

**OTP Bank Plc.**  
**Relevant information of the consolidated and separate financial statements**  
**for the year ended 2025**

According to paragraph 3:272 (3) of Act V., 2013 on the Civil Code, and with regard to the Annual General Meeting to be held on 17 April 2026 the Board of Directors of the OTP Bank Plc. releases the relevant information of the consolidated and separate financial statements prepared in accordance with International Financial Reporting Standards for the year ended 2025, and the report on relevant information of the Board of Directors and the Supervisory Board hereunder.

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**(in HUF mn)**

	31/12/2025	31/12/2024
Cash, amounts due from banks and balances with the National Banks	4,965,635	6,079,012
Placements with other banks	1,991,489	1,891,901
Repo receivables	237,144	331,837
Financial assets at fair value through profit or loss	425,213	743,400
Securities at fair value through other comprehensive income	2,046,414	1,705,553
Securities at amortized cost	7,925,465	7,447,177
Loans at amortized cost	22,299,578	20,290,381
Loans mandatorily at fair value through profit or loss	1,941,222	1,559,781
Finance lease receivables	1,588,550	1,511,477
Associates and other investments	160,418	124,523
Property and equipment	601,071	581,240
Intangible assets and goodwill	385,796	356,564
Right-of-use assets	81,587	79,830
Investment properties	92,977	88,240
Derivative financial assets designated as hedge accounting	29,625	50,381
Deferred tax assets	76,274	56,583
Current income tax receivables	31,296	7,060
Other assets	547,390	514,188
<b>TOTAL ASSETS</b>	<b><u>45,427,144</u></b>	<b><u>43,419,128</u></b>
Amounts due to banks, the National Governments, deposits from the National Banks and other banks	1,490,921	2,022,191
Repo liabilities	166,809	132,137
Financial liabilities designated at fair value through profit or loss	90,340	72,490
Deposits from customers	33,732,764	31,658,189
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,503	8,209
Liabilities from issued securities	2,512,635	2,593,124
Derivative financial liabilities held for trading	81,265	114,089
Derivative financial liabilities designated as hedge accounting	11,501	14,605
Leasing liabilities	82,401	82,109
Deferred tax liabilities	28,347	32,637
Current income tax payable	35,641	76,787
Provisions	151,123	131,637
Other liabilities	930,194	991,552
Subordinated bonds and loans	486,084	369,359
<b>TOTAL LIABILITIES</b>	<b><u>39,801,528</u></b>	<b><u>38,299,115</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	6,040,575	5,327,652
Treasury shares	(458,637)	(245,319)
<b>Total equity attributable to the parent</b>	<b><u>5,609,938</u></b>	<b><u>5,110,333</u></b>
<b>Total equity attributable to non-controlling interest</b>	<b><u>15,678</u></b>	<b><u>9,680</u></b>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>5,625,616</u></b>	<b><u>5,120,013</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>45,427,144</u></b>	<b><u>43,419,128</u></b>

**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**  
(in HUF mn)

	Year ended 31 December 2025	Year ended 31 December 2024
<b>CONTINUING OPERATIONS</b>		
Interest income calculated using the effective interest method	2,774,226	2,542,138
Income similar to interest income	<u>574,954</u>	<u>539,984</u>
<b>Interest income and income similar to interest income</b>	<b><u>3,349,180</u></b>	<b><u>3,082,122</u></b>
<b>Interest expense</b>	<b><u>(1,408,608)</u></b>	<b><u>(1,336,782)</u></b>
<b>NET INTEREST INCOME</b>	<b><u>1,940,572</u></b>	<b><u>1,745,340</u></b>
Loss allowance on loans, placements, amounts due from banks and on repo receivables	(155,445)	(72,385)
Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss	111	5,504
Release of loss allowance / (Loss allowance) on securities at fair value through other comprehensive income and on securities at amortized cost	7,417	(39,907)
Provision for commitments and guarantees given (Impairment) / Release of impairment of assets subject to operating lease and of investment properties	(6,459)	(2,371)
	<u>(3,699)</u>	<u>17</u>
<b>Risk cost total</b>	<b><u>(158,075)</u></b>	<b><u>(109,142)</u></b>
<b>NET INTEREST INCOME AFTER RISK COST</b>	<b><u>1,782,497</u></b>	<b><u>1,636,198</u></b>
<b>Loss from derecognition of financial assets at amortized cost</b>	<b>(699)</b>	<b>(14,409)</b>
<b>Modification loss</b>	<b>(9,383)</b>	<b>(13,193)</b>
Income from fees and commissions	1,275,518	1,045,987
Expense from fees and commissions	<u>(249,271)</u>	<u>(203,332)</u>
<b>Net profit from fees and commissions</b>	<b><u>1,026,247</u></b>	<b><u>842,655</u></b>
Foreign exchange result, net	4,156	(12,048)
Gain on securities, net	22,009	10,326
Fair value adjustment on financial instruments measured at fair value through profit or loss	8,278	27,374
Net results on derivative instruments and hedge relationships	(1,316)	12,004
Profit from associates	21,443	12,970
Goodwill impairment	(674)	
Other operating income	144,130	147,895
Other operating expenses	<u>(152,797)</u>	<u>(127,174)</u>
<b>Net operating income</b>	<b><u>45,229</u></b>	<b><u>71,347</u></b>
Personnel expenses	(630,276)	(550,175)
Depreciation and amortization	(153,126)	(134,293)
Other general expenses	<u>(659,238)</u>	<u>(528,306)</u>
<b>Other administrative expenses</b>	<b><u>(1,442,640)</u></b>	<b><u>(1,212,774)</u></b>
<b>PROFIT BEFORE INCOME TAX</b>	<b><u>1,401,251</u></b>	<b><u>1,309,824</u></b>
Income tax expense	<u>(254,926)</u>	<u>(253,440)</u>
<b>PROFIT AFTER INCOME TAX FOR THE PERIOD FROM CONTINUING OPERATIONS</b>	<b><u>1,146,325</u></b>	<b><u>1,056,384</u></b>

**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**  
(in HUF mn) [continued]

	Year ended 31 December 2025	Year ended 31 December 2024
<b>PROFIT AFTER INCOME TAX FOR THE PERIOD</b>		
<b>FROM CONTINUING OPERATIONS</b>	<u><b>1,146,325</b></u>	<u><b>1,056,384</b></u>
<b>DISCONTINUED OPERATIONS</b>		
Net Gain from discontinued operations	=	19,756
<b>PROFIT AFTER INCOME TAX FROM CONTINUING AND DISCONTINUED OPERATION</b>	<u><b>1,146,325</b></u>	<u><b>1,076,140</b></u>
<b>From this, attributable to:</b>		
<b>Non-controlling interest</b>	<u><b>5,627</b></u>	<u><b>4,227</b></u>
<b>Owners of the company</b>	<u><b>1,140,698</b></u>	<u><b>1,071,913</b></u>
<b>Earnings per share (in HUF)</b>		
<b>From continuing operations</b>		
Basic	4,435	3,977
Diluted	4,434	3,976
<b>From continuing and discontinued operations</b>		
Basic	4,435	4,052
Diluted	4,434	4,050

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
(in HUF mn)

	Year ended 31 December 2025	Year ended 31 December 2024
<b>PROFIT AFTER INCOME TAX FOR THE YEAR</b>	<b><u>1,146,325</u></b>	<b><u>1,076,140</u></b>
<b>Items that may be reclassified subsequently to profit or loss:</b>		
Fair value adjustment of securities at fair value through other comprehensive income	7,991	37,528
Deferred tax related to fair value adjustment of securities at fair value through other comprehensive income	(811)	(4,181)
Net investment hedge in foreign operations	24,690	(27,310)
Foreign currency translation difference	(215,803)	195,152
<b>Items that will not be reclassified subsequently to profit or loss:</b>		
Fair value changes of equity instruments at fair value through other comprehensive income	154	16,519
Deferred tax related to equity instruments at fair value through other comprehensive income	(211)	(2,115)
Change of actuarial gain related to employee benefits	(323)	(949)
Deferred tax related to change of actuarial gain related to employee benefits	<u>24</u>	<u>26</u>
<b>Other comprehensive income</b>	<b><u>(184,289)</u></b>	<b><u>214,670</u></b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b><u>962,036</u></b>	<b><u>1,290,810</u></b>
<b>From this, attributable to:</b>		
<b>Non-controlling interest</b>	<b><u>5,784</u></b>	<b><u>4,713</u></b>
<b>Owners of the company</b>	<b><u>956,252</u></b>	<b><u>1,286,097</u></b>

**SEPARATE STATEMENT OF FINANCIAL POSITION**  
(in HUF mn)

	<b>31 December 2025</b>	<b>31 December 2024</b>
Cash, amounts due from banks and balances with the National Bank of Hungary	1,359,760	2,075,179
Placements with other banks	3,161,544	2,948,536
Repo receivables	322,368	238,079
Financial assets at fair value through profit or loss	350,781	651,236
Financial assets at fair value through other comprehensive income	1,265,443	592,602
Securities at amortised cost	3,368,087	3,334,145
Loans at amortised cost	5,135,324	4,670,795
Loans mandatorily measured at fair value through profit or loss	1,082,688	998,410
Investments in subsidiaries	2,170,130	2,169,031
Property and equipment	120,331	111,772
Intangible assets	190,825	137,860
Right of use assets	58,916	58,956
Investment properties	4,332	4,227
Deferred tax assets	568	-
Current tax assets	-	-
Derivative financial assets designated as hedge accounting relationships	27,099	43,130
Non-current assets held for sale	-	-
Other assets	<u>383,177</u>	<u>357,095</u>
<b>TOTAL ASSETS</b>	<b><u>19,001,373</u></b>	<b><u>18,391,053</u></b>
Amounts due to banks and deposits from the National Bank of Hungary and other banks	1,656,367	1,606,969
Repo liabilities	377,532	227,632
Deposits from customers	11,391,727	10,891,924
Fair value changes of the hedged items in portfolio hedge of interest rate risk	471	4,303
Leasing liabilities	62,640	64,380
Liabilities from issued securities	1,341,250	1,750,893
Financial liabilities designated at fair value through profit or loss	15,279	17,024
Derivative financial liabilities designated as held for trading	94,022	144,499
Derivative financial liabilities designated as hedge accounting relationships	6,682	19,438
Deferred tax liabilities	-	1,707
Current tax liabilities	18,589	23,591
Provisions	50,347	25,647
Other liabilities	483,161	449,522
Subordinated bonds and loans	<u>493,587</u>	<u>362,271</u>
<b>TOTAL LIABILITIES</b>	<b><u>15,991,654</u></b>	<b><u>15,589,800</u></b>
Share capital	28,000	28,000
Retained earnings and reserves	3,309,633	2,896,319
Treasury shares	<u>(327,914)</u>	<u>(123,066)</u>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b><u>3,009,719</u></b>	<b><u>2,801,253</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b><u>19,001,373</u></b>	<b><u>18,391,053</u></b>

**SEPARATE STATEMENT OF PROFIT OR LOSS**  
(in HUF mn)

	Year ended 31 December 2025	Year ended 31 December 2024
<i>Interest Income:</i>		
Interest income calculated using the effective interest method	952,686	1,040,534
Income similar to interest income	<u>590,190</u>	<u>585,619</u>
<b>Interest income and similar to interest income total</b>	<b><u>1,542,876</u></b>	<b><u>1,626,153</u></b>
<i>Interest Expense:</i>		
<b>Interest expenses total</b>	<b>(944,802)</b>	<b>(1,107,551)</b>
<b>NET INTEREST INCOME</b>	<b><u>598,074</u></b>	<b><u>518,602</u></b>
Loss allowance on loan, placement and repo receivables losses	(10,222)	(19,955)
Release of loss allowance / (Loss allowance) on securities at fair value through other comprehensive income and on securities at amortised cost	4,101	(35,128)
Provision for loan commitments and financial guarantees given	(744)	(2,565)
Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss	<u>1,016</u>	<u>4,193</u>
<b>Risk cost total</b>	<b><u>(5,849)</u></b>	<b><u>(53,455)</u></b>
<b>NET INTEREST INCOME AFTER RISK COST</b>	<b><u>592,225</u></b>	<b><u>465,147</u></b>
<b>LOSSES ARISING FROM DERECOGNITION OF FINANCIAL ASSETS MEASURED AT AMORTISED COST</b>	<b>(5,223)</b>	<b>(9,856)</b>
<b>MODIFICATION LOSS</b>	<b>(1,470)</b>	<b>(1,999)</b>
Income from fees and commissions	569,658	468,566
Expenses from fees and commissions	<u>(119,110)</u>	<u>(92,217)</u>
<b>NET PROFIT FROM FEES AND COMMISSIONS</b>	<b><u>450,548</u></b>	<b><u>376,349</u></b>
Foreign exchange gains and (losses)	52	(6,885)
Gains on securities, net	20,964	120,863
(Losses) / Gains on financial instruments at fair value through profit or loss	(8,123)	27,377
Net results on derivative instruments and hedge relationships	30,159	(6,063)
Dividend income	412,324	413,262
Other operating income	35,523	18,380
Other operating expenses	<u>(91,505)</u>	<u>(37,072)</u>
<b>NET OPERATING INCOME</b>	<b><u>399,394</u></b>	<b><u>529,862</u></b>
Personnel expenses	(230,611)	(200,268)
Depreciation and amortization	(76,122)	(63,551)
Other administrative expenses	<u>(397,772)</u>	<u>(284,128)</u>
<b>OTHER ADMINISTRATIVE EXPENSES</b>	<b><u>(704,505)</u></b>	<b><u>(547,947)</u></b>
<b>PROFIT BEFORE INCOME TAX</b>	<b>730,969</b>	<b>811,556</b>
Income tax expense	<u>(67,710)</u>	<u>(66,557)</u>
<b>PROFIT AFTER INCOME TAX</b>	<b><u>663,259</u></b>	<b><u>744,999</u></b>
Earnings per share (in HUF)		
Basic	2,464	2,692
Diluted	2,464	2,692

**SEPARATE STATEMENT OF COMPREHENSIVE INCOME**  
(in HUF mn)

	Year ended 31 December 2025	Year ended 31 December 2024
<b>PROFIT AFTER INCOME TAX</b>	<b><u>663,259</u></b>	<b><u>744,999</u></b>
<b>Items that may be reclassified subsequently to profit or loss:</b>		
Fair value adjustment of debt instruments at fair value through other comprehensive income	(641)	9,751
Deferred tax related to fair value adjustment of debt instruments at fair value through other comprehensive income	75	(848)
Gains / (Losses) on separated currency spread of financial instruments designated as hedging instrument	1,551	(359)
Deferred tax related to (losses) / gains on separated currency spread of financial instruments designated as hedging instrument	(140)	32
(Losses) / Gains on derivative financial instruments designated as cash flow hedge	<u>1,291</u>	<u>136</u>
<b>Items that will not be reclassified to profit or loss:</b>		
Fair value adjustment of equity instruments at fair value through other comprehensive income	(741)	11,547
Deferred tax related to equity instruments at fair value through other comprehensive income	<u>84</u>	<u>(1,305)</u>
<b>Total</b>	<b><u>1,479</u></b>	<b><u>18,954</u></b>
<b>TOTAL COMPREHENSIVE INCOME</b>	<b><u>664,738</u></b>	<b><u>763,953</u></b>

The Board of Directors proposes to the Annual general meeting a dividend rate per share of HUF 1,071.43 for the year 2025, i.e. 1,071.43% of the share face value. The actual dividend rate paid to shareholders shall be calculated and paid based on the Company's Articles of Association, so the Company distributes the dividends for its own shares among the shareholders entitled for dividends.

The dividends shall be paid from 1st of June 2026 in accordance with the policy determined in the Articles of Association.

The written documents of the General Assembly are available from 26 March 2026 (Thursday) at the branch of OTP Bank (H-1051 Budapest, Nádor street 16.), and are also available on the Company's website ([www.otpbank.hu](http://www.otpbank.hu)) and on the website of the Budapest Stock Exchange ([www.bet.hu](http://www.bet.hu)) and on the information storage system operated by the Magyar Nemzeti Bank (<https://kozzetetelek.mnb.hu>).

Budapest, 26 March 2026

**Board of Directors of OTP Bank Plc.**