OTP Bank Plc.

Summary of the first nine months 2026 results

(English translation of the original report submitted to the Budapest Stock Exchange)

Budapest, 11 November 2026

CONSOLIDATED FINANCIAL HIGHLIGHTS[1] AND SHARE DATA

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Adjusted profit after tax considering the prorated recognition of special items booked in one sum for the full year in 1Q[2]	*885,752*	*886,512*	*0%*	*293,796*	*1,146,325*	*255,922*	*306,178*	*20%*	*4%*
Consolidated profit after tax	**849,070**	**837,714**	**-1%**	**330,479**	**1,146,325**	**305,767**	**354,976**	**16%**	**7%**
Adjustments (after tax)	0	0		0	0	0	0		
Consolidated adjusted profit after tax	849,070	837,714	-1%	330,479	1,146,325	305,767	354,976	16%	7%
Pre-tax profit	1,159,419	1,171,093	1%	389,959	1,502,776	374,490	376,970	1%	-3%
Operating profit	1,315,391	1,334,288	1%	446,544	1,700,173	442,733	456,499	3%	2%
Total income	2,174,406	2,280,240	5%	737,668	2,916,962	757,866	768,058	1%	4%
Net interest income	1,435,415	1,623,460	13%	489,032	1,944,625	541,396	554,782	2%	13%
Net fees and commissions	443,932	440,571	-1%	152,684	604,324	152,385	150,308	-1%	-2%
Other net non-interest income	295,059	216,209	-27%	95,952	368,013	64,085	62,968	-2%	-34%
Operating expenses	-859,015	-945,952	10%	-291,124	-1,216,789	-315,133	-311,559	-1%	7%
Total risk costs	-155,972	-163,195	5%	-56,585	-197,396	-68,243	-79,529	17%	41%
Corporate taxes[3]	-310,349	-333,379	7%	-59,481	-356,452	-68,723	-21,994	-68%	-63%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	45,427,144	48,854,471	8%	45,075,387	45,427,144	46,666,664	48,854,471	5%	8%
Total customer loans (net, FX-adjusted)	24,904,092	27,968,062	12%	23,751,049	24,904,092	26,976,761	27,968,062	4%	18%
Total customer loans (gross, FX-adjusted)	25,898,735	28,998,137	12%	24,737,598	25,898,735	27,981,200	28,998,137	4%	17%
Performing (Stage 1+2) customer loans (gross, FX-adjusted)	**24,993,451**	**28,077,035**	**12%**	**23,881,142**	**24,993,451**	**27,094,792**	**28,077,035**	**4%**	**18%**
Allowances for possible loan losses (FX-adjusted)	-994,643	-1,030,075	4%	-986,549	-994,643	-1,004,439	-1,030,075	3%	4%
Total customer deposits (FX-adjusted)	**32,522,659**	**35,088,096**	**8%**	**31,942,503**	**32,522,659**	**34,334,292**	**35,088,096**	**2%**	**10%**
Issued securities	2,512,636	3,471,448	38%	2,512,748	2,512,636	2,724,590	3,471,448	27%	38%
Subordinated bonds and loans	486,084	816,852	68%	493,150	486,084	807,836	816,852	1%	66%
Total shareholders' equity	5,625,616	5,928,576	5%	5,431,053	5,625,616	5,508,896	5,928,576	8%	9%
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROE (from profit after tax)	21.8%	19.9%	-1.8%p	24.4%	21.6%	22.2%	24.7%	2.5%p	0.2%p
ROE (from adjusted profit after tax)	21.8%	19.9%	-1.8%p	24.4%	21.6%	22.2%	24.7%	2.5%p	0.2%p
ROA (from profit after tax)	2.5%	2.4%	-0.2%p	2.9%	2.6%	2.6%	3.0%	0.4%p	0.0%p
ROA (from adjusted profit after tax)	2.5%	2.4%	-0.2%p	2.9%	2.6%	2.6%	3.0%	0.4%p	0.0%p
Operating profit margin	3.94%	3.79%	-0.15%p	3.94%	3.80%	3.78%	3.81%	0.03%p	-0.13%p
Total income margin	6.51%	6.48%	-0.03%p	6.51%	6.52%	6.47%	6.41%	-0.06%p	-0.09%p
Net interest margin	4.30%	4.61%	0.31%p	4.31%	4.34%	4.62%	4.63%	0.01%p	0.32%p
Cost-to-asset ratio	2.57%	2.69%	0.12%p	2.57%	2.72%	2.69%	2.60%	-0.09%p	0.03%p
Cost/income ratio	39.5%	41.5%	2.0%p	39.5%	41.7%	41.6%	40.6%	-1.0%p	1.1%p
Provision for impairment on loan losses-to-average gross loans ratio	0.70%	0.74%	0.03%p	0.78%	0.66%	1.03%	0.70%	-0.34%p	-0.08%p
Total risk cost-to-asset ratio	0.47%	0.46%	0.00%p	0.50%	0.44%	0.58%	0.66%	0.08%p	0.16%p
Effective tax rate	26.8%	28.5%	1.7%p	15.3%	23.7%	18.4%	5.8%	-12.5%p	-9.4%p
Net loan/deposit ratio (FX-adjusted)	77%	80%	3%p	74%	77%	79%	80%	1%p	5%p
Capital adequacy ratio (consolidated, IFRS)	20.1%	20.5%	0.3%p	20.1%	19.7%	20.3%	20.5%	0.1%p	0.3%p
Tier 1 ratio	18.4%	17.8%	-0.6%p	18.4%	18.1%	17.6%	17.8%	0.2%p	-0.6%p
Common Equity Tier 1 ('CET1') ratio	18.4%	17.8%	-0.6%p	18.4%	18.1%	17.6%	17.8%	0.2%p	-0.6%p
Share data	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
EPS diluted (HUF) (from profit after tax)	3,273	3,282	0%	1,281	4,434	1,197	1,393	16%	9%
EPS diluted (HUF) (from adjusted profit after tax)	3,290	3,303	0%	1,286	4,456	1,204	1,403	17%	9%
Closing price (HUF)	28,690	42,700	49%	28,690	35,100	45,950	42,700	-7%	49%
Highest closing price (HUF)	30,970	47,250	53%	30,970	35,450	45,970	47,250	3%	53%
Lowest closing price (HUF)	21,520	35,020	63%	26,920	21,520	35,420	42,700	21%	59%
Market Capitalization (EUR billion)	20.5	32.6	59%	20.5	25.5	36.2	32.6	-10%	59%
Book Value Per Share (HUF)	21,045	23,378	11%	21,136	21,868	21,700	23,436	8%	11%
Tangible Book Value Per Share (HUF)	20,261	22,499	11%	20,348	21,096	20,879	22,555	8%	11%
Price/Book Value	1.4	1.8	34%	1.4	1.6	2.1	1.8	-14%	34%
Price/Tangible Book Value	1.4	1.9	34%	1.4	1.7	2.2	1.9	-14%	34%
P/E (trailing, from profit after tax)	7.3	10.5	44%	7.3	8.6	11.6	10.5	-9%	44%
P/E (trailing, from adjusted profit after tax)	7.3	10.5	44%	7.3	8.6	11.6	10.5	-9%	44%
Average daily turnover (EUR million)	28	47	68%	23	28	57	39	-31%	74%
Average daily turnover (million share)	0.4	0.4	-4%	0.3	0.4	0.5	0.4	-15%	35%

[1] Structural adjustments made on the consolidated IFRS profit and loss statement and balance sheet, together with the calculation methodology of adjusted indicators, are detailed in the *Supplementary data* section of the Report.
[2] For details and the calculation of these figures in this line, see the *Methodological Summary* section within the *Supplementary Data* chapter of this Report.
[3] In addition to corporate income taxes, this line includes special taxes on financial institutions (excluding the Hungarian financial transaction levy), the Hungarian local (municipality) taxes and the innovation contributions, as well as the withholding tax applicable to dividend payments by subsidiaries.

ACTUAL CREDIT RATINGS

S&P GLOBAL	
OTP Bank and OTP Mortgage Bank Ltd. – FX long-term issuer credit rating	BBB
OTP Bank – Dated subordinated FX debt	BB
MOODY'S	
OTP Bank – FX long term deposits	Baa1
OTP Bank – Senior unsecured debt	Baa3
OTP Bank – Dated subordinated FX debt	Ba1
OTP Mortgage Bank Ltd. – Covered bonds	A1
SCOPE	
OTP Bank – Issuer rating	BBB+
OTP Bank – Dated subordinated FX debt	BB+
LIANHE	
OTP Bank – Issuer rating (China national scale)	AAA

ACTUAL ESG RATINGS



AWARDS

At the **Euromoney Awards for Excellence 2026**, the OTP Group received 13 awards in total, including the title of Best Retail Bank in Central and Eastern Europe (CEE). In Hungary, OTP Bank was named Best Bank and Best Corporate Bank. Furthermore, the Group's foreign members received prestigious accolades in eight additional countries for excellence in retail and corporate banking, ESG, corporate social responsibility, SME financing, and mortgage lending.



A PROMINENT POSITION IN AN INTERNATIONAL COMPARISON

According to S&P Global Market Intelligence's 2026 analysis, OTP Bank delivered the second-best performance among the 50 largest publicly listed banks in Europe.

OTP Group advanced into the Top 400 of the Forbes Global 2000 ranking in 2026, reinforcing its position among the world's leading companies, compared with 1,007th place in 2022.

RESULTS OF THE 2025 EBA STRESS TEST

Out of 64 European banks, OTP Bank achieved the 13th best result on the 2025 EBA stress test based on the ranking in the end-2027 CET1 ratio under the adverse scenario.

SUMMARY – OTP BANK'S RESULTS FOR FIRST NINE MONTHS OF 2026

The Summary of the first nine months 2026 results of OTP Bank Plc. has been prepared on the basis of its non-audited separate and consolidated IFRS financial statements for 30 September 2026 or derived from that.

However, for the purpose of including the consolidated eligible profit of the actual period in the regulatory capital and to comply with the provisions of Article 26 (2) of CRR, OTP Bank will submit the documents specifically prepared for this purpose as required by the legislation (special purpose review report) to the Supervisory Authority until the pre-determined deadline.

EXECUTIVE SUMMARY

OTP Group continued its strong financial performance in the first nine months of 2026: performing loan volumes increased by 12% year-to-date on an FX-adjusted basis, while the 'normalized' return on equity reached 21.1%, i.e. with the prorated recognition of special items booked in 1Q for the full year. The improving trend in asset quality indicators continued, while the Group maintained its strong liquidity and capital position.

Given that the larger one-off items affecting 2Q 2026 broadly offset each other, from a q-o-q earnings dynamics perspective it is worth highlighting 3 significant one-off items booked in 3Q, which in total accounted for HUF 39 billion of the HUF 50 billion q-o-q improvement in normalized profit after tax:

- Changes in the Slovenian regulatory environment enabled the Group to reorganise its corporate structure related to its Slovenian operations without compromising the Group's legal and economic interests. As part of the reorganisation, the Group simplified its legal and operating structure with the aim of establishing a more efficient governance model, reducing administrative burdens and supporting the achievement of its long-term business objectives. As part of the restructuring, OTP Banka d.d., the Group's **Slovenian subsidiary**, which had previously been indirectly owned through OTP Luxembourg S.à r.l., became **directly owned** by OTP Bank Plc. As a result, in the third quarter OTP Bank recognised an impairment charge on its investment in OTP Luxembourg, the former owner of the Slovenian subsidiary bank. In accordance with applicable legislation, this impairment reduced OTP Bank Plc.'s corporate income tax base, resulting in a one-off positive **corporate income tax effect** of approximately HUF 39 billion in the third quarter. At Group level, the impairment was eliminated on consolidation, while the related tax effect was recognised in the consolidated profit and loss statement.
- In the third quarter, the **Slovenian subsidiary** recognised a provision of EUR 80 million, approximately HUF 29 billion, in relation to ongoing and potential future **legal proceedings** concerning loans previously extended and denominated in **Swiss francs**. This item reduced consolidated profit after tax by approximately HUF 27 billion in the third quarter.

  The provision reflects an updated assessment of the related legal risks following recent developments in Slovenian court practice. The amount was determined based on a model that takes into account the characteristics of the individual exposures and observed trends in the initiation of legal proceedings, and represents the bank's current best estimate of the potential financial impact. The provision is an accounting estimate and does not determine the merits or outcome of any individual claim.

  The bank will continue to use all legal remedies available to it to protect its position.
- In Hungary, the **fair value adjustment on subsidised retail loans and swap transactions** providing a partial economic hedge against their interest rate risk amounted to +HUF 9 billion in 3Q. Given that the net impact of these items was -HUF 21 billion in 2Q, these FVAs improved the q-o-q dynamics of the other income line by HUF 30 billion, resulting in a HUF 27 billion positive q-o-q impact on profit after tax.

  The amount of these items booked on the other income line was -HUF 6 billion for the full year 2025 (1Q: -7, 2Q: -7, 3Q: +8, 4Q: -1), compared with +HUF 11 billion in the first nine months of 2026 (1Q: +23, 2Q: -21, 3Q: +9).

In the first nine months of the year, OTP Group achieved outstanding results: the **normalized profit after tax amounted to HUF 887 billion, and ROE hit 21.1%**, i.e. with the prorated recognition of special items booked in a lump sum at the beginning of the year. The nine-months normalized profit after tax remained stable y-o-y, while it increased by 6% on an FX-adjusted basis, reflecting mainly the strengthening HUF against EUR[4].

The contribution of foreign operations to the nine-months consolidated normalized profit after tax reached 70%.

The **reported consolidated profit after tax for January-September 2026,** i.e. not adjusted for these special items, was **HUF 838 billion**, down 1% y-o-y, and corresponded to an ROE of 19.9%.

Had these special items, which were recognized as a lump sum for the full year, been booked evenly throughout the year, the nine-months profit after tax would have been HUF 48.8 billion higher. For details, see the *Methodological Summary* section in the *Supplementary Data* chapter of this report.

These aforementioned special items are as follows:

- Special banking taxes in Hungary: the special banking taxes booked at the Hungarian Group members in the first quarter and the related deductions recognized in the first nine months amounted to HUF 149 billion in total (after tax). The gross tax burden reached HUF 163.7 billion (before tax), of which:
  - The full annual amount of the special tax on financial institutions introduced in 2010 was booked in 1Q, representing HUF 35 billion;
  - The gross HUF 162.5 billion windfall profit tax (before deductions) for the full-year 2026 was booked in a lump sum in 1Q, which was reduced by the prorated nine-months part of the expected reduction for the full-year. The full-year windfall tax after deduction is expected to be HUF 114.8 billion, thus in the January-September period the windfall tax after the prorated part of the deduction was HUF 126.7 billion (before corporate income tax shield);
  - The annual amount of the financial transaction tax on card transactions shall be booked in a lump sum in the first quarter, based on the annual volume of previous year's transactions. In 1Q, this item amounted to HUF 2.0 billion.
- Supervisory fees: in Bulgaria and Slovenia the full annual amount of the deposit insurance fees was recognized in one sum, resulting in an after-tax effect of HUF 13.6 billion, taking into account the refunds booked in 2Q.

Regarding the components of profit after tax, the tax line – which includes, in addition to corporate income tax, banking taxes in Hungary and Slovenia, as well as the Hungarian windfall tax, local business tax and innovation contribution – increased by 7% or HUF 23 billion y-o-y to HUF 333 billion. This was driven primarily by the HUF 59 billion y-o-y increase in the windfall tax booked in January-September: its gross amount after prorated deductions rose from HUF 68 billion in 9M 2025 to HUF 127 billion in 9M 2026. Another negative effect was that in Ukraine the corporate income tax rate for banks was increased from 25% in 2025 to 50% starting from 2026. These negative effects were partly offset by the HUF 39 billion one-off positive tax impact arising from the restructuring of the ownership structure of the Slovenian subsidiary.

Cumulative normalized profit before tax increased by 1% y-o-y, corresponding to **6% growth on an FX-adjusted basis**, taking into account exchange rate movements, in particular the appreciation of the HUF against the EUR in average terms. In 2026, however, there were two legal developments that had a significant negative impact on profit before tax. First, in 2Q, the removal of the 30 June 2026 expiry date of the Hungarian interest rate cap from the legislation reduced profit before tax by HUF 30.4 billion, compared with a HUF 4.4 billion negative impact in the 2025 base period resulting from the then six-month extension of the rate cap. Second, in 3Q 2026, a provision of HUF 29.1 billion was recognised in relation to Slovenian CHF-denominated loans, compared with HUF 0.6 billion recognised for the same reason in the base period. **Adjusted for these two significant one-off items**, nine-month normalized profit before tax would have increased by **11%** y-o-y on an FX-adjusted basis.

Looking at the components of normalized profit before tax, operating profit improved by 7% on an FX-adjusted basis, while total risk costs increased by 10%.

Total revenues were primarily supported by the 13% growth in net interest income, or 19% on an FX-adjusted basis. This was driven by both the continued dynamic expansion of business volumes and the improvement in the nine-month net interest margin (+31 bps y-o-y). In addition to the improving margins at OTP Core and the Uzbek Ipoteka Bank, the Group's margin also benefited from a positive mix effect, reflecting the declining weight of the Slovenian, Croatian and Serbian operations, which operate at margins below the Group average, and the increasing weight of the higher-margin Uzbek, Ukrainian and Russian operations.

[4] In the first nine months of 2026, P&L and balance sheet dynamics were significantly affected by the strengthening of the Hungarian forint against the euro: the closing exchange rate strengthened by 6% and the average exchange rate by 8% compared to the same period of the previous year.

The European Central Bank's deposit facility rate declined from 3.0% to 2.0% in the first half of 2025 and remained at 2.0% between June 2025 and June 2026, before being raised to 2.25% in June 2026 and subsequently to 2.5% in September. The National Bank of Hungary cut its base rate, which had stood at 6.5% since September 2024, by 25 bps on four occasions in 2026, bringing it to 5.5% by the end of September. Hungarian benchmark yields declined overall during the first nine months of 2026, despite the Iranian conflict that broke out at the end of February. Yields with maturities of up to one year declined by 80-90 bps, while longer-term yields fell by 40-140 bps.

Cumulative net fees and commissions declined by 1% in HUF terms, while increasing by 3% on an FX-adjusted basis. Net fee and commission income at OTP Core grew by only 1%, partly due to a more than HUF 9 billion increase in agent commission expenses related to the distribution of subsidised loans, and partly due to regulatory measures, including the increase in the monthly limit for free cash withdrawals by retail customers effective from February 2026, as well as the freeze on retail banking fees agreed in April 2025 between the Hungarian Banking Association and the Ministry for National Economy, which remained in effect until the end of June 2026. Among the largest foreign Group members, Bulgaria, Slovenia and Serbia posted positive y-o-y growth rates even in HUF terms, typically driven by expanding business volumes and higher transaction volumes. Net fee and commission income in Uzbekistan recorded particularly strong growth, up by 23% in HUF terms. In contrast, the Russian contribution declined by 15%.

Nine-month other income declined by 27%, or HUF 79 billion y-o-y, primarily driven by lower FX conversion gains, mainly in Russia, where other income decreased by HUF 47 billion y-o-y, and to a lesser extent in Bulgaria due to the EUR adoption, which contributed significantly to the HUF 6 billion decline in Bulgarian other income. In the Other Hungarian Subsidiaries segment, the lower contribution from agricultural companies also weighed on the y-o-y dynamics of the other income line (-HUF 21 billion, largely due to the reclassification of one company as held for sale). By contrast, nine-month other income at OTP Core improved by HUF 14 billion, mainly due to more favourable revaluation effects: the combined revaluation result on the MOL-OTP treasury share swap transaction, subsidised retail loans and related interest rate swaps providing a partial economic hedge against the interest rate risk of these loans improved by HUF 18 billion y-o-y in total, also taking into account the negative impact related to the interest rate cap partly recognised on the other income line in 2Q 2026.

Nine-month operating expenses increased by 10% y-o-y, or by 15% on a normalized, FX-adjusted basis. Personnel expenses grew at a double-digit rate on an FX-adjusted basis, reflecting wage inflation that generally significantly exceeded headline inflation, as well as a 2% increase in average headcount. Depreciation and amortization also posted double-digit growth, mainly due to the amortization of IT CAPEX. Other operating expenses showed the strongest growth, driven largely by IT infrastructure and application costs, as well as marketing and real estate expenses. The nine-month normalized cost-to-income ratio stood at 41.3%, compared with 39.3% in the first nine months of 2025.

Total risk costs increased by 5% y-o-y in the first nine months, or by 10% on an FX-adjusted basis.

Within total risk costs, credit risk costs increased by 15%, or HUF 19 billion, to HUF 152 billion. More than half of this amount, HUF 77 billion, was incurred in Russia. In 2Q 2026, OTP Core and Merkantil Bank recognised, in a single amount, the expected modification losses for the entire remaining maturity of loans subject to the rate cap following the removal of the 30 June 2026 expiry date from the legislation. This had a negative impact of HUF 24.8 billion on the credit risk cost line and HUF 5.6 billion on the other income line.

The nine-month credit risk cost rate stood at 74 bps, following 66 bps for the full year 2025. Excluding the Russian, Ukrainian and Uzbek operations, as well as the expected loss recognised in 2Q 2026 in relation to the change in the Hungarian interest rate cap regulation, the nine-month credit risk cost rate stood at 22 bps, broadly comparable to the 16 bps recorded in 2025 excluding the Russian, Ukrainian and Uzbek operations.

Nine-month other risk costs improved by HUF 12 billion y-o-y. In 3Q 2026, the Slovenian subsidiary bank recognised a HUF 29 billion provision in relation to CHF-denominated loans. This was more than offset by a favourable development related to Russian government bonds and associated exposures held on the books of the Hungarian and Bulgarian banks: following HUF 10 billion of impairment charges in the first nine months of 2025, a total of HUF 31 billion of previously recognised impairment was released in the first three quarters of 2026 (1Q: 20, 2Q: 3, 3Q: 8).

Regarding **P&L dynamics in the third quarter**, the profit after tax reached HUF 306 billion with the even recognition within the year of the special negative items booked in 1Q in a lump-sum for the whole year. This represents a 20%, or approximately HUF 50 billion, increase q-o-q and a 4% increase y-o-y.

In 3Q, operating profit improved by 3% q-o-q in HUF terms and by 5% on an FX-adjusted basis. Within this, net interest income increased by 2.5% q-o-q, or by 3.5% on an FX-adjusted basis, mainly driven by the continued expansion of business volumes, while the net interest margin improved marginally, by 1 bp q-o-q.

Looking at the drivers of the q-o-q margin development, unlike in the previous few quarters, OTP Core's margin declined in 3Q, by 7 bps q-o-q, mainly due to a one-off technical item. From September onwards, certain interest subsidies have been paid with a one-month delay. As a result, only two months' worth of subsidies were received in 3Q, reducing quarterly income by HUF 3.5 billion. Adjusted for this effect, OTP Core's margin would have declined by only 1 bp q-o-q, mainly reflecting the declining interest rate environment, while the technical item reduced the consolidated margin by 3 bps. In Serbia, the margin was primarily weighed down by a surge in higher rate corporate deposits. By contrast, the continued improvement in the Uzbek margin had a positive impact.

In 3Q, net fees and commissions declined by 1% q-o-q on an FX-adjusted basis, mainly due to lower contributions from Serbia and Hungary. In Serbia, the decline was primarily attributable to seasonal effects, while at OTP Core it was mainly driven by q-o-q lower securities-related commission income.

Other income remained broadly stable q-o-q. On the one hand, OTP Core recorded a meaningful decline, reflecting the impact of several larger one-off items. In Bulgaria and Ukraine, the q-o-q decline was due to the base effect of card scheme refunds recognised in 2Q, while in Russia, income from FX conversion continued to decrease. These negative effects were largely offset by an HUF 8 billion q-o-q increase in other income in the Other Hungarian Subsidiaries segment, driven by positive revaluation gains on PortfoLion's investments.

Operating expenses declined by 1% q-o-q in 3Q, mainly due to lower personnel expenses at OTP Core.

The q-o-q increase in total risk costs was driven by a surge in other risk costs, mainly reflecting the HUF 29 billion provision recognised in Slovenia in relation to litigation. This was partly offset by HUF 5 billion higher q-o-q impairment releases on Russian bonds and related exposures held by OTP Bank and DSK Bank. By contrast, credit risk costs declined by HUF 21 billion q-o-q, reflecting the HUF 25 billion expected modification loss recognised in 2Q in relation to the change in the Hungarian interest rate cap regulation. In 3Q, the Russian, Ukrainian and Uzbek segments accounted for nearly three-quarters of total credit risk costs, with Russia alone accounting for almost 60%.

Credit quality remained stable, with underlying credit quality trends continuing to be favourable overall. The Stage 3 ratio improved to 3.2% by the end of September, down 0.3 pp ytd, while the own coverage ratio of non-performing loans declined by 0.7 pp compared with the end of 2025.

Consolidated performing (Stage 1+2) loans grew by 12% on an FX-adjusted basis in the first nine months, including 4% growth in 3Q.

In terms of geographical distribution, Ukraine stood out with 29% growth in the first nine months, bringing the stock of performing loans close to twice the level seen 2.5 years ago. In addition to Ukraine, growth in the first nine months was driven mainly by the Group's two largest operations, OTP Core in Hungary (+14%) and DSK Bank in Bulgaria (+15%). By contrast, Serbia, Montenegro and Uzbekistan recorded below-average growth. In Uzbekistan, although consumer loans increased by 16% ytd, performing corporate loan volumes declined overall in the first nine months, but returned to growth in 3Q, expanding by 4% q-o-q.

In terms of products and customer segments, mortgage loans continued to drive growth, expanding by 17% at Group level in the first nine months. This was primarily driven by mortgage growth exceeding 20% in both Hungary and Bulgaria. In Hungary, the mortgage portfolio expanded by 25% over the first nine months, largely supported by the Home Start subsidised housing loan scheme, available since September 2025. Consolidated consumer loans increased by 12% ytd on an FX-adjusted basis.

Consolidated performing corporate (including MSE) loans grew by 9% ytd (FX-adjusted), lagging behind growth in the retail segment. Notably, corporate loans at OTP Core increased by 10%, above the Group average, with the Hungarian micro and small enterprise segment recording 17% growth over the first nine months. Leasing exposures also expanded dynamically, by 12% compared with the end of 2025.

Consolidated **customer deposits** increased by 8% ytd on an FX-adjusted basis. Within this, retail deposits grew by 6%, largely reflecting a 9% increase in Hungary in 1Q, followed by broadly stable volumes in both 2Q and 3Q. In Bulgaria, following the significant retail deposit inflows at the end of 2025 related to the adoption of the EUR, retail deposits increased by a further 5% in the first nine months of 2026. Consolidated corporate deposits rose by 10% ytd, driven largely by corporate deposit inflows in Hungary, Croatia and Serbia.

The Group's net loan / deposit ratio stood at 80% at the end of the period, 3 pps higher than at the end of 2025.

The stock of **issued securities** increased by 38% in the first nine months. With a value date of 3 February 2026, OTP Bank issued a EUR 500 million Senior Preferred bond, followed by a EUR 500 million mortgage bond issued by OTP Mortgage Bank with a value date of 12 February 2026. In 2Q, OTP Mortgage Bank issued another EUR 500 million mortgage bond with a value date of 3 June 2026. Two further mortgage bond transactions were completed in 3Q: on 19 August, OTP Mortgage Bank tapped a series originally issued in 2025 by EUR 250 million, followed by a new EUR 750 million mortgage bond issue on 15 September. OTP Bank also issued Senior Preferred bonds in 3Q, with nominal amounts of CNY 300 million on 19 August, CHF 155 million on 22 September and EUR 750 million on 30 September. On the other hand, OTP Bank called a USD 500 million Senior Preferred bond in May and a CNY 300 million Senior Preferred bond in July, while the Slovenian subsidiary bank called a EUR 175.7 million Senior Non-Preferred bond.

Subordinated bonds increased by 68% ytd, driven by the EUR 1 billion Tier 2 capital instrument issued with a value date of 24 June 2026, representing the Bank's largest-ever capital markets issuance.

Shareholders' equity increased by HUF 420 billion, or 8%, in 3Q. In addition to profit after tax for the period, the increase was supported by a HUF 98 billion positive translation difference in 3Q resulting from FX rate movements. The deduction related to treasury shares increased by HUF 19 billion q-o-q.

OTP Bank Plc. ("OTP Bank") participated with a total amount of USD 47 million in capital increases of U Holdings S.à r.l. ("U Holdings"), a Luxembourg-registered company directly holding a 93.6% stake in Paraguay-based Ueno Bank. As a result, OTP Bank holds a 9.99% stake in U Holdings as a financial investor. The majority shareholder of U Holdings is Grupo Vázquez S.A.E.

In recent years, Ueno Bank has become one of the most dynamically growing players in the Paraguayan banking market, playing a prominent role in the expansion of online banking services. At that time, its successful and rapid expansion in the retail segment made it an attractive investment opportunity for OTP Bank. However, as a financial investor, OTP Bank has not had and does not currently have any management rights, nor has it had or does it currently have any representation on the governing bodies of U Holdings or its subsidiaries.

By its resolution dated 2 November 2026, the Board of Directors of the Central Bank of Paraguay ordered the commencement of resolution proceedings in respect of Ueno Bank.

OTP Bank continues to closely monitor developments related to Ueno Bank and is assessing the outlook and the legal options available to it with regard to the recovery of its investment.

In respect of its USD 47 million financial investment, OTP Bank recognised a negative fair value adjustment of USD 32 million, equivalent to HUF 10.3 billion, against its net comprehensive income in 3Q, taking into account all other legal circumstances related to the investment. Including the related tax effect, which was also recognised directly against equity, the Bank's shareholders' equity decreased by HUF 9.4 billion, which represents less than two-tenths of one percent of the Group's shareholders' equity.

In addition to its equity exposure, at the end of the reporting period OTP Bank held a bond exposure to Ueno Bank with a nominal value of USD 16.5 million in its trading book. These bonds are carried at fair value and were recognised in the end-September balance sheet at the prevailing market prices at that date.

In light of the first nine months results, management does not consider it necessary to revise its guidance for the Group's 2026 performance

Management's expectations for 2026 are as follows:

- FX-adjusted organic performing loan volume growth may be around 15% achieved in 2025.
- The net interest margin may exceed 4.34% reached in 2025.
- The cost to income ratio may be somewhat higher than the 41.7% reported in 2025.
- Credit risk profile and the risk cost rate may be similar to 2025.
- ROE may be lower than in 2025 (21.6%) due to the expected decrease in leverage.

As for Debt and Capital Markets activity, the Group may continue issuing MREL-eligible bonds.

Consolidated capital adequacy ratios

At the end of September 2026, the total capital adequacy ratio (CAR) of OTP Group, calculated in accordance with IFRS under the prudential scope of consolidation, improved by 0.8 pp ytd to 20.5%, thanks mainly to the Tier 2 issuance in the nominal amount of EUR 1 billion in June, lifting the CAR ratio by around 120 bps *ceteris paribus*. The Common Equity Tier 1 (CET1) ratio of the Group stood at 17.8% at the end of September, marking a 0.3 pp ytd decline. In the absence of Additional Tier 1 (AT1) instrument, the CET1 rate equals the Tier 1 ratio.

In the event of the Russian operation being deconsolidated for zero consideration, taking into account the combined impact on regulatory capital and the Group's RWA, the Group's end-September CET1 ratio would be 40 bps higher, *ceteris paribus*.

The CET1 ratio at the end of 3Q was negatively affected by 12 bps, as the special items recognised in a lump sum in 1Q for the full year significantly reduced the nine-month eligible profit.

Had these special items been recognised evenly throughout the year, the CET1 ratio would have stood at 17.9% at the end of 3Q.

In addition, regulatory changes reduced the CET1 ratio by 31 bps in the first nine months. Of this, a 22 bps decrease resulted from the phase-out, effective from 1 January 2026, of the transitional adjustment introduced by Article 468 of the Capital Requirements Regulation (CRR) in relation to unrealized gains and losses on securities measured at fair value through other comprehensive income. Furthermore, a 10 bps decline in the CET1 ratio resulted from higher risk weights applied to EU sovereign exposures denominated in non-local currencies and to equity exposures.

The CET1 capital increased by HUF 212 billion in the first nine months, explained mainly by the following factors:

- The eligible profit for the period, including dividend deduction, increased CET1 capital by HUF 640 billion. In the actual period, HUF 228 billion dividend was deducted, which was determined in accordance with the Commission Regulation (EU) No. 241/2014. Article 2. (7) Paragraph. Therefore, this amount should not be considered as a management proposal regarding the dividend payment to be paid after the 2026 financial year.
- Changes in FX rates reduced CET1 capital by HUF 182 billion in the first nine months of 2026.
- CET1 capital was reduced by HUF 66 billion as of 1 January 2026 due to the expiry of the transitional treatment introduced by Article 468 of the Capital Requirements Regulation (CRR), which had allowed the partial add-back of unrealised gains and losses measured at fair value through other comprehensive income in regulatory capital calculations.
- The deduction from regulatory capital related to treasury shares remained unchanged q-o-q, but increased by HUF 147 billion compared with the end of 2025. This was largely attributable to the authorisations received from the National Bank of Hungary during the actual period for share repurchases. In accordance with the terms of the authorisations, the full amounts authorised by the central bank were immediately deducted from regulatory capital. Based on the individual authorisation issued by the National Bank of Hungary on 14 April 2026, OTP Bank repurchased HUF 60 billion worth of treasury shares by 23 July 2026 with the aim of optimising its capital structure. In addition, following the expiry of an earlier HUF 20 billion authorization, the NBH granted a general authorization on 26 June 2026 for the repurchase of own shares up to HUF 55 billion. The deduction related to the individual authorisation issued by the MNB on 9 October for share repurchases of up to HUF 50 billion did not affect regulatory capital at the end of September, as the deduction was recognised only upon receipt of the authorisation.

At the end of September 2026, the effective regulatory minimum requirement for the consolidated Tier 1 capital adequacy ratio (without P2G) amounted to 13.0% for OTP Group, which also incorporates the applicable SREP requirement. The corresponding minimum CET1 requirement stood at 11.1%.

Recent developments affecting the components of regulatory capital requirements:

- Based on the group-level Supervisory Review and Evaluation Process (SREP) conducted in 2025, the SREP ratio remained unchanged at 122.4% in 2026, compared to the previous year.
- The O-SII capital buffer requirement remained unchanged at 2%.
- As at 30 September 2026, the local countercyclical capital buffer rates were 1% in Hungary, 2% in Bulgaria, 1% in Slovenia, 1.5% in Croatia, 1% in Montenegro, 0.5% in Russia and Albania, 2.5% in Moldova, and 1.5% in Uzbekistan. Accordingly, the institution-specific countercyclical capital buffer rate applicable to OTP Group stood at 1.1% at the end of 3Q 2026.
- Effective from 1 January 2026, the National Bank of Hungary introduced a systemic risk buffer of 100 bps on Hungarian mortgage and commercial real estate exposures, which increased the consolidated minimum capital requirement of OTP Group by 0.04 pp at the end of 3Q 2026.

Risk weighted assets (RWA) calculated under the prudential scope of consolidation increased by 5.8% ytd, or HUF 1,698 billion, to HUF 30,755 billion. Credit risk-related RWA, including counterparty risk, grew by 7.4% ytd (+HUF 1,837 billion), explained mainly by organic growth effects (+HUF 2,342 billion) and FX effects (-HUF 952 billion), but regulatory changes also played a role: the increase in the risk weight of EU sovereign exposures denominated in foreign currencies and of equity participations increased RWA (+HUF 150 billion). Market risk RWA declined by 3.3% (-HUF 138 billion) compared to the end of 2025, while operational risk RWA remained unchanged over the first nine months.

MREL adequacy

The MREL ratio of OTP Bank resolution group stood at 26.1% at the end of September 2026, compared with the minimum MREL requirement of 23.9%.

The 0.8 pp ytd improvement in the ratio was supported by OTP Bank's issuance of a EUR 500 million MREL-eligible Senior Preferred bond in February, a EUR 1 billion Tier 2 bond in June, followed by Senior Preferred bond issuances with nominal amounts of EUR 750 million, CHF 155 million and CNY 300 million in 3Q. In addition, the Bank raised other MREL-eligible funding totalling nearly EUR 282 million in the first nine months. On the other hand, a USD 500 million bond was called in May and a CNY 300 million bond in July. Furthermore, on 14 September, the Bank announced the redemption of a EUR 650 million bond in October, which was therefore no longer included in MREL-eligible funding at the end of 3Q.

Credit rating, shareholder structure

As at the end of September 2026, the following credit ratings were in effect:

- S&P Global assigned a long-term issuer credit rating of 'BBB' to OTP Bank, with a negative outlook, while the Senior Preferred bonds were also rated 'BBB'. Both ratings stand one notch above Hungary's sovereign rating. The dated subordinated foreign currency debt was rated 'BB'. OTP Mortgage Bank Ltd. holds a 'BBB' long-term issuer credit rating, likewise with a negative outlook.
- Moody's assigned a 'Baa3' rating to OTP Bank's Senior Preferred bonds, with a positive outlook, while the dated subordinated foreign currency debt was rated 'Ba1'. OTP Mortgage Bank Ltd. holds a 'Baa3' long-term issuer rating with a positive outlook, while its mortgage bonds were rated 'A1'. OTP Bank's long-term foreign currency deposit rating stood at 'Baa1', with a positive outlook.
- Scope Ratings assigned a 'BBB+' rating to both the Bank's issuer rating and its Senior Preferred bonds. The Senior Non-Preferred bonds were rated 'BBB', while subordinated liabilities were rated 'BB+'. All ratings issued by Scope carried a stable outlook.
- China Lianhe Credit Rating Co. assigned OTP Bank a 'AAA' domestic Chinese long-term issuer credit rating, with a stable outlook.

With regard to the ownership structure of the Bank, at the end of the third quarter of 2026, the following investors held more than 5% influence (voting rights) in the Company: MOL Plc. (Hungarian Oil and Gas Company, 9.10%), the Groupama Group (5.41%), and the OTP Special Employee Partial Ownership Plan Organizations (Special Employee Partial Ownership Plan Organization No. I and No. II of OTP Employees, 5.18% in total).

DISCLAIMER – WAR RELATED RISKS

In 2022 Russia launched a still ongoing war against Ukraine. Many countries, as well as the European Union imposed sanctions due to the armed conflict on Russia and Russian businesses and citizens. Russia responded to these sanctions with similar measures.

On 28 February 2026, the United States of America and Israel carried out military operations on Iranian territory, which were followed by further military responses in the region, representing an escalation.

Ongoing wars and the international sanctions influence the business and economic activities significantly all around the world. There are a number of factors associated with the Russian-Ukrainian war and other armed conflicts as well as the international sanctions and their impact on global economies that could have a material adverse effect on (among other things) the profitability, capital and liquidity of financial institutions such as the OTP Group.

Wars and international sanctions cause significant economic damage to the affected parties and in addition they cause disruptions in the global economic processes, and they have negative impact – interalia – on energy and grain markets, the global transport routes, international trade and tourism, while also increasing the volatility of global energy prices and exchange rates.

OTP Group continues to monitor war situations closely. The OTP Group's ability to conduct business may be adversely affected by disruptions and restrictions to its infrastructure, business processes and technology services. This may cause significant customer detriment, costs to reimburse losses incurred by the OTP Group’s customers, and reputational damage.

Furthermore, the OTP Group relies on models to support a broad range of business and risk management activities, including informing business decisions and strategies, measuring and limiting risk, valuing exposures, conducting stress testing and assessing capital adequacy. Models are, by their nature, imperfect and incomplete representations of reality because they rely on assumptions and inputs, and as such assumptions may later potentially prove to be incorrect, this can affect the accuracy of their outputs. This may be exacerbated when dealing with unprecedented scenarios, such as the Russian-Ukrainian armed conflict and the international sanctions, due to the lack of reliable historical reference points and data.

Any and all such events mentioned above could have a material adverse effect on the OTP Group’s business, financial condition, results of operations, prospects, liquidity, capital position and credit ratings, as well as on the OTP Group’s customers, employees and suppliers.

POST-BALANCE SHEET EVENTS

Post-balance sheet events cover the period up to 6 November 2026.

Hungary

- On 5 October 2026, OTP Bank Plc. fully redeemed its EUR 650 million Senior Preferred Notes originally due in 2027. The principal amount of the Notes, together with accrued and unpaid interest, was paid to the holders of the Notes.
- On 9 October 2026, OTP Bank Plc. received individual authorization from the National Bank of Hungary for the repurchase of Common Equity Tier 1 (CET1) instruments, accordingly the Bank is entitled to repurchase its own shares in the amount of HUF 50 billion until 31 March 2027. The total amount specified in the permission was immediately deducted from the own funds in accordance with the law.
- On 9 October 2026, Scope Ratings affirmed Hungary's sovereign credit rating at 'BBB' and revised the outlook to positive.
- On 14 October 2026, the Minister for National Economy and Energy announced that Hungarian small and medium-sized enterprises would have access to HUF 270 billion interest-free EU-funded loans for working capital financing and investments. The programme consolidates the existing SME Technology Plus and National Champions loan programmes, with the funding to be disbursed in two phases.
- On 19 October 2026, the Prime Minister outlined the main directions of the 2027 budget, followed by a joint press conference with the Minister of Finance on 20 October presenting further details. The 2027 draft budget assumes a general government deficit of 4.9% of GDP, GDP growth of 2.4% and inflation of 3.0%. According to the medium-term plans, the budget deficit-to-GDP ratio is expected to gradually decline thereafter, to 4.0% in 2028, 3.4% in 2029 and 2.8% in 2030. Based on the announcements, subsequent developments and legislative proposals submitted since then, the following key changes affecting the banking sector are expected:
    - Windfall tax: Based on Bill T/931 on the amendment of certain acts related to corporate taxation submitted to the Hungarian Parliament on 27 October 2026, the windfall tax imposed on credit institutions and financial enterprises will remain in place in 2027. The tax base will be determined starting from the profit before tax reported in the annual financial statements for the 2025 tax year, subject to specified adjustments, while the tax rates will remain unchanged. The proposal allowing the increase in government securities holdings during the tax year to be deducted from the tax payable will also remain in place.
    - Corporate income tax: Based on Bill T/931, the Government plans to increase the corporate income tax burden on large companies in order to bring domestic taxation rules closer in line with international tax rules, including the global minimum tax. The proposed amendment could affect large companies with annual revenues of at least the equivalent of EUR 500 million, for which the corporate income tax rate would increase from the current 9% to 15%. Subject to certain limitations, 85% of the local business tax could be deducted from corporate income tax, up to a maximum of 75% of the corporate income tax liability. Assuming maximum utilization of the available tax benefits, the effective corporate income tax rate would therefore be 11.25%.
    - Innovation contribution: According to Bill T/931, while the contribution base would remain unchanged, the contribution rate would increase from 0.3% to 0.5% as of 1 January 2027.
    - Financial transaction levy: According to Bill T/931, the levy-free threshold for retail transfers will increase from HUF 50,000 to HUF 150,000, while the maximum amount of the levy per transaction will increase from HUF 20,000 to HUF 30,000.
    - Wekerle Sándor Housing Programme: Several schemes supporting home purchases, construction, energy-efficiency renovation and housing savings will be launched under the programme:
        - Wekerle Plus Housing Loan: Pursuant to Government Decree 298/2026 (X. 27.) on the Wekerle Plus Housing Loan, the scheme entered into force on 28 October 2026 and replaced the Home Start Programme. Under the transitional provisions, Home Start loans may still be applied for at banks until 15 November, provided that the sale and purchase agreement was concluded by 31 October at the latest or, in the case of

construction, the building permit procedure or simplified notification process was initiated by 31 October at the latest.

Eligible applicants aged 18-45 may take out an interest-subsidized loan of up to HUF 50 million with a maximum maturity of 25 years for the purchase or construction of a new home, at a fixed customer interest rate of up to 3%, or for the purchase of a used home, at a fixed customer interest rate of up to 5%. The maximum annual contractual interest rate is linked to the reference yield published by the Government Debt Management Agency and may not exceed the volume-weighted average yield achieved at 5-year government bond auctions during the three calendar months preceding publication, plus 0.5 pp.

The scheme is not conditional on having children or being married; however, it is available only once and exclusively for the purchase of a first home and cannot be combined with other state-subsidized housing loans. The value of the property is subject to a cap of HUF 1.5 million per square metre, with an overall maximum purchase price of HUF 100 million for apartments and HUF 150 million for single-family residential properties. The program requires borrowers to establish permanent residence at the property within 180 days and to reside there for at least five years. The property may not be rented out during this five-year period.

- Wekerle Plus Family House Programme: From February 2027, loans of up to HUF 15 million with a maturity of 15 years and a fixed interest rate of 3% will be available for energy-efficiency renovation, without an age limit. Depending on the property's energy rating before renovation, a non-repayable subsidy of 30-50% may be granted to the loan and applied as a prepayment against the principal. Eligibility for the grant will be conditional on achieving energy savings of at least 30%.
- Wekerle Plus Condominium and Panel Programme: From March 2027, interest-free loans with maturities of 15-20 years will be available for energy-efficiency renovation of condominiums and housing cooperatives, up to HUF 4 million per apartment in prefabricated panel buildings and HUF 5 million per apartment in brick buildings. Depending on the building’s energy rating, a non-repayable subsidy of 30-50% may also be available.
- Wekerle Plus Housing Savings Scheme: From January 2027, for savings periods of 5-10 years, with government subsidies equivalent to 10% of contributions, capped at HUF 120,000 per year, may be available during the first five years, followed by subsidies equivalent to 20% of contributions, capped at HUF 240,000 per year, in years 6-10. The savings will earn a deposit interest rate of at least 3%. The maximum government subsidy over ten years could be HUF 1.8 million.

- CSOK Plus and Village CSOK: Pursuant to Government Decree 298/2026 (X. 27.), the calculation of the maximum contractual interest rate applicable to subsidized loans will be amended. Under the amendment to Government Decree 518/2023 (XI. 30.) on the preferential CSOK Plus loan programme supporting families in establishing a home, the maximum contractual interest rate under CSOK Plus will change from 110% of the volume-weighted average yield at 5-year government bond auctions during the preceding three months plus 1 pp to the average yield plus 0.5 pp. Under the amendment to Government Decree 302/2023 (VII. 11.) on housing subsidies available in smaller municipalities, the applicable cap under Village CSOK will change from 115% of the average yield plus 1 pp to the average yield plus 1.5 pps for new loan agreements concluded from 1 November 2026.
- Subsidized baby loan: Pursuant to Government Decree 322/2026 (X. 27.), amending Government Decree 44/2019 (III. 12.) on Subsidized baby loan, the repayment rules applicable in case of non-fulfilment of the childbearing condition has been eased from 1 November 2026. The repayment of the interest subsidy may be made in 24 interest-free monthly instalments, while, subject to specified income criteria, for contracts concluded by 31 October 2026, up to HUF 1 million may be waived and the remaining amount may be repaid in 48 interest-free monthly instalments. In the case of participation in at least three assisted reproduction procedures or an ongoing adoption process, the deadline for fulfilling the childbearing condition may be extended by one year. As a general rule, the interest calculation rules for contracts concluded by 31 October 2026 will remain unchanged. However, if the interest subsidy ceases, the interest payable by the customer may be reduced upon request, while the guarantee

remains in place. For new contracts, the amendment lowers the maximum contractual interest rate applicable following the termination of the interest subsidy.

In addition, maximal contractual interest rate will be amended: instead of 110% of the three-month volume-weighted average yield at 5-year government bond auctions plus 1 pp, the applicable rate will be the average yield plus 0.5 pp for loan agreements applied for after the amendment enters into force.

- Expansion of the MFB Pont Plus network: The Hungarian Development Bank plans to expand the MFB Pont Plus network involved in distributing EU funds by including additional commercial banks. OTP Bank already participates in operating the existing network of 442 service points, and discussions on the expansion are underway with additional partner banks. The objective is to improve access to EU funds and increase the number of customer service points.

- At its interest rate decision meeting on 20 October 2026, the National Bank of Hungary left its key policy rate unchanged at 5.5%.
- The Base Prospectus, dated 27 May 2026, relating to EUR 7 billion EMTN Programme of OTP Bank Plc. has been listed on the Singapore Exchange on 26 October 2026.
- On 27 October 2026, the Minister for National Economy and Energy announced that the Széchenyi Card Programme would remain in place in 2027. Nearly HUF 250 billion will be allocated in total to interest subsidies for the Széchenyi Card Programme and the Agricultural Széchenyi Card schemes, which provide preferential financing to SMEs. This represents a decrease of approximately 27% compared to the HUF 344.6 billion budget for 2026. Going forward, the programme is intended to operate in a more targeted and sustainable manner; the lower budget allocation may also reflect the declining interest rate environment and the tightening of the programme implemented in 2026.
- Based on preliminary data published by the Central Statistical Office on 30 October 2026, Hungary's gross domestic product grew by 1.5% in the third quarter of 2026 according to both raw data and seasonally and calendar-adjusted and balanced data, compared to the same period of the previous year. Compared to the previous quarter, economic output expanded by 0.1% based on seasonally and calendar-adjusted and balanced data.
- On 30 October 2026, the Minister of Finance submitted the detailed 2027 draft budget to the Parliament.
- On 3 November 2026, Paraguay's Ueno bank was placed under resolution; see the Executive Summary for further details.
- On 6 November 2026, OTP Bank Plc. filed a constitutional complaint with the Constitutional Court of Hungary, jointly with several other market participants, challenging Section 1 of Act XIV of 2026. 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.

Bulgaria

- The Bulgarian government, as part of its 2027 budget plan, has proposed the introduction of a windfall tax for 2027, which may also affect the banking sector. Under the proposal, the tax base of the windfall tax would be calculated as the difference between the expected tax base for 2027 and 120% of the average tax base for the 2020-2025 period. The windfall tax would be levied at a rate of 33% on this difference. Under the proposal, the amount of the windfall tax could be reduced by up to 30% if certain conditions are met.

Slovenia

- On 29 October 2026, the European Central Bank left its key policy rate unchanged at 2.5%.

Serbia

- On 8 October 2026, the National Bank of Serbia left its key policy rate unchanged at 5.75%.
- The Students' List won the early parliamentary election held on 25 October 2026 with 53% of the vote, securing a parliamentary majority, while the SNS-led list received 38.98%.

Ukraine

- On 30 October 2026, the National Bank of Ukraine raised the key policy rate from 16.0% to 16.5%.

Albania

- On 7 October 2026, the Bank of Albania left its key policy rate unchanged at 2.5%.

Moldova

- On 5 November 2026, the National Bank of Moldova raised the key policy rate from 9.0% to 11.0%.

CONSOLIDATED PROFIT AFTER TAX BREAKDOWN BY SEGMENTS[5]

in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Consolidated profit after tax	**849,070**	**837,714**	**-1%**	**330,479**	**1,146,325**	**305,767**	**354,976**	**16%**	**7%**
Adjustments (after tax)	0	0		0	0	0	0		
Consolidated adjusted profit after tax	**849,070**	**837,714**	**-1%**	**330,479**	**1,146,325**	**305,767**	**354,976**	**16%**	**7%**
Banks total[1]	807,499	754,031	-7%	316,123	1,073,118	293,479	298,097	2%	-6%
OTP Core (Hungary)[2]	197,528	194,349	-2%	122,783	263,975	84,306	124,292	47%	1%
DSK Group (Bulgaria)[3]	153,611	163,266	6%	50,238	211,269	59,549	59,927	1%	19%
OTP Bank Slovenia[4]	88,341	48,203	-45%	30,479	105,833	31,260	1,688	-95%	-94%
OBH (Croatia)[5]	40,753	34,707	-15%	13,677	54,591	11,809	9,749	-17%	-29%
OTP Bank Serbia[6]	55,069	47,430	-14%	15,627	79,324	16,154	15,477	-4%	-1%
Ipoteka Bank (Uzbekistan)	33,063	49,734	50%	8,060	49,496	17,173	15,153	-12%	88%
OTP Bank Ukraine[7]	42,866	25,440	-41%	12,568	55,849	7,963	8,251	4%	-34%
CKB Group (Montenegro)[8]	17,613	14,845	-16%	6,645	22,376	3,695	5,865	59%	-12%
OTP Bank Albania	14,722	11,681	-21%	5,144	18,597	3,492	3,861	11%	-25%
OTP Bank Moldova	7,120	6,568	-8%	2,700	10,027	1,991	2,469	24%	-9%
OTP Bank Russia[9]	156,814	157,808	1%	48,203	201,783	56,089	51,364	-8%	7%
Leasing	4,256	3,766	-12%	2,049	4,404	1,262	2,649	110%	29%
Merkantil Group (Hungary)[10]	4,256	3,766	-12%	2,049	4,404	1,262	2,649	110%	29%
Asset Management	16,725	16,376	-2%	4,819	24,422	5,184	5,148	-1%	7%
OTP Asset Management (Hungary)	16,515	16,158	-2%	4,765	24,310	5,055	5,153	2%	8%
Foreign Asset Management Companies[11]	210	219	4%	54	112	129	-6		
Other Hungarian Subsidiaries	27,556	9,043	-67%	7,116	27,418	-7,293	7,146		0%
Other Foreign Subsidiaries[12]	-4,093	-1,217	-70%	250	-4,637	-219	-457	109%	
Eliminations	-2,873	55,715		122	21,599	13,353	42,394	217%	
Adjusted profit after tax of the Hungarian operation[13]	245,280	198,020	-19%	138,420	333,033	95,475	101,432	6%	-27%
Adjusted profit after tax of the Foreign operation[14]	603,789	639,694	6%	192,059	813,291	210,293	253,544	21%	32%
Share of Hungarian contribution to the adjusted profit after tax	29%	24%	-5%p	42%	29%	31%	29%	-3%p	-13%p
Share of Foreign contribution to the adjusted profit after tax	71%	76%	5%p	58%	71%	69%	71%	3%p	13%p

[5] Relevant footnotes are in the *Supplementary data* section of the Report.

CONSOLIDATED, UNAUDITED IFRS REPORTS OF OTP BANK PLC.

CONSOLIDATED STATEMENT OF RECOGNIZED INCOME

Statement of recognized income (adjusted, in HUF million)	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Adjusted profit after tax considering the prorated recognition of special items booked in one sum for the full year[1]	*885,752*	*886,512*	*0%*	*293,796*	*1,146,325*	*255,922*	*306,178*	*20%*	*4%*
Consolidated profit after tax	**849,070**	**837,714**	**-1%**	**330,479**	**1,146,325**	**305,767**	**354,976**	**16%**	**7%**
Adjustments (after tax)	0	0		0	0	0	0		
Consolidated adjusted profit after tax	849,070	837,714	-1%	330,479	1,146,325	305,767	354,976	16%	7%
Profit before tax	1,159,419	1,171,093	1%	389,959	1,502,776	374,490	376,970	1%	-3%
Operating profit	1,315,391	1,334,288	1%	446,544	1,700,173	442,733	456,499	3%	2%
Total income	2,174,406	2,280,240	5%	737,668	2,916,962	757,866	768,058	1%	4%
Net interest income	1,435,415	1,623,460	13%	489,032	1,944,625	541,396	554,782	2%	13%
Net fees and commissions	443,932	440,571	-1%	152,684	604,324	152,385	150,308	-1%	-2%
Other net non-interest income	295,059	216,209	-27%	95,952	368,013	64,085	62,968	-2%	-34%
Foreign exchange result, net	197,474	132,502	-33%	59,703	262,565	52,298	42,191	-19%	-29%
Gain/loss on securities, net	32,404	42,003	30%	3,473	42,180	21,981	11,110	-49%	220%
Net other non-interest result	65,181	41,704	-36%	32,776	63,269	-10,194	9,667		-71%
Operating expenses	-859,015	-945,952	10%	-291,124	-1,216,789	-315,133	-311,559	-1%	7%
Personnel expenses	-454,742	-493,011	8%	-156,233	-630,275	-171,899	-162,386	-6%	4%
Depreciation	-98,392	-108,323	10%	-34,400	-134,716	-36,594	-37,185	2%	8%
Other expenses	-305,880	-344,618	13%	-100,491	-451,798	-106,640	-111,989	5%	11%
Total risk costs	-155,972	-163,195	5%	-56,585	-197,396	-68,243	-79,529	17%	41%
Provision for impairment on loan losses	-132,662	-151,919	15%	-50,558	-168,788	-70,595	-49,804	-29%	-1%
Other provision	-23,310	-11,276	-52%	-6,027	-28,609	2,352	-29,725		393%
Corporate taxes[2]	-310,349	-333,379	7%	-59,481	-356,452	-68,723	-21,994	-68%	-63%
Performance indicators (adjusted)	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
ROE (from profit after tax)	21.8%	19.9%	-1.8%p	24.4%	21.6%	22.2%	24.7%	2.5%p	0.2%p
ROE (from adjusted profit after tax)	21.8%	19.9%	-1.8%p	24.4%	21.6%	22.2%	24.7%	2.5%p	0.2%p
ROA (from profit after tax)	2.5%	2.4%	-0.2%p	2.9%	2.6%	2.6%	3.0%	0.4%p	0.0%p
ROA (from adjusted profit after tax)	2.5%	2.4%	-0.2%p	2.9%	2.6%	2.6%	3.0%	0.4%p	0.0%p
Operating profit margin	3.94%	3.79%	-0.15%p	3.94%	3.80%	3.78%	3.81%	0.03%p	-0.13%p
Total income margin	6.51%	6.48%	-0.03%p	6.51%	6.52%	6.47%	6.41%	-0.06%p	-0.09%p
Net interest margin	4.30%	4.61%	0.31%p	4.31%	4.34%	4.62%	4.63%	0.01%p	0.32%p
Net fee and commission margin	1.33%	1.25%	-0.08%p	1.35%	1.35%	1.30%	1.25%	-0.05%p	-0.09%p
Net other non-interest income margin	0.88%	0.61%	-0.27%p	0.85%	0.82%	0.55%	0.53%	-0.02%p	-0.32%p
Cost-to-asset ratio	2.57%	2.69%	0.12%p	2.57%	2.72%	2.69%	2.60%	-0.09%p	0.03%p
Cost/income ratio	39.5%	41.5%	2.0%p	39.5%	41.7%	41.6%	40.6%	-1.0%p	1.1%p
Provision for impairment on loan losses-to-average gross loans ratio	0.70%	0.74%	0.03%p	0.78%	0.66%	1.03%	0.70%	-0.34%p	-0.08%p
Total risk cost-to-asset ratio	0.47%	0.46%	0.00%p	0.50%	0.44%	0.58%	0.66%	0.08%p	0.16%p
Effective tax rate	26.8%	28.5%	1.7%p	15.3%	23.7%	18.4%	5.8%	-12.5%p	-9.4%p
Non-interest income/total income	34%	29%	-5%p	34%	33%	29%	28%	-1%p	-6%p
EPS base (HUF) (from profit after tax)	3,274	3,283	0%	1,281	4,435	1,197	1,394	16%	9%
EPS diluted (HUF) (from profit after tax)	3,273	3,282	0%	1,281	4,434	1,197	1,393	16%	9%
EPS base (HUF) (from adjusted profit after tax)	3,291	3,305	0%	1,287	4,457	1,205	1,404	16%	9%
EPS diluted (HUF) (from adjusted profit after tax)	3,290	3,303	0%	1,286	4,456	1,204	1,403	17%	9%
Comprehensive Income Statement	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Consolidated profit after tax	849,069	837,714	-1%	330,477	1,146,325	305,767	354,976	16%	7%
Fair value changes of financial instruments measured at fair value through other comprehensive income	8,393	-13,264		-898	7,123	-11,426	-5,979	-48%	566%
Net investment hedge in foreign operations	18,980	19,090	1%	8,190	24,690	30,800	-11,260		
Foreign currency translation difference	-168,836	-199,544	18%	-91,059	-215,803	-303,791	98,425		
Change of actuarial costs (IAS 19)	2	16	700%	1	-299	29	-11		
Net comprehensive income	**707,608**	**644,012**	**-9%**	**246,711**	**962,036**	**21,379**	**436,151**		**77%**
o/w Net comprehensive income attributable to equity holders	703,058	637,610	-9%	245,824	956,252	20,308	432,026		76%
Net comprehensive income attributable to non-controlling interest	4,550	6,402	41%	887	5,784	1,071	4,125	285%	365%
Average exchange rates[3] (in HUF)	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
HUF/EUR	402	369	-8%	396	398	360	363	1%	-8%
HUF/CHF	428	400	-7%	423	425	392	388	-1%	-8%
HUF/USD	360	318	-12%	339	353	310	315	2%	-7%

[1] For details and the calculation of these figures in this line, see the *Methodological Summary* section within the *Supplementary Data* chapter of this Report.
[2] The line includes in addition to corporate income tax, the special taxes on financial institutions (excluding the Hungarian financial transaction levy), the Hungarian local (municipality) taxes and the innovation contributions, as well as the withholding tax applicable to dividends distributed by subsidiaries.
[3] Exchange rates presented in the tables of this report should be interpreted as follows: the value of a unit of the other currency expressed in Hungarian forint terms, i.e. HUF/EUR represents the HUF equivalent of one EUR.

CONSOLIDATED BALANCE SHEET

Main components of the balance sheet (adjusted, in HUF million)	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
TOTAL ASSETS	**45,075,387**	**45,427,144**	**46,666,664**	**48,854,471**	**5%**	**8%**	**8%**
Cash, amounts due from Banks and balances with the National Banks	6,689,528	4,965,634	6,180,434	5,688,059	-8%	-15%	15%
Placements with other banks, net of allowance for placement losses	778,777	1,991,490	959,927	1,014,175	6%	30%	-49%
Securities at fair value through profit or loss	398,729	425,213	523,776	665,399	27%	67%	56%
Securities at fair value through other comprehensive income	1,911,429	2,046,413	2,301,676	2,017,092	-12%	6%	-1%
Net customer loans	24,858,404	25,829,350	26,457,018	27,968,062	6%	13%	8%
Net customer loans (FX-adjusted[1])	23,751,049	24,904,092	26,976,761	27,968,062	4%	18%	12%
Gross customer loans	25,886,608	26,863,462	27,451,623	28,998,137	6%	12%	8%
Gross customer loans (FX-adjusted[1])	24,737,598	25,898,735	27,981,200	28,998,137	4%	17%	12%
Gross performing (Stage 1+2) customer loans (FX-adjusted[1])	**23,881,142**	**24,993,451**	**27,094,792**	**28,077,035**	**4%**	**18%**	**12%**
o/w Retail loans	14,184,919	14,885,112	16,307,703	17,048,139	5%	20%	15%
Retail mortgage loans (incl. home equity)	6,684,298	7,140,484	7,973,191	8,355,718	5%	25%	17%
Retail consumer loans	6,548,400	6,769,774	7,235,359	7,572,758	5%	16%	12%
MSE loans	952,221	974,854	1,099,154	1,119,663	2%	18%	15%
Corporate loans	8,024,634	8,426,044	8,958,299	9,142,547	2%	14%	9%
Leasing	1,671,588	1,682,295	1,828,789	1,886,349	3%	13%	12%
Allowances for loan losses	-1,028,204	-1,034,112	-994,605	-1,030,075	4%	0%	0%
Allowances for loan losses (FX-adjusted[1])	-986,549	-994,643	-1,004,439	-1,030,075	3%	4%	4%
Associates and other investments	142,284	160,418	153,137	166,648	9%	17%	4%
Securities at amortized costs	8,000,677	7,925,465	8,064,411	8,143,974	1%	2%	3%
Tangible and intangible assets, net	996,177	1,033,981	1,000,083	1,026,137	3%	3%	-1%
o/w Goodwill, net	69,428	68,169	65,182	66,290	2%	-5%	-3%
Tangible and other intangible assets, net	926,750	965,812	934,901	959,847	3%	4%	-1%
Other assets	1,299,376	1,049,173	1,026,200	2,164,924	111%	67%	106%
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**45,075,387**	**45,427,144**	**46,666,664**	**48,854,471**	**5%**	**8%**	**8%**
Amounts due to banks, the National Governments, deposits from the National Banks and other banks, and Financial liabilities designated at fair value through profit or loss	1,603,797	1,581,260	1,518,084	1,583,728	4%	-1%	0%
Deposits from customers	33,384,078	33,734,266	33,746,790	35,088,096	4%	5%	4%
Deposits from customers (FX-adjusted[1])	**31,942,503**	**32,522,659**	**34,334,292**	**35,088,096**	**2%**	**10%**	**8%**
o/w Retail deposits	21,191,937	22,320,112	23,259,511	23,663,940	2%	12%	6%
Household deposits	17,875,853	18,894,446	19,860,840	20,108,653	1%	12%	6%
MSE deposits	3,316,084	3,425,666	3,398,671	3,555,287	5%	7%	4%
Corporate deposits	10,750,520	10,202,464	11,074,719	11,424,077	3%	6%	12%
Liabilities from issued securities	2,512,748	2,512,636	2,724,590	3,471,448	27%	38%	38%
Other liabilities	1,650,561	1,487,281	2,360,468	1,965,771	-17%	19%	32%
Subordinated bonds and loans	493,150	486,084	807,836	816,852	1%	66%	68%
Total shareholders' equity	**5,431,053**	**5,625,616**	**5,508,896**	**5,928,576**	**8%**	**9%**	**5%**
Indicators	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
Loan/deposit ratio (FX-adjusted[1])	77%	80%	81%	83%	1%p	5%p	3%p
Net loan/deposit ratio (FX-adjusted[1])	74%	77%	79%	80%	1%p	5%p	3%p
Stage 1 loan volume under IFRS 9	21,855,774	23,246,910	24,106,491	25,582,903	6%	17%	10%
Stage 1 loans under IFRS 9/gross customer loans	84.4%	86.5%	87.8%	88.2%	0.4%p	3.8%p	1.7%p
Own coverage of Stage 1 loans under IFRS 9	0.8%	0.8%	0.8%	0.8%	0.0%p	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9	3,140,546	2,680,060	2,473,036	2,494,132	1%	-21%	-7%
Stage 2 loans under IFRS 9/gross customer loans	12.1%	10.0%	9.0%	8.6%	-0.4%p	-3.5%p	-1.4%p
Own coverage of Stage 2 loans under IFRS 9	9.4%	9.9%	10.3%	10.4%	0.1%p	1.0%p	0.5%p
Stage 3 loan volume under IFRS 9	890,288	936,493	872,096	921,102	6%	3%	-2%
Stage 3 loans under IFRS 9/gross customer loans	3.4%	3.5%	3.2%	3.2%	0.0%p	-0.3%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	61.8%	61.8%	62.3%	61.2%	-1.1%p	-0.6%p	-0.7%p
Consolidated capital adequacy Basel IV, IFRS, according to prudential scope of consolidation	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
Capital adequacy ratio	20.1%	19.7%	20.3%	20.5%	0.1%p	0.3%p	0.8%p
Tier 1 ratio	18.4%	18.1%	17.6%	17.8%	0.2%p	-0.6%p	-0.3%p
Common Equity Tier 1 ('CET1') capital ratio	18.4%	18.1%	17.6%	17.8%	0.2%p	-0.6%p	-0.3%p
Own funds	5,550,795	5,725,502	5,949,588	6,298,224	6%	13%	10%
o/w Tier 1 Capital	5,072,557	5,253,292	5,148,215	5,465,187	6%	8%	4%
o/w Common Equity Tier 1 capital	5,072,557	5,253,292	5,148,215	5,465,187	6%	8%	4%
Tier 2 Capital	478,239	472,210	801,373	833,037	4%	74%	76%
Consolidated risk weighted assets (RWA) (credit, market, operational risk)	27,575,750	29,057,123	29,241,540	30,755,452	5%	12%	6%
o/w RWA - credit risk RWA	23,949,928	24,869,051	25,020,217	26,705,811	7%	12%	7%
RWA - market & operational risk	3,625,822	4,188,072	4,221,323	4,049,641	-4%	12%	-3%
Closing exchange rates (in HUF)	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
HUF/EUR	391	385	355	366	3%	-6%	-5%
HUF/CHF	418	414	385	387	1%	-7%	-6%
HUF/USD	333	328	312	322	3%	-3%	-2%

[1] For the FX-adjustment, the closing cross currency rates for the current period were used in order to calculate the HUF equivalent of loan and deposit volumes in the base periods.

OTP CORE (OTP BANK'S HUNGARIAN CORE BUSINESS)

OTP Core Statement of recognised income:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	602,688	930,686	120%	180,480	681,344	165,905	551,259	469%	423%
Dividend received from subsidiaries and the impact of the impairment charge recognized in relation to the OTP Luxembourg S.à r.l. subsidiary in 3Q 2026	405,160	736,337	179%	57,698	417,369	81,599	426,967	904%	
Profit after tax without received dividend and the impact of the impairment charge recognized in relation to the OTP Luxembourg S.à r.l. subsidiary in 3Q 2026	197,528	194,349	-2%	122,783	263,975	84,306	124,292	47%	1%
Adjustments (without dividend received from subsidiaries, after tax)	0	0		0	0	0	0		
Adjusted profit after tax considering the prorated recognition of special items booked in 1Q in one sum for the full year[1]	***229,526***	***239,013***	***4%***	***90,784***	***263,975***	***39,642***	***79,628***	***101%***	***-12%***
Adjusted profit after tax	**197,528**	**194,349**	**-2%**	**122,783**	**263,975**	**84,306**	**124,292**	**47%**	**1%**
Profit before tax	339,442	415,299	22%	123,936	408,620	99,720	136,733	37%	10%
Operating profit	363,803	440,126	21%	124,765	457,408	143,132	139,390	-3%	12%
Total income	717,791	830,678	16%	248,787	975,327	282,056	268,522	-5%	8%
Net interest income	479,943	576,913	20%	166,894	654,815	197,127	194,211	-1%	16%
Net fees and commissions	178,398	180,147	1%	63,837	247,158	63,417	62,117	-2%	-3%
Other net non-interest income	59,449	73,618	24%	18,055	73,355	21,511	12,194	-43%	-32%
Operating expenses	-353,987	-390,552	10%	-124,022	-517,920	-138,923	-129,132	-7%	4%
Total risk costs	-24,362	-24,828	2%	-829	-48,788	-43,412	-2,658	-94%	221%
Provision for impairment on loan losses	-13,938	-21,757	56%	93	-6,658	-24,298	1,387		
Other provisions	-10,423	-3,071	-71%	-922	-42,129	-19,114	-4,045	-79%	339%
Corporate income tax	-141,914	-220,950	56%	-1,154	-144,645	-15,414	-12,441	-19%	978%
Indicators (adjusted)	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
ROE (adjusted)	8.6%	7.8%	-0.9%p	15.3%	8.5%	10.1%	14.2%	4.1%p	-1.1%p
ROA (adjusted)	1.3%	1.1%	-0.1%p	2.3%	1.3%	1.4%	2.1%	0.7%p	-0.2%p
Operating profit margin	2.34%	2.54%	0.20%p	2.37%	2.20%	2.43%	2.35%	-0.02%p	-0.02%p
Total income margin	4.62%	4.79%	0.17%p	4.73%	4.70%	4.78%	4.52%	-0.26%p	-0.21%p
Net interest margin	3.09%	3.33%	0.24%p	3.17%	3.15%	3.34%	3.27%	-0.07%p	0.10%p
Net fee and commission margin	1.15%	1.04%	-0.11%p	1.21%	1.19%	1.08%	1.05%	-0.03%p	-0.17%p
Net other non-interest income margin	0.38%	0.42%	0.04%p	0.34%	0.35%	0.36%	0.21%	-0.16%p	-0.14%p
Operating costs to total assets ratio	2.3%	2.3%	0.0%p	2.4%	2.5%	2.4%	2.2%	-0.2%p	-0.2%p
Cost/income ratio	49.3%	47.0%	-2.3%p	49.9%	53.1%	49.3%	48.1%	-1.2%p	-1.8%p
Provision for impairment on loan losses / average gross loans[2]	0.26%	0.34%	0.08%p	0.00%	0.09%	1.14%	-0.06%	-1.20%p	-0.06%p
Effective tax rate	41.8%	53.2%	11.4%p	0.9%	35.4%	15.5%	9.1%	-6.4%p	8.2%p

[1] For details and the calculation of the figures in the line, see the *Methodological Summary* section under the *Supplementary Data* chapter of this Report.
[2] A negative *Provision for impairment on loan and placement losses/average gross loans* ratio implies a positive amount of provision for impairment on loan and placement losses.

Main components of OTP Core's financial position:

Main components of balance sheet closing balances in HUF million	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
Total Assets	20,877,443	20,049,496	23,651,216	24,202,846	2%	16%	21%
Financial assets[1] (net)	10,726,723	9,521,816	12,416,444	11,911,438	-4%	11%	25%
Net customer loans	7,242,476	7,836,334	8,455,279	8,824,322	4%	22%	13%
Net customer loans (FX-adjusted)	7,146,249	7,751,537	8,505,291	8,824,322	4%	23%	14%
Gross customer loans	7,514,289	8,095,510	8,715,257	9,087,484	4%	21%	12%
Gross customer loans (FX-adjusted)	7,415,525	8,008,795	8,766,343	9,087,484	4%	23%	13%
Stage 1+2 customer loans (FX-adjusted)	**7,145,738**	**7,742,175**	**8,504,590**	**8,815,703**	**4%**	**23%**	**14%**
Retail loans	4,502,071	4,779,654	5,360,058	5,613,394	5%	25%	17%
Retail mortgage loans (incl. home equity)	2,111,484	2,343,433	2,742,229	2,924,159	7%	38%	25%
Retail consumer loans	1,810,062	1,851,438	1,952,187	2,005,312	3%	11%	8%
MSE loans	580,524	584,783	665,642	683,923	3%	18%	17%
Corporate loans	2,643,667	2,962,521	3,144,532	3,202,308	2%	21%	8%
Provisions	-271,814	-259,176	-259,978	-263,162	1%	-3%	2%
Provisions (FX adjusted)	-269,276	-257,258	-261,052	-263,162	1%	-2%	2%
Tangible and intangible assets (net)	449,273	470,679	481,537	486,099	1%	8%	3%
Shares and equity investments (net)	2,048,047	2,023,310	2,023,050	2,408,942	19%	18%	19%
Other assets (net)	410,925	197,356	274,906	572,045	108%	39%	190%
Deposits from customers	11,753,374	11,453,532	12,410,426	12,300,954	-1%	5%	7%
Deposits from customers (FX-adjusted)	**11,606,670**	**11,347,252**	**12,490,244**	**12,300,954**	**-2%**	**6%**	**8%**
Retail deposits	7,055,548	7,280,897	7,738,776	7,754,982	0%	10%	7%
Household deposits	5,597,008	5,738,382	6,219,522	6,211,722	0%	11%	8%
MSE deposits	1,458,541	1,542,515	1,519,254	1,543,260	2%	6%	0%
Corporate deposits	4,551,076	4,066,271	4,751,405	4,545,901	-4%	0%	12%
Liabilities to credit institutions	2,424,507	1,969,564	3,697,272	3,150,037	-15%	30%	60%
Issued securities	2,290,837	2,261,368	2,544,339	3,278,207	29%	43%	45%
Subordinated bonds and loans	467,370	460,614	765,447	774,203	1%	66%	68%
Total shareholders' equity	3,256,018	3,265,229	3,351,317	3,876,931	16%	19%	19%
Loan Quality	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
Stage 1 loan volume under IFRS 9 (in HUF million)	6,114,601	6,916,981	7,563,319	7,969,456	5%	30%	15%
Stage 1 loans under IFRS 9/gross customer loans	81.4%	85.4%	86.8%	87.7%	0.9%p	6.3%p	2.3%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.5%	0.5%	0.5%	0.0%p	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	1,127,415	909,842	891,318	846,246	-5%	-25%	-7%
Stage 2 loans under IFRS 9/gross customer loans	15.0%	11.2%	10.2%	9.3%	-0.9%p	-5.7%p	-1.9%p
Own coverage of Stage 2 loans under IFRS 9	7.5%	7.9%	8.0%	8.1%	0.1%p	0.6%p	0.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	272,273	268,686	260,620	271,781	4%	0%	1%
Stage 3 loans under IFRS 9/gross customer loans	3.6%	3.3%	3.0%	3.0%	0.0%p	-0.6%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	57.9%	57.1%	58.5%	58.0%	-0.5%p	0.1%p	1.0%p
Market Share	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
Loans	27.0%	27.7%	28.7%	28.9%	0.2%p	1.8%p	1.1%p
Deposits	27.4%	27.4%	27.8%	26.4%	-1.4%p	-1.0%p	-1.0%p
Total Assets	29.2%	28.3%	30.5%	31.9%	1.5%p	2.7%p	3.7%p
Performance Indicators	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y	YTD
Net loans to deposits (FX adjusted)	62%	68%	68%	72%	4%p	10%p	3%p
Shareholder's Equity/Total Assets (closing)	15.6%	16.3%	14.2%	16.0%	1.8%p	0.4%p	-0.3%p
Total Assets/Shareholder's Equity (closing)	6.4x	6.1x	7.1x	6.2x	-0.8x	-0.2x	0.1x
Capital adequacy ratio (OTP Bank, non-consolidated, IFRS)	26.0%	25.1%	27.0%	27.0%	0.0%	1.0%	1.9%
Common Equity Tier1 ratio (OTP Bank, non-consolidated, IFRS)	22.1%	21.4%	21.0%	21.2%	0.2%	-0.9%	-0.2%

[1] For the FX-adjustment, the closing cross currency rates for the current period were used in order to calculate the HUF equivalent of loan and deposit volumes in the base periods.

OTP Core's normalized profit for the first nine months increased by 4%, primarily driven by 20% growth in net interest income, supported by both expanding customer volumes and improving net interest margin. Retail loan increase continued to be driven by the Home Start programme in 3Q, while corporate lending also maintained its growth momentum. Thanks to its high-quality and continuously improving service proposition, the Bank maintained its trend-like market share gains across most product segments.

In the first nine months of 2026, adjusted profit, excluding dividends received from subsidiaries and the impact of the impairment recognized in 3Q on the investment in OTP Luxembourg S.à r.l., amounted to HUF 194.4 billion. Assuming the prorated recognition of special items booked in 1Q in a lump sum for the whole year, OTP Core's normalized profit after tax for the first nine months reached HUF 239.0 billion, 4% higher than a year earlier. Profit growth was supported by higher net interest income and increasing other revenues, while rising government burdens, including accounting items related to changes in the interest rate cap regulation, had a negative impact on earnings.

Normalized profit after tax amounted to HUF 79.6 billion in 3Q. The q-o-q doubling of quarterly profit was almost entirely attributable to the risk cost lines. In 2Q, the expected loss recognized for the entire remaining maturity of loans affected by the interest rate cap (HUF 23.5 billion on the credit risk cost line and HUF 5.6 billion on the other net non-interest income line), as well as the negative revaluation of investments in subsidiaries (HUF 19.1 billion on the other risk cost line), weighed significantly on the base period.

The full-year amount of the special tax on financial institutions and the windfall tax, presented on the corporate income tax line, totalled HUF 194.3 billion (gross) at OTP Core level. This sum was accounted for in a lump sum in 1Q. The windfall tax may be reduced by 30%, if the stock of government securities increases as stipulated by the relevant regulation. In each month, one-twelfth of the annual amount of the tax-reducing item is accounted for, amounting to HUF 35.8 billion in the first nine months, including HUF 11.9 billion in 3Q. As a result, the effective burden on 9M earnings amounted to HUF 158.5 billion.

Net interest income increased by 20% in the first nine months, supported by both a 24 bps y-o-y improvement in the net interest margin as well as balance sheet growth. The strengthening of the margin was primarily attributable to substantial growth in retail deposits, while the increasing share of higher-margin loans and the reinvestment of maturing Hungarian government bonds into higher yielding ones also had a positive impact. In 3Q, net interest income declined by 1% q-o-q, or HUF 2.9 billion, mainly due to a technical effect: from September, certain government interest subsidies are paid to the Bank with a one-month delay, resulting in HUF 3.5 billion lower interest income in 3Q. This technical item was the main reason behind the 7 bps q-o-q decline in the net interest margin. Excluding this effect, following an improving trend in previous quarters, the margin would have decreased by only 1 bp q-o-q, largely reflecting the MNB's rate-cutting cycle resumed in June.

The y-o-y stagnation in cumulative net fees and commissions stemmed from several negative factors: the increase in the monthly limit of free cash withdrawals for retail customers effective from February 2026, the fee freeze for retail loans introduced in April 2025 and effective until mid-2026, as well as higher agent commission expenses (+HUF 9.4 billion y-o-y in 9M) related to the sales of subsidised loans, primarily the Home Start mortgages. These effects were only partly offset by the increase in distribution fees charged to OTP Fund Management, which is eliminated at Group level. Quarterly net fees and commissions declined by 2% q-o-q, or HUF 1.3 billion, mainly due to lower securities-related fee income (-HUF 2.8 billion q-o-q). From 1 July 2026, following the expiry of the fee freeze, the Bank implemented selective fee increases, alongside the introduction of certain discounts. For a typical retail customer, the impact remained below HUF 100 per month. At the same time, intense market competition continues to put pressure on retail fees and commissions.

Other net non-interest income amounted to HUF 73.6 billion in 9M, up by 24%, or HUF 14.2 billion. The increase was supported, among other factors, by higher fair value adjustments on subsidized loans and the related interest rate swaps (+HUF 16.7 billion y-o-y), as well as by the combined contribution from the MOL dividend and the revaluation effect of the MOL-OTP treasury share swap transaction, which was HUF 8.4 billion higher y-o-y. This was partly offset by the HUF 5.6 billion expected loss recognized on this line in 2Q on subsidized retail loans measured at fair value, following changes to the interest rate cap regulation.

In 3Q, other net non-interest income amounted to HUF 12.2 billion, down by HUF 9.3 billion q-o-q. The decline reflected, among other factors, the HUF 26 billion q-o-q decrease in the combined contribution from the MOL dividend, and the revaluation of the MOL-OTP treasury share swap transaction (2Q: HUF +26.5 billion; 3Q: HUF +0.4 billion), as well as lower income from other derivative transactions in 3Q. At the same time, the fair value revaluation of subsidized retail loans and the IRS transactions providing a partial economic hedge for their interest rate risk improved the other income line by HUF 30 billion q-o-q.

Nine-month operating expenses increased by 10%, mainly driven by higher personnel expenses and higher depreciation related to IT investments and branch rationalization. The 7% q-o-q decline in 3Q was mainly attributable to the base effect of seasonally higher personnel expenses in the previous quarter, while other operating expenses edged up, partly reflecting marketing expenditures related to the rollout of the new, unified international approach to communications.

HUF 24.8 billion risk costs were recognized in the first nine months of 2026, mainly owing to the credit risk cost line. This was largely attributable to the HUF 23.5 billion charge recognized following the removal of the 30 June 2026 expiry date of the interest rate cap from the relevant legislation.

In 3Q, HUF 1.4 billion credit risk costs were released, mainly in relation to corporate loans, while HUF 4.0 billion of provisions were recognized on the other risk cost line. Within the latter, the Bank recognized impairments typically on corporate bond exposures, partly offset by a HUF 7.7 billion release of impairments on Russian bonds and related receivables held on OTP Core's balance sheet.

Credit quality trends remained favourable: the Stage 3 ratio declined by 0.6 pp y-o-y to 3.0%, while remaining stable q-o-q. The Stage 2 ratio improved by 5.7 pps y-o-y and by 0.9 pp q-o-q.

Total assets increased by 16% y-o-y and 2% q-o-q. The annual growth was primarily driven by higher customer deposits, in particular retail deposits, as well as an increase in equity and the stock of issued bonds.

Growth in performing (Stage 1+2) loans continued in 3Q 2026: FX-adjusted volumes increased by 4% q-o-q, with retail loans growing by 5% and corporate loans by 2%. As a result, ytd growth in performing loans reached 14%, exceeding the Group average.

Within the retail segment, performing mortgage loans increased by 7% q-o-q, bringing ytd growth to 25%. While the nine-month volume of new contractual amounts of market-based housing loans halved y-o-y, the contractual amount of subsidized housing loans increased more than sixfold, predominantly generated by the Home Start government-subsidized housing loan programme launched on 1 September 2025. By September 2026, the Bank had received HUF 970 billion of loan applications under the programme and concluded loan contracts worth HUF 907 billion, representing a 41% market share. On a quarterly basis, disbursements of subsidized housing loans declined by 11%, while those of market-based loans increased by 12%; consequently, market-based loans accounted for 18% of quarterly housing loan disbursements.

Performing consumer loans expanded by 3% q-o-q and 11% y-o-y, largely driven by growth in personal loans (+7% q-o-q, +21% y-o-y). The momentum of the workers' loan programme launched at the beginning of 2025 moderated: although the outstanding volume increased by 7% q-o-q, new contractual volumes in 3Q declined by 25% y-o-y and 19% q-o-q. OTP's market share by outstanding volumes stood at 44% at the end of September 2026. The stock of baby loans increased by 3% y-o-y but declined by 1% q-o-q, while new disbursements fell by 12% q-o-q.

Growth in corporate (including MSE) loan volumes continued in 3Q 2026, with a 2% q-o-q increase, bringing growth in the first nine months to 10%. OTP's market share in loans to non-financial corporations reached another historical high of 22.3%.

Within corporate lending, micro and small enterprise loans increased by 3% q-o-q, also supported by government-subsidized lending schemes. In the first nine months of 2026, the Széchenyi Card MAX+ Loan Programme generated HUF 494 billion of new disbursements, up by 76% y-o-y, bringing the Bank's stock market share to 41% at the end of September.

FX-adjusted customer deposits increased by 8% in the first nine months of 2026. Retail deposit volumes remained stable also in 3Q following the 9% increase recorded in 1Q, which was mainly driven by government transfers and pension payments made in the first quarter. Corporate (including MSE) deposits declined by 3% q-o-q.

The stock of issued securities increased by 43% y-o-y and 29% q-o-q. OTP Core remained active in the international capital markets, as demonstrated by a number of successful transactions completed recently. In 3Q 2026, the Bank issued mortgage bonds with an aggregate nominal value of EUR 1 billion, Senior Preferred bonds with nominal values of EUR 750 million and CNY 300 million, as well as CHF 155 million of Senior Preferred green bonds, while a CNY 300 million Senior Preferred bond was called. The stock of subordinated bonds and loans was broadly unchanged q-o-q.

Key regulatory changes announced in Hungary in the recent period:

- Effective from 15 July 2026, liquidity and overdraft facilities under the Széchenyi MAX+ Loan Programme carry an interest rate equal to the applicable 3-month BUBOR, replacing the previous fixed 3% rate. As a result, the contractual interest rate changed from the previous fixed 3% + 5.5% to 3M BUBOR + 2.5%, which stood at 7.96% in September.

OTP FUND MANAGEMENT (HUNGARY)

Changes in assets under management and financial performance of OTP Fund Management:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	16,515	16,158	-2%	4,765	24,310	5,055	5,153	2%	8%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	16,515	16,158	-2%	4,765	24,310	5,055	5,153	2%	8%
Income tax	-1,629	-1,610	-1%	-435	-2,342	-461	-598	30%	37%
Profit before income tax	18,144	17,767	-2%	5,200	26,652	5,516	5,751	4%	11%
Operating profit	18,150	17,731	-2%	5,220	26,655	5,470	5,757	5%	10%
Total income	22,914	22,879	0%	6,844	33,466	7,242	7,536	4%	10%
Net fees and commissions	21,999	21,635	-2%	6,546	32,170	7,288	6,979	-4%	7%
Other net non-interest income	869	1,213	40%	282	1,235	-55	550		95%
Operating expenses	-4,764	-5,147	8%	-1,624	-6,811	-1,772	-1,780	0%	10%
Total provisions	-6	36		-20	-3	47	-5		-74%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	48,768	42,651	-13%	49,968	48,768	37,341	42,651	14%	-15%
Total shareholders' equity	37,559	20,905	-44%	29,764	37,559	15,752	20,905	33%	-30%
Asset under management in HUF billion	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Assets under management, total (w/o duplicates)[1]	**4,665**	**5,190**	**11%**	**4,478**	**4,665**	**4,998**	**5,190**	**4%**	**16%**
Volume of investment funds (closing, w/o duplicates)	4,042	4,481	11%	3,880	4,042	4,306	4,481	4%	15%
Volume of managed assets (closing)	623	710	14%	598	623	692	710	3%	19%
Volume of investment funds (closing, with duplicates)[2,3]	**5,276**	**5,900**	**12%**	**5,097**	**5,276**	**5,640**	**5,900**	**5%**	**16%**
bond	2,826	2,906	3%	2,715	2,826	2,852	2,906	2%	7%
mixed	755	964	28%	738	755	879	964	10%	31%
absolute return	597	904	51%	598	597	871	904	4%	51%
equity	674	734	9%	623	674	657	734	12%	18%
money market	278	278	0%	284	278	277	278	0%	-2%
guaranteed	71	109	53%	58	71	101	109	8%	90%
commodity market	74	5	-93%	82	74	4	5	28%	-94%

[1] The cumulative net asset value of investment funds and managed assets of OTP Fund Management, eliminating the volume of own investment funds (duplications) being managed in other investment funds and managed assets of OTP Fund Management.
[2] The cumulative net asset value of investment funds with duplications managed by OTP Fund Management
[3] The figures have been revised retrospectively.

At OTP Fund Management, the steady and trend-like growth of assets under management continued in the first nine months of 2026 as well. The Company's market share in the investment fund market increased from 23.6% at the end of 2015 to 30.9% by the end of September 2026, maintaining its market-leading position.

OTP Fund Management generated more than HUF 16 billion profit after tax in the first nine months of 2026, of which HUF 5 billion was realized in 3Q.

Nine-month operating profit totalled HUF 18 billion. Net fee and commission income declined by 2%. This was due to the fact that, although fee income grew at a double-digit rate y-o-y, distribution fee expenses paid to OTP Bank rose even faster. However, this intra-group item has a neutral effect on the net fees and commissions line at the group level.

Nine-month operating expenses rose by 8% y-o-y, primarily driven by higher personnel expenses.

In the domestic fund management market, the growth in investment fund assets continued in the first nine months of 2026 as well, with assets managed by BAMOSZ members increasing by 8.9% ytd. Assets under management by OTP Fund Management grew at a faster pace, increasing by 12% ytd and reaching HUF 5,900 billion by the end of September (+16% y-o-y). The assets of bond funds increased by 3% ytd, with total assets of bond funds under management exceeding HUF 2,900 billion by the end of September. Absolute return funds also showed dynamic growth (+51% ytd).

MERKANTIL GROUP (HUNGARY)

Performance of Merkantil Group:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	4,256	3,766	-12%	2,049	4,404	1,262	2,649	110%	29%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	4,256	3,766	-12%	2,049	4,404	1,262	2,649	110%	29%
Income tax	-3,611	-4,152	15%	-324	-4,072	-654	-278	-58%	-14%
Profit before income tax	7,867	7,918	1%	2,373	8,476	1,917	2,927	53%	23%
Operating profit	9,641	9,292	-4%	2,651	12,940	3,479	2,721	-22%	3%
Total income	21,292	21,736	2%	6,726	28,898	7,754	7,003	-10%	4%
Net interest income	18,962	19,096	1%	6,401	25,656	6,602	6,333	-4%	-1%
Net fees and commissions	425	237	-44%	138	569	84	18	-79%	-87%
Other net non-interest income	1,905	2,404	26%	187	2,673	1,069	652	-39%	249%
Operating expenses	-11,651	-12,444	7%	-4,075	-15,958	-4,275	-4,282	0%	5%
Total provisions	-1,774	-1,374	-23%	-278	-4,464	-1,562	206		
Provision for impairment on loan losses	-1,280	-1,408	10%	-113	-2,616	-1,546	221		
Other provision	-494	34		-165	-1,848	-16	-15	-4%	-91%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	841,801	934,212	11%	860,184	841,801	869,719	934,212	7%	9%
Gross customer loans	731,482	799,745	9%	713,739	731,482	762,281	799,745	5%	12%
Gross customer loans (FX-adjusted)	727,859	799,745	10%	709,393	727,859	764,599	799,745	5%	13%
Stage 1+2 customer loans (FX-adjusted)	717,235	791,036	10%	698,238	717,235	755,236	791,036	5%	13%
Corporate loans	58,612	57,925	-1%	56,956	58,612	58,142	57,925	0%	2%
Leasing	658,623	733,112	11%	641,282	658,623	697,094	733,112	5%	14%
Allowances for possible loan losses	-10,403	-9,825	-6%	-9,850	-10,403	-9,929	-9,825	-1%	0%
Deposits from customers	5,349	4,006	-25%	5,474	5,349	4,557	4,006	-12%	-27%
Liabilities to credit institutions	719,963	799,305	11%	746,621	719,963	747,850	799,305	7%	7%
Subordinated debt	10,019	10,026	0%	6,000	10,019	10,030	10,026	0%	67%
Total shareholders' equity	76,659	87,527	14%	73,132	76,659	74,758	87,527	17%	20%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	643,222	729,460	13%	643,222	659,721	690,362	729,460	6%	13%
Stage 1 loans under IFRS 9/gross customer loans	90.1%	91.2%	1.1%p	90.1%	90.2%	90.6%	91.2%	0.6%p	1.1%p
Own coverage of Stage 1 loans under IFRS 9	0.4%	0.4%	0.1%p	0.4%	0.4%	0.5%	0.4%	0.0%p	0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	59,272	61,576	4%	59,272	61,055	62,583	61,576	-2%	4%
Stage 2 loans under IFRS 9/gross customer loans	8.3%	7.7%	-0.6%p	8.3%	8.3%	8.2%	7.7%	-0.5%p	-0.6%p
Own coverage of Stage 2 loans under IFRS 9	3.7%	3.9%	0.2%p	3.7%	4.0%	4.1%	3.9%	-0.2%p	0.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	11,245	8,709	-23%	11,245	10,706	9,336	8,709	-7%	-23%
Stage 3 loans under IFRS 9/gross customer loans	1.6%	1.1%	-0.5%p	1.6%	1.5%	1.2%	1.1%	-0.1%p	-0.5%p
Own coverage of Stage 3 loans under IFRS 9	45.6%	48.0%	2.4%p	45.6%	48.0%	44.5%	48.0%	3.5%p	2.4%p
Provision for impairment on loan losses/average gross loans	0.25%	0.25%	0.00%	0.06%	0.38%	0.83%	-0.11%	-0.94%	-0.18%
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	0.6%	0.6%	-0.1%p	1.0%	0.5%	0.6%	1.2%	0.6%p	0.2%p
ROE	8.2%	6.8%	-1.4%p	11.3%	6.2%	6.9%	13.4%	6.5%p	2.1%p
Total income margin	3.21%	3.35%	0.14%p	3.13%	3.28%	3.61%	3.10%	-0.51%p	-0.03%p
Net interest margin	2.86%	2.94%	0.08%p	2.98%	2.91%	3.07%	2.80%	-0.27%p	-0.17%p
Operating costs / Average assets	1.8%	1.9%	0.2%p	1.9%	1.8%	2.0%	1.9%	-0.1%p	0.0%p
Cost/income ratio	54.7%	57.3%	2.5%p	60.6%	55.2%	55.1%	61.2%	6.0%p	0.6%p

In the first nine months of 2026, the **Merkantil Group** reported HUF 3.8 billion adjusted profit after tax, with a ROE of 6.8%. The 12% y-o-y decline in nine-month profit after tax was primarily due to a 7% increase in operating expenses and a higher tax burden. The latter was driven by the increase in the full-year windfall tax, which was recognized in a lump sum in the first quarter (+HUF 1 billion y-o-y).

Nine-month operating profit declined by 4%. Net interest income increased by 1%, as the positive impact of the improving net interest margin was partly offset by a 2.1% decline in average total assets, primarily due to the continued run-off of the securities portfolio. Operating expenses increased by 7%, mainly due to higher personnel expenses.

Risk costs amounted to HUF -1.4 billion in the first nine months of 2026, while a positive earnings impact of HUF 0.2 billion was recorded in the third quarter. The Stage 3 ratio continued its declining trend in 3Q, improving by 0.5 pp y-o-y to 1.1%.

FX-adjusted performing (Stage 1+2) loans increased by 10% ytd, driven by an 11% expansion in leasing exposures, which account for the bulk of the loan portfolio. Credit dynamics continued to benefit from state-subsidised loan schemes.

In 3Q, the volume of new loans increased by 39% y-o-y. Growth was primarily driven by production asset financing, which more than doubled y-o-y. Retail auto financing, which accounted for the largest volume, increased by 18%.

IFRS REPORTS OF THE MAIN SUBSIDIARIES

DSK GROUP (BULGARIA)

Performance of DSK Group:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	153,611	163,266	6%	50,238	211,269	59,549	59,927	1%	19%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	153,611	163,266	6%	50,238	211,269	59,549	59,927	1%	19%
Income tax	-26,718	-27,246	2%	-8,806	-34,763	-10,357	-9,769	-6%	11%
Profit before income tax	180,329	190,513	6%	59,044	246,032	69,905	69,696	0%	18%
Operating profit	198,786	209,429	5%	69,532	263,095	77,180	73,919	-4%	6%
Total income	295,243	313,485	6%	98,808	396,069	106,785	105,383	-1%	7%
Net interest income	205,560	228,712	11%	68,828	276,402	75,018	78,313	4%	14%
Net fees and commissions	70,309	71,233	1%	24,156	94,067	24,417	24,097	-1%	0%
Other net non-interest income	19,374	13,541	-30%	5,824	25,600	7,350	2,972	-60%	-49%
Operating expenses	-96,457	-104,056	8%	-29,275	-132,973	-29,605	-31,464	6%	7%
Total provisions	-18,457	-18,916	2%	-10,488	-17,063	-7,275	-4,222	-42%	-60%
Provision for impairment on loan losses	-17,660	-20,294	15%	-9,987	-17,259	-7,290	-5,237	-28%	-48%
Other provision	-796	1,377		-502	196	15	1,014		
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	8,507,136	8,913,695	5%	7,924,702	8,507,136	8,554,042	8,913,695	4%	12%
Gross customer loans	5,313,633	5,815,259	9%	5,122,540	5,313,633	5,405,115	5,815,259	8%	14%
Gross customer loans (FX-adjusted)	5,051,020	5,815,259	15%	4,798,023	5,051,020	5,576,565	5,815,259	4%	21%
Stage 1+2 customer loans (FX-adjusted)	4,954,953	5,720,186	15%	4,703,281	4,954,953	5,476,059	5,720,186	4%	22%
Retail loans	3,199,639	3,744,110	17%	3,023,817	3,199,639	3,555,870	3,744,110	5%	24%
Retail mortgage loans	1,844,827	2,226,534	21%	1,688,772	1,844,827	2,104,532	2,226,534	6%	32%
Retail consumer loans	1,266,309	1,425,974	13%	1,246,114	1,266,309	1,358,542	1,425,974	5%	14%
MSE loans	88,503	91,602	4%	88,931	88,503	92,796	91,602	-1%	3%
Corporate loans	1,385,668	1,566,175	13%	1,319,255	1,385,668	1,523,648	1,566,175	3%	19%
Leasing	369,646	409,901	11%	360,209	369,646	396,542	409,901	3%	14%
Allowances for possible loan losses	-131,458	-122,126	-7%	-138,074	-131,458	-124,438	-122,126	-2%	-12%
Allowances for possible loan losses (FX-adjusted)	-124,959	-122,126	-2%	-129,325	-124,959	-128,387	-122,126	-5%	-6%
Deposits from customers	6,944,798	6,897,993	-1%	6,398,664	6,944,798	6,639,103	6,897,993	4%	8%
Deposits from customers (FX-adjusted)	6,608,040	6,897,993	4%	6,001,498	6,608,040	6,850,501	6,897,993	1%	15%
Retail deposits	5,673,481	5,955,125	5%	5,091,974	5,673,481	5,889,695	5,955,125	1%	17%
Retail deposits	5,126,893	5,372,626	5%	4,563,496	5,126,893	5,313,337	5,372,626	1%	18%
MSE deposits	546,588	582,499	7%	528,478	546,588	576,358	582,499	1%	10%
Corporate deposits	934,559	942,868	1%	909,523	934,559	960,806	942,868	-2%	4%
Liabilities to credit institutions	297,002	627,209	111%	305,005	297,002	611,314	627,209	3%	106%
Subordinated debt	88,637	139,243	57%	89,955	88,637	134,960	139,243	3%	55%
Total shareholders' equity	1,100,261	1,114,203	1%	1,057,911	1,100,261	1,020,243	1,114,203	9%	5%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	4,422,945	5,235,044	18%	4,422,945	4,661,437	4,841,467	5,235,044	8%	18%
Stage 1 loans under IFRS 9/gross customer loans	86.3%	90.0%	3.7%p	86.3%	87.7%	89.6%	90.0%	0.5%p	3.7%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.5%	-0.1%p	0.5%	0.5%	0.5%	0.5%	0.0%p	-0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	598,441	485,142	-19%	598,441	551,128	466,231	485,142	4%	-19%
Stage 2 loans under IFRS 9/gross customer loans	11.7%	8.3%	-3.3%p	11.7%	10.4%	8.6%	8.3%	-0.3%p	-3.3%p
Own coverage of Stage 2 loans under IFRS 9	9.3%	9.3%	-0.1%p	9.3%	9.1%	9.5%	9.3%	-0.3%p	-0.1%p
Stage 3 loan volume under IFRS 9 (in HUF million)	101,154	95,073	-6%	101,154	101,068	97,416	95,073	-2%	-6%
Stage 3 loans under IFRS 9/gross customer loans	2.0%	1.6%	-0.3%p	2.0%	1.9%	1.8%	1.6%	-0.2%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	57.3%	54.7%	-2.6%p	57.3%	58.3%	58.4%	54.7%	-3.6%p	-2.6%p
Provision for impairment on loan losses/average gross loans	0.48%	0.50%	0.02%p	0.78%	0.35%	0.54%	0.37%	-0.17%p	-0.41%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.6%	2.5%	-0.1%p	2.5%	2.7%	2.8%	2.7%	-0.1%p	0.2%p
ROE	19.9%	20.6%	0.7%p	19.0%	20.3%	23.5%	22.2%	-1.4%p	3.2%p
Total income margin	5.04%	4.81%	-0.22%p	4.92%	5.00%	4.96%	4.72%	-0.24%p	-0.20%p
Net interest margin	3.51%	3.51%	0.01%p	3.43%	3.49%	3.48%	3.51%	0.03%p	0.08%p
Operating costs / Average assets	1.6%	1.6%	0.0%p	1.5%	1.7%	1.4%	1.4%	0.0%p	0.0%p
Cost/income ratio	32.7%	33.2%	0.5%p	29.6%	33.6%	27.7%	29.9%	2.1%p	0.2%p
Net loans to deposits (FX-adjusted)	78%	83%	5%p	78%	75%	80%	83%	3%p	5%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/EUR (closing)	391.1	366.3	-6%	391.1	385.4	355.1	366.3	3%	-6%
HUF/EUR (average)	403.1	369.3	-8%	397.2	399.1	363.7	361.9	0%	-9%

From 1 January 2026, Bulgaria became a member of the Eurozone. Alongside persistently strong retail loan demand, corporate lending also gained momentum from the second half of 2025, bringing the y-o-y growth of DSK's performing loan volumes to 22% and further strengthening the bank's market shares in the key product segments. DSK continued to deliver excellent results in the first nine months of 2026, with ROE reaching 20.9%, taking into account the prorated amount of the annual deposit insurance fee recognised in one lump sum in 1Q.

In 9M 2026, DSK Group generated HUF 163.2 billion profit after tax, representing a 6% y-o-y increase in HUF terms and 16% growth in EUR terms. Taking into account the prorated recognition of the annual deposit insurance fee booked in a lump sum for the full year 2026 in 1Q and refunds booked in 2Q, profit after tax would have amounted to HUF 165.4 billion, implying a ROE of 20.9%.

In the first nine months net interest income increased by 21% y-o-y in EUR terms, supported by robust business volume growth, while the net interest margin remained broadly stable. EUR 2 billion of previously non-interest-bearing released liquidity into short-term EUR assets has had a favourable impact on net interest income and margins from 2026 onwards.

In 3Q, net interest income increased by 4% q-o-q in EUR terms, supported by continued dynamic volume growth and a 3 bps q-o-q improvement in net interest margin. The ECB raised its deposit facility rate by 25 bps both in June and September 2026, bringing it to 2.5% at the end of the period. The ECB rate hikes had only a marginal impact on the net interest margin in 3Q, reflecting the pricing characteristics of Bulgarian loans: Loans are repriced twice a year, at the beginning and in the middle of the year, based on the banking sector's average term deposit rate as the reference rate, which has increased moderately in recent months.

Nine months net fees and commissions increased by 10% y-o-y in EUR terms. The 2% q-o-q decline in 3Q was attributable to the base effect of seasonally higher card fee income booked in 2Q.

Cumulative other net non-interest income declined by 22% y-o-y in EUR terms, mainly due to lower FX conversion income following the introduction of the euro from 2026. The q-o-q decline in 3Q was predominantly explained by the base effect of reimbursements from fees paid to international card providers booked in 2Q.

Operating expenses increased by 17% in EUR terms in the first nine months, mainly reflecting Bulgarian wage inflation, which has remained in the double-digit range for several years, albeit at a moderating pace, as well as higher IT costs. The base effect of deposit insurance fee refunds booked in 2Q also contributed to the 6% q-o-q increase.

Total risk costs amounted to HUF 18.9 billion in 9M, up by 11% in EUR terms, implying a 50 bps credit risk cost rate. The level of impairment on receivables related to matured Russian government bonds held on the Bank's balance sheet remained unchanged in 3Q, with their coverage ratio standing at 65%.

Credit quality trends remained favourable: the Stage 3 ratio declined by 34 bps y-o-y to 1.6%, while the Stage 2 ratio decreased by a further 0.3 pp q-o-q.

Performing (Stage 1+2) loans increased by 15% ytd (FX-adjusted), driven by retail lending, in particular mortgage loans, which expanded by 21% ytd and 6% q-o-q. As a result, the Bank's market share in mortgage lending improved by nearly 2 pps y-o-y. Corporate (including MSE) loan growth, which resumed in mid-2025, also continued, with volumes increasing by 12% ytd and 3% q-o-q. Leasing volumes grew by 11% ytd.

Deposits increased by 4% ytd (FX-adjusted), primarily driven by a 5% increase in retail deposits. Notably, following the strong retail deposit inflows seen in 4Q 2025 ahead of the euro adoption, retail deposit volumes continued to increase, growing by a further 1% q-o-q in 3Q.

In its 2027 budget plan, the Bulgarian government proposed the introduction of a windfall tax, which may also affect the banking sector. For details see the *Post-balance sheet events* chapter.

OTP BANK SLOVENIA

Performance of OTP Bank Slovenia:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	88,341	48,203	-45%	30,479	105,833	31,260	1,688	-95%	-94%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	88,341	48,203	-45%	30,479	105,833	31,260	1,688	-95%	-94%
Income tax	-16,141	-14,921	-8%	-5,604	-20,972	-5,783	-4,776	-17%	-15%
Profit before income tax	104,482	63,123	-40%	36,084	126,805	37,043	6,464	-83%	-82%
Operating profit	104,657	99,296	-5%	36,873	133,731	35,407	36,280	2%	-2%
Total income	180,451	174,459	-3%	59,680	235,932	57,576	58,991	2%	-1%
Net interest income	135,505	131,649	-3%	45,243	179,928	42,578	45,006	6%	-1%
Net fees and commissions	39,438	39,823	1%	13,160	52,994	13,185	13,010	-1%	-1%
Other net non-interest income	5,509	2,987	-46%	1,277	3,010	1,814	975	-46%	-24%
Operating expenses	-75,795	-75,162	-1%	-22,807	-102,201	-22,170	-22,711	2%	0%
Total provisions	-175	-36,173		-789	-6,927	1,636	-29,816		
Provision for impairment on loan losses	512	-4,708		-393	-7,315	-2,049	-703	-66%	79%
Other provision	-687	-31,465		-396	388	3,685	-29,113		
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	5,928,358	5,811,250	-2%	5,906,297	5,928,358	5,564,491	5,811,250	4%	-2%
Gross customer loans	2,979,608	3,083,330	3%	2,939,489	2,979,608	2,929,046	3,083,330	5%	5%
Gross customer loans (FX-adjusted)	2,831,953	3,083,330	9%	2,753,059	2,831,953	3,021,806	3,083,330	2%	12%
Stage 1+2 customer loans (FX-adjusted)	2,745,057	3,007,725	10%	2,699,883	2,745,057	2,947,049	3,007,725	2%	11%
Retail loans	1,393,950	1,489,245	7%	1,382,632	1,393,950	1,452,558	1,489,245	3%	8%
Retail mortgage loans	878,928	930,227	6%	873,317	878,928	912,192	930,227	2%	7%
Retail consumer loans	461,988	495,382	7%	456,062	461,988	476,086	495,382	4%	9%
MSE loans	53,034	63,636	20%	53,253	53,034	64,280	63,636	-1%	19%
Corporate loans	1,141,469	1,283,965	12%	1,111,399	1,141,469	1,266,698	1,283,965	1%	16%
Leasing	209,638	234,515	12%	205,852	209,638	227,792	234,515	3%	14%
Allowances for possible loan losses	-51,136	-40,650	-21%	-49,984	-51,136	-39,943	-40,650	2%	-19%
Allowances for possible loan losses (FX-adjusted)	-48,589	-40,650	-16%	-46,805	-48,589	-41,193	-40,650	-1%	-13%
Deposits from customers	4,727,443	4,630,892	-2%	4,702,667	4,727,443	4,459,878	4,630,892	4%	-2%
Deposits from customers (FX-adjusted)	4,494,494	4,630,892	3%	4,406,129	4,494,494	4,600,763	4,630,892	1%	5%
Retail deposits	3,661,371	3,819,829	4%	3,585,063	3,661,371	3,819,804	3,819,829	0%	7%
Retail deposits	3,192,261	3,285,740	3%	3,126,835	3,192,261	3,323,278	3,285,740	-1%	5%
MSE deposits	469,110	534,089	14%	458,228	469,110	496,527	534,089	8%	17%
Corporate deposits	833,123	811,062	-3%	821,067	833,123	780,958	811,062	4%	-1%
Liabilities to credit institutions	34,945	113,435	225%	40,298	34,945	100,011	113,435	13%	181%
Issued securities	305,326	222,654	-27%	306,838	305,326	213,910	222,654	4%	-27%
Subordinated debt	30,841	29,310	-5%	31,293	30,841	28,408	29,310	3%	-6%
Total shareholders' equity	746,666	690,993	-7%	739,480	746,666	670,900	690,993	3%	-7%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	2,536,629	2,768,684	9%	2,536,629	2,644,651	2,609,507	2,768,684	6%	9%
Stage 1 loans under IFRS 9/gross customer loans	86.3%	89.8%	3.5%p	86.3%	88.8%	89.1%	89.8%	0.7%p	3.5%p
Own coverage of Stage 1 loans under IFRS 9	0.2%	0.2%	0.0%p	0.2%	0.2%	0.2%	0.2%	0.1%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	346,074	239,041	-31%	346,074	243,516	247,055	239,041	-3%	-31%
Stage 2 loans under IFRS 9/gross customer loans	11.8%	7.8%	-4.0%p	11.8%	8.2%	8.4%	7.8%	-0.7%p	-4.0%p
Own coverage of Stage 2 loans under IFRS 9	4.3%	3.3%	-1.1%p	4.3%	3.3%	3.4%	3.3%	-0.2%p	-1.1%p
Stage 3 loan volume under IFRS 9 (in HUF million)	56,787	75,605	33%	56,787	91,441	72,483	75,605	4%	33%
Stage 3 loans under IFRS 9/gross customer loans	1.9%	2.5%	0.5%p	1.9%	3.1%	2.5%	2.5%	0.0%p	0.5%p
Own coverage of Stage 3 loans under IFRS 9	52.2%	35.4%	-16.8%p	52.2%	42.6%	37.3%	35.4%	-1.9%p	-16.8%p
Provision for impairment on loan losses/average gross loans	-0.02%	0.21%	0.23%p	0.05%	0.25%	0.28%	0.09%	-0.18%p	0.04%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.0%	1.1%	-0.8%p	2.0%	1.8%	2.2%	0.1%	-2.1%p	-1.9%p
ROE	15.8%	9.2%	-6.6%p	16.4%	14.2%	18.7%	1.0%	-17.8%p	-15.5%p
Total income margin	4.01%	4.05%	0.04%p	3.97%	3.95%	4.07%	4.09%	0.01%p	0.12%p
Net interest margin	3.01%	3.05%	0.04%p	3.01%	3.01%	3.01%	3.12%	0.11%p	0.11%p
Operating costs / Average assets	1.7%	1.7%	0.1%p	1.5%	1.7%	1.6%	1.6%	0.0%p	0.1%p
Cost/income ratio	42.0%	43.1%	1.1%p	38.2%	43.3%	38.5%	38.5%	0.0%p	0.3%p
Net loans to deposits (FX-adjusted)	61%	66%	4%p	61%	62%	65%	66%	1%p	4%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/EUR (closing)	391.1	366.3	-6%	391.1	385.4	355.1	366.3	3%	-6%
HUF/EUR (average)	403.1	369.3	-8%	397.2	399.1	363.7	361.9	0%	-9%

Following stronger-than-expected GDP growth in the first half of 2026, the Slovenian economy is expected to expand by more than 2% in 2026. This provides a favourable environment for loan volume growth, with the performing loan portfolio increasing by 10% year-to-date. Cost discipline remained strong, while the 3Q NIM already showed signs of improvement.

In 9M 2026, the Slovenian operation generated HUF 48.2 billion profit after tax, representing a 45% y-o-y decline. Owing to the significant appreciation of the HUF, the decrease was less pronounced in EUR terms, at 40% y-o-y. Consequently, the 9M ROE stood at 9.2%, compared with 15.8% in the base period. 3Q profit after tax amounted to only HUF 1.7 billion, down 95% q-o-q.

The significant increase in total risk costs in 9M was primarily driven by a surge in other risk costs. While in 1Q a one-off impairment charge of EUR 14.5 million was recognized in connection with a court ruling related to a case predating the NKBM acquisition, in 3Q the Bank decided to set aside EUR 80 million of provisions related to ongoing and potentially future litigation concerning previously originated CHF-denominated loans. The provision reflects an updated assessment of the related legal risks following recent changes in Slovenian court practice. The amount of the provision is based on a model incorporating the characteristics of individual exposures and observed litigation trends, and represents management’s current best estimate of the potential financial impact. The provision constitutes an accounting estimate and does not predetermine the merits or outcome of any individual claim. The Bank intends to continue using all available legal remedies to protect its position.

The 4% y-o-y improvement in operating profit in EUR terms was driven by a 6% increase in net interest income and a 10% rise in net fees and commissions, while other income declined by 40% compared with the base period. Net interest income increased by 6% y-o-y in EUR terms, supported by higher business volumes, a higher NIM (+4 bps y-o-y), and interest savings on issued securities.

The improvement in fees and commissions was partly attributable to pricing measures, as well as higher insurance and asset management fee income. The Bank continued to be a successful participant in the group of arrangers of Slovenian sovereign bond issuances, which also generated fee income.

Operating expenses increased by 8% y-o-y in EUR terms in 9M. The number of branches decreased by 5 units ytd to 69, while FTE declined by 10 employees to 2,106.

In 3Q, operating profit increased by 2% q-o-q, including a 6% q-o-q increase in net interest income. In addition to higher volumes, this was already supported by a visible improvement in margins amid the rising EUR interest rate environment.

Asset quality remained stable, with the Stage 3 ratio unchanged q-o-q at 2.5%.

The FX-adjusted performing loan portfolio expanded by 10% ytd, including 2% growth in 3Q. Over the first nine months, the strongest growth was recorded in the MSE and corporate segments, while in 3Q the 4% q-o-q increase in consumer loans was particularly noteworthy. Based on sector data available at end-September, the Bank's market shares in consumer, corporate and municipal loans improved ytd. Mortgage loan market share declined slightly; however, compared with previous quarters, an improvement was already visible in 3Q.

The FX-adjusted deposit base increased marginally q-o-q and by 3% ytd (+5% y-o-y). During the quarter, retail deposits remained virtually unchanged, while corporate deposits grew by 4% q-o-q. The Bank's net loan to deposit ratio increased by 1 pp q-o-q and 4 pps y-o-y to 66%.

The Bank's capital adequacy and liquidity ratios remained safely above regulatory minimum requirements. At the end of 3Q, the CAR stood at 19.6%, the Tier 1 ratio at 19.0%, while the LCR amounted to 320%.

The Bank closed the period with total assets of EUR 15.9 billion, making it the second-largest bank in Slovenia, corresponding to a market share of 26.8%.

OTP BANK CROATIA

Performance of OTP Bank Croatia:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	40,753	34,707	-15%	13,677	54,591	11,809	9,749	-17%	-29%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	40,753	34,707	-15%	13,677	54,591	11,809	9,749	-17%	-29%
Income tax	-9,172	-8,007	-13%	-3,015	-12,297	-2,803	-2,309	-18%	-23%
Profit before income tax	49,925	42,714	-14%	16,692	66,889	14,611	12,058	-17%	-28%
Operating profit	52,834	48,163	-9%	17,667	69,634	15,522	18,493	19%	5%
Total income	107,696	103,617	-4%	36,033	143,651	33,673	36,716	9%	2%
Net interest income	80,026	78,542	-2%	26,810	106,903	25,470	26,933	6%	0%
Net fees and commissions	23,563	23,502	0%	8,517	31,441	7,693	9,003	17%	6%
Other net non-interest income	4,107	1,573	-62%	706	5,307	510	779	53%	10%
Operating expenses	-54,862	-55,455	1%	-18,366	-74,016	-18,151	-18,223	0%	-1%
Total provisions	-2,908	-5,449	87%	-974	-2,746	-910	-6,435	607%	561%
Provision for impairment on loan losses	2,052	-9,902		1,342	3,145	-3,939	-8,107	106%	
Other provision	-4,960	4,453		-2,317	-5,891	3,028	1,673	-45%	
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	3,878,564	4,121,297	6%	4,003,049	3,878,564	3,656,524	4,121,297	13%	3%
Gross customer loans	2,809,007	2,889,331	3%	2,848,971	2,809,007	2,763,599	2,889,331	5%	1%
Gross customer loans (FX-adjusted)	2,670,431	2,889,331	8%	2,668,745	2,670,431	2,851,284	2,889,331	1%	8%
Stage 1+2 customer loans (FX-adjusted)	2,600,783	2,804,311	8%	2,599,183	2,600,783	2,782,727	2,804,311	1%	8%
Retail loans	1,511,212	1,669,577	10%	1,462,132	1,511,212	1,629,400	1,669,577	2%	14%
Retail mortgage loans	788,070	871,909	11%	768,000	788,070	850,455	871,909	3%	14%
Retail consumer loans	601,253	647,125	8%	586,608	601,253	632,743	647,125	2%	10%
MSE loans	121,889	150,543	24%	107,524	121,889	146,203	150,543	3%	40%
Corporate loans	866,745	883,540	2%	898,249	866,745	894,211	883,540	-1%	-2%
Leasing	222,826	251,195	13%	238,802	222,826	259,117	251,195	-3%	5%
Allowances for possible loan losses	-80,259	-82,464	3%	-83,667	-80,259	-72,459	-82,464	14%	-1%
Allowances for possible loan losses (FX-adjusted)	-76,284	-82,464	8%	-78,362	-76,284	-74,752	-82,464	8%	5%
Deposits from customers	2,786,251	2,905,669	4%	2,892,271	2,786,251	2,585,713	2,905,669	12%	0%
Deposits from customers (FX-adjusted)	2,652,366	2,905,669	10%	2,712,736	2,652,366	2,667,735	2,905,669	10%	7%
Retail deposits	1,977,454	2,131,778	8%	1,968,805	1,977,454	2,002,266	2,131,778	6%	8%
Retail deposits	1,708,844	1,812,185	6%	1,685,292	1,708,844	1,728,173	1,812,185	5%	8%
MSE deposits	268,610	319,593	19%	283,513	268,610	274,094	319,593	17%	13%
Corporate deposits	674,913	773,891	15%	743,931	674,913	665,469	773,891	16%	4%
Liabilities to credit institutions	466,527	567,684	22%	493,284	466,527	465,619	567,684	22%	15%
Subordinated debt	69,730	84,586	21%	62,898	69,730	82,013	84,586	3%	34%
Total shareholders' equity	466,311	459,384	-1%	458,827	466,311	435,497	459,384	5%	0%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	2,493,977	2,616,476	5%	2,493,977	2,500,968	2,528,486	2,616,476	3%	5%
Stage 1 loans under IFRS 9/gross customer loans	87.5%	90.6%	3.0%p	87.5%	89.0%	91.5%	90.6%	-0.9%p	3.0%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.6%	0.1%p	0.5%	0.5%	0.6%	0.6%	0.0%p	0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	280,719	187,835	-33%	280,719	234,758	168,658	187,835	11%	-33%
Stage 2 loans under IFRS 9/gross customer loans	9.9%	6.5%	-3.4%p	9.9%	8.4%	6.1%	6.5%	0.4%p	-3.4%p
Own coverage of Stage 2 loans under IFRS 9	6.2%	7.2%	1.0%p	6.2%	6.6%	7.4%	7.2%	-0.2%p	1.0%p
Stage 3 loan volume under IFRS 9 (in HUF million)	74,274	85,020	14%	74,274	73,281	66,455	85,020	28%	14%
Stage 3 loans under IFRS 9/gross customer loans	2.6%	2.9%	0.3%p	2.6%	2.6%	2.4%	2.9%	0.5%p	0.3%p
Own coverage of Stage 3 loans under IFRS 9	72.5%	62.5%	-9.9%p	72.5%	72.0%	68.9%	62.5%	-6.4%p	-9.9%p
Provision for impairment on loan losses/average gross loans	-0.10%	0.47%	0.57%p	-0.19%	-0.11%	0.57%	1.13%	0.56%p	1.31%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	1.4%	1.2%	-0.2%p	1.4%	1.4%	1.3%	1.0%	-0.3%p	-0.4%p
ROE	11.8%	10.3%	-1.5%p	11.8%	11.8%	10.8%	8.6%	-2.2%p	-3.2%p
Total income margin	3.79%	3.64%	-0.15%p	3.63%	3.75%	3.66%	3.73%	0.06%p	0.10%p
Net interest margin	2.81%	2.76%	-0.06%p	2.70%	2.79%	2.77%	2.73%	-0.04%p	0.04%p
Operating costs / Average assets	1.9%	1.9%	0.0%p	1.8%	1.9%	2.0%	1.9%	-0.1%p	0.0%p
Cost/income ratio	50.9%	53.5%	2.6%p	51.0%	51.5%	53.9%	49.6%	-4.3%p	-1.3%p
Net loans to deposits (FX-adjusted)	95%	97%	1%p	95%	98%	104%	97%	-7%p	1%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/EUR (closing)	391.1	366.3	-6%	391.1	385.4	355.1	366.3	3%	-6%
HUF/EUR (average)	403.1	369.3	-8%	397.2	399.1	363.7	361.9	0%	-9%

The Croatian operation continued to deliver stable and profitable performance in 9M 2026, achieving a ROE of 10.3% while the loan portfolio expanded by 8%. A favourable economic environment, strong retail demand and business development initiatives all supported growth, particularly in the mortgage and consumer loan segments.

In 9M 2026, the Croatian operation generated nearly HUF 35 billion profit after tax, of which HUF 9.7 billion was realized in 3Q.

Total income increased by 5% y-o-y in EUR terms in 9M 2026. The 9M NIM narrowed by 6 bps y-o-y, primarily due to the lower EUR interest rate environment and pricing pressure stemming from competition in lending markets. However, the impact of margin compression was partly offset by loan volume growth, resulting in a 7% y-o-y increase in net interest income in EUR terms. In 3Q, net interest income grew by 6% q-o-q despite a slight decline in NIM. The q-o-q margin contraction was largely attributable to inflows of corporate deposits and increased interbank funding, which raised funding costs.

Net fees and commissions increased by 9% y-o-y in EUR terms in 9M, mainly driven by stronger business activity, higher transaction volumes and loan-related fee income. Growth in 3Q was supported by seasonally strong summer customer activity, reflected primarily in higher merchant acquiring fee income, as well as increased payment transaction and ATM fee revenues.

The 10% increase in operating expenses in EUR terms in 9M was only partly offset by revenue growth, resulting in a 2.6 pp increase in the cost-to-income ratio to 53.5%.

Regarding asset quality, the Stage 3 ratio increased by 0.5 pp q-o-q to 2.9%, primarily due to the reclassification of exposures to a corporate client. Excluding the impact of this reclassification, no meaningful deterioration was observed in the corporate portfolio. Credit risk costs recognized in 3Q were mainly related to the revaluation of individual corporate exposures. At the same time, other risk costs included a HUF 1.7 billion release, primarily related to litigation cases, similarly to the previous quarter.

The FX-adjusted performing (Stage 1+2) loan portfolio expanded by 8% ytd, while remaining broadly flat q-o-q. Within the retail segment, mortgage loans increased by 11% ytd, including 5% growth in 3Q. Performance was also supported by the “OTPrvi dom” (First Home) campaign launched earlier in the year, offering a 2.99% interest rate for first-time homebuyers.

Consumer loans increased by 8% ytd, supported by strong retail credit demand and digital lending solutions, including the Cash2go and Klik Kredit products.

Regarding the regulatory environment, effective from 1 October 2026 and following a public consultation process, the Croatian National Bank (HNB) tightened the macroprudential rules governing retail lending by reducing the maximum permitted share of exemptions from the debt service-to-income (DSTI) and loan-to-value (LTV) limits.

The corporate (including MSE) loan portfolio grew by 5% ytd, while declining by 1% q-o-q. Growth in the leasing portfolio continued to be supported by tourism-related investment activity; the portfolio increased by 13% ytd, although it declined by 3% q-o-q.

One of the most significant business development projects during the period was a large-scale card migration programme involving the gradual replacement of more than 500,000 payment cards. The project also supports the development of the Bank’s digital infrastructure and the future expansion of digital services.

The FX-adjusted deposit base increased by 10% during the first nine months of the year. Alongside growth in retail deposits, the corporate (including MSE) deposit portfolio also expanded significantly, by 16% ytd. By the end of September, the net loan to deposit ratio declined to 97%, representing a 7 pps improvement q-o-q and continuing to indicate a conservative and stable funding structure.

OTP BANK SERBIA

Performance of OTP Bank Serbia:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	55,069	47,430	-14%	15,627	79,324	16,154	15,477	-4%	-1%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	55,069	47,430	-14%	15,627	79,324	16,154	15,477	-4%	-1%
Income tax	-8,530	-7,847	-8%	-2,711	-11,493	-2,627	-2,628	0%	-3%
Profit before income tax	63,599	55,277	-13%	18,338	90,816	18,781	18,105	-4%	-1%
Operating profit	73,005	58,887	-19%	24,355	97,283	19,939	19,164	-4%	-21%
Total income	119,355	107,656	-10%	40,015	161,850	36,294	34,961	-4%	-13%
Net interest income	89,179	77,636	-13%	29,701	118,297	25,867	24,973	-3%	-16%
Net fees and commissions	17,446	19,395	11%	5,993	26,552	7,171	6,033	-16%	1%
Other net non-interest income	12,730	10,624	-17%	4,321	17,000	3,255	3,955	21%	-8%
Operating expenses	-46,350	-48,769	5%	-15,660	-64,567	-16,355	-15,797	-3%	1%
Total provisions	-9,406	-3,610	-62%	-6,017	-6,466	-1,157	-1,059	-9%	-82%
Provision for impairment on loan losses	-9,238	-3,121	-66%	-5,992	-5,883	-1,028	-1,017	-1%	-83%
Other provision	-169	-489	190%	-25	-583	-129	-42	-68%	69%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	3,438,979	3,503,441	2%	3,537,983	3,438,979	3,192,995	3,503,441	10%	-1%
Gross customer loans	2,515,142	2,602,292	3%	2,460,036	2,515,142	2,435,737	2,602,292	7%	6%
Gross customer loans (FX-adjusted)	2,388,579	2,602,292	9%	2,301,940	2,388,579	2,511,095	2,602,292	4%	13%
Stage 1+2 customer loans (FX-adjusted)	2,332,139	2,551,809	9%	2,243,377	2,332,139	2,459,177	2,551,809	4%	14%
Retail loans	1,105,505	1,249,825	13%	1,060,345	1,105,505	1,206,129	1,249,825	4%	18%
Retail mortgage loans	485,311	538,036	11%	472,774	485,311	519,416	538,036	4%	14%
Retail consumer loans	554,150	635,698	15%	526,961	554,150	612,680	635,698	4%	21%
MSE loans	66,045	76,091	15%	60,609	66,045	74,033	76,091	3%	26%
Corporate loans	1,113,241	1,179,985	6%	1,070,230	1,113,241	1,133,226	1,179,985	4%	10%
Leasing	113,394	122,000	8%	112,802	113,394	119,822	122,000	2%	8%
Allowances for possible loan losses	-76,426	-69,814	-9%	-84,494	-76,426	-68,810	-69,814	1%	-17%
Allowances for possible loan losses (FX-adjusted)	-72,558	-69,814	-4%	-79,037	-72,558	-70,917	-69,814	-2%	-12%
Deposits from customers	2,273,048	2,341,507	3%	2,406,058	2,273,048	2,103,204	2,341,507	11%	-3%
Deposits from customers (FX-adjusted)	2,159,230	2,341,507	8%	2,252,495	2,159,230	2,167,381	2,341,507	8%	4%
Retail deposits	1,264,408	1,355,814	7%	1,234,819	1,264,408	1,285,391	1,355,814	5%	10%
Retail deposits	1,093,294	1,162,448	6%	1,062,602	1,093,294	1,108,133	1,162,448	5%	9%
MSE deposits	171,114	193,366	13%	172,217	171,114	177,258	193,366	9%	12%
Corporate deposits	894,822	985,693	10%	1,017,676	894,822	881,989	985,693	12%	-3%
Liabilities to credit institutions	583,402	595,111	2%	559,061	583,402	559,816	595,111	6%	6%
Subordinated debt	67,318	64,588	-4%	68,666	67,318	62,160	64,588	4%	-6%
Total shareholders' equity	450,161	439,323	-2%	433,392	450,161	412,447	439,323	7%	1%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	2,139,511	2,359,976	10%	2,139,511	2,225,580	2,191,718	2,359,976	8%	10%
Stage 1 loans under IFRS 9/gross customer loans	87.0%	90.7%	3.7%p	87.0%	88.5%	90.0%	90.7%	0.7%p	3.7%p
Own coverage of Stage 1 loans under IFRS 9	0.6%	0.6%	0.0%p	0.6%	0.6%	0.6%	0.6%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	257,879	191,833	-26%	257,879	230,087	193,624	191,833	-1%	-26%
Stage 2 loans under IFRS 9/gross customer loans	10.5%	7.4%	-3.1%p	10.5%	9.1%	7.9%	7.4%	-0.6%p	-3.1%p
Own coverage of Stage 2 loans under IFRS 9	12.2%	11.3%	-0.9%p	12.2%	11.0%	11.2%	11.3%	0.2%p	-0.9%p
Stage 3 loan volume under IFRS 9 (in HUF million)	62,645	50,482	-19%	62,645	59,475	50,394	50,482	0%	-19%
Stage 3 loans under IFRS 9/gross customer loans	2.5%	1.9%	-0.6%p	2.5%	2.4%	2.1%	1.9%	-0.1%p	-0.6%p
Own coverage of Stage 3 loans under IFRS 9	63.7%	65.6%	1.9%p	63.7%	64.7%	66.4%	65.6%	-0.9%p	1.9%p
Provision for impairment on loan losses/average gross loans	0.51%	0.17%	-0.35%p	0.97%	0.24%	0.17%	0.16%	-0.01%p	-0.81%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.1%	1.9%	-0.2%p	1.7%	2.3%	2.0%	1.8%	-0.2%p	0.1%p
ROE	16.8%	14.5%	-2.3%p	14.3%	18.1%	15.1%	14.4%	-0.7%p	0.1%p
Total income margin	4.56%	4.29%	-0.27%p	4.46%	4.64%	4.45%	4.09%	-0.37%p	-0.37%p
Net interest margin	3.41%	3.10%	-0.31%p	3.31%	3.39%	3.17%	2.92%	-0.25%p	-0.39%p
Operating costs / Average assets	1.8%	1.9%	0.2%p	1.7%	1.8%	2.0%	1.8%	-0.2%p	0.1%p
Cost/income ratio	38.8%	45.3%	6.5%p	39.1%	39.9%	45.1%	45.2%	0.1%p	6.0%p
Net loans to deposits (FX-adjusted)	99%	108%	9%p	99%	107%	113%	108%	-4%p	9%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/RSD (closing)	3.3	3.1	-7%	3.3	3.3	3.0	3.1	3%	-7%
HUF/RSD (average)	3.4	3.1	-9%	3.4	3.4	3.1	3.1	0%	-9%

The Serbian banking group's performance in 9M 2026 remained below the level recorded in the corresponding period of the previous year, primarily due to lower net interest income resulting from narrowing interest margins. At the same time, asset quality continued to improve, while loan growth remained robust across both the retail and corporate segments.

The Serbian operation generated more than HUF 47 billion profit after tax in 9M 2026, down 14% y-o-y, of which HUF 15.5 billion was recorded in 3Q.

Regarding revenue trends, net interest income declined by 13% y-o-y in HUF terms and by 5% y-o-y in local currency during 9M 2026, while NIM narrowed by 31 bps y-o-y. Margin compression was primarily driven by the decline in euro area interest rates, but was also adversely affected by interest rate caps on retail loan products and intensifying competition. The margin decline observed in 3Q was significantly influenced by several large corporate deposit placements.

Net fees and commissions increased by 21% y-o-y in RSD terms during 9M 2026, supported by stronger business activity, higher transaction volumes and robust demand for retail products. The 16% q-o-q decline recorded in 3Q was largely attributable to seasonal factors.

Operating expenses increased by 15% y-o-y in RSD terms during 9M 2026. The increase was mainly attributable to higher IT and marketing expenses, as well as rising supervisory fees.

In 9M 2026, total risk costs amounted to HUF 3.6 billion, including HUF 3.1 billion related to credit losses. Impairment charges on the retail portfolio were broadly in line with loan growth, partly offset by a provision release related to a large corporate client.

Asset quality continued to improve: the Stage 3 loan ratio declined to 1.9% by the end of September, while Stage 3 coverage increased y-o-y, reaching 65.6%. At the same time, the Stage 2 ratio declined by 3.1 pp y-o-y to 7.4%.

The performing (Stage 1+2) loan portfolio increased by 9% ytd and by 4% q-o-q. Consumer loans recorded the strongest growth in 9M 2026, expanding by 15% ytd, supported by strong retail demand, increased maximum loan amounts and favourable borrowing conditions. Mortgage loans grew by 11% ytd and by 4% q-o-q.

Demand for mortgage loans was also supported by the government programme launched in 2025 targeting young first-time homebuyers, which offers housing loans with as little as a 1% down payment, a state guarantee and a subsidized customer interest rate of 1.5% during the first six years. Strong interest in the programme is reflected by the fact that the original EUR 400 million funding envelope was increased to EUR 900 million by mid-2026, which may continue to support mortgage market growth in the coming period.

The corporate (including MSE) loan portfolio expanded by 7% ytd.

On an FX-adjusted basis, deposits increased by 8% compared with the beginning of the year. As a result, the net loan to deposit ratio stood at 108% at the end of September.

IPOTEKA BANK (UZBEKISTAN)

Performance of Ipoteka Bank (Uzbekistan):

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	33,063	49,734	50%	8,060	49,496	17,173	15,153	-12%	88%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	33,063	49,734	50%	8,060	49,496	17,173	15,153	-12%	88%
Income tax	-4,795	-5,381	12%	-941	-7,591	-2,279	-1,666	-27%	77%
Profit before income tax	37,858	55,115	46%	9,001	57,087	19,452	16,819	-14%	87%
Operating profit	44,843	60,494	35%	15,723	64,252	19,490	21,972	13%	40%
Total income	83,030	107,744	30%	28,875	116,708	34,847	38,680	11%	34%
Net interest income	71,098	92,287	30%	23,768	98,378	29,742	33,469	13%	41%
Net fees and commissions	9,581	11,829	23%	4,187	13,476	3,875	4,153	7%	-1%
Other net non-interest income	2,352	3,628	54%	920	4,854	1,231	1,057	-14%	15%
Operating expenses	-38,187	-47,249	24%	-13,152	-52,455	-15,357	-16,708	9%	27%
Total provisions	-6,985	-5,379	-23%	-6,722	-7,166	-38	-5,153		-23%
Provision for impairment on loan losses	-5,499	-4,655	-15%	-6,124	-5,696	219	-4,844		-21%
Other provision	-1,486	-724	-51%	-599	-1,470	-257	-309	20%	-48%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	1,484,426	1,586,534	7%	1,376,385	1,484,426	1,461,735	1,586,534	9%	15%
Gross customer loans	1,042,097	1,097,222	5%	1,027,535	1,042,097	1,005,344	1,097,222	9%	7%
Gross customer loans (FX-adjusted)	1,036,588	1,097,222	6%	1,010,177	1,036,588	1,059,890	1,097,222	4%	9%
Stage 1+2 customer loans (FX-adjusted)	888,878	946,374	6%	868,332	888,878	914,767	946,374	3%	9%
Retail loans	746,122	797,072	7%	716,785	746,122	771,059	797,072	3%	11%
Retail mortgage loans	461,388	478,250	4%	443,527	461,388	471,830	478,250	1%	8%
Retail consumer loans	264,917	307,379	16%	252,774	264,917	285,652	307,379	8%	22%
MSE loans	19,817	11,444	-42%	20,484	19,817	13,578	11,444	-16%	-44%
Corporate loans	142,756	149,302	5%	151,547	142,756	143,708	149,302	4%	-1%
Allowances for possible loan losses	-113,037	-113,226	0%	-115,258	-113,037	-103,636	-113,226	9%	-2%
Allowances for possible loan losses (FX-adjusted)	-111,622	-113,226	1%	-112,518	-111,622	-108,909	-113,226	4%	1%
Deposits from customers	482,720	508,184	5%	433,925	482,720	461,965	508,184	10%	17%
Deposits from customers (FX-adjusted)	480,856	508,184	6%	426,987	480,856	486,701	508,184	4%	19%
Retail deposits	227,162	199,486	-12%	192,241	227,162	183,911	199,486	8%	4%
Retail deposits	166,150	161,795	-3%	143,557	166,150	150,335	161,795	8%	13%
MSE deposits	61,012	37,691	-38%	48,685	61,012	33,577	37,691	12%	-23%
Corporate deposits	253,694	308,698	22%	234,746	253,694	302,789	308,698	2%	32%
Liabilities to credit institutions	543,318	561,700	3%	534,573	543,318	514,416	561,700	9%	5%
Issued securities	171,748	175,253	2%	142,218	171,748	162,762	175,253	8%	23%
Subordinated debt	10,312	9,628	-7%	10,609	10,312	9,417	9,628	2%	-9%
Total shareholders' equity	240,326	276,789	15%	226,435	240,326	247,002	276,789	12%	22%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	730,260	845,847	16%	730,260	799,627	776,898	845,847	9%	16%
Stage 1 loans under IFRS 9/gross customer loans	71.1%	77.1%	6.0%p	71.1%	76.7%	77.3%	77.1%	-0.2%p	6.0%p
Own coverage of Stage 1 loans under IFRS 9	2.6%	1.9%	-0.7%p	2.6%	2.3%	1.9%	1.9%	0.0%p	-0.7%p
Stage 2 loan volume under IFRS 9 (in HUF million)	151,084	100,527	-33%	151,084	92,236	89,942	100,527	12%	-33%
Stage 2 loans under IFRS 9/gross customer loans	14.7%	9.2%	-5.5%p	14.7%	8.9%	8.9%	9.2%	0.2%p	-5.5%p
Own coverage of Stage 2 loans under IFRS 9	17.6%	16.3%	-1.3%p	17.6%	16.4%	17.0%	16.3%	-0.7%p	-1.3%p
Stage 3 loan volume under IFRS 9 (in HUF million)	146,192	150,849	3%	146,192	150,234	138,504	150,849	9%	3%
Stage 3 loans under IFRS 9/gross customer loans	14.2%	13.7%	-0.5%p	14.2%	14.4%	13.8%	13.7%	0.0%p	-0.5%p
Own coverage of Stage 3 loans under IFRS 9	47.5%	53.6%	6.0%p	47.5%	52.8%	53.2%	53.6%	0.4%p	6.0%p
Provision for impairment on loan losses/average gross loans	0.72%	0.61%	-0.11%p	2.39%	0.56%	-0.09%	1.85%	1.94%p	-0.54%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	3.2%	4.5%	1.3%p	2.3%	3.5%	4.7%	4.0%	-0.7%p	1.7%p
ROE	20.4%	26.2%	5.8%p	14.5%	22.4%	26.9%	23.0%	-3.9%p	8.5%p
Total income margin	7.96%	9.74%	1.78%p	8.33%	8.32%	9.53%	10.17%	0.64%p	1.84%p
Net interest margin	6.82%	8.35%	1.53%p	6.85%	7.01%	8.13%	8.80%	0.67%p	1.95%p
Operating costs / Average assets	3.7%	4.3%	0.6%p	3.8%	3.7%	4.2%	4.4%	0.2%p	0.6%p
Cost/income ratio	46.0%	43.9%	-2.1%p	45.5%	44.9%	44.1%	43.2%	-0.9%p	-2.4%p
Net loans to deposits (FX-adjusted)	210%	194%	-17%p	210%	192%	195%	194%	-2%p	-17%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/1,000 UZS (closing)	27.6	27.3	-1%	27.6	27.3	25.8	27.3	6%	-1%
HUF/1,000 UZS (average)	28.3	26.3	-7%	27.1	28.2	25.8	26.3	2%	-3%

The Ipoteka Bank delivered HUF 50 billion profit after tax in the first nine months of 2026, up 50% y-o-y, resulting in an ROE of 26.2%. Consumer loans grew by 8% q-o-q and corporate loans by 4% q-o-q in 3Q, while the net interest margin continued the improving trend observed in recent periods.

The Bank posted HUF 49.7 billion profit after tax in the first nine months of 2026 (+50% y-o-y), of which HUF 15.2 billion was generated in 3Q.

The nine-month operating profit increased by 35% y-o-y, supported by the improving trend that has been unfolding since 2Q 2025. Net interest income rose by 30%, driven by growing loan volumes and a 1.5 pps improvement in the net interest margin. The improvement in the margin was primarily supported by lower deposit rates, while the increasing volume and average interest rate of cash loans also contributed positively.

Net fees and commissions increased by 23% y-o-y in the first nine months, closely linked to the expansion of consumer lending, while other income improved by 54%, driven by more favourable FX-results and revenues from property sales. As for the third quarter, total income increased by 11% q-o-q, supported by a 13% rise in net interest income and a 7% increase in fee income.

Operating expenses increased by 24% in HUF terms during the first nine months, driven by a 15% increase in personnel expenses, an 18% rise in depreciation, and a 54% increase in other operating expenses. The increase in other operating expenses was partly attributable to higher loan underwriting costs as well as rising marketing and IT expenses.

Risk costs amounted to HUF 5.3 billion in the first nine months, 23% lower than in the same period of the previous year. The q-o-q increase in risk costs in 3Q was mainly attributable to lower recoveries from non-performing large corporate loans.

The Stage 3 loan ratio improved by 0.5 pp y-o-y, while the Stage 2 ratio improved by 5.5 pps.

The FX-adjusted performing loan portfolio expanded by 6% ytd, reflecting a 16% increase in consumer loans, a 4% rise in mortgage loans, and a marginal decline in corporate (including MSE) exposures. On a quarterly basis, performing loans grew by 3%.

Increasing the consumer loan portfolio remains one of the Bank's key strategic priorities. Therefore, the Bank continued its gradual expansion into new customer and market segments, while preserving its prudent risk management approach. As a result, cash loan disbursements in September reached their highest monthly level since March. The cash loan portfolio increased by 4% during the first nine months. Consumer loan portfolio growth was significantly supported by the launch of a long-term partnership with a local partner, under which auto loan disbursements started to increase from the beginning of the year under favourable pricing conditions. Consequently, the Bank's market share in auto loans increased from 4.9% at year-end 2025 to 9.1% by the end of September. As a result, the consumer loan portfolio expanded by 8% q-o-q and by 16% during the first nine months overall.

The FX-adjusted deposit portfolio increased by 6% in the first nine months, driven mainly by a 10% increase in corporate (including MSE) deposits, while retail deposits declined by 3%. On a quarterly basis, total deposits grew by 4%.

The net loan to deposit ratio stood at 194% at the end of 3Q 2026. Excluding state-subsidised and state-refinanced mortgage loans, the net loan to deposit ratio stood at 111% at the end of September.

According to data published by the Central Bank of Uzbekistan for the first half of the year, Ipoteka Bank was the most profitable bank in the country, generating UZS 1,389 billion (approximately USD 115 million) profit after tax under local accounting standards.

OTP BANK UKRAINE

Performance of OTP Bank Ukraine:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	42,866	25,440	-41%	12,568	55,849	7,963	8,251	4%	-34%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	42,866	25,440	-41%	12,568	55,849	7,963	8,251	4%	-34%
Income tax	-9,059	-22,654	150%	-3,565	-10,597	-6,621	-7,950	20%	123%
Profit before income tax	51,924	48,093	-7%	16,133	66,446	14,584	16,201	11%	0%
Operating profit	54,930	54,951	0%	18,713	73,522	17,602	18,846	7%	1%
Total income	80,718	81,421	1%	27,252	108,651	26,539	27,793	5%	2%
Net interest income	72,141	70,664	-2%	24,056	96,238	22,588	24,408	8%	1%
Net fees and commissions	5,929	6,910	17%	1,953	7,816	2,050	2,706	32%	39%
Other net non-interest income	2,648	3,847	45%	1,243	4,598	1,902	679	-64%	-45%
Operating expenses	-25,788	-26,470	3%	-8,540	-35,130	-8,937	-8,946	0%	5%
Total provisions	-3,006	-6,858	128%	-2,580	-7,076	-3,018	-2,645	-12%	3%
Provision for impairment on loan losses	-2,145	-7,230	237%	-1,485	-4,722	-2,930	-2,252	-23%	52%
Other provision	-861	372		-1,095	-2,354	-88	-393	346%	-64%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	1,139,284	1,116,868	-2%	1,083,148	1,139,284	1,063,487	1,116,868	5%	3%
Gross customer loans	445,995	532,550	19%	435,956	445,995	472,942	532,550	13%	22%
Gross customer loans (FX-adjusted)	421,244	532,550	26%	398,365	421,244	490,991	532,550	8%	34%
Stage 1+2 customer loans (FX-adjusted)	397,584	511,805	29%	372,505	397,584	470,214	511,805	9%	37%
Retail loans	54,974	81,183	48%	48,875	54,974	70,670	81,183	15%	66%
Retail mortgage loans	845	619	-27%	853	845	687	619	-10%	-27%
Retail consumer loans	54,098	80,559	49%	47,988	54,098	69,971	80,559	15%	68%
MSE loans	31	5	-84%	34	31	12	5	-58%	-85%
Corporate loans	251,773	314,520	25%	228,067	251,773	290,160	314,520	8%	38%
Leasing	90,836	116,103	28%	95,562	90,836	109,384	116,103	6%	21%
Allowances for possible loan losses	-35,766	-40,444	13%	-37,326	-35,766	-36,819	-40,444	10%	8%
Allowances for possible loan losses (FX-adjusted)	-33,943	-40,440	19%	-34,457	-33,943	-38,230	-40,440	6%	17%
Deposits from customers	828,899	794,105	-4%	765,893	828,899	753,632	794,105	5%	4%
Deposits from customers (FX-adjusted)	783,837	794,105	1%	702,448	783,837	782,582	794,105	1%	13%
Retail deposits	266,860	273,685	3%	254,355	266,860	278,639	273,685	-2%	8%
Retail deposits	233,212	240,192	3%	222,285	233,212	245,819	240,192	-2%	8%
MSE deposits	33,647	33,493	0%	32,070	33,647	32,819	33,493	2%	4%
Corporate deposits	516,978	520,420	1%	448,093	516,978	503,944	520,420	3%	16%
Liabilities to credit institutions	71,438	69,109	-3%	72,399	71,438	70,054	69,109	-1%	-5%
Subordinated debt	0	0	-100%	0	0	0	0		
Total shareholders' equity	212,210	222,853	5%	215,566	212,210	207,640	222,853	7%	3%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	348,761	446,330	28%	348,761	361,194	393,106	446,330	14%	28%
Stage 1 loans under IFRS 9/gross customer loans	80.0%	83.8%	3.8%p	80.0%	81.0%	83.1%	83.8%	0.7%p	3.8%p
Own coverage of Stage 1 loans under IFRS 9	2.4%	3.2%	0.8%p	2.4%	2.5%	3.1%	3.2%	0.1%p	0.8%p
Stage 2 loan volume under IFRS 9 (in HUF million)	59,498	65,475	10%	59,498	60,146	59,823	65,475	9%	10%
Stage 2 loans under IFRS 9/gross customer loans	13.6%	12.3%	-1.4%p	13.6%	13.5%	12.6%	12.3%	-0.4%p	-1.4%p
Own coverage of Stage 2 loans under IFRS 9	14.6%	15.0%	0.3%p	14.6%	15.1%	15.6%	15.0%	-0.7%p	0.3%p
Stage 3 loan volume under IFRS 9 (in HUF million)	27,696	20,745	-25%	27,696	24,654	20,014	20,745	4%	-25%
Stage 3 loans under IFRS 9/gross customer loans	6.4%	3.9%	-2.5%p	6.4%	5.5%	4.2%	3.9%	-0.3%p	-2.5%p
Own coverage of Stage 3 loans under IFRS 9	73.1%	78.6%	5.5%p	73.1%	71.4%	75.5%	78.6%	3.1%p	5.5%p
Provision for impairment on loan losses/average gross loans	0.67%	2.05%	1.38%p	1.37%	1.09%	2.53%	1.78%	-0.75%p	0.41%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	5.1%	3.1%	-1.9%p	4.5%	5.0%	3.0%	3.0%	0.0%p	-1.5%p
ROE	27.1%	16.1%	-11.1%p	23.4%	26.3%	15.4%	15.2%	-0.1%p	-8.2%p
Total income margin	9.52%	10.04%	0.51%p	9.80%	9.67%	10.07%	10.16%	0.09%p	0.36%p
Net interest margin	8.51%	8.71%	0.20%p	8.65%	8.56%	8.57%	8.92%	0.35%p	0.27%p
Operating costs / Average assets	3.0%	3.3%	0.2%p	3.1%	3.1%	3.4%	3.3%	-0.1%p	0.2%p
Cost/income ratio	31.9%	32.5%	0.6%p	31.3%	32.3%	33.7%	32.2%	-1.5%p	0.9%p
Net loans to deposits (FX-adjusted)	52%	62%	10%p	52%	49%	58%	62%	4%p	10%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/UAH (closing)	8.1	7.2	-11%	8.1	7.8	7.0	7.2	4%	-11%
HUF/UAH (average)	8.7	7.2	-17%	8.2	8.5	7.1	7.0	-1%	-14%

Amid the ongoing war, the Ukrainian bank continues to demonstrate strong business activity, as reflected in the 29% growth of performing loans during the first nine months, the strongest growth rate within the Group. Despite the doubling of the corporate income tax rate for banks from 2026, the Ukrainian operation delivered a 16.1% ROE in the first nine months and continues to maintain significant capital and liquidity buffers. These provide ample capacity for a substantial acceleration in business activity should the war come to an end or a political settlement be reached.

OTP Bank Ukraine generated HUF 25.4 billion in profit after tax in the first nine months of 2026, corresponding to a 16.1% ROE. The 29% y-o-y decline in profit in local currency was primarily attributable to the increase in the corporate income tax rate for banks from 25% to 50%, effective from 1 January 2026.

Nine-month income tax expenses tripled y-o-y in local currency. This was largely driven by the increase in the tax rate applicable to banks from 25% in 2025 to 50% from 1 January 2026. The increase was also influenced by a base effect, as in 1H 2025 the leasing company recognized deferred tax assets from prior years amounting to HUF 3.5 billion.

Nine-month profit before tax grew by 11% y-o-y in local currency, while total revenues increased by 21% y-o-y. Net interest income rose by 17% in hryvnia terms, primarily driven by strong loan growth, while a 20 bps improvement in net interest margin also supported performance. In 3Q the margin increased by 35 bps q-o-q, benefiting from higher policy rates feeding through to financial assets and from the growing share of higher-margin consumer loans.

Net fee and commission income grew by 40% in hryvnia terms in the first nine months, while other income nearly doubled from a low base, mainly driven by a one-off card scheme fee compensation of approximately HUF 1.2 billion received in 2Q. This item also explains the decline in other revenues in 3Q.

Operating expenses increased by 23% y-o-y in local currency during the first nine months, mainly due to higher personnel expenses in the elevated wage inflation environment.

Total risk costs amounted to HUF 6.9 billion in the first nine months of 2026, more than double the level recorded in the base period. Risk costs during the period were primarily related to the expanding loan portfolio and, in 2Q, to the revision of IFRS 9 model parameters. In addition, during the third quarter, approximately HUF 0.4 billion of additional provisions were recognized due to a regulation requiring banks not to charge interest during the period of martial law on loans granted to military personnel and their relatives. This customer segment comprises approximately 3,600 clients at the Ukrainian subsidiary, with total exposure exceeding HUF 0.9 billion.

Underlying asset quality trends remained favourable, with the Stage 3 ratio declining by 2.5 pps y-o-y and 0.3 pp q-o-q to 3.9%.

After increasing by 27% in 2025, the volume of performing (Stage 1+2) loans, adjusted for FX effects, expanded by a further 29% ytd in the first nine months of 2026, representing the strongest growth rate within the Group in both periods. Within the portfolio, retail consumer loans increased by 49% ytd, supported by the continued expansion of digital sales channels. Corporate (including MSE) loan volumes also expanded (+25% ytd), while leasing exposures grew by 28%.

On a quarterly basis, retail consumer loans delivered the strongest performance within the Group, increasing by 15% q-o-q, partly supported by a new online lending product introduced in 2Q. Corporate (including MSE) loan volumes grew by 8%, while leasing exposures increased by 6%, all adjusted for FX effects.

FX-adjusted deposit volumes increased marginally year-to-date.

As a result of strong loan growth, the net loan to deposit ratio rose to 62% by quarter-end, up from the local trough of 49% recorded in 4Q 2025.

CKB GROUP (MONTENEGRO)

Performance of CKB Group:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	17,613	14,845	-16%	6,645	22,376	3,695	5,865	59%	-12%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	17,613	14,845	-16%	6,645	22,376	3,695	5,865	59%	-12%
Income tax	-3,003	-2,564	-15%	-1,161	-3,980	-647	-1,034	60%	-11%
Profit before income tax	20,616	17,409	-16%	7,805	26,356	4,342	6,899	59%	-12%
Operating profit	21,318	18,640	-13%	7,536	26,908	5,835	6,844	17%	-9%
Total income	35,729	34,010	-5%	12,506	47,569	10,997	11,743	7%	-6%
Net interest income	27,358	26,481	-3%	9,487	36,581	8,502	9,126	7%	-4%
Net fees and commissions	7,556	6,893	-9%	2,695	10,020	2,297	2,382	4%	-12%
Other net non-interest income	814	636	-22%	324	968	197	236	20%	-27%
Operating expenses	-14,410	-15,370	7%	-4,969	-20,660	-5,162	-4,900	-5%	-1%
Total provisions	-703	-1,231	75%	269	-552	-1,493	55		-79%
Provision for impairment on loan losses	-529	-1,216	130%	268	-46	-1,381	82		-70%
Other provision	-174	-15	-91%	1	-506	-112	-26	-77%	
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	847,297	860,145	2%	840,390	847,297	823,789	860,145	4%	2%
Gross customer loans	609,038	617,796	1%	585,551	609,038	605,747	617,796	2%	6%
Gross customer loans (FX-adjusted)	578,871	617,796	7%	548,421	578,871	624,958	617,796	-1%	13%
Stage 1+2 customer loans (FX-adjusted)	565,567	604,456	7%	534,797	565,567	612,213	604,456	-1%	13%
Retail loans	293,377	325,421	11%	281,842	293,377	316,809	325,421	3%	15%
Retail mortgage loans	137,014	152,035	11%	131,833	137,014	147,367	152,035	3%	15%
Retail consumer loans	147,229	161,823	10%	141,475	147,229	157,916	161,823	2%	14%
MSE loans	9,134	11,563	27%	8,534	9,134	11,526	11,563	0%	36%
Corporate loans	268,102	273,235	2%	249,100	268,102	289,814	273,235	-6%	10%
Leasing	4,088	5,800	42%	3,854	4,088	5,590	5,800	4%	50%
Allowances for possible loan losses	-15,653	-16,089	3%	-15,978	-15,653	-15,546	-16,089	3%	1%
Allowances for possible loan losses (FX-adjusted)	-14,878	-16,089	8%	-14,965	-14,878	-16,039	-16,089	0%	8%
Deposits from customers	602,692	636,703	6%	631,259	602,692	558,235	636,703	14%	1%
Deposits from customers (FX-adjusted)	573,257	636,703	11%	591,660	573,257	575,940	636,703	11%	8%
Retail deposits	368,652	402,075	9%	352,824	368,652	371,993	402,075	8%	14%
Retail deposits	293,952	316,326	8%	278,129	293,952	298,429	316,326	6%	14%
MSE deposits	74,700	85,749	15%	74,695	74,700	73,564	85,749	17%	15%
Corporate deposits	204,604	234,628	15%	238,836	204,604	203,947	234,628	15%	-2%
Liabilities to credit institutions	80,636	53,931	-33%	48,609	80,636	105,994	53,931	-49%	11%
Total shareholders' equity	135,781	143,680	6%	132,840	135,781	133,474	143,680	8%	8%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	535,204	553,012	3%	535,204	561,392	543,172	553,012	2%	3%
Stage 1 loans under IFRS 9/gross customer loans	91.4%	89.5%	-1.9%p	91.4%	92.2%	89.7%	89.5%	-0.2%p	-1.9%p
Own coverage of Stage 1 loans under IFRS 9	0.7%	0.6%	-0.1%p	0.7%	0.6%	0.6%	0.6%	0.0%p	-0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	35,800	51,443	44%	35,800	33,649	50,222	51,443	2%	44%
Stage 2 loans under IFRS 9/gross customer loans	6.1%	8.3%	2.2%p	6.1%	5.5%	8.3%	8.3%	0.0%p	2.2%p
Own coverage of Stage 2 loans under IFRS 9	5.0%	6.3%	1.2%p	5.0%	6.3%	6.3%	6.3%	-0.1%p	1.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	14,547	13,340	-8%	14,547	13,997	12,353	13,340	8%	-8%
Stage 3 loans under IFRS 9/gross customer loans	2.5%	2.2%	-0.3%p	2.5%	2.3%	2.0%	2.2%	0.1%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	71.6%	71.1%	-0.5%p	71.6%	73.0%	73.0%	71.1%	-1.9%p	-0.5%p
Provision for impairment on loan losses/average gross loans	0.12%	0.26%	0.14%p	-0.18%	0.01%	0.90%	-0.05%	-0.95%p	0.13%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.9%	2.4%	-0.6%p	3.1%	2.7%	1.8%	2.7%	1.0%p	-0.4%p
ROE	18.5%	14.5%	-4.0%p	20.0%	17.4%	11.0%	16.7%	5.7%p	-3.3%p
Total income margin	5.91%	5.40%	-0.51%p	5.82%	5.84%	5.30%	5.49%	0.19%p	-0.33%p
Net interest margin	4.53%	4.20%	-0.32%p	4.42%	4.49%	4.10%	4.27%	0.17%p	-0.15%p
Operating costs / Average assets	2.4%	2.4%	0.1%p	2.3%	2.5%	2.5%	2.3%	-0.2%p	0.0%p
Cost/income ratio	40.3%	45.2%	4.9%p	39.7%	43.4%	46.9%	41.7%	-5.2%p	2.0%p
Net loans to deposits (FX-adjusted)	90%	95%	4%p	90%	98%	106%	95%	-11%p	4%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/EUR (closing)	391.1	366.3	-6%	391.1	385.4	355.1	366.3	3%	-6%
HUF/EUR (average)	403.1	369.3	-8%	397.2	399.1	363.7	361.9	0%	-9%

The Montenegrin CKB Bank delivered nearly HUF 15 billion profit after tax in the first nine months of 2026, corresponding to an ROE of 14.5%. Both loans and deposits recorded strong growth during the period.

The CKB Group's total income declined by 5% y-o-y in HUF terms, while increasing by 4% in local currency. Net interest income rose by 5% in euro terms, driven by growing business volumes, although the net interest margin narrowed by 32 basis points. The margin decline was attributable to higher funding costs, intense competition in the lending market, and lower lending rates resulting from the decline in the average EUR interest rate environment.

In 3Q 2026, total income increased by 7% q-o-q in HUF terms, within which net interest income also rose by 7%, supported by both a 2% increase in average total assets and an improvement in the margin during the quarter. The q-o-q margin expansion was driven by the repricing of loans in the already rising EUR interest rate environment, a growing share of loans originated at higher average interest rates, strong retail lending dynamics, and declining group-level funding. Net fees and commissions increased by 4% q-o-q in HUF terms, while other income grew by 20%.

Operating expenses for the first nine months increased by 7% y-o-y, mainly due to higher marketing and IT-related costs. On a quarterly basis, operating expenses declined by 5%, primarily as a result of lower software-related depreciation charges.

Risk costs amounted to HUF 1.2 billion in the first nine months (+75% y-o-y), of which no risk costs were recorded in 3Q.

Performing loans (Stage 1+2) increased by 7% ytd, within this marginally declined q-o-q on an FX-adjusted basis. Strong retail loan demand supported a 10% ytd increase in the combined mortgage and consumer loan portfolio, while the MSE and corporate loan book also expanded by 3% ytd. The 6% q-o-q decline in corporate loans partly reflected seasonally higher working capital loan repayments following the summer tourism season.

Customer deposits increased by 11% in the first nine months, driven by 8% growth in retail deposits and 15% growth in corporate (including MSE) deposits. On a quarterly basis, both retail (+6%) and corporate (including MSE, +15%) deposits continued to grow.

The net loan to deposit ratio stood at 95% at the end of September. The decline in liabilities to credit institutions was made possible by the strong growth in customer deposits, which partly replaced previously utilised interbank funding.

Following a change of its former name, Crnogorska Komercijalna Banka AD Podgorica, the bank has operated under the name OTP Banka AD Podgorica since 2 November 2026.

OTP BANK ALBANIA

Performance of OTP Bank Albania:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	14,722	11,681	-21%	5,144	18,597	3,492	3,861	11%	-25%
Adjustments (after tax)	0	0	0%	0	0	0	0		
Adjusted profit after tax	14,722	11,681	-21%	5,144	18,597	3,492	3,861	11%	-25%
Income tax	-2,529	-2,168	-14%	-858	-3,478	-671	-734	9%	-14%
Profit before income tax	17,251	13,849	-20%	6,002	22,075	4,162	4,595	10%	-23%
Operating profit	16,828	14,227	-15%	5,457	21,543	4,525	4,956	10%	-9%
Total income	30,381	28,268	-7%	10,174	39,913	9,123	9,824	8%	-3%
Net interest income	25,541	23,942	-6%	8,320	33,531	7,563	8,455	12%	2%
Net fees and commissions	3,132	2,329	-26%	1,140	3,895	803	771	-4%	-32%
Other net non-interest income	1,707	1,996	17%	713	2,487	756	598	-21%	-16%
Operating expenses	-13,553	-14,041	4%	-4,716	-18,369	-4,598	-4,868	6%	3%
Total provisions	423	-378		545	531	-363	-361	-1%	
Provision for impairment on loan losses	63	-676		490	85	-497	-494	0%	
Other provision	360	298	-17%	55	446	134	134	0%	146%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	818,039	853,900	4%	805,409	818,039	807,347	853,900	6%	6%
Gross customer loans	499,796	553,689	11%	498,108	499,796	503,256	553,689	10%	11%
Gross customer loans (FX-adjusted)	488,772	553,689	13%	480,088	488,772	525,788	553,689	5%	15%
Stage 1+2 customer loans (FX-adjusted)	470,367	536,322	14%	460,184	470,367	508,416	536,322	5%	17%
Retail loans	213,474	250,214	17%	206,493	213,474	238,126	250,214	5%	21%
Retail mortgage loans	156,714	184,938	18%	151,676	156,714	176,584	184,938	5%	22%
Retail consumer loans	36,245	46,250	28%	33,962	36,245	42,010	46,250	10%	36%
MSE loans	20,514	19,027	-7%	20,855	20,514	19,531	19,027	-3%	-9%
Corporate loans	249,092	278,402	12%	245,877	249,092	262,582	278,402	6%	13%
Leasing	7,801	7,705	-1%	7,814	7,801	7,709	7,705	0%	-1%
Allowances for possible loan losses	-19,141	-18,032	-6%	-19,933	-19,141	-16,677	-18,032	8%	-10%
Allowances for possible loan losses (FX-adjusted)	-18,752	-18,032	-4%	-19,270	-18,752	-17,428	-18,032	3%	-6%
Deposits from customers	631,867	668,533	6%	635,879	631,867	620,596	668,533	8%	5%
Deposits from customers (FX-adjusted)	615,791	668,533	9%	610,933	615,791	647,062	668,533	3%	9%
Retail deposits	540,304	578,497	7%	533,552	540,304	557,213	578,497	4%	8%
Retail deposits	493,279	513,429	4%	481,644	493,279	503,217	513,429	2%	7%
MSE deposits	47,026	65,067	38%	51,907	47,026	53,995	65,067	21%	25%
Corporate deposits	75,487	90,036	19%	77,382	75,487	89,850	90,036	0%	16%
Liabilities to credit institutions	24,094	49,501	105%	8,564	24,094	50,514	49,501	-2%	478%
Issued securities	4,188	4,019	-4%	4,293	4,188	3,857	4,019	4%	-6%
Total shareholders' equity	125,921	104,018	-17%	123,802	125,921	97,502	104,018	7%	-16%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	432,520	492,318	14%	432,520	434,618	442,310	492,318	11%	14%
Stage 1 loans under IFRS 9/gross customer loans	86.8%	88.9%	2.1%p	86.8%	87.0%	87.9%	88.9%	1.0%p	2.1%p
Own coverage of Stage 1 loans under IFRS 9	1.0%	1.0%	0.0%p	1.0%	1.1%	1.0%	1.0%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	45,060	44,003	-2%	45,060	46,472	44,362	44,003	-1%	-2%
Stage 2 loans under IFRS 9/gross customer loans	9.0%	7.9%	-1.1%p	9.0%	9.3%	8.8%	7.9%	-0.9%p	-1.1%p
Own coverage of Stage 2 loans under IFRS 9	8.5%	10.5%	2.0%p	8.5%	9.1%	9.6%	10.5%	0.8%p	2.0%p
Stage 3 loan volume under IFRS 9 (in HUF million)	20,528	17,367	-15%	20,528	18,706	16,584	17,367	5%	-15%
Stage 3 loans under IFRS 9/gross customer loans	4.1%	3.1%	-1.0%p	4.1%	3.7%	3.3%	3.1%	-0.2%p	-1.0%p
Own coverage of Stage 3 loans under IFRS 9	56.4%	48.2%	-8.3%p	56.4%	54.9%	47.2%	48.2%	1.0%p	-8.3%p
Provision for impairment on loan losses/average gross loans	-0.02%	0.18%	0.20%p	-0.39%	-0.02%	0.40%	0.37%	-0.03%p	0.76%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.5%	1.9%	-0.6%p	2.5%	2.3%	1.7%	1.8%	0.1%p	-0.7%p
ROE	16.5%	15.0%	-1.6%p	16.7%	15.5%	13.6%	15.1%	1.4%p	-1.6%p
Total income margin	5.07%	4.54%	-0.52%p	4.91%	4.98%	4.44%	4.63%	0.20%p	-0.28%p
Net interest margin	4.26%	3.85%	-0.41%p	4.02%	4.18%	3.68%	3.99%	0.31%p	-0.03%p
Operating costs / Average assets	2.3%	2.3%	0.0%p	2.3%	2.3%	2.2%	2.3%	0.1%p	0.0%p
Cost/income ratio	44.6%	49.7%	5.1%p	46.4%	46.0%	50.4%	49.6%	-0.8%p	3.2%p
Net loans to deposits (FX-adjusted)	75%	80%	5%p	75%	76%	79%	80%	2%p	5%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/ALL (closing)	4.0	4.0	-2%	4.0	4.0	3.8	4.0	5%	-2%
HUF/ALL (average)	4.1	3.9	-5%	4.1	4.1	3.8	3.9	2%	-5%

OTP Bank Albania maintained its 5th position in the Albanian banking ranking: its market share in net loans stood at 13.2% at the end of September, and it achieved a 15% return on equity in the first nine months of the year.

OTP Bank Albania reported HUF 11.7 billion profit after tax in the first nine months of 2026, of which HUF 3.9 billion was generated in the third quarter, representing an 11% q-o-q increase.

In local currency, operating profit for the first nine months decreased by 11%, reflecting a 2% decline in total revenue and a 9% increase in operating expenses. The decline in revenue was primarily attributable to a 22% y-o-y decrease in net fee and commission income in ALL terms, mainly due to higher card scheme and interchange fee expenses.

Within total revenue for the first nine months, net interest income in local currency fell short of the level recorded in the same period of last year by 2% due to margin compression, which was only partially offset by the expansion of business volumes. In the third quarter, however, net interest income in local currency increased by 8% q-o-q, supported by continued dynamic volume growth and a 31 bps q-o-q increase in the net interest margin. The latter was positively affected by the ECB's 25 bps rate hikes in June and September 2026.

In local currency, the increase in operating expenses in the first nine months was driven by a 6% rise in personnel costs, as well as higher marketing and IT costs within other operating expenses and higher contributions to the deposit insurance and resolution funds.

In the third quarter, operating profit in local currency increased by 6% q-o-q, reflecting a 4% increase in total revenue and a 3% rise in operating expenses. The quarterly increase in operating expenses was primarily driven by higher personnel costs, partly due to salary increases and the recognition of bonus payments.

Revenue dynamics in 3Q were primarily driven by an 8% q-o-q increase in net interest income, supported by the widening of the net interest margin and growth in performing loan volumes. This positive impact was partly offset by a 7% q-o-q decline in net fee and commission income in local currency and a 23% decrease in other net non-interest income during the quarter. The latter decline was primarily related to foreign exchange conversions.

The quality of the loan portfolio continued to improve: the proportion of Stage 3 loans declined by 1.0 pp y-o-y and 0.2 pp q-o-q to 3.1%, with a 48.2% own coverage ratio.

The FX-adjusted performing (Stage 1+2) loans expanded by 14% ytd; within this, the corporate loan portfolio, which accounts for more than 55% of the total, grew by 10% ytd, while the retail loan portfolio increased by 20% ytd. Performing loans grew by 5% q-o-q in 3Q, with retail and corporate loans contributing through similar rates of expansion.

The FX-adjusted deposits grew by 9% ytd, with retail deposits increasing by 4%. The net loan to deposit ratio stood at 80% at the end of September 2026 (+5 pps y-o-y).

OTP BANK MOLDOVA

Performance of OTP Bank Moldova:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	7,120	6,568	-8%	2,700	10,027	1,991	2,469	24%	-9%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	7,120	6,568	-8%	2,700	10,027	1,991	2,469	24%	-9%
Income tax	-1,034	-911	-12%	-344	-1,472	-283	-369	30%	7%
Profit before income tax	8,155	7,478	-8%	3,044	11,498	2,273	2,838	25%	-7%
Operating profit	8,879	8,007	-10%	3,494	11,456	2,612	3,015	15%	-14%
Total income	19,548	18,569	-5%	6,958	26,145	6,000	6,489	8%	-7%
Net interest income	13,182	14,093	7%	4,630	17,901	4,553	4,876	7%	5%
Net fees and commissions	1,842	1,213	-34%	612	2,331	434	430	-1%	-30%
Other net non-interest income	4,525	3,263	-28%	1,716	5,913	1,013	1,184	17%	-31%
Operating expenses	-10,669	-10,562	-1%	-3,464	-14,690	-3,388	-3,474	3%	0%
Total provisions	-724	-528	-27%	-450	42	-339	-177	-48%	-61%
Provision for impairment on loan losses	-431	-294	-32%	-294	404	-139	-151	8%	-49%
Other provision	-293	-234	-20%	-156	-361	-200	-26	-87%	-83%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	389,355	372,167	-4%	396,140	389,355	366,921	372,167	1%	-6%
Gross customer loans	204,662	219,897	7%	200,261	204,662	202,706	219,897	8%	10%
Gross customer loans (FX-adjusted)	191,559	219,897	15%	184,514	191,559	208,853	219,897	5%	19%
Stage 1+2 customer loans (FX-adjusted)	187,473	215,913	15%	180,450	187,473	204,604	215,913	6%	20%
Retail loans	86,772	94,871	9%	83,663	86,772	92,626	94,871	2%	13%
Retail mortgage loans	43,201	48,429	12%	41,267	43,201	47,283	48,429	2%	17%
Retail consumer loans	32,469	34,614	7%	30,924	32,469	33,789	34,614	2%	12%
MSE loans	11,102	11,828	7%	11,473	11,102	11,553	11,828	2%	3%
Corporate loans	95,232	115,007	21%	91,376	95,232	106,222	115,007	8%	26%
Leasing	5,468	6,035	10%	5,411	5,468	5,756	6,035	5%	12%
Allowances for possible loan losses	-6,370	-6,246	-2%	-6,771	-6,370	-6,006	-6,246	4%	-8%
Allowances for possible loan losses (FX-adjusted)	-5,962	-6,246	5%	-6,238	-5,962	-6,188	-6,246	1%	0%
Deposits from customers	303,688	283,472	-7%	309,216	303,688	282,369	283,472	0%	-8%
Deposits from customers (FX-adjusted)	285,277	283,472	-1%	286,303	285,277	291,013	283,472	-3%	-1%
Retail deposits	181,058	182,677	1%	176,029	181,058	183,899	182,677	-1%	4%
Retail deposits	146,401	151,986	4%	142,715	146,401	152,489	151,986	0%	6%
MSE deposits	34,657	30,690	-11%	33,313	34,657	31,411	30,690	-2%	-8%
Corporate deposits	104,219	100,795	-3%	110,275	104,219	107,114	100,795	-6%	-9%
Liabilities to credit institutions	16,113	16,336	1%	17,681	16,113	13,615	16,336	20%	-8%
Total shareholders' equity	65,247	63,440	-3%	63,393	65,247	59,206	63,440	7%	0%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	176,679	201,490	14%	176,679	181,947	184,705	201,490	9%	14%
Stage 1 loans under IFRS 9/gross customer loans	88.2%	91.6%	3.4%p	88.2%	88.9%	91.1%	91.6%	0.5%p	3.4%p
Own coverage of Stage 1 loans under IFRS 9	1.4%	1.4%	0.0%p	1.4%	1.3%	1.4%	1.4%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	19,176	14,423	-25%	19,176	18,355	13,877	14,423	4%	-25%
Stage 2 loans under IFRS 9/gross customer loans	9.6%	6.6%	-3.0%p	9.6%	9.0%	6.8%	6.6%	-0.3%p	-3.0%p
Own coverage of Stage 2 loans under IFRS 9	9.6%	8.5%	-1.1%p	9.6%	8.5%	8.5%	8.5%	0.0%p	-1.1%p
Stage 3 loan volume under IFRS 9 (in HUF million)	4,406	3,984	-10%	4,406	4,360	4,123	3,984	-3%	-10%
Stage 3 loans under IFRS 9/gross customer loans	2.2%	1.8%	-0.4%p	2.2%	2.1%	2.0%	1.8%	-0.2%p	-0.4%p
Own coverage of Stage 3 loans under IFRS 9	57.8%	55.2%	-2.6%p	57.8%	54.6%	54.8%	55.2%	0.4%p	-2.6%p
Provision for impairment on loan losses/average gross loans	0.31%	0.19%	-0.11%p	0.59%	-0.21%	0.28%	0.28%	0.00%p	-0.31%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.3%	2.4%	0.1%p	2.7%	2.5%	2.2%	2.6%	0.5%p	0.0%p
ROE	14.0%	14.0%	-0.1%p	16.5%	15.0%	12.8%	15.9%	3.1%p	-0.7%p
Total income margin	6.35%	6.69%	0.34%p	6.91%	6.44%	6.60%	6.95%	0.35%p	0.03%p
Net interest margin	4.28%	5.08%	0.80%p	4.60%	4.41%	5.01%	5.22%	0.21%p	0.62%p
Operating costs / Average assets	3.5%	3.8%	0.3%p	3.4%	3.6%	3.7%	3.7%	0.0%p	0.3%p
Cost/income ratio	54.6%	56.9%	2.3%p	49.8%	56.2%	56.5%	53.5%	-2.9%p	3.8%p
Net loans to deposits (FX-adjusted)	62%	75%	13%p	62%	65%	70%	75%	6%p	13%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/MDL (closing)	19.9	18.2	-9%	19.9	19.6	17.6	18.2	3%	-9%
HUF/MDL (average)	20.7	18.4	-11%	20.2	20.4	18.0	18.0	0%	-11%

Amid persistently elevated geopolitical risks, the Moldovan subsidiary generated HUF 6.6 billion profit after tax in the first nine months of 2026, delivering a 14% ROE. In the higher interest rate environment, the net interest margin improved by 80 bps y-o-y, while asset quality indicators also developed favourably.

The Moldovan operation delivered HUF 6.6 billion profit after tax in the first nine months of 2026, representing a 3% y-o-y increase in local currency terms. Of this, HUF 2.5 billion was generated in 3Q (+24% q-o-q).

Nine-month net interest income increased by 20% y-o-y in local currency terms. While the average balance sheet total in MDL expanded by 1% y-o-y during the first nine months, the net interest margin improved by 80 bps, primarily due to higher income generated on securities as a result of the rising interest rate environment. The performance was further supported by a higher share of loans within the balance sheet, particularly higher-margin consumer loans.

The decline in net fee and commission income in the first nine months was mainly attributable to lower fee income generated on corporate deposits in the first half of the year, weaker FX conversion fee income, and rising commission expenses related to bank cards. The 19% y-o-y decline in other income in local currency was primarily explained by lower FX exchange margin income.

On a quarterly basis, total income increased by 7% in local currency. Within this, net interest income rose by 6% and other income by 16%, while net fees and commissions declined by 2% following a seasonally stronger second quarter.

Operating expenses increased by 11% y-o-y in local currency, mainly reflecting wage inflation.

The Stage 3 loan ratio declined to 1.8% by the end of 3Q, improving by 0.2 pp q-o-q and 0.4 pp y-o-y.

The FX-adjusted performing (Stage 1+2) loan portfolio expanded by 15% ytd, driven by 9% growth in retail loans, 19% growth in corporate (including MSE) loans, and a 10% increase in leasing volumes. On a quarterly basis, performing loans increased by 6%, including 2% growth in retail loans and 8% growth in corporate (including MSE) loans.

FX-adjusted deposits declined marginally ytd, reflecting the combined effect of a 4% increase in retail deposits and a 5% decrease in the more volatile corporate deposit base. On a quarterly basis, total deposits declined by 3%, mainly due to a 5% reduction in corporate deposits.

The net loan to deposit ratio stood at 75% at the end of 3Q, up 13 pps y-o-y.

OTP BANK RUSSIA

Performance of OTP Bank Russia:

Main components of P&L account in HUF million	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Profit after tax	156,814	157,808	1%	48,203	201,783	56,089	51,364	-8%	7%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	156,814	157,808	1%	48,203	201,783	56,089	51,364	-8%	7%
Income tax[1]	-79,103	-51,489	-35%	-29,597	-94,203	-18,942	-15,666	-17%	-47%
Profit before income tax	235,917	209,297	-11%	77,800	295,986	75,031	67,030	-11%	-14%
Operating profit	316,173	285,513	-10%	106,471	415,346	100,165	97,009	-3%	-9%
Total income	408,407	419,121	3%	139,481	544,919	143,124	144,209	1%	3%
Net interest income	214,239	280,440	31%	74,969	296,644	94,677	97,499	3%	30%
Net fees and commissions	57,839	49,415	-15%	17,902	73,390	17,309	17,152	-1%	-4%
Other net non-interest income	136,329	89,266	-35%	46,610	174,885	31,139	29,557	-5%	-37%
Operating expenses	-92,235	-133,608	45%	-33,009	-129,573	-42,959	-47,199	10%	43%
Total provisions	-80,256	-76,217	-5%	-28,671	-119,360	-25,134	-29,979	19%	5%
Provision for impairment on loan losses	-84,403	-76,913	-9%	-28,331	-121,845	-25,753	-29,360	14%	4%
Other provision	4,146	696	-83%	-340	2,485	619	-619		82%
Main components of balance sheet closing balances in HUF million	**2025**	**9M 2026**	**YTD**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	3,320,292	3,896,995	17%	3,016,800	3,320,292	3,578,714	3,896,995	9%	29%
Gross customer loans	1,732,713	1,863,594	8%	1,585,031	1,732,713	1,803,069	1,863,594	3%	18%
Gross customer loans (FX-adjusted)	1,615,052	1,863,594	15%	1,514,105	1,615,052	1,735,425	1,863,594	7%	23%
Stage 1+2 customer loans (FX-adjusted)	1,503,226	1,735,448	15%	1,419,930	1,503,226	1,616,137	1,735,448	7%	22%
Retail loans	1,500,431	1,733,227	16%	1,416,264	1,500,431	1,614,399	1,733,227	7%	22%
Retail mortgage loans	753	584	-22%	795	753	616	584	-5%	-27%
Retail consumer loans	1,499,678	1,732,643	16%	1,415,469	1,499,678	1,613,783	1,732,643	7%	22%
MSE loans	0	0		0	0	0	0		
Corporate loans	2,795	2,222	-21%	3,667	2,795	1,738	2,222	28%	-39%
Allowances for possible loan losses	-235,528	-248,483	6%	-195,179	-235,528	-240,688	-248,483	3%	27%
Allowances for possible loan losses (FX-adjusted)	-219,609	-248,483	13%	-186,485	-219,609	-231,769	-248,483	7%	33%
Deposits from customers	2,700,943	3,166,162	17%	2,483,713	2,700,943	2,903,979	3,166,162	9%	27%
Deposits from customers (FX-adjusted)	2,523,490	3,166,162	25%	2,372,317	2,523,490	2,808,328	3,166,162	13%	33%
Retail deposits	880,551	1,008,652	15%	744,599	880,551	942,375	1,008,652	7%	35%
Retail deposits	699,634	878,863	26%	570,160	699,634	812,560	878,863	8%	54%
MSE deposits	180,917	129,789	-28%	174,439	180,917	129,815	129,789	0%	-26%
Corporate deposits	1,642,940	2,157,510	31%	1,627,719	1,642,940	1,865,952	2,157,510	16%	33%
Liabilities to credit institutions	57,730	54,457	-6%	14,428	57,730	28,164	54,457	93%	277%
Subordinated debt	8,763	9,211	5%	9,057	8,763	8,686	9,211	6%	2%
Total shareholders' equity	440,246	578,605	31%	385,084	440,246	547,903	578,605	6%	50%
Loan Quality	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	1,312,735	1,528,862	16%	1,312,735	1,414,012	1,493,917	1,528,862	2%	16%
Stage 1 loans under IFRS 9/gross customer loans	82.8%	82.0%	-0.8%p	82.8%	81.6%	82.9%	82.0%	-0.8%p	-0.8%p
Own coverage of Stage 1 loans under IFRS 9	3.9%	4.3%	0.3%p	3.9%	4.6%	4.4%	4.3%	-0.2%p	0.3%p
Stage 2 loan volume under IFRS 9 (in HUF million)	173,753	206,586	19%	173,753	198,816	185,339	206,586	11%	19%
Stage 2 loans under IFRS 9/gross customer loans	11.0%	11.1%	0.1%p	11.0%	11.5%	10.3%	11.1%	0.8%p	0.1%p
Own coverage of Stage 2 loans under IFRS 9	29.9%	31.0%	1.1%p	29.9%	29.9%	32.0%	31.0%	-1.0%p	1.1%p
Stage 3 loan volume under IFRS 9 (in HUF million)	98,543	128,146	30%	98,543	119,885	123,813	128,146	3%	30%
Stage 3 loans under IFRS 9/gross customer loans	6.2%	6.9%	0.7%p	6.2%	6.9%	6.9%	6.9%	0.0%p	0.7%p
Own coverage of Stage 3 loans under IFRS 9	93.2%	93.2%	0.0%p	93.2%	93.2%	93.2%	93.2%	0.0%p	0.0%p
Provision for impairment on loan losses/average gross loans	7.6%	5.7%	-1.9%p	6.9%	7.9%	5.6%	6.5%	0.9%p	-0.5%p
Performance Indicators (adjusted)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	7.0%	5.9%	-1.1%p	6.1%	6.6%	6.2%	5.6%	-0.6%p	-0.5%p
ROE	50.8%	40.0%	-10.8%p	43.6%	48.7%	41.4%	36.9%	-4.5%p	-6.7%p
Total income margin	18.24%	15.77%	-2.47%p	17.64%	17.90%	15.83%	15.74%	-0.09%p	-1.90%p
Net interest margin	9.57%	10.55%	0.98%p	9.48%	9.75%	10.47%	10.64%	0.17%p	1.16%p
Operating costs / Average assets	4.1%	5.0%	0.9%p	4.2%	4.3%	4.8%	5.2%	0.4%p	1.0%p
Cost/income ratio	22.6%	31.9%	9.3%p	23.7%	23.8%	30.0%	32.7%	2.7%p	9.1%p
Net loans to deposits (FX-adjusted)	56%	51%	-5%p	56%	55%	54%	51%	-3%p	-5%p
FX rates (in HUF)	**9M 2025**	**9M 2026**	**Y-o-Y**	**3Q 2025**	**2025**	**2Q 2026**	**3Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/RUB (closing)	4.0	3.8	-4%	4.0	4.1	4.0	3.8	-4%	-4%
HUF/RUB (average)	4.2	4.1	-4%	4.3	4.2	4.2	3.9	-7%	-9%

[1]The Corporate income tax line includes the corporate income tax in the Russian segment, as well as the dividend taxes incurred at other members of OTP Group because of the Russian Group members' dividend payment.

Given its strategic interest in the Baltics and the limited progress in upstreaming additional dividends from Russia over the past year, OTP has begun reviewing its Russia-related strategy, including a potential full exit from Russia. The review is expected to conclude by the end of the year, and its outcome should maximize long-term shareholder value with particular regard to the success of the Group's international expansion strategy. In the meantime, OTP Group continues to place the highest priority on full compliance with local regulations and international sanctions.

OTP Bank Russia generated HUF 157.8 billion profit after tax in the first nine months of 2026, while profit after tax amounted to HUF 51.4 billion in 3Q.

The nine-month net interest income increased by 37% in RUB terms, supported by growing customer volumes and a 98 bps improvement in the net interest margin. Margin improvement was underpinned by the repricing of deposits in line with central bank rate cuts, while performing consumer loans, accounting for nearly half of total assets, carry fixed interest rates. The policy rate declined from 21% at end-June 2025 to 16% by end-2025 and further to 14% by end-September 2026.

In the first nine months of 2026, net fees and commissions declined by 10% y-o-y in RUB terms, mainly due to lower corporate transaction activity. This underlying downward trend continued in 3Q; therefore, the q-o-q increase in net fees and commissions was driven by fee income related to the expanding retail loan portfolio.

Cumulative other net non-interest income declined by 32% in RUB terms, mainly reflecting the trend-like decline in FX conversion volumes.

Nine-month operating expenses increased by 52% y-o-y in RUB terms, largely reflecting the double-digit wage inflation seen for several years as well as accelerating inflation, while the near-doubling of IT expenses also contributed to the higher cost base.

Portfolio quality remained stable. Total risk costs in the first nine months were broadly unchanged y-o-y in RUB terms. The 29% q-o-q increase was attributable, on the one hand, to continued strong car loan disbursements in 3Q and, on the other hand, to the absence of portfolio sales during the quarter, which typically generate recoveries.

FX-adjusted performing (Stage 1+2) retail consumer loans increased by 16% ytd and 7% q-o-q. 80% of consumer loan sales are completed through digital channels.

Deposits increased by 25% ytd and 13% q-o-q (FX-adjusted). The majority of the corporate deposit portfolio, which expanded by 25% since the beginning of the year, is linked to foreign-owned multinational clients.

At the end of 2022, the Russian operation paid back the full amount of its expiring intergroup liabilities. In addition, based on individual approvals granted by the Central Bank of Russia, a total of RUB 67.7 billion in dividends was paid between September 2023 and September 2025.

STAFF LEVEL AND OTHER INFORMATION

	31/12/2025				30/09/2026			
	Branches	ATM	POS	Headcount (closing)	Branches	ATM	POS	Headcount (closing)
OTP Core	**301**	**1,987**	**150,158**	**11,732**	**287**	**1,931**	**163,802**	**11,466**
DSK Group (Bulgaria)	274	955	20,994	5,319	270	953	23,635	5,117
OTP Bank Slovenia	74	390	13,001	2,117	69	378	15,821	2,106
OBH (Croatia)	102	439	9,955	2,389	94	454	10,668	2,335
OTP Bank Serbia	153	301	32,040	2,664	145	309	38,578	2,584
Ipoteka Bank (Uzbekistan)	39	811	45,918	4,668	39	799	197	4,776
OTP Bank Ukraine	68	167	373	2,298	65	168	566	2,318
CKB Group (Montenegro)	26	106	11,603	597	24	106	13,140	608
OTP Bank Albania	49	157	3,234	761	50	187	5,448	783
OTP Bank Moldova	52	173	1,398	882	51	169	2,337	858
OTP Bank Russia	58	136	97	6,617	56	152	84	7,055
Highlighted foreign subsidiaries total	**895**	**3,635**	**138,613**	**28,311**	**863**	**3,675**	**110,474**	**28,540**
Other Hungarian and foreign subsidiaries				**802**				**1,005**
OTP Group (aggregated)	**1,196**	**5,622**	**288,771**	**40,846**	**1,150**	**5,606**	**274,276**	**41,012**

Definition of headcount number: closing, active FTE (full-time employee). The employee is considered as full-time employee in case his/her employment conditions regarding working hours are in line with a full-time employment defined in the Labour Code in the reporting entity's country. Part-time employees are taken into account proportional to the full-time working hours being effective in the reporting entity's country. The *other Hungarian and foreign subsidiaries*, and the *OTP Group* lines do not contain the headcount of agricultural businesses.

PERSONAL CHANGES

On 17 April 2026, the Annual General Meeting elected Dr. Sándor Csányi, Péter Csányi, László Wolf, Tamás György Erdei, Gabriella Balogh, György Nagy, Dr. Márton Gellért Vági and Dr. József Zoltán Vörös as members of the Board of Directors of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2030 business year, but no later than 30 April 2031.

On 17 April 2026, the Annual General Meeting elected Tibor Tolnay, Dr. József Gábor Horváth, Dr. Tamás Gudra and Catherine Paule Granger-Ponchon as members of the Supervisory Board of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2028 business year, but no later than 30 April 2029.

On 17 April 2026, the Annual General Meeting elected Tibor Tolnay, Dr. József Gábor Horváth, Dr. Tamás Gudra and Catherine Paule Granger-Ponchon as members of the Audit Committee of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2028 business year, but no later than 30 April 2029.

On 17 April 2026, with respect to the audit of the Company's separate and consolidated annual financial statements prepared in accordance with International Financial Reporting Standards for the 2026 financial year, the Annual General Meeting elected Ernst & Young Ltd. (registered auditor No. 001165, H-1132 Budapest, Váci út 20.) as the Company's statutory auditor for the period from 1 May 2026 to 30 April 2027.

On 17 April 2026, with respect to the audit providing assurance on the Company's sustainability report for the 2025 business year, the Annual General Meeting elected Ernst & Young Ltd. (registered auditor No. 001165, H-1132 Budapest, Váci út 20.) until the Annual General Meeting approving the financial statements closing the 2026 business year, but no later than 30 April 2027.

Disclaimers

This Report contains statements that are, or may be deemed to be, "forward-looking statements" which are prospective in nature. These forward-looking statements may be identified by the use of forward-looking terminology, or the negative thereof such as "plans", "expects" or "does not expect", "is expected", "continues", "assumes", "is subject to", "budget", "scheduled", "estimates", "aims", "forecasts", "risks", "intends", "positioned", "predicts", "anticipates" or "does not anticipate", or "believes", or variations of such words or comparable terminology and phrases or statements that certain actions, events or results "may", "could", "should", "shall", "would", "might" or "will" be taken, occur or be achieved. Such statements are qualified in their entirety by the inherent risks and uncertainties surrounding future expectations. Forward-looking statements are not based on historical facts, but rather on current predictions, expectations, beliefs, opinions, plans, objectives, goals, intentions and projections about future events, results of operations, prospects, financial condition and discussions of strategy.

By their nature, forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond the control of OTP Bank. Forward-looking statements are not guarantees of future performance and may and often do differ materially from actual results. Neither OTP Bank nor any of its subsidiaries or directors, officers or advisers, provides any representation, assurance or guarantee that the occurrence of the events expressed or implied in any forward-looking statements in this Report will actually occur. You are cautioned not to place undue reliance on these forward-looking statements which only speak as of the date of this Report. Other than in accordance with its legal or regulatory obligations, OTP Bank is not under any obligation and OTP Bank and its subsidiaries expressly disclaim any intention, obligation or undertaking to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. This Report shall not, under any circumstances, create any implication that there has been no change in the business or affairs of OTP Bank since the date of this Report or that the information contained herein is correct as at any time subsequent to its date.

This Report does not constitute or form part of any offer to purchase or subscribe for any securities. The making of this Report does not constitute a recommendation regarding any securities.

The distribution of this Report in other jurisdictions may be restricted by law and persons into whose possession this Report comes should inform themselves about, and observe, any such restrictions. Any failure to comply with these restrictions may constitute a violation of the laws of other jurisdictions.

The information contained in this Report is provided as of the date of this Report and is subject to change without notice.

FINANCIAL DATA

OTP BANK SEPARATE IFRS STATEMENT OF FINANCIAL POSITION

in HUF million	30/09/2026	31/12/2025	30/09/2025	change ytd	change y-o-y
Cash, amounts due from banks and balances with the National Bank of Hungary	1,620,338	1,359,760	2,645,855	19%	-39%
Placements with other banks, net of allowance for placement losses	3,903,095	3,161,544	2,872,655	23%	36%
Repo receivables	566,211	322,368	256,361	76%	121%
Financial assets at fair value through profit or loss	715,134	350,781	310,612	104%	130%
Financial assets at fair value through other comprehensive income	1,252,988	1,265,443	936,277	-1%	34%
Securities at amortised cost	6,261,601	3,368,087	3,788,816	86%	65%
Loans at amortised cost	5,533,171	5,135,324	4,891,401	8%	13%
Loans mandatorily measured at fair value through profit or loss	1,125,206	1,082,688	1,065,701	4%	6%
Investments in subsidiaries	2,585,823	2,170,130	2,189,481	19%	18%
Property and equipment	124,698	120,331	113,657	4%	10%
Intangible assets	198,167	190,825	173,436	4%	14%
Right of use assets	53,972	58,916	56,520	-8%	-5%
Investments properties	4,235	4,332	4,363	-2%	-3%
Current tax assets	23,587	0	2,660		
Deferred tax asset	13,806	568	0		
Derivative financial assets designated as hedge accounting relationships	11,278	27,099	38,450	-58%	-71%
Non-current assets held for sale	0	0	0		
Other assets	796,117	383,177	402,932	108%	98%
TOTAL ASSETS	**24,789,427**	**19,001,373**	**19,749,177**	**30%**	**26%**
Amounts due to banks and deposits from the National Bank of Hungary and other banks	2,029,335	1,656,367	1,719,279	23%	18%
Repo liabilities	1,299,445	377,532	697,952	244%	86%
Deposits from customers	12,303,673	11,391,727	11,690,118	8%	5%
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,034	471	2,245		
Leasing liabilities	56,291	62,640	60,951	-10%	-8%
Liabilities from issued securities	1,630,766	1,341,250	1,373,682	22%	19%
Financial liabilities at fair value through profit or loss	15,308	15,279	15,397	0%	-1%
Derivative financial liabilities designated as held for trading	209,399	94,022	128,246	123%	63%
Derivative financial liabilities designated as hedge accounting relationships	95,324	6,682	12,219		680%
Deferred tax liabilities	0	0	1,977		-100%
Current tax assets	4,622	18,589	10,506	-75%	-56%
Provisions	28,695	50,347	23,916	-43%	20%
Other liabilities	2,687,709	483,161	518,178	456%	419%
Subordinated bonds and loans	827,416	493,587	500,075	68%	65%
TOTAL LIABILITIES	**21,186,949**	**15,991,654**	**16,754,741**	**32%**	**26%**
Share capital	28,000	28,000	28,000	0%	0%
Retained earnings and reserves	3,057,106	2,646,374	2,645,521	16%	16%
Profit after tax	934,502	663,259	583,305	41%	60%
Treasury shares	-417,130	-327,914	-262,390	27%	59%
TOTAL SHAREHOLDERS' EQUITY	**3,602,478**	**3,009,719**	**2,994,436**	**20%**	**20%**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**24,789,427**	**19,001,373**	**19,749,177**	**30%**	**26%**

CONSOLIDATED IFRS STATEMENT OF FINANCIAL POSITION

in HUF million	30/09/2026	31/12/2025	30/09/2025	change ytd	change y-o-y
Cash, amounts due from banks and balances with the National Banks	5,688,060	4,965,635	6,689,528	15%	-15%
Placements with other banks	1,014,174	1,991,489	778,777	-49%	30%
Repo receivables	886,721	237,144	354,817	274%	150%
Financial assets at fair value through profit or loss	665,399	425,213	398,729	56%	67%
Securities at fair value through other comprehensive income	2,017,090	2,046,414	1,911,429	-1%	6%
Securities at amortized cost	10,241,731	7,925,465	8,000,677	29%	28%
Loans at amortized cost	23,662,114	22,299,578	21,567,183	6%	10%
Loans mandatorily at fair value through profit or loss	2,582,034	1,941,222	1,691,853	33%	53%
Finance lease receivables	1,723,913	1,588,550	1,599,367	9%	8%
Associates and other investments	166,648	160,418	142,284	4%	17%
Property and equipment	622,055	601,071	587,625	3%	6%
Intangible assets and goodwill	390,336	385,796	367,832	1%	6%
Right-of-use assets	81,356	81,587	78,225	0%	4%
Investment properties	81,198	92,977	87,341	-13%	-7%
Derivative financial assets designated as hedge accounting	18,182	29,625	36,573	-39%	-50%
Deferred tax assets	93,706	76,274	69,331	23%	35%
Current income tax receivable	47,039	31,296	40,123	50%	17%
Other assets	901,852	547,390	673,693	65%	34%
Assets classified as held for sale	68,619	0	0		
TOTAL ASSETS	**50,952,227**	**45,427,144**	**45,075,387**	**12%**	**13%**
Amounts due to banks, the National Governments, deposits from the National Banks and other banks	1,486,544	1,490,921	1,527,651	0%	-3%
Repo liabilities	304,376	166,809	262,087	82%	16%
Financial liabilities designated at fair value through profit or loss	97,184	90,340	76,146	8%	28%
Deposits from customers	35,099,655	33,732,764	33,379,889	4%	5%
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-11,560	1,503	4,189		
Liabilities from issued securities	3,471,449	2,512,635	2,512,748	38%	38%
Derivative financial liabilities held for trading	138,588	81,265	112,500	71%	23%
Derivative financial liabilities designated as hedge accounting	125,655	11,501	14,930	993%	742%
Leasing liabilities	80,496	82,401	79,619	-2%	1%
Deferred tax liabilities	26,847	28,347	31,667	-5%	-15%
Current income tax payable	26,430	35,641	47,329	-26%	-44%
Provisions	147,309	151,123	128,526	-3%	15%
Other liabilities	3,194,347	930,194	973,903	243%	228%
Subordinated bonds and loans	816,853	486,084	493,150	68%	66%
Liabilities directly associated with assets classified as held for sale	19,479	0	0		
TOTAL LIABILITIES	**45,023,652**	**39,801,528**	**39,644,334**	**13%**	**14%**
Share capital	28,000	28,000	28,000	0%	0%
Retained earnings and reserves	6,384,160	6,040,575	5,784,666	6%	10%
Treasury shares	-533,557	-458,637	-393,591	16%	36%
Total equity attributable to the parent	5,878,603	5,609,938	5,419,075	5%	8%
Total equity attributable to non-controlling interest	49,972	15,678	11,978	219%	317%
TOTAL SHAREHOLDERS' EQUITY	**5,928,575**	**5,625,616**	**5,431,053**	**5%**	**9%**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**50,952,227**	**45,427,144**	**45,075,387**	**12%**	**13%**

OTP BANK SEPARATE IFRS STATEMENT OF RECOGNIZED INCOME

in HUF million	9M 2026	9M 2025	change
Interest income calculated using the effective interest method	791,680	712,595	11%
Income similar to interest income	614,403	422,470	45%
Total Interest Income	1,406,083	1,135,065	24%
Total Interest Expense	-881,435	-697,310	26%
NET INTEREST INCOME	**524,648**	**437,755**	**20%**
Risk cost total	-9,869	-36,024	
NET INTEREST INCOME AFTER RISK COST	**514,779**	**401,731**	**28%**
Losses arising from derecognition of financial assets measured at amortised cost	**-1,611**	**-3,145**	**-49%**
Modification loss	**-3,652**	**-781**	**368%**
Income from fees and commissions	425,001	407,443	4%
Expenses from fees and commissions	-93,528	-85,142	10%
Net profit from fees and commissions	**331,473**	**322,301**	**3%**
Foreign exchange gains (+)/ loss (-)	-1,438	-1,304	
Gains (+) or loss (-) on securities, net	19,332	16,877	**15%**
Losses on financial instruments at fair value through profit or loss	9,202	-6,230	
Gains on derivative instruments, net	-5,956	28,401	-121%
Dividend income	1,134,086	409,212	177%
Other operating income	63,659	31,669	101%
Net other operating expenses	-473,647	-21,543	
Net operating income	**745,238**	**457,082**	**63%**
Personnel expenses	-183,890	-165,574	11%
Depreciation and amortization	-64,070	-55,956	15%
Other administrative expenses	-389,932	-320,104	22%
Other administrative expenses	**-637,892**	**-541,634**	**18%**
PROFIT BEFORE INCOME TAX	**948,335**	**635,554**	**49%**
Income tax expense	-13,833	-52,249	-74%
PROFIT AFTER TAX FOR THE PERIOD	**934,502**	**583,305**	**60%**

CONSOLIDATED IFRS STATEMENT OF RECOGNIZED INCOME

in HUF million	9M 2026	9M 2025	change
CONTINUING OPERATIONS			
Interest income calculated using the effective interest method	2,190,357	2,067,978	6%
Income similar to interest income	576,635	415,370	39%
Interest incomes	2,766,992	2,483,348	11%
Interest expenses	-1,147,064	-1,050,915	9%
NET INTEREST INCOME	**1,619,928**	**1,432,433**	**13%**
Risk cost total	**-131,123**	**-142,443**	**-8%**
Loss allowance / Release of loss allowance on loans, placements, amounts due from banks and repo receivables	-134,666	-119,845	12%
Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss	-2,222	-1,268	75%
Loss allowance / Release of loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost	7,241	-12,793	
Provision for commitments and guarantees given	-1,476	-4,836	-69%
Impairment / (Release of impairment) of assets subject to operating lease and of investment properties	0	-3,701	
NET INTEREST INCOME AFTER RISK COST	**1,488,805**	**1,289,990**	**15%**
Income from fees and commissions	903,947	943,696	-4%
Expense from fees and commissions	-199,706	-181,139	10%
Net profit from fees and commissions	**704,241**	**762,557**	-8%
Modification gain or loss	**-24,683**	**-4,903**	403%
Other assets	-9,925	3,214	
Foreign exchange gains / losses, net	-7,328	-105	
Net results on derivative instruments and hedge relationships	-2,597	3,319	
Gains / Losses on securities, net	25,866	20,950	23%
Gains / Losses on financial assets /liabilities measured at fair value through profit or loss	9,447	2,148	340%
Gain from derecognition of financial assets at amortized cost	10,534	-2,062	
Profit from associates	20,897	21,144	-1%
Goodwill impairment	0	0	
Other operating income	55,918	110,587	-49%
Gains and losses on real estate transactions	3,749	5,846	-36%
Other non-interest income	48,459	102,300	-53%
Net insurance result	3,710	2,441	52%
Other operating expense	-55,063	-77,756	-29%
Net operating income	**57,674**	**78,225**	**-26%**
Personnel expenses	-493,011	-454,742	8%
Depreciation and amortization	-122,715	-112,611	9%
Other general expenses	-610,830	-510,375	20%
Other administrative expenses	**-1,226,556**	**-1,077,728**	**14%**
PROFIT BEFORE INCOME TAX	**999,481**	**1,048,141**	**-5%**
Income tax expense	-161,386	-199,072	-19%
PROFIT AFTER INCOME TAX FOR THE PERIOD FROM CONTINUING OPERATIONS	**838,095**	**849,069**	**-1%**
DISCONTINUED OPERATIONS			
Net loss / gain from discontinued operation	**-381**	**0**	
PROFIT AFTER INCOME TAX FROM CONTINUING AND DISCOUNTINUED OPERATION	**837,714**	**849,069**	**-1%**
From this, attributable to:			
Non-controlling interest	5,527	4,505	23%
Attributable to owners of the Company	832,187	844,564	-1%

STATEMENT OF CHANGES IN CONSOLIDATED SHAREHOLDERS' EQUITY (IFRS)

in HUF million	Share capital	Capital reserve	Retained earnings and reserves	Treasury shares	Non-controlling interest	Total
Balance as at 1 January 2025	**28,000**	**52**	**5,327,600**	**-245,319**	**9,680**	**5,120,013**
Profit after tax for the period	--	--	844,564	--	4,505	849,069
Other comprehensive income	--	--	-141,506	--	45	-141,461
Dividends paid to non-controlling interest	--	--	--	--	-2,252	-2,252
Share-based payment	--	--	3,663	--	--	3,663
Dividend for the year 2024	--	--	-270,000	--	--	-270,000
Adjustment related to share-based payment	--	--	13,753	--	--	13,753
Treasury shares						
– sale	--	--	--	32,888	--	32,888
– gains / loss on sale	--	--	6,540	--	--	6,540
– volume change	--	--	--	-181,160	--	-181,160
Balance as at 30 September 2025	**28,000**	**52**	**5,784,614**	**-393,591**	**11,978**	**5,431,053**

in HUF million	Share capital	Capital reserve	Retained earnings and reserves	Treasury shares	Non-controlling interest	Total
Balance as at 1 January 2026	**28,000**	**52**	**6,040,523**	**-458,637**	**15,678**	**5,625,616**
Profit after tax for the period	--	--	832,187	--	5,527	837,714
Other comprehensive income	--	--	-194,577	--	875	-193,702
Impact of a subsidiary's capital increase on non-controlling interests (NCI)	--	--	-35,212	--	30,803	-4,409
Dividends paid to non-controlling interest	--	--	--	--	-2,911	-2,911
Share-based payment	--	--	5,322	--	--	5,322
Dividend for the year 2025	--	--	-300,000	--	--	-300,000
Adjustment related to share-based payment	--	--	13,226	--	--	13,226
Treasury shares						
– sale	--	--	--	48,354	--	48,354
– gains / loss on sale	--	--	22,639	--	--	22,639
– volume change	--	--	--	-123,274	--	-123,274
Balance as at 30 September 2026	**28,000**	**52**	**6,384,108**	**-533,557**	**49,972**	**5,928,575**

[1]The deduction related to repurchased treasury shares (3Q 2026: HUF 533,557 million) includes the book value of OTP shares held by ESOP (3Q 2026: 10,980,665 shares).

OTP BANK SEPARATE IFRS STATEMENT OF CASH FLOWS

in HUF million	30/09/2026	30/09/2025	change
OPERATING ACTIVITIES			
Profit before income tax	948,335	635,554	49%
Net accrued interest	8,853	-36,202	
Income tax paid	-63,933	-56,321	14%
Depreciation and amortization	64,194	56,075	14%
Loss allowance / (Release of loss allowance)	456,791	50,509	804%
Share-based payment	5,322	3,663	45%
Exchange rate gains on securities	3,190	650	391%
Unrealised gains on fair value adjustment of financial instruments at fair value through profit or loss	-7,961	6,383	
Unrealised losses on fair value adjustment of derivative financial instruments	40,788	-2,710	
Interest expense from leasing liabilities	-1,692	1,831	
Effect of currency revaluation	-41,697	-69,658	-40%
Result from the sale of property, plant and equipment and intangible assets	-631	-348	81%
Net change in assets and liabilities in operating activities	1,444,903	1,240,624	16%
Net cash provided by operating activities	**2,856,462**	**1,830,050**	56%
INVESTING ACTIVITIES			
Net cash used in investing activities	**-2,706,558**	**-622,142**	**335%**
FINANCING ACTIVITIES			
Net cash provided by / (used in) financing activities	**302,979**	**-459,780**	
Net decrease in cash and cash equivalents	**452,883**	**748,128**	**-39%**
Cash and cash equivalents at the beginning of the year	**357,762**	**911,836**	**-61%**
Cash and cash equivalents at the end of the year	**810,645**	**1,659,964**	**-51%**

CONSOLIDATED IFRS STATEMENT OF CASH FLOWS

in HUF million	30/09/2026	30/09/2025	change
OPERATING ACTIVITIES			
Profit after tax for the period	832,187	844,564	-1%
Net changes in assets and liabilities in operating activities			
Income tax paid	-180,881	-242,689	-25%
Depreciation and amortization	128,611	118,253	9%
Release (-) / recognition (+) of provisions	143,195	155,973	-8%
Net accrued interest	-7,930	-31,268	-75%
Share-based payment	5,322	3,662	45%
Unrealised exchange rate differences	-67,472	-22,877	195%
Unrealized result of fair value adjustment of financial instruments valued at fair value	342	5,593	-94%
Unrealized result of the fair value adjustment of derivative financial instruments	146,402	48,351	203%
Profit from discontinued activity	381	0	
Other changes in assets and liabilities in operating activities	2,184,407	1,118,153	95%
Net cash flow from operating activities	**3,184,564**	**1,997,715**	**59%**
INVESTING ACTIVITIES			
Net cash used in investing activities	**-2,439,835**	**-911,766**	**168%**
FINANCING ACTIVITIES			
Net cash used in financing activities	796,743	-328,410	
Net increase (+) / decrease (-) of cash and cash equivalents	**1,541,472**	**757,539**	**103%**
Cash and cash equivalents at the beginning of the year	2,540,530	3,517,287	-28%
Cash and cash equivalents at the end of the year	**4,082,001**	**4,274,826**	**-5%**
Adjustment due to discontinuing activity	1	0	

CONSOLIDATED SUBSIDIARIES AND ASSOCIATES (in consolidated accounts under IFRS)

	Name of the company	Country		Initial capital/Equity (in LCY)	Ownership Directly + indirectly (%)	Voting rights (%)	Classification[1]
1	OTP Real Estate Ltd.	Hungary	HUF	1,101,000,000	100.00	100.00	L
2	BANK CENTER No. 1. Ltd.	Hungary	HUF	11,500,000,000	100.00	100.00	L
3	OTP Fund Management Ltd.	Hungary	HUF	900,000,000	100.00	100.00	L
4	OTP Factoring Ltd.	Hungary	HUF	500,000,000	100.00	100.00	L
5	OTP Close Building Society	Hungary	HUF	2,000,000,000	100.00	100.00	L
6	Merkantil Bank Ltd.	Hungary	HUF	3,000,000,000	100.00	100.00	L
7	BANK CENTER No. Kettő Beruházási és Fejlesztési Kft.	Hungary	HUF	3,200,000	100.00	100.00	L
8	Merkantil Bérlet Ltd.	Hungary	HUF	6,000,000	100.00	100.00	L
9	OTP Mortgage Bank Ltd.	Hungary	HUF	83,000,000,000	100.00	100.00	L
10	OTP Funds Servicing and Consulting Company Limited	Hungary	HUF	2,351,000,000	100.00	100.00	L
11	DSK Bank AD	Bulgaria	EUR	678,945,219	99.92	99.92	L
12	POK DSK-Rodina AD	Bulgaria	EUR	5,105,201	99.85	99.85	L
13	NIMO 2002 Ltd.	Hungary	HUF	1,156,000,000	100.00	100.00	L
14	OTP Real Estate Investment Fund Management Ltd.	Hungary	HUF	100,000,000	100.00	100.00	L
15	DSK Asset Management EAD	Bulgaria	EUR	511,000	100.00	100.00	L
16	OTP banka dioničko društvo	Croatia	EUR	539,156,898	100.00	100.00	L
17	Air-Invest Ltd.	Hungary	HUF	700,000,000	100.00	100.00	L
18	OTP Invest društvo s ograničenom odgovornošću za upravljanje fondovima	Croatia	EUR	2,417,030	100.00	100.00	L
19	OTP Nekretnine d.o.o.	Croatia	EUR	39,635,100	100.00	100.00	L
20	SPLC-P Ltd.	Hungary	HUF	15,000,000	100.00	100.00	L
21	SPLC Ltd.	Hungary	HUF	10,000,000	100.00	100.00	L
22	OTP Real Estate Leasing Ltd.	Hungary	HUF	214,000,000	100.00	100.00	L
23	OTP Life Annuity Real Estate Investment Plc.	Hungary	HUF	1,229,300,000	100.00	100.00	L
24	OTP Leasing d.d.	Croatia	EUR	1,067,560	100.00	100.00	L
25	Joint-Stock Company OTP Bank	Ukraine	UAH	6,186,023,111	100.00	100.00	L
26	JSC "OTP Bank" (Russia)	Russia	RUB	2,797,887,853	97.92	97.92	L
27	Montenegrin Commercial Bank Shareholding Company, Podgorica Montenegro	Montenegro	EUR	181,875,221	100.00	100.00	L
28	OTP banka Srbija, joint-stock company, Novi Sad)	Serbia	RSD	56,830,752,260	100.00	100.00	L
29	OTP Nekretnine doo Novi Sad	Serbia	RSD	203,783,061	100.00	100.00	L
30	OTP Ingatlanpont Ltd.	Hungary	HUF	9,000,000	100.00	100.00	L
31	OTP Hungaro-Projekt Ltd.	Hungary	HUF	27,720,000	100.00	100.00	L
32	OTP Mérnöki Ltd.	Hungary	HUF	3,000,000	100.00	100.00	L
33	LLC AMC OTP Capital	Ukraine	UAH	10,000,000	100.00	100.00	L
34	CRESCO d.o.o.	Croatia	EUR	5,170	100.00	100.00	L
35	LLC OTP Leasing	Ukraine	UAH	45,495,340	100.00	100.00	L
36	OTP Financing Solutions	The Netherlands	EUR	18,000	100.00	100.00	L
37	Velvin Ventures Ltd.	Belize	USD	50,000	100.00	100.00	L
38	OTP Insurance Broker EOOD	Bulgaria	EUR	2,555	100.00	100.00	L
39	PortfoLion Venture Capital Fund Management Ltd.	Hungary	HUF	59,050,000	66.98	66.98	L
40	OTP Holding Ltd. "u.v.l."	Cyprus	EUR	131,000	100.00	100.00	L
41	OTP Debt Collection d.o.o. Podgorica	Montenegro	EUR	7,803,508	100.00	100.00	L
42	OTP Factoring Serbia d.o.o.	Serbia	RSD	782,902,282	100.00	100.00	L
43	MONICOMP Ltd.	Hungary	HUF	321,500,000	100.00	100.00	L
44	OTP Facility Management Ltd.	Hungary	HUF	71,890,330	100.00	100.00	L
45	Project 01 Consulting, s. r. o.	Slovakia	EUR	22,540,000	100.00	100.00	L
46	R.E. Four d.o.o., Novi Sad	Serbia	RSD	1,983,643,761	100.00	100.00	L
47	OTP Financial point Ltd.	Hungary	HUF	54,500,000	100.00	100.00	L
48	SimplePay Plc.	Hungary	HUF	1,400,000,000	100.00	100.00	L
49	OTP Holding Malta Ltd.	Malta	EUR	104,950,000	100.00	100.00	L
50	OTP Financing Malta Ltd.	Malta	EUR	105,000,000	100.00	100.00	L
51	Limited Liability Company Microcredit company “OTP Finance”	Russia	RUB	6,533,000,000	100.00	100.00	L
52	OTP Travel Limited	Hungary	HUF	27,000,000	100.00	100.00	L
53	OTP Ecosystem Limited Liability Company; OTP Ecosystem Llc.	Hungary	HUF	281,600,000	100.00	100.00	L
54	DSK Ventures EAD	Bulgaria	EUR	127,800	100.00	100.00	L
55	OTP Bank ESOP	Hungary	HUF	217,354,546,801	0.00	0.00	L
56	PortfoLion Digital Ltd.	Hungary	HUF	101,000,000	100.00	100.00	L
57	OTP Ingatlankezelő Ltd.	Hungary	HUF	50,000,000	100.00	100.00	L
58	OTP Services Ltd.	Serbia	RSD	40,028	100.00	100.00	L
59	Club Hotel Füred Szálloda Ltd.	Hungary	HUF	90,000,000	100.00	100.00	L
60	DSK DOM EAD	Bulgaria	EUR	51,100	100.00	100.00	L
61	ShiwaForce.com Inc.	Hungary	HUF	114,107,000	84.92	84.92	L
62	OTP Leasing EOOD	Bulgaria	EUR	2,132,000	100.00	100.00	L
63	Regional Urban Development Fund AD	Bulgaria	EUR	127,823	52.00	52.00	L
64	Banka OTP Albania SHA	Albania	ALL	6,740,900,000	100.00	100.00	L
65	OTP Leasing Srbija d.o.o. Beograd	Serbia	RSD	426,968,290	100.00	100.00	L
66	OTP Osiguranje AKCIONARSKO DRUŠTVO ZA	Serbia	RSD	796,504,064	100.00	100.00	L
67	OTP Bank S.A.	Moldavia	MDL	100,000,000	98.26	98.26	L
68	SKB Leasing d.o.o.	Slovenia	EUR	30,809,031	100.00	100.00	L
69	SKB Leasing Select d.o.o.	Slovenia	EUR	5,000,000	100.00	100.00	L
70	OTP Home Solutions Limited Liability Company	Hungary	HUF	35,200,000	100.00	100.00	L
71	OTP banka d.d.	Slovenia	EUR	150,000,000	100.00	100.00	L
72	OTP factoring d.o.o.	Slovenia	EUR	500,000	100.00	100.00	L
73	OTP Luxembourg S.à r.l.	Luxembourg	EUR	552,532	100.00	100.00	L
74	Foglaljorvost Online Ltd	Hungary	HUF	7,202,400	100.00	100.00	L
75	Mendota Invest, Nepremicninska druzba, d.o.o.	Slovenia	EUR	257,500	100.00	100.00	L

	Name of the company	Country		Initial capital/Equity (in LCY)	Ownership Directly + indirectly (%)	Voting rights (%)	Classification[1]
76	OD Ltd.	Hungary	HUF	6,000,000	60.00	60.00	L
77	JN Parkoló Ltd.	Hungary	HUF	11,000,000	100.00	100.00	L
78	JSCMB "IPOTEKA BANK"	Uzbekistan	UZS	4,199,123,112,258	72.89	90.39	L
79	IMKON Sugurta JSC.	Uzbekistan	UZS	80,000,000,000	100.00	100.00	L
80	OTP INVEST DRUŠTVO ZA UPRAVLJANJE UCITS I ALTERNATIVNIM FONDOVIMA AD BEOGRAD	Serbia	RSD	411,432,000	100.00	100.00	L
81	Hello Pay IT and Service cPlc.	Hungary	HUF	5,000,000	100.00	100.00	L
82	LLC OTP Financial Technologies	Russia	RUB	10,000	100.00	100.00	L
83	PortfoLion Munkavállalói Résztulajdonosi Program Szervezet	Hungary	HUF	2,030,000,000	0.00	0.00	L
84	OTP Skladi d.o.o.	Slovenia	EUR	661,046	100.00	100.00	L
85	FINANCIAL EXPERT Országos Hiteliroda Hálózat Ltd.	Hungary	HUF	3,000,000	100.00	100.00	L
86	Business Lease Hungary Kereskedelmi és Szolgáltató Ltd.	Hungary	HUF	125,235,000	100.00	100.00	L
87	Balansz Real Estate Institute Fund	Hungary	HUF	45,812,856,452	100.00	100.00	L
88	Portfolion Zöld Fund	Hungary	HUF	37,500,000,000	100.00	100.00	L
89	PortfoLion Digitális Magántőkealap I.	Hungary	HUF	3,500,000,000	100.00	100.00	L
90	PortfoLion Regionális Fund II.	Hungary	HUF	25,060,000,000	49.88	49.88	L
91	PortfoLion Partner Magántőke Alap	Hungary	HUF	66,554,608,295	33.06	33.06	L
92	PortfoLion Digitális Magántőkealap II.	Hungary	HUF	14,000,000,000	100.00	100.00	L
93	Portfolion Agrár Magántőkealap II.	Hungary	HUF	40,000,000,000	100.00	100.00	L
94	PortfoLion Regionális Magántőkealap III.	Hungary	HUF	60,000,000,000	49.91	49.91	L
95	"Nemesszalóki Mezőgazdasági"Állattenyésztési, Növénytermesztési,Termelő és Szolgáltató Plc.	Hungary	HUF	924,124,000	100.00	100.00	L
96	ZA-Invest Béta Ltd.	Hungary	HUF	8,000,000	100.00	100.00	L
97	NAGISZ Plc.	Hungary	HUF	3,802,080,000	100.00	100.00	L
98	Nádudvari Élelmiszer Feldolgozó és Kereskedelmi Ltd.	Hungary	HUF	1,954,680,000	99.97	99.97	L
99	HAGE Ltd.	Hungary	HUF	2,689,000,000	100.00	100.00	L
100	AFP Private Equity Invest Plc.	Hungary	EUR	452,000	31.53	31.53	L
101	ZA-Invest Delta Ltd.	Hungary	HUF	4,000,000	100.00	100.00	L
102	ZA-Invest Kappa Ltd.	Hungary	HUF	11,000,000	100.00	100.00	L
103	ZA Invest Gamma Ltd.	Hungary	HUF	3,100,000	100.00	100.00	L
104	ZA Gamma HoldCo Ltd.	Hungary	HUF	3,100,000	100.00	100.00	L
105	Aranykalász 1955. Ltd	Hungary	HUF	55,560,000	75.00	100.00	L
106	AGROMAG-PLUSZ Ltd.	Hungary	HUF	39,110,000	74.99	100.00	L
107	ARANYMEZŐ 2001. Ltd	Hungary	HUF	3,000,000	75.00	100.00	L
108	Agricultural Privatey Held Joint-Stock Company Szekszárd	Hungary	HUF	862,000,000	100.00	100.00	L
109	Szajk Agricultural Closed Company Limited by shares	Hungary	HUF	659,859,000	100.00	100.00	L
110	ZA-Invest Poultry Korlátolt Felelősségű Társaság	Hungary	HUF	9,000,000	50.10	50.10	L
111	"YASHIL FERMA" Joint Venture Limited Liability Company	Uzbekistan	UZS	1,210,976,001,632	66.67	66.67	L
112	ZA-Invest Lambda Kft.	Hungary	HUF	5,950,000	100.00	100.00	L
113	ZA Lambda Holdco Kft.	Hungary	HUF	5,000,000	100.00	100.00	L
114	BAKONYI AGRÁR Mezőgazdasági, Vagyonkezelő és Szolgáltató Kft	Hungary	HUF	480,000,000	98.74	98.74	L
115	AGRO-MILCH Mezőgazdasági és Szolgáltató Ltd.	Hungary	HUF	69,060,000	99.42	99.42	L
116	BOSFLÓR Kft.	Hungary	HUF	80,420,000	97.81	97.81	L
117	AGR-Invest Alfa Korlátolt Felelősségű Társaság	Hungary	HUF	4,000,000	100.00	100.00	L
118	AGR-Holdco Alfa Korlátolt Felelősségű Társaság	Hungary	HUF	5,000,000	100.00	100.00	L
119	GEO-MILK Ltd.	Hungary	HUF	40,000,000	100.00	100.00	L

[1] Full consolidated - L

Regulations and data sheets related to the securities issued by the Company that grant voting rights, as well as the ownership of the company

The rights of shareholders, as well as any restrictions on voting rights, and the deadlines for exercising voting rights are contained in the Company's Articles of Association.

OWNERSHIP STRUCTURE, SHAREHOLDING AND VOTING PROPORTION

Description of owner	Total registered capital					
	1 January 2026			30 September 2026		
	Ownership share	Voting rights[1]	Number of shares	Ownership share	Voting rights[1]	Number of shares
Domestic institution/company	30.26%	31.90%	84,722,909	30.07%	31.91%	84,199,247
Foreign institution/company	54.37%	57.32%	152,240,896	54.03%	57.34%	151,275,351
Domestic individual	9.08%	9.57%	25,423,825	9.34%	9.91%	26,149,630
Foreign individual	0.48%	0.51%	1,343,306	0.41%	0.43%	1,146,646
Employees, senior officers	0.50%	0.53%	1,402,070	0.32%	0.34%	897,587
Treasury shares[2]	5.15%	0.00%	14,416,678	5.77%	0.00%	16,157,536
Government held owner	0.05%	0.05%	137,646	0.05%	0.05%	137,646
International Development Institutions	0.04%	0.04%	118,028	0.01%	0.01%	33,446
Other[3]	0.07%	0.07%	194,652	0.00%	0.00%	2,921
TOTAL	**100.00%**	**100.00%**	**280,000,010**	**100.00%**	**100.00%**	**280,000,010**

[1] Voting rights in the General Meeting of the Issuer for participation in decision-making.
[2] Treasury shares do not include the OTP shares held by ESOP (OTP Bank Employee Stock Ownership Plan Organization). Pursuant to Act V of 2013 on the Civil Code, OTP shares held by the ESOP are not classified as treasury shares, but the ESOP must be consolidated in accordance with IFRS 10 Consolidated Financial Statements standard. On 30 September 2026 ESOP owned 11,980,665 OTP shares.
[3] Non-identified shareholders according to the shareholders' registry.

NUMBER OF TREASURY SHARES HELD IN THE YEAR UNDER REVIEW (2026)

	1 January	31 March	30 June	30 September	31 December
OTP Bank	14,416,678	14,416,930	15,739,328	16,157,536	
Subsidiaries	0	0	0	0	
TOTAL	14,416,678	14,416,930	15,739,328	16,157,536	

SHAREHOLDERS WITH OVER/AROUND 5% STAKE (AS AT THE END OF PERIOD)[1]

Name	Nationality[2]	Activity[3]	Number of shares	Ownership[4]	Voting rights[4,5]	Notes[6]
MOL (Hungarian Oil and Gas Company Plc.)	**D**	**C**	**24,000,000**	**8.57%**	**9.10%**	
Groupama Group	**F/D**	**C**	**14,277,174**	**5.10%**	**5.41%**	
Groupama Gan Vie SA	F	C	14,140,000	5.05%	5.36%	
Groupama Biztosító Ltd.	D	C	137,174	0.05%	0.05%	
OTP Bank Plc.	**D**	**C**	**16,157,536**	**5.77%**	**0.00%**	

[1] As a result of transactions concluded on April 9, 2025, the combined voting rights of Special Employee Partial Ownership Plan Organization No. I. and No. II. of OTP Employees (together referred to as the OTP Special Employee Partial Ownership Plan Organizations) in OTP Bank Plc. increased to 5.02%, corresponding to 13,568,641 ordinary shares. However, by the end of September 2026, their ownership interest was below the 5% threshold and, consequently, they were not included in this table. At the end of 3Q 2026, their combined voting right reached 5.18%.
[2] Domestic (D), Foreign (F).
[3] Custodian (CU), Public Institution (PU), International Development Institutions (ID), Institutional (I), Company (C), Private (PR), Employee or senior officer (E).
[4] Rounded to two decimals.
[5] Voting rights in the General Meeting of the Issuer for participation in decision-making.
[6] Eg, professional investor, financial investor, etc.

SENIOR OFFICERS, STRATEGIC EMPLOYEES AND THEIR SHAREHOLDING OF OTP SHARES

as at 30 September 2026

Type[1]	Name	Position	Commencement date of the term	Expiration/termination of the term	Number of shares
IG	dr. Sándor Csányi [2]	Chairman	15/05/1992	2031	190,467
IG	Tamás Erdei	Deputy Chairman	27/04/2012	2031	71,285
IG	Gabriella Balogh	member	16/04/2021	2031	46,593
IG	Péter Csányi	member, CEO	16/04/2021	2031	97,002
IG	György Nagy[3]	member	16/04/2021	2031	3,500
IG	dr. Márton Gellért Vági	member	16/04/2021	2031	34,000
IG	dr. József Vörös	member	15/05/1992	2031	224,114
IG	László Wolf[4]	member, Deputy CEO	15/04/2016	2031	178,470
FB	Tibor Tolnay	Chairman	15/05/1992	2029	54
FB	dr. Gábor Horváth	Deputy Chairman	19/05/1995	2029	0
FB	Klára Bella	member	12/04/2019	2029	1,535
FB	dr. Tamás Gudra	member	16/04/2021	2029	0
FB	András Michnai	member	25/04/2008	2029	1,410
FB	Catherine Paule Granger-Ponchon	member	25/04/2025	2029	0
SP	András Becsei	Deputy CEO			10,000
SP	László Bencsik	Deputy CEO			1,000
SP	György Kiss-Haypál	Deputy CEO			0
SP	András Sebők	Deputy CEO			14,751
SP	Imre Bertalan	MC member			991
SP	dr. Bálint Csere	MC member			17,512
SP	dr. Zoárd Gázmár	MC member			4,903
TOTAL No. of shares held by management					**897,587**

[1] Board Member (IG), Supervisory Board Member (FB), Employee in strategic position (SP)
[2] Number of OTP shares owned by dr. Sándor Csányi, Chairman, directly or indirectly: 5,390,467.
[3] Number of OTP shares owned by György Nagy, Member of Board of Directors, directly or indirectly: 1,269,249.
[4] Number of OTP shares owned by László Wolf, Member of Board of Directors, directly or indirectly: 560,157.

Data sheets related to the organization and operation of the Company

OFF-BALANCE SHEET ITEMS ACCORDING TO IFRS (consolidated, in HUF million)[1]

a) Contingent liabilities

	30/09/2026	30/09/2025
Commitments to extend credit	6,496,040	5,957,860
Guarantees arising from banking activities	1,627,225	1,577,747
Confirmed letters of credit	106,933	57,179
Legal disputes (disputed value)	126,607	132,085
Other	1,221,186	1,121,876
TOTAL	**9,577,991**	**8,846,747**

[1] Those financial undertakings, which are important from valuation perspectives however not booked within the balance sheet (such as surety, guarantees, pledge related obligations, etc.)

CHANGES IN THE HEADCOUNT EMPLOYED BY THE BANK AND THE SUBSIDIARIES (active, FTE-basis)

	End of reference period	Current period opening	Current period closing
Bank[1]	10,721	10,819	10,523
Consolidated[2]	40,226	40,845	41,012

[1] OTP Bank Hungary (standalone) employee figures.
[2] Due to the changes in the scope of consolidation, the historical figures are not comparable.

SECURITY ISSUANCES ON GROUP LEVEL BETWEEN 01/10/2025 AND 30/09/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy	Outstanding consolidated debt (in original currency or HUF million) 30/09/2026	Outstanding consolidated debt (in HUF million) 30/09/2026
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2031/I	01/10/2025	31/03/2031	EUR	500,000,000	183,155
Ipoteka Bank	Corporate bond	IPTBZU 6.45 10/09/30	09/10/2025	09/10/2030	USD	300,000,000	94,149
Ipoteka Bank	Corporate bond	IPTBZU 17 ½ 10/09/28	09/10/2025	09/10/2028	UZS	1,200,000,000,000	32,053
OTP Bank Plc.	Retail bond	OTP_HUF_2026/14	10/10/2025	10/10/2026	HUF	11,039	11,039
OTP Bank Plc.	Retail bond	OTP_HUF_2026/15	31/10/2025	31/10/2026	HUF	4,999	4,999
OTP Bank Plc.	Retail bond	OTP_HUF_2026/16	21/11/2025	21/11/2026	HUF	6,961	6,961
OTP Bank Plc.	Retail bond	OTP_HUF_2026/17	12/12/2025	12/12/2026	HUF	6,386	6,386
OTP Bank Plc.	Retail bond	OTP_HUF_2027/1	16/01/2026	16/01/2027	HUF	9,465	9,465
OTP Bank Plc.	Corporate bond	OTPHB 3 ⅝ 02/03/32	03/02/2026	03/02/2032	EUR	499,272,000	182,888
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2032/I	12/02/2026	31/05/2032	EUR	500,000,000	183,155
OTP Bank Plc.	Retail bond	OTP_HUF_2027/2	13/02/2026	13/02/2027	HUF	13,997	13,997
OTP Bank Plc.	Retail bond	OTP_HUF_2027/3	13/03/2026	13/03/2027	HUF	11,593	11,593
OTP Bank Plc.	Retail bond	OTP_HUF_260918	20/03/2026	18/09/2026	HUF	11,825	11,825
OTP Bank Plc.	Retail bond	OTP_HUF_261015	16/04/2026	15/10/2026	HUF	8,758	8,758
OTP Bank Plc.	Retail bond	OTP_HUF_2027/4	17/04/2026	17/04/2027	HUF	14,389	14,389
OTP Bank Plc.	Retail bond	OTP_HUF_261112	14/05/2026	12/11/2026	HUF	4,595	4,595
OTP Bank Plc.	Retail bond	OTP_HUF_2027/5	15/05/2026	15/05/2027	HUF	12,775	12,775
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2031/V	29/05/2026	31/05/2031	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2032/V	29/05/2026	31/05/2032	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2033/IV	29/05/2026	31/05/2033	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2034/III	29/05/2026	31/05/2034	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2035/II	29/05/2026	31/05/2035	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2036/I	29/05/2026	31/05/2036	HUF	0	0
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2033/I	03/06/2026	31/08/2033	EUR	500,000,000	183,155
OTP Bank Plc.	Retail bond	OTP_HUF_261210	11/06/2026	10/12/2026	HUF	3,635	3,635
OTP Bank Plc.	Retail bond	OTP_HUF_2027/6	12/06/2026	12/06/2027	HUF	9,394	9,394
OTP Bank Plc.	Corporate bond	OTPHB 4 ⅝ 12/24/36	24/06/2026	24/12/2036	EUR	998,890,000	365,903
OTP Bank Plc.	Retail bond	OTP_HUF_270105	07/07/2026	05/01/2027	HUF	2,304	2,304
OTP Bank Plc.	Retail bond	OTP_HUF_2027/7	07/07/2026	07/07/2027	HUF	6,686	6,686
OTP Bank Plc.	Retail bond	OTP EURO 1 2027/1	18/08/2026	18/08/2027	EUR	357	357
OTP Bank Plc.	Retail bond	OTP_HUF_2027/8	18/08/2026	18/08/2027	HUF	5,824	5,824
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2030/I Tranche 2	19/08/2026	20/06/2030	EUR	250,000,000	96,419
OTP Bank Plc.	Corporate bond	OTPHB 2 ½ 08/19/29	19/08/2026	19/08/2029	CNY	300,000,000	14,430
OTP Bank Plc.	Retail bond	OTP EURO 1 2027/2	10/09/2026	10/09/2027	EUR	566	566
OTP Bank Plc.	Retail bond	OTP_HUF_2027/9	11/09/2026	11/09/2027	HUF	4,968	4,968
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2031/II	15/09/2026	31/10/2031	EUR	741,200,000	271,509
OTP Bank Plc.	Corporate bond	OTPHB 1.6575 09/22/32	22/09/2026	22/09/2032	CHF	155,000,000	60,035
OTP Bank Plc.	Corporate bond	OTPHB 4 ½ 09/30/31	30/09/2026	30/09/2031	EUR	741,104,000	271,474

SECURITY REDEMPTIONS ON GROUP LEVEL BETWEEN 01/10/2025 AND 30/09/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy	Outstanding consolidated debt (in original currency or HUF million) 30/09/2025	Outstanding consolidated debt (in HUF million) 30/09/2025
OTP Bank Plc.	Corporate bond	OTPHB 8.1 10/13/26	13/10/2023	13/10/2025	RON	170,000,000	13,085
Ipoteka Bank	Corporate bond	IPTBZU 5 ½ 11/19/25	19/11/2020	30/10/2025	USD	300,000,000	3,676,680
OTP Bank Plc.	Retail bond	OTP_HUF_2025/14	31/10/2024	31/10/2025	HUF	5,541	5,541
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2025/II	03/02/2020	26/11/2025	HUF	22,550	22,550
OTP Bank Plc.	Retail bond	OTP_HUF_2025/15	29/11/2024	01/12/2025	HUF	3,066	3,066
OTP Bank Plc.	Retail bond	OTP_HUF_2025/16	18/12/2024	18/12/2025	HUF	6,928	6,928
OTP Bank Plc.	Retail bond	OTP_HUF_2026/3	17/01/2025	17/01/2026	HUF	10,866	10,866
OTP Bank Plc.	Retail bond	OTP_HUF_2026/4	31/01/2025	31/01/2026	HUF	4,092	4,092
OTP Bank Plc.	Retail bond	OTP_HUF_2026/5	14/02/2025	14/02/2026	HUF	4,855	4,855
OTP Bank Plc.	Retail bond	OTP_HUF_2026/6	14/03/2025	14/03/2026	HUF	12,210	12,210
OTP banka d.d.	Corporate bond	NOVAKR 05/25/27	25/05/2022	25/05/2026	EUR	175,700,000	68,718
OTP Bank Plc.	Corporate bond	OTPHB 7 ½ 05/25/27	25/05/2023	25/05/2026	USD	497,249,000	165,430
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/I	29/05/2020	31/05/2026	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/II	31/05/2021	31/05/2026	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/III	31/03/2022	31/05/2026	HUF	0	0
OTP Bank Plc.	Retail bond	OTP_HUF_2026/7	11/04/2025	11/04/2026	HUF	17,360	17,360
OTP Bank Plc.	Retail bond	OTP_HUF_2026/8	09/05/2025	09/05/2026	HUF	13,831	13,831
OTP Bank Plc.	Retail bond	OTP_HUF_2026/9	06/06/2025	06/06/2026	HUF	12,734	12,734
OTP Bank Plc.	Retail bond	OTP_HUF_2026/10	27/06/2025	27/06/2026	HUF	7,755	7,755
OTP Bank Plc.	Retail bond	OTP_HUF_2026/11	16/07/2025	16/07/2026	HUF	11,581	11,581
OTP Bank Plc.	Corporate bond	OTPHB 4.1 07/31/27	31/07/2024	31/07/2026	CNY	300,000,000	14,019
OTP Bank Plc.	Retail bond	OTP_HUF_2026/12	15/08/2025	15/08/2026	HUF	10,671	10,671
OTP Bank Plc.	Retail bond	OTP_HUF_2026/13	12/09/2025	12/09/2026	HUF	6,823	6,823
OTP Bank Plc.	Retail bond	OTP HUF 260918	20/03/2026	18/09/2026	HUF	12,168	12,168

SECURITY LISTED ON THE BUDAPEST STOCK EXCHANGE BETWEEN 01/01/2016 AND 30/09/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2017/I	29/01/2016	29/01/2017	USD
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/I	29/01/2016	12/02/2017	EUR
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/II	12/02/2016	26/02/2017	EUR
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/III	26/02/2016	12/03/2017	EUR
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2017/II	18/03/2016	18/03/2017	USD
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/IV	18/03/2016	01/04/2017	EUR
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/V	15/04/2016	29/04/2017	EUR
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2017/III	27/05/2016	27/05/2017	USD
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/VI	27/05/2016	10/06/2017	EUR
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/VII	10/06/2016	24/06/2017	EUR
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/VIII	01/07/2016	15/07/2017	EUR
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/IX	10/08/2016	24/08/2017	EUR
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2017/IV	16/09/2016	16/09/2017	USD
OTP Bank Plc.	Retail bond	OTP_EURO_1 2017/X	16/09/2016	30/09/2017	EUR
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/I	20/01/2017	20/01/2018	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2021/I	15/02/2017	27/10/2021	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2020/III	23/02/2017	20/05/2020	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2022/I	24/02/2017	24/05/2022	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/II	03/03/2017	03/03/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/III	13/04/2017	13/04/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/IV	02/06/2017	02/06/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/V	14/07/2017	14/07/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/VI	04/08/2017	04/08/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/VII	29/09/2017	29/09/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/VIII	17/11/2017	17/11/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2018/IX	20/12/2017	20/12/2018	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/I	16/02/2018	16/02/2019	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/II	29/03/2018	29/03/2019	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2023/I	05/04/2018	24/11/2023	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/III	18/05/2018	18/05/2019	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/IV	28/06/2018	28/06/2019	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/V	06/08/2018	06/08/2019	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/A	17/09/2018	20/05/2024	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/B	18/09/2018	24/05/2024	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/VI	04/10/2018	04/10/2019	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/II	10/10/2018	24/10/2024	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/VII	15/11/2018	15/11/2019	USD
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2019/II	15/12/2018	31/05/2019	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2020/I	15/12/2018	31/05/2020	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2021/I	15/12/2018	31/05/2021	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2022/I	15/12/2018	31/05/2022	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2023/I	15/12/2018	31/05/2023	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2019/VIII	20/12/2018	20/12/2019	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/I	21/02/2019	21/02/2020	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/II	04/04/2019	04/04/2020	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/III	16/05/2019	16/05/2020	USD
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2024/I	30/05/2019	31/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2025/I	30/05/2019	31/05/2025	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/IV	27/06/2019	27/06/2020	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/V	15/08/2019	15/08/2020	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/VI	26/09/2019	26/09/2020	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/VII	07/11/2019	07/11/2020	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2020/VIII	19/12/2019	19/12/2020	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2025/II	03/02/2020	26/11/2025	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2021/I	20/02/2020	20/02/2021	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/C	24/02/2020	24/10/2024	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2021/II	02/04/2020	02/04/2021	USD
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2021/III	14/05/2020	14/05/2021	USD
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2022/II	29/05/2020	31/05/2022	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2023/II	29/05/2020	31/05/2023	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2024/II	29/05/2020	31/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2025/II	29/05/2020	31/05/2025	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/I	29/05/2020	31/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2027/I	29/05/2020	31/05/2027	HUF
OTP Bank Plc.	Retail bond	OTP_VK_USD_1 2021/IV	18/06/2020	18/06/2021	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2027/I	23/07/2020	27/10/2027	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2025/III	31/05/2021	31/05/2025	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2024/III	31/05/2021	31/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2027/II	31/05/2021	31/05/2027	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/II	31/05/2021	31/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2028/I	31/05/2021	31/05/2028	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2029/I	31/05/2021	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2030/I	31/05/2021	31/05/2030	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2031/I	18/08/2021	22/10/2031	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/III	31/03/2022	31/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2027/III	31/03/2022	31/05/2027	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2028/II	31/03/2022	31/05/2028	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2029/II	31/03/2022	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2030/II	31/03/2022	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2031/I	31/03/2022	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2032/I	31/03/2022	31/05/2032	HUF

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2029/A	25/07/2022	24/05/2029	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/1	18/11/2022	18/11/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/1	22/12/2022	05/01/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/1	17/02/2023	17/02/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/2	10/03/2023	10/03/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/3	31/03/2023	31/03/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/4	21/04/2023	21/04/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/5	12/05/2023	12/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2028/III	01/06/2023	31/05/2028	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2029/III	01/06/2023	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2030/III	01/06/2023	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2031/II	01/06/2023	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2032/II	01/06/2023	31/05/2032	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2033/I	01/06/2023	31/05/2033	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/6	02/06/2023	02/06/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/7	23/06/2023	23/06/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/8	30/06/2023	30/06/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/2	30/06/2023	30/06/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/9	28/07/2023	28/07/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/10	07/08/2023	07/08/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/11	01/09/2023	01/09/2024	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2032/A	20/09/2023	24/11/2032	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/12	25/09/2023	25/09/2024	HUF
OTP Bank Plc.	Retail bond	OTP_TBSZ_HUF_2028/1	13/10/2023	15/12/2028	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/13	20/10/2023	20/10/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/14	17/11/2023	17/11/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/2	15/12/2023	15/12/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2024/15	20/12/2023	20/12/2024	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/3	12/01/2024	12/01/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/4	02/02/2024	02/02/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/5	01/03/2024	01/03/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/6	28/03/2024	28/03/2025	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2029/B	10/04/2024	20/06/2029	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/7	26/04/2024	26/04/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/8	24/05/2024	24/05/2025	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2029/IV	31/05/2024	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2030/IV	31/05/2024	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2031/III	31/05/2024	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2032/III	31/05/2024	31/05/2032	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2033/II	31/05/2024	31/05/2033	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2034/I	31/05/2024	31/05/2034	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/9	07/06/2024	07/06/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/10	05/07/2024	05/07/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/11	02/08/2024	02/08/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/12	30/08/2024	30/08/2025	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2029/I	16/09/2024	31/10/2029	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/13	27/09/2024	27/09/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/14	31/10/2024	31/10/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/15	29/11/2024	29/11/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2025/16	18/12/2024	18/12/2025	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/3	17/01/2025	17/01/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/4	31/01/2025	31/01/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/5	14/02/2025	14/02/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/6	14/03/2025	14/03/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/7	11/04/2025	11/04/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/8	09/05/2025	09/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2030/V	30/05/2025	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2031/IV	30/05/2025	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2032/IV	30/05/2025	31/05/2032	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2033/III	30/05/2025	31/05/2033	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2034/II	30/05/2025	31/05/2034	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2035/I	30/05/2025	31/05/2035	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/9	06/06/2025	06/06/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/10	27/06/2025	27/06/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/11	16/07/2025	16/07/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/12	15/08/2025	15/08/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/13	12/09/2025	12/09/2026	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2032/B	22/09/2025	20/12/2032	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/14	10/10/2025	10/10/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/15	31/10/2025	31/10/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/16	21/11/2025	21/11/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2026/17	12/12/2025	12/12/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2027/1	16/01/2026	16/01/2027	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2027/2	13/02/2026	13/02/2027	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2027/3	13/03/2026	13/03/2027	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_260918	20/03/2026	18/09/2026	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2031/V	29/05/2026	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2032/V	29/05/2026	31/05/2032	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2033/IV	29/05/2026	31/05/2033	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2034/III	29/05/2026	31/05/2034	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2035/II	29/05/2026	31/05/2035	HUF
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2036/I	29/05/2026	31/05/2036	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_261015	16/04/2026	15/10/2026	HUF

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy
OTP Bank Plc.	Retail bond	OTP_HUF_261112	14/05/2026	12/11/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_261210	11/06/2026	10/12/2026	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2027/4	17/04/2026	17/04/2027	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2027/5	15/05/2026	15/05/2027	HUF
OTP Bank Plc.	Retail bond	OTP_HUF_2027/6	12/06/2026	12/06/2027	HUF
OTP Bank Plc.	Corporate bond	OTP_HUF_270105	07/07/2026	05/01/2027	HUF
OTP Bank Plc.	Corporate bond	OTP_HUF_2027/7	07/07/2026	07/07/2027	HUF
OTP Bank Plc.	Corporate bond	OTP EURO 1 2027/1	18/08/2026	18/08/2027	EUR
OTP Bank Plc.	Corporate bond	OTP_HUF_2027/8	18/08/2026	18/08/2027	HUF
OTP Bank Plc.	Corporate bond	OTP EURO 1 2027/2	10/09/2026	10/09/2027	EUR
OTP Bank Plc.	Corporate bond	OTP_HUF_2027/9	11/09/2026	11/09/2027	HUF

RELATED-PARTY TRANSACTIONS

The compensation of key management personnel, such as the members of the Board of Directors, members of the Supervisory Board, key employees of the Bank and its major subsidiaries involved in the decision-making process in accordance with the compensation categories defined in IAS 24 Related party disclosures, is summarised below.

Compensations (in HUF million)[1]	9M 2025	9M 2026	Y-o-Y	3Q 2025	2025	2Q 2026	3Q 2026	Q-o-Q	Y-o-Y
Total compensation for key management personnel	**14,573**	**17,733**	**22%**	**5,223**	**21,478**	**7,983**	**4,380**	**-45%**	**-16%**
Short-term employee benefits	11,153	12,892	16%	4,038	15,261	5,326	3,725	-30%	-8%
Share-based payment	2,895	4,074	41%	1,043	5,257	2,299	430	-81%	-59%
Other long-term employee benefits	525	740	41%	142	953	366	226	-38%	59%
Termination benefits	0	27		0	7	-8	-1	-88%	
Loans to key management individuals and their close family members as well as to entities in which they have an interest	68,769	101,492	48%	68,769	92,754	109,012	101,492	-7%	48%
Credit lines of key management individuals and their close family members as well as entities in which they have an interest	55,049	86,340	57%	55,049	114,278	87,874	86,340	-2%	57%
Loans provided to unconsolidated subsidiaries	2,355	2,025	-14%	2,355	2,026	2,033	2,025	0%	-14%

[1] Due to the changes in the definition of key management personnel, figures are not comparable with previously published data.

Alternative performance measures pursuant to the National Bank of Hungary 5/2017. (V.24.) recommendation[6]

Alternative performance measures name	Description	Calculation (data in HUF million)	9M 2025	9M 2026
Leverage, consolidated[7]	The leverage ratio is calculated pursuant to Article 429 CRR. The calculation of the indicator is designed quarterly by the Bank for the prudential consolidation circle.	The leverage ratio shall be calculated as an institution's capital measure divided by that institution's total exposure measure and shall be expressed as a percentage. Example for 9M 2026: 5,465,186.7 / 55,008,378.8 = 9.9% Example for 9M 2025: 5,072,556.9 / 49,154,050.8 = 10.3%	10.3%	9.9%
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.	The LCR is expressed as: (stock of HQLA) / (total net cash outflows over the next 30 calendar days) ≥ 100%. 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. 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. Example for 9M 2026: 12,309,327.4 / (7,603,721.1 - 1,715,595.9) = 209.1% Example for 9M 2025: 12,692,014.9 / (7,452,033.6 - 2,040,966.0) = 234.6%	234.6%	209.1%
ROE (accounting), consolidated	The return on equity ratio shall be calculated the consolidated accounting profit after tax for the given period divided by the average equity, thus shows the effectiveness of the use of equity.	The numerator of the indicator is the consolidated accounting profit after tax for the given period (annualized for periods less than one year), the denominator is the average consolidated equity. (The definition of average equity: calendar day-weighted average of the average balance sheet items in periods comprising the given period, where periods comprising the given period are defined as quarters (and within that months) in case of 1H, 9M and FY periods, and months in case of quarters. Furthermore, the average of the average balance sheet items is computed as the arithmetic average of closing balance sheet items for the previous period and the current period.) Example for 9M 2026: 837,713.7 * 1.3 / 5,615,191.3 = 19.9% Example for 9M 2025: 849,069.8 * 1.3 / 5,218,953.0 = 21.8%	21.8%	19.9%
ROE (adjusted), consolidated	The return on equity ratio shall be calculated the consolidated adjusted profit after tax for the given period divided by the average equity, thus shows the effectiveness of the use of equity.	The numerator of the indicator is the consolidated adjusted profit after tax for the given period (annualized for periods less than one year), the denominator is the average consolidated equity. Example for 9M 2026: 837,713.7 * 1.3 / 5,615,191.3 = 19.9% Example for 9M 2025: 849,069.8 * 1.3 / 5,218,953.0 = 21.8%	21.8%	19.9%
ROA (adjusted), consolidated	The return on asset ratio shall be calculated the consolidated adjusted net profit for the given period divided by the average total asset, thus shows the effectiveness of the use of equity.	The numerator of the indicator is the consolidated adjusted net profit for the given period, the denominator is the average consolidated total asset. (The definition of average asset: calendar day-weighted average of the average balance sheet items in periods comprising the given period, where periods comprising the given period are defined as quarters (and within that months) in case of 1H, 9M and FY periods, and months in case of quarters. Furthermore, the average of the average balance sheet items is computed as the arithmetic average of closing balance sheet items for the previous period and the current period.) Example for 9M 2026: 837,713.7 * 1.3 / 47,040,045.2 = 2.4% Example for 9M 2025: 849,069.8 * 1.3 / 44,636,042.2 = 2.5%	2.5%	2.4%

[6] The NBH's recommendation (5/2017, 24 May) on Alternative Performance Measures (APM) came into effect from 1 June 2017, in line with ESMA's guidance (ESMA/2015/1415) on the same matter. The recommendation is aimed at – amongst other things – enhancing the transparency, reliability, clarity and comparability of those APMs within the framework of regulated information and thus facilitating the protection of existing and potential investors.

[7] Based on the prudential consolidation scope, which is different from the consolidation scope used in this report.

Alternative performance measures name	Description	Calculation (data in HUF million)	9M 2025	9M 2026
Operating profit margin (adjusted, without one-off items), consolidated	The operating profit margin shall be calculated the consolidated adjusted net operating profit without one-off items for the given period divided by the average total assets, thus shows the effectiveness of the operating profit generation on total assets.	The numerator of the indicator is the consolidated adjusted net operating profit without one-off items for the given period, the denominator is the average consolidated total assets. Example for 9M 2026: $\frac{1{,}334{,}288.2 * 1.3}{47{,}040{,}045.2} = 3.79\%$ Example for 9M 2025: $\frac{1{,}315{,}390.9 * 1.3}{44{,}636{,}042.2} = 3.94\%$	3.94%	3.79%
Total income margin (adjusted, without one-off items), consolidated	The total income margin shall be calculated the consolidated adjusted total income without one-off items for the given period divided by the average total assets, thus shows the effectiveness of income generation on total assets.	The numerator of the indicator is the consolidated adjusted total income without one-off items for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets. Example for 9M 2026: $\frac{2{,}280{,}240.4 * 1.3}{47{,}040{,}045.2} = 6.48\%$ Example for 9M 2025: $\frac{2{,}174{,}405.8 * 1.3}{44{,}636{,}042.2} = 6.51\%$	6.51%	6.48%
Net interest margin (adjusted), consolidated	The net interest margin shall be calculated the consolidated adjusted net interest income for the given period divided by the average total assets, thus shows the effectiveness of net interest income generation on total assets.	The numerator of the indicator is the consolidated adjusted net interest income for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets. Example for 9M 2026: $\frac{1{,}623{,}460.3 * 1.3}{47{,}040{,}045.2} = 4.61\%$ Example for 9M 2025: $\frac{1{,}435{,}414.8 * 1.3}{44{,}636{,}042.2} = 4.30\%$	4.30%	4.61%
Operating cost (adjusted)/ total assets, consolidated	The indicator shows the operational efficiency.	The numerator of the indicator is the consolidated adjusted operating cost for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets. Example for 9M 2026: $\frac{945{,}952.2 * 1.3}{47{,}040{,}045.2} = 2.69\%$ Example for 9M 2025: $\frac{859{,}014.9 * 1.3}{44{,}636{,}042.2} = 2.57\%$	2.57%	2.69%
Cost/income ratio (adjusted, without one-off items), consolidated	The indicator is another measure of operational efficiency.	The numerator of the indicator is the consolidated adjusted operating cost for the given period, the denominator is the adjusted operating income (without one-off items) for the given period. Example for 9M 2026: $\frac{945{,}952.2}{2{,}280{,}240.4} = 41.5\%$ Example for 9M 2025: $\frac{859{,}014.9}{2{,}174{,}405.8} = 39.5\%$	39.5%	41.5%
Provision for impairment on loan and placement losses (adjusted)/ average (adjusted) gross loans, consolidated	The indicator provides information on the amount of impairment on loan and placement losses relative to gross customer loans.	The numerator of the indicator is the consolidated adjusted provision for impairment on loan and placement losses for the given period (annualized for periods less than one year), the denominator is the adjusted consolidated gross customer loans for the given period. (The definition of average (adjusted) gross customer loans: calendar day-weighted average of the average balance sheet items in periods comprising the given period, where periods comprising the given period are defined as quarters (and within that months) in case of 1H, 9M and FY periods, and months in case of quarters. Furthermore, the average of the average balance sheet items is computed as the arithmetic average of closing balance sheet items for the previous period and the current period.) Example for 9M 2026: $\frac{151{,}918.9 * 1.3}{27{,}611{,}363.9} = 0.74\%$ Example for 9M 2025: $\frac{132{,}662.3 * 1.3}{25{,}247{,}136.4} = 0.70\%$	0.70%	0.74%

Alternative performance measures name	Description	Calculation (data in HUF million)	9M 2025	9M 2026
Total risk cost (adjusted)/ total asset ratio, consolidated	The indicator shows the amount of total risk cost relative to the balance sheet total.	The numerator of the indicator is consolidated adjusted total risk cost for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets for the given period. Example for 9M 2026: $\frac{163{,}194.9 * 1.3}{47{,}040{,}045.2} = 0.46\%$ Example for 9M 2025: $\frac{155{,}972.3 * 1.3}{44{,}636{,}042.2} = 0.47\%$	0.47%	0.46%
Effective tax rate (adjusted), consolidated	The indicator shows the amount of corporate income tax[8] accounted on pre-tax profit.	The numerator of the indicator is consolidated adjusted corporate income tax[8] for the given period, the denominator is the consolidated adjusted pre-tax profit for the given period. Example for 9M 2026: $\frac{333{,}379.5}{1{,}171{,}093.2} = 28.5\%$ Example for 9M 2025: $\frac{310{,}348.8}{1{,}159{,}418.6} = 26.8\%$	26.8%	28.5%
Net loan/deposit ratio (FX-adjusted), consolidated	The net loan to deposit ratio is the indicator for assessing the bank's liquidity position.	The numerator of the indicator is the consolidated net consumer loan volume (gross loan reduced the amount of provision), the denominator is the end of period consolidated consumer FX-adjusted deposit volume. Example for 9M 2026: $\frac{27{,}968{,}061.7}{35{,}088{,}095.7} = 80\%$ Example for 9M 2025: $\frac{23{,}751{,}048.7}{31{,}942{,}502.7} = 74\%$	74%	80%

[8] In addition to corporate income taxes, this line includes special taxes on financial institutions (excluding the Hungarian financial transaction levy), the Hungarian local (municipality) taxes and the innovation contributions, as well as the withholding tax applicable to dividend payments by subsidiaries.

SUPPLEMENTARY DATA

METHODOLOGICAL SUMMARY

FOR PROFIT LINE *PROFIT AFTER TAX CONSIDERING THE PRORATED RECOGNITION OF SPECIAL ITEMS BOOKED IN ONE SUM FOR THE FULL YEAR*

The profit after tax considering the prorated recognition of special items booked in one sum for the full year presented in the consolidated and OTP Core P&Ls include the amount of Hungarian banking and windfall tax, card transaction levy and contributions into the Compensation Fund in 2025, as well as deposit insurance fees in Bulgaria and Slovenia.

For the sake of transparency, the following table presents the breakdown of the difference of the two profit lines shown in the Report for the basis and current periods.

HUF million	3Q 2025				9M 2025				2025				2Q 2026				3Q 2026				9M 2026			
Consolidated profit after tax				**330,479**				**849,070**				**1,146,325**				**305,767**				**354,976**				**837,714**
Consolidated profit after tax considering the prorated recognition of special items booked in one sum for the full year				**293,796**				**885,752**				**1,146,325**				**255,922**				**306,178**				**886,512**
Special expenditure items, after tax	Full-year amount (a)	Prorated amount (b)=(a)/4	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)*3/4	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)/4	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)/4	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)*3/4	Accounted amount (c)	Difference (c)-(b)
TOTAL	99,173	24,793	-11,889	**-36,682**	99,173	74,380	111,062	**36,682**	99,173	99,173	99,173	**0**	151,731	37,933	-11,913	**-49,846**	151,731	37,933	-10,865	**-48,798**	151,731	113,798	162,596	**48,798**
OTP Hungary	82,367	20,592	-11,889	-32,480	82,367	61,775	94,256	32,480	82,367	82,367	82,367	0	138,124	34,531	-10,865	-45,396	138,124	34,531	-10,865	-45,396	138,124	103,593	148,989	45,396
OTP Core	80,438	20,109	-11,889	-31,998	80,438	60,328	92,327	31,998	80,438	80,438	80,438	0	135,195	33,799	-10,865	-44,664	135,195	33,799	-10,865	-44,664	135,195	101,397	146,061	44,664
Banking tax	28,680	7,170	0	-7,170	28,680	21,510	28,680	7,170	28,680	28,680	28,680	0	30,327	7,582	0	-7,582	30,327	7,582	0	-7,582	30,327	22,746	30,327	7,582
Windfall tax	48,853	12,213	-11,889	-24,102	48,853	36,640	60,742	24,102	48,853	48,853	48,853	0	103,009	25,752	-10,865	-36,618	103,009	25,752	-10,865	-36,618	103,009	77,257	113,875	36,618
Card transaction levy	1,831	458	0	-458	1,831	1,373	1,831	458	1,831	1,831	1,831	0	1,859	465	0	-465	1,859	465	0	-465	1,859	1,394	1,859	465
Compensation Fund	1,073	268	0	-268	1,073	805	1,073	268	1,073	1,073	1,073	0	-	-	-	-	-	-	-	-	-	-	-	-
Merkantil and other Hungarian subsidiaries	1,929	482	0	-482	1,929	1,447	1,929	482	1,929	1,929	1,929	0	2,929	732	0	-732	2,929	732	0	-732	2,929	2,196	2,929	732
Banking tax	1,203	301	0	-301	1,203	902	1,203	301	1,203	1,203	1,203	0	1,480	370	0	-370	1,480	370	0	-370	1,480	1,110	1,480	370
Windfall tax	726	181	0	-181	726	544	726	181	726	726	726	0	1,449	362	0	-362	1,449	362	0	-362	1,449	1,087	1,449	362
Foreign subsidiaries	16,806	4,202	0	-4,202	16,806	12,605	16,806	4,202	16,806	16,806	16,806	0	13,607	3,402	-1,048	-4,449	13,607	3,402	0	-3,402	13,607	10,205	13,607	3,402
Deposit insurance fees in Bulgaria	12,447	3,112	0	-3,112	12,447	9,335	12,447	3,112	12,447	12,447	12,447	0	8,702	2,176	-675	-2,851	8,702	2,176	0	-2,176	8,702	6,527	8,702	2,176
Deposit insurance fees in Slovenia	4,359	1,090	0	-1,090	4,359	3,270	4,359	1,090	4,359	4,359	4,359	0	4,905	1,226	-373	-1,599	4,905	1,226	0	-1,226	4,905	3,678	4,905	1,226

FOOTNOTES OF THE TABLE 'CONSOLIDATED PROFIT AFTER TAX BREAKDOWN BY SUBSIDIARIES (IFRS)'

General note: regarding OTP Core and other subsidiaries, the adjusted profit after tax is calculated without the effect of adjustment items.

(1) Aggregated adjusted profit after tax of OTP Core and foreign banks.

(2) OTP Core is an economic unit for measuring the result of core business activity of OTP Group in Hungary. Financials of OTP Core are calculated from the partially consolidated IFRS financial statements of certain companies engaged in OTP Group's operation in Hungary. These companies include OTP Bank Hungary Plc., OTP Mortgage Bank Ltd. Ltd, OTP Building Society Ltd, OTP Factoring Ltd, OTP Financial Point Ltd., OTP Bank Employee Stock Ownership Plan Organization, MONICOMP Ltd., OTP Ingatlanpont Llc., SimplePay Plc., OTP Home Solutions Llc., CIL Babér Ltd., BANK CENTER No. 1. Ltd., OD Ltd., HelloPay Plc., FINANCIAL EXPERT Ltd. and companies providing intragroup financing.

(3) The result and balance sheet of OTP Leasing EOOD, as well as OTP Factoring Bulgaria EAD until 2Q 2023, and DSK Leasing AD until 4Q 2024 is included.

(4) Including the statement of recognised income and balance sheet of SKB Leasing d.o.o., SKB Leasing Select d.o.o. and OTP factoring d.o.o. In august 2024 the merger of SKB Banka and Nova KBM was completed.

(5) The statement of recognised income and balance sheet of OTP Leasing d.d. was included.

(6) The financial performance of OTP Factoring Serbia d.o.o, OTP Leasing Srbija d.o.o., OTP Osiguranje A.D.O. and OTP Services d.o.o. is included.

(7) Figures are based on the aggregated financial statements of OTP Bank JSC and LLC OTP Leasing, as well as OTP Factoring Ukraine LLC until 3Q 2024.

(8) The statement of recognised income and balance sheet of OTP Debt Collection d.o.o. is included.

(9) The statement of recognised income and balance sheet of LLC MFO "OTP Finance" is included.

(10) The subconsolidated adjusted profit after tax of Merkantil Group (Merkantil Bank Ltd., Merkantil Bérlet Ltd., OTP Real Estate Leasing Ltd., NIMO 2002 Ltd., SPLC-P Ltd., SPLC Ltd.) was presented.

(11) LLC AMC OTP Capital, DSK Asset Management EAD (Bulgaria), OTP Invest a.d. Belgrade (Serbia), OTP Invest d.o.o. (Croatia), OTP Skladi d.o.o. (Slovenia), and OTP Asset Management SAI S.A. (Romania) until September 2024.

(12) Velvin Ventures Ltd. (Belize), Mendota Invest d.o.o. (Slovenia), R.E. Four d.o.o. and Novi Sad (Serbia), as well as SC Aloha Buzz SRL, SC Favo Consultanta SRL, SC Tezaur Cont SRL (Romania), OTP Solution Fund (Ukraine) until 4Q 2024.

(13) The adjusted profit after tax of the Hungarian operation line includes the adjusted profit after tax of the Hungarian subsidiaries, as well as the eliminations allocated onto these entities.

(14) The adjusted profit after tax of the Foreign operation line includes the adjusted profit after tax of the Foreign subsidiaries, as well as the eliminations allocated onto these entities.

CALCULCULATION OF THE ADJUSTED LINES OF IFRS PROFIT AND LOSS STATEMENTS, AS WELL AS THE ADJUSTED BALANCE SHEET LINES PRESENTED IN THE REPORT, AND THE METHODOLOGY FOR CALCULATING THE FX-ADJUSTED BALANCE SHEET AND P&L DYNAMICS

In order to present Group performance reflecting the underlying business trends, the presented consolidated and separate / sub-consolidated profit and loss statements of this report were adjusted, among others, in the following ways, and the adjusted P&Ls are shown and analysed in the Report (unless otherwise stated). Consolidated financial statements together with separate figures of OTP Bank are disclosed in the *Financial Data* section.

Adjustments affecting the income statement:

- The after tax effect of adjustment items (certain, typically one-off items from banking operations' point of view) are shown and analysed separately in the Statement of Recognised Income. Adjustment items include goodwill impairment and the direct effect of acquisitions (latter includes three items: badwill and initial risk cost related to acquisitions, and the gain or loss on the sale of a subsidiary).
- Performance indicators (such as cost/income ratio, net interest margin, risk cost to average gross loans as well as ROA and ROE ratios, etc.) presented in this report are calculated on the basis of the adjusted profit and loss statement excluding adjustment items (unless otherwise indicated).
- In the *Consolidated financial highlights and share data* table the *Book Value Per Share* and the *Tangible Book Value Per Share*, as well as indicators derived from these are calculated based on the consolidated diluted share count used for EPS calculation.
- The *FX-adjusted* changes of certain consolidated or sub-consolidated P&L lines in HUF terms may be presented in this Report. According to the applied methodology in the case of the P&L lines, the FX effect is filtered out only in relation to the currency of the given country, irrespective of the transactional currency mix in which the given P&L line materialized. Thus, for instance, as for the consolidated FX-adjusted operating cost development, the effect of the Hungarian Forint rate changes against the given currency is not eliminated in the case of the cost items arising in FX within the Hungarian cost base.

Adjustments affecting the balance sheet:

- In the adjusted balance sheet, net customer loans include the stock of loans at amortized cost, loans mandatorily at fair value through profit or loss, and finance lease receivables.
- In the adjusted balance sheet presented in the report, certain balance sheet items arising from securities transactions entered into on the balance sheet date are netted against other liabilities. This adjustment reflects the trade-date accounting applied to securities transactions. In the case of a securities purchase, the financial asset is recognized on the trade date together with a corresponding liability to the seller or issuer, while cash and cash equivalents remain unchanged. As a result, the transaction increases both financial assets and liabilities, and consequently total assets, on the trade date. On the settlement date, the liability is derecognized upon settlement of the purchase price. The purpose of the adjustment is to eliminate the temporary increase in total assets arising from trade-date accounting from the adjusted balance sheet.
- Within the report, FX-adjusted statistics for business volume developments and their product breakdown, as well as the FX-adjusted stock of allowances for loan losses are disclosed, too. For FX-adjustment, the closing cross currency rates for the current period were used to calculate the HUF equivalent of loan and deposit volumes in the base periods. Thus, the FX-adjusted volumes for the base periods are different from those published in previous reports

ADJUSTMENTS OF CONSOLIDATED IFRS P&L LINES

in HUF million	1Q 25	2Q 25	3Q 25	9M 25	4Q 25 Audited	2025 Audited	1Q 26	2Q 26	3Q 26	9M 26
Net interest income	**464,456**	**479,948**	**488,029**	**1,432,433**	**508,139**	**1,940,571**	**526,111**	**540,226**	**553,591**	**1,619,927**
(-) Reclassification due to the introduction of IFRS16	-952	-1,027	-1,004	-2,982	-1,071	-4,053	-1,171	-1,170	-1,192	-3,533
Net interest income (adj.)	**465,408**	**480,975**	**489,032**	**1,435,415**	**509,210**	**1,944,625**	**527,282**	**541,396**	**554,782**	**1,623,460**
Net fees and commissions	**251,848**	**258,095**	**252,613**	**762,556**	**263,689**	**1,026,245**	**222,889**	**244,904**	**236,446**	**704,240**
(+) Financial Transaction Tax	-41,331	-40,210	-39,504	-121,046	-42,467	-163,512	-42,443	-41,452	-39,944	-123,839
(-) Structural shift of income from currency exchange from net fees to the FX result	71,256	65,897	60,425	197,579	60,830	258,409	42,568	51,067	46,194	139,830
Net fees and commissions (adj.)	**139,261**	**151,987**	**152,684**	**443,932**	**160,392**	**604,324**	**137,878**	**152,385**	**150,308**	**440,571**
Foreign exchange result	**-3,142**	**3,759**	**-723**	**-105**	**4,261**	**4,156**	**-4,555**	**1,231**	**-4,004**	**-7,328**
(+) Structural shift of income from currency exchange from net fees to the FX result	71,256	65,897	60,425	197,579	60,830	258,409	42,568	51,067	46,194	139,830
Foreign exchange result (adj.)	**68,114**	**69,657**	**59,703**	**197,474**	**65,091**	**262,565**	**38,013**	**52,298**	**42,191**	**132,502**
Gain/loss on securities, net	**4,436**	**13,308**	**3,205**	**20,950**	**1,058**	**22,008**	**7,169**	**18,016**	**680**	**25,866**
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)	28	11	-381	-342	-1,440	-1,782	-342	-52	204	-189
(+) Shifting of the *Gains and losses on non-trading securities mandatorily at fair value through profit or loss* line from the *Net other non-interest income* to the *Gains or losses from securities* line	4,766	6,381	649	11,797	10,157	21,953	2,084	4,016	10,226	16,326
Gain/loss on securities, net (adj.)	**9,230**	**19,701**	**3,473**	**32,404**	**9,775**	**42,180**	**8,912**	**21,981**	**11,110**	**42,003**
Gains and losses on real estate transactions	**2,141**	**2,050**	**1,655**	**5,846**	**1,627**	**7,473**	**1,025**	**1,871**	**853**	**3,749**
Result of discontinued operation and gains from disposal of subsidiaries classified as held for sale (adjusted)	**0**	**0**	**0**	**0**	**0**	**0**	**-381**	**0**	**0**	**-381**
(+) Other non-interest income	**26,982**	**40,628**	**34,690**	**102,300**	**30,981**	**133,281**	**13,938**	**20,671**	**13,851**	**48,459**
(+) Net results on derivative instruments and hedge relationships	**1,853**	**-4,494**	**5,961**	**3,319**	**-4,634**	**-1,315**	**20,423**	**-42,556**	**19,537**	**-2,597**
(+) Net insurance result	**566**	**993**	**883**	**2,441**	**934**	**3,375**	**869**	**1,091**	**1,750**	**3,710**
(+) Losses on loans measured mandatorily at fair value through other comprehensive income and on securities at amortized cost	**-3,145**	**-6,701**	**11,993**	**2,147**	**6,131**	**8,278**	**7,953**	**11,860**	**-10,365**	**9,448**
(+) Profit from associates	**148**	**22,132**	**-1,136**	**21,144**	**299**	**21,443**	**3,840**	**15,782**	**1,275**	**20,896**
(-) Shifting of the *Gains and losses on non-trading securities mandatorily at fair value through profit or loss* line from the *Net other non-interest income* to the *Gains or losses from securities* line	4,766	6,381	649	11,797	10,157	21,953	2,084	4,016	10,226	16,326
(+) Other other non-interest expenses	-15,370	-22,442	-19,629	-57,441	-26,083	-83,524	-2,406	-13,920	-6,171	-22,497
(+) Shifting of the costs of mediated services at Merkantil Bérlet Ltd. to the net other non-interest result line	-488	-635	-617	-1,740	-679	-2,418	-598	-657	-522	-1,777
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)	-50	-78	-89	-217	-29	-246	-48	-27	-5	-80
(+) Shifting of the depreciation of leased vehicles at Merkantil Bérlet Ltd. to the net other non-interest result line	-257	-280	-285	-823	-302	-1,125	-298	-292	-309	-900
Net other non-interest result (adj.)	**7,613**	**24,791**	**32,776**	**65,181**	**-1,912**	**63,269**	**42,231**	**-10,194**	**9,667**	**41,704**
Gain from derecognition of financial assets at amortized cost	**-93**	**-1,832**	**-137**	**-2,062**	**1,363**	**-699**	**3,108**	**7,603**	**-177**	**10,533**
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)	28	11	-381	-342	-1,440	-1,782	-342	-52	204	-189
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Provision for impairment on loan losses)	-71	-1,766	334	-1,503	2,832	1,329	3,498	7,681	-376	10,803
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)	-50	-78	-89	-217	-29	-246	-48	-27	-5	-80
Gain from derecognition of financial assets at amortized cost (adj.)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

in HUF million	1Q 25	2Q 25	3Q 25	9M 25	4Q 25 Audited	2025 Audited	1Q 26	2Q 26	3Q 26	9M 26
Provision for impairment on loan and placement losses	**-25,047**	**-45,351**	**-49,447**	**-119,844**	**-35,601**	**-155,445**	**-33,697**	**-49,500**	**-51,468**	**-134,665**
(+) Modification gains or losses	**-138**	**-4,643**	**-123**	**-4,903**	**-4,480**	**-9,383**	**229**	**-24,921**	**10**	**-24,683**
(+) Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss	**-493**	**-707**	**-68**	**-1,268**	**1,379**	**111**	**-629**	**-1,485**	**-108**	**-2,222**
(+) Loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost	**-8,591**	**-2,829**	**-1,375**	**-12,794**	**20,211**	**7,417**	**7,602**	**5,987**	**-6,349**	**7,241**
(+) Provision for commitments and guarantees given	**1,518**	**-4,920**	**-1,434**	**-4,836**	**-1,623**	**-6,459**	**-375**	**-5,033**	**3,932**	**-1,477**
(+) Impairment of assets subject to operating lease and of investment properties	**-3,224**	**-777**	**300**	**-3,701**	**1**	**-3,699**	**6**	**-132**	**126**	**0**
(-) Structural correction between Provision for loan losses and Other provisions	-11,814	-3,606	-1,075	-16,495	20,213	3,718	7,608	5,855	-6,222	7,240
(+) Structural adjustment due to the *Gain from derecognition of financial assets at amortized cos*t line (against *Provision for impairment on loan losses*)	-71	-1,766	334	-1,503	2,832	1,329	3,498	7,681	-376	10,803
(-) Shifting of provision for impairment on placement losses to the other provisions line	244	243	-179	308	-1,368	-1,060	545	-2,663	1,793	-325
Provision for impairment on loan losses (adj.)	**-24,475**	**-57,630**	**-50,558**	**-132,662**	**-36,125**	**-168,788**	**-31,520**	**-70,595**	**-49,804**	**-151,919**
Depreciation	**-35,514**	**-37,941**	**-39,155**	**-112,610**	**-40,516**	**-153,127**	**-39,455**	**-41,274**	**-41,985**	**-122,714**
(+) Goodwill impairment					**-674**	**-674**	**0**	**0**	**0**	**0**
(-) Reclassification due to the introduction of IFRS16	-4,386	-4,540	-4,470	-13,395	-4,565	-17,960	-4,612	-4,387	-4,492	-13,492
(-) Shifting of the depreciation of leased vehicles at Merkantil Bérlet Ltd. to the net other non-interest result line	-257	-280	-285	-823	-302	-1,125	-298	-292	-309	-900
Depreciation (adj.)	**-30,871**	**-33,121**	**-34,400**	**-98,392**	**-36,323**	**-134,716**	**-34,545**	**-36,594**	**-37,185**	**-108,323**
Personnel expenses	**-144,528**	**-153,981**	**-156,233**	**-454,742**	**-175,533**	**-630,275**	**-158,726**	**-171,899**	**-162,386**	**-493,011**
Personnel expenses (adj.)	**-144,528**	**-153,981**	**-156,233**	**-454,742**	**-175,533**	**-630,275**	**-158,726**	**-171,899**	**-162,386**	**-493,011**
Income taxes	**-55,850**	**-73,935**	**-69,287**	**-199,072**	**-55,854**	**-254,926**	**-53,078**	**-77,333**	**-30,975**	**-161,386**
(+) Tax deductible transfers to spectator sports (offset against corporate taxes)	-355	0	0	-355	0	-355	-398	0	0	-398
(+) Structural reclassification between Corporate income tax and Other non-interest expenses	-1,233	-782	-740	-2,756	-911	-3,667	-1,009	-854	-471	-2,334
(+) Special taxes on financial institutions	-129,174	10,462	10,546	-108,166	10,662	-97,504	-188,177	9,465	9,451	-169,261
Corporate income tax (adj.)	**-186,613**	**-64,255**	**-59,481**	**-310,349**	**-46,103**	**-356,452**	**-242,662**	**-68,723**	**-21,994**	**-333,379**
Other operating expense	**-17,476**	**-32,233**	**-28,046**	**-77,756**	**-75,039**	**-152,795**	**-534**	**-19,710**	**-34,819**	**-55,063**
(-) Other costs and expenses	-2,718	-2,448	-2,550	-7,717	-3,839	-11,556	-2,946	-3,230	-2,386	-8,562
(-) Other non-interest expenses	-17,634	-23,901	-20,280	-61,814	-46,580	-108,394	-5,152	-15,112	-6,667	-26,932
(+) Structural correction between *Provision for loan losses* and *Other provisions*	-11,814	-3,606	-1,075	-16,495	20,213	3,718	7,608	5,855	-6,222	7,240
(+) Shifting of provision for impairment on placement losses to the other provisions line	244	243	-179	308	-1,368	-1,060	545	-2,663	1,793	-325
(-) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line	-289	-370	-443	-1,101	-476	-1,578	-379	-528	-470	-1,377
Other provisions (adj.)	**-8,406**	**-8,877**	**-6,027**	**-23,310**	**-5,299**	**-28,609**	**16,097**	**2,352**	**-29,725**	**-11,276**
Other general expenses	**-268,130**	**-120,554**	**-121,689**	**-510,373**	**-148,865**	**-659,238**	**-346,761**	**-129,630**	**-134,438**	**-610,829**
(+) Other costs and expenses	-2,718	-2,448	-2,550	-7,717	-3,839	-11,556	-2,946	-3,230	-2,386	-8,562
(+) Other non-interest expenses	-17,634	-23,901	-20,280	-61,814	-46,580	-108,394	-5,152	-15,112	-6,667	-26,932
(-) Other other non-interest expenses	-15,370	-22,442	-19,629	-57,441	-26,083	-83,524	-2,406	-13,920	-6,171	-22,497
(-) Special taxes on financial institutions	-129,174	10,462	10,546	-108,166	10,662	-97,504	-188,177	9,465	9,451	-169,261
(-) Tax deductible transfers to spectator sports (offset against corporate taxes)	-355	0	0	-355	0	-355	-398	0	0	-398
(-) Financial Transaction Tax	-41,331	-40,210	-39,504	-121,046	-42,467	-163,512	-42,443	-41,452	-39,944	-123,839
(-) Direct effect of acquisitions	0	0	0	0	0	0	0	0	0	0
(+) Reclassification due to the introduction of IFRS16	-5,338	-5,567	-5,473	-16,377	-5,636	-22,013	-5,784	-5,558	-5,683	-17,024
(-) Shifting of the costs of mediated services at Merkantil Bérlet Ltd. to the net other non-interest result line	-488	-635	-617	-1,740	-679	-2,418	-598	-657	-522	-1,777
(+) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line	-289	-370	-443	-1,101	-476	-1,578	-379	-528	-470	-1,377
(-) Structural reclassification between Corporate income tax and Other non-interest expenses	-1,233	-782	-740	-2,756	-911	-3,667	-1,009	-854	-471	-2,334
Other non-interest expenses (adj.)	**-106,158**	**-99,232**	**-100,491**	**-305,880**	**-145,918**	**-451,798**	**-125,990**	**-106,640**	**-111,989**	**-344,618**

ADJUSTMENTS OF CONSOLIDATED IFRS BALANCE SHEET LINES

in HUF million	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	2Q 2026	3Q 2026
Gross customer loans (incl. loans at amortized cost and loans mandatorily at fair value through profit or loss) (incl. accrued interest receivables related to loans)	23,267,756	23,869,102	24,260,779	25,249,892	26,137,754	25,790,465	27,248,926
Gross finance lease receivables	1,546,374	1,616,048	1,625,829	1,613,570	1,655,066	1,661,158	1,749,211
Gross customer loans (adjusted)	24,814,130	25,485,150	25,886,608	26,863,462	27,792,820	27,451,623	28,998,137
Allowances for loan losses (for both loans at amortized cost and loans mandatorily at fair value through profit or loss)	-956,373	-984,336	-1,001,742	-1,009,092	-1,013,977	-969,838	-1,004,777
Impairment of finance lease receivables	-32,862	-26,646	-26,462	-25,020	-25,476	-24,767	-25,298
Allowances for loan losses (adjusted)	-989,235	-1,010,983	-1,028,204	-1,034,112	-1,039,454	-994,605	-1,030,075
Securities at amortized costs	8,482,233	7,470,378	8,000,677	7,925,465	8,081,667	8,064,411	10,241,731
(-) Netting the impact of securities subscribed on the balance sheet date							2,097,757
Securities at amortized costs (adjusted)	8,482,233	7,470,378	8,000,677	7,925,465	8,081,667	8,064,411	8,143,974
Deposits from customers	32,419,089	32,746,169	33,379,889	33,732,763	34,865,046	33,721,692	35,099,655
(+) Fair value changes of the hedged items in portfolio hedge of interest rate risk	6,204	7,568	4,189	1,503	-17,744	25,098	-11,560
Deposits from customers (adjusted)	32,425,293	32,753,737	33,384,078	33,734,266	34,847,302	33,746,790	35,088,096
Repo liabilities	286,564	226,462	262,087	166,809	412,441	704,886	304,376
Other liabilities	1,539,966	1,486,762	1,388,474	1,320,472	1,694,734	1,655,582	3,759,152
Other liabilities	1,826,529	1,713,224	1,650,561	1,487,281	2,107,175	2,360,468	4,063,528
(-) Netting the impact of securities subscribed on the balance sheet date							2,097,757
Other liabilities (adjusted)	1,826,529	1,713,224	1,650,561	1,487,281	2,107,175	2,360,468	1,965,771



OTP Bank Plc.

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

Phone: +36 1 473 5460

E-mail: investor.relations@otpbank.hu

Internet: www.otpbank.hu