of the General Meeting Proposals for the Annual General Meeting convened for 25 April 2025, in the document entitled „Management Report - the Report of the Board of Directors on the company's business operations in 2024" (https://www.otpgroup.info/static/sw/file/250403_kozgy_eloterjesztesek_071_e.pdf) under Agenda Item 1 (title: The Company's parent company's financial statements and consolidated financial statements in accordance with International Financial Reporting Standards for the year ended 2024, as well as the proposal for the use of profit after tax of the parent company and for dividend payment) published on 3 April 2025.

On page 113 of the Management Report, the following text correctly states the consolidated liquidity coverage ratio (LCR) of the OTP Group and the ratio determined for NSFR compliance (incorrect data is marked with a strikethrough, correct data is underlined):

As at 31 December 2024 OTP Group's consolidated liquidity coverage (LCR) ratio was ~~270%~~266% (4Q 2023: 246%) while NSFR compliance has remained comfortable (4Q 2024: ~~454%~~158%).

In the table starting on page 330 of the Management Report, the second line, named "Liquidity Coverage Ratio (LCR)" is correctly stated as follows:

Alternative performance measures name	Description	Calculation (data in HUF million)	Measures value		
			2023 old methodology	2023 new methodology	2024 new methodology
Liquidity Coverage Ratio (LCR)	According to Article 412 (1) of CRR, the liquidity coverage ratio (LCR) is designed to promote short-term resilience of the Issuer's / Group's liquidity risk profile and aims to ensure that the Issuer / Group has an adequate stock of unencumbered High Quality Liquid Assets (HQLA) to meet its liquidity needs for a 30 calendar day liquidity stress scenario.	<p>The LCR is expressed as: (stock of HQLA) / (total net cash outflows over the next 30 calendar days) $\geq 100\%$.</p> <p>The numerator of the LCR is the stock of HQLA (High Quality Liquid Assets). In order to qualify as HQLA, assets should be liquid in markets during a time of stress and, in most cases, be eligible for use in central bank operations.</p> <p>The denominator of the LCR is the total net cash outflows, defined as total expected cash outflows minus total expected cash inflow in the specified stress scenario for the subsequent 30 calendar days. Total cash inflows are subject to an aggregate cap of 75% of total expected cash outflows, thereby ensuring a minimum level of HQLA holdings at all times.</p> <p>Example for 2024: $\frac{12,319,781.0}{6,618,331.0 - 2,057,367.0} = 270.1\%$</p> <p>Example for 2024: $\frac{12,296,693.9}{6,618,330.9 - 1,987,679.4} = \underline{265.6\%}$</p> <p>Example for 2023: $\frac{11,062,683.8}{6,528,404.6 - 2,033,178.9} = 246.1\%$</p>	246.1%	246.1%	270.1% <u>265.6%</u>

OTP Bank Plc.