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PUBLICATION OF THE FINAL TERMS



OTP Bank Nyrt.

(incorporated with limited liability in Hungary)
(the “Issuer”)

€750,000,000 4.500 per cent. Senior Preferred Fixed-to-Floating Callable Notes due 2031
(Stock code: 40739)
(the “Notes”)

under the Issuer’s €7,000,000,000 Euro Medium Term Note Programme
(the “Programme”)

This announcement is issued pursuant to Rule 37.39A of the Listing Rules.

Reference is made to the announcement of the publication of the base prospectus dated 27 May 2026 in relation to the Programme (the “**Base Prospectus**”) on the SEHK dated 28 May 2026 (available at <https://www1.hkexnews.hk/listedco/listconews/sehk/2026/0528/2026052800378.htm>), to which the Base Prospectus was appended, the announcement of the publication of the first supplement to the Base Prospectus dated 11 June 2026 in relation to the Programme (the “**First Supplement**”) on the SEHK dated 11 June 2026 (available at <https://www1.hkexnews.hk/listedco/listconews/sehk/2026/0611/2026061100954.htm>), to which the First Supplement was appended and the announcement of the publication of the second supplement to the Base Prospectus dated 10 August 2026 in relation to the Programme (the “**Second Supplement**”) on the SEHK dated 10 August 2026 (available at <https://www1.hkexnews.hk/listedco/listconews/sehk/2026/0810/2026081000978.htm>), to which the Second Supplement was appended.

The final terms dated 28 September 2026 in relation to the Notes is appended to this announcement.

Hong Kong, 2 October 2026

As at the date of this announcement, the Directors of the Issuer are Dr. Sándor Csányi, Péter Csányi, László Wolf, Tamás György Erdei, Gabriella Balogh, György Nagy, Dr. Márton Gellért Vági and Dr. József Zoltán Vörös.