



# **OTP BANK PLC.**

REPORT ON CORPORATE INCOME TAX INFORMATION

FOR THE YEAR ENDED  
31 DECEMBER 2025

# OTP BANK PLC.

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## SECTION 1: GENERAL INFORMATION

Name of the ultimate parent of the group	OTP Bank Plc.
Country where the ultimate parent has its registered office	Hungary
Financial Year – start date	1 January 2025
Financial Year – end date	31 December 2025
Reporting currency	HUF
Is the information in the report based on reporting instructions used for tax purposes, pursuant to Section III, Parts B and C, of Annex III to Directive 2011/16/EU (yes/no)?	No

Non-consolidated financial data prepared in accordance with IFRS, which may deviate from the figures presented in the consolidated segment disclosures.

## SECTION 2: OVERVIEW OF INFORMATION ON A COUNTRY-BY-COUNTRY BASIS (in HUF million)

Tax jurisdiction	Country code	Revenues	Profit (loss) before income tax	Income tax paid – on cash basis	Income tax accrued – current year	Accumulated earnings	Number of employees
Member States of the European Union	BG	476,386	258,193	60,531	34,903	8,487	5,207
	CY	-600	-655	0	0	102	0
	NL	10	-6	0	0	-772	0
	HR	217,926	68,002	18,037	11,091	164,100	2,415
	LU	0	92,547	0	0	-76,513	0
	HU	2,824,748	889,752	74,137	86,297	2,623,219	12,312
	MT	21,383	33,570	4,568	-2,192	-5,124	3
	SK	0	-7	0	0	-6,467	0
	SI	303,475	115,681	15,243	12,754	357,715	2,167
Countries other than the Member States of the European Union aggregate		828,389	263,951	40,126	37,207	513,948	11,606
EU list of non-cooperative jurisdictions for tax purposes	RU	867,578	307,827	112,610	94,204	192,536	6,491
EU list of jurisdictions that have committed to implement good tax governance standards and are subject to monitoring	BZ	973	482	127	121	2,087	0

### SECTION 3: LIST OF SUBSIDIARIES AND ACTIVITIES

<b>Member State or tax jurisdiction</b>	<b>Country code</b>	<b>Name of each subsidiary undertaking in the Member State or tax jurisdiction</b>	<b>Brief description of the nature of activities in the Member State or tax jurisdiction</b>
Bulgaria	BG	DSK Asset Management EAD	Fund management activities
Bulgaria	BG	DSK Bank AD	Other monetary intermediation
Bulgaria	BG	DSK DOM EAD	Other financial service activities, except insurance and pension funding n.e.c.
Bulgaria	BG	DSK Ventures EAD	Computer facilities management activities
Bulgaria	BG	OTP Insurance Broker EOOD	Other activities auxiliary to financial services, except insurance and pension funding
Bulgaria	BG	OTP Leasing EOOD	Financial leasing
Bulgaria	BG	POK DSK-Rodina AD	Other activities auxiliary to insurance and pension funding
Bulgaria	BG	Regional Urban Development Fund AD	Trusts, funds and similar financial entities
Cyprus	CY	OTP Holding Ltd.	Other financial service activities, except insurance and pension funding n.e.c.
Netherlands	NL	OTP Financing Solutions B.V.	Activities of holding companies
Croatia	HR	CRESCO d.o.o.	Buying and selling of own real estate
Croatia	HR	OTP banka dioničko društvo EUR	Other monetary intermediation
Croatia	HR	OTP Invest d.o.o.	Fund management activities
Croatia	HR	OTP Leasing d.d.	Financial leasing
Croatia	HR	OTP Nekretnine d.o.o.	Development of building projects
Luxembourg	LU	OTP Luxembourg S.à r.l.	Activities of holding companies
Hungary	HU	OTP Bank Nyrt	Other monetary intermediation
Hungary	HU	Nemesszalóki Mezőgazdasági Állattenyésztési, Növénytermesztési, Termelő és Szolgáltató Zrt.	Raising of dairy cattle
Hungary	HU	AFP Private Equity Invest Zártkörűen Működő Részvénytársaság	Activities of holding companies
Hungary	HU	AGROMAG-PLUSZ Mezőgazdasági Termelőállító, Kereskedelmi és Szolgáltató Korlátolt Felelősségű Társaság	Raising of dairy cattle
Hungary	HU	AGRO-MILCH Kft	Raising of dairy cattle
Hungary	HU	Air-Invest Vagyonkezelő Kft.	Passenger air transport

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Hungary	HU	Aranykalász 1955. Mezőgazdasági korlátolt felelősségű társaság	Growing of cereals (except rice), leguminous crops and oil seeds
Hungary	HU	ARANYMEZŐ 2001. Mezőgazdasági Termékelőállító, Kereskedelmi és Szolgáltató Korlátolt Felelősségű Társaság	Growing of cereals (except rice), leguminous crops and oil seeds
Hungary	HU	BAKONYI AGRÁR Mezőgazdasági, Vagyonkezelő és Szolgáltató Kft	Raising of dairy cattle
Hungary	HU	BALANSZ Zártkörű Nyíltvégű Ingatlanalap	Other financial service activities, except insurance and pension funding n.e.c.
Hungary	HU	BANK CENTER No. 1. Beruházási és Fejlesztési Kft.	Renting and operating of own or leased real estate
Hungary	HU	BANK CENTER No. Kettő Beruházási és Fejlesztési Kft.	Buying and selling of own real estate
Hungary	HU	BOSFLÓR Kft	Raising of dairy cattle
Hungary	HU	CIL Babér Kft.	Renting and operating of own or leased real estate
Hungary	HU	Club Hotel Füred Szálloda Kft.	Hotels and similar accommodation
Hungary	HU	Foglaljorvost Online Korlátolt Felelősségű Társaság	Web portals
Hungary	HU	Hage hajdúsági Agráripari Zrt.	Raising of swine/pigs
Hungary	HU	HelloPay Informatikai és Szolgáltató Zártkörűen Működő Részvénytársaság	Other information technology and computer service activities
Hungary	HU	JN Parkoló Ingatlanhasznosító Kft.	Combined facilities support activities
Hungary	HU	Merkantil Bank Zrt.	Other credit granting
Hungary	HU	Merkantil Bérlet Kft.	Renting and leasing of cars and light motor vehicles
Hungary	HU	MONICOMP Zrt.	Repair of computers and communication equipment
Hungary	HU	Nádudvari Élelmiszer Feldolgozó és Kereskedelmi Korlátolt Felelősségű Társaság	Operation of dairies and cheese making
Hungary	HU	NAGISZ Mezőgazdasági Termelő és Szolgáltató Zártkörűen Működő Részvénytársaság	Raising of poultry
Hungary	HU	NIMO 2002 Ker. és Szolgáltató Kft.	Renting and operating of own or leased real estate
Hungary	HU	OD Informatikai Fejlesztő és Szolgáltató Korlátolt Felelősségű Társaság	Computer programming activities
Hungary	HU	OTP Alapkezelő Zrt.	Fund management activities
Hungary	HU	OTP Bank Munkavállalói Résztulajdonosi Program Szervezet	Other activities auxiliary to financial services, except insurance and pension funding
Hungary	HU	OTP Ecosystem Korlátolt Felelősségű Társaság	Retail sale via mail order houses or via Internet
Hungary	HU	OTP Életjáradék Ingatlanbefektető Zrt.	Buying and selling of own real estate

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Hungary	HU	OTP Faktoring Követeléskezelő Zrt.	Other financial service activities, except insurance and pension funding n.e.c.
Hungary	HU	OTP Hungaro-Projekt Kft.	Management consultancy activities
Hungary	HU	OTP Ingatlan Befektetési Alapkezelő Zrt.	Fund management activities
Hungary	HU	OTP Ingatlan Zrt.	Buying and selling of own real estate
Hungary	HU	OTP Ingatlankezelő Korlátolt Felelősségű Társaság	Management of real estate on a fee or contract basis
Hungary	HU	OTP Ingatlanlízing Zrt.	Financial leasing
Hungary	HU	OTP Ingatlanpont Ingatlanközvetítő Kft.	Real estate agencies
Hungary	HU	OTP Jelzálogbank Zrt.	Other credit granting
Hungary	HU	OTP Lakástakarékpénztár Zrt.	Other monetary intermediation
Hungary	HU	OTP Mérnöki Szolgáltató Kft.	Other professional, scientific and technical activities n.e.c.
Hungary	HU	OTP Otthonmegoldások Kft.	Data processing, hosting and related activities; web portals
Hungary	HU	OTP Pénztárszolgáltató Zrt.	Management consultancy activities
Hungary	HU	OTP Pénzügyi Pont Zrt.	Other activities auxiliary to financial services, except insurance and pension funding
Hungary	HU	OTP Travel Kft.	Tour operator activities
Hungary	HU	Portfolion Agrár Magántőkealap II.	Trusts, funds and similar financial entities
Hungary	HU	PortfoLion Digital Kft.	Management consultancy activities
Hungary	HU	PortfoLion Digitális Magántőkealap I.	Trusts, funds and similar financial entities
Hungary	HU	PortfoLion Digitális Magántőkealap II.	Trusts, funds and similar financial entities
Hungary	HU	PortfoLion Kockázati Tőkealap-kezelő Zrt.	Fund management activities
Hungary	HU	PortfoLion Munkavállalói Résztulajdonosi Program Szervezet	Other activities auxiliary to financial services, except insurance and pension funding
Hungary	HU	PortfoLion Partner Magántőke Alap	Trusts, funds and similar financial entities
Hungary	HU	PortfoLion Regionális Magántőkealap II.	Trusts, funds and similar financial entities
Hungary	HU	Portfolion Zöld Magántőkealap	Trusts, funds and similar financial entities
Hungary	HU	ShiwaForce.com Zártkörűen Működő Részvénytársaság	Computer programming activities
Hungary	HU	SimplePay Zártkörűen Működő Részvénytársaság	Other information technology and computer service activities
Hungary	HU	SPLC Vagyonkezelő Kft.	Retail trade of motor vehicles

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Hungary	HU	SPLC-P Ingatlanfejlesztő, Ingatlanhasznosító Kft.	Renting and operating of own or leased real estate
Hungary	HU	Szajki Mezőgazdasági Zártkörűen Működő Részvénytársaság	Growing of cereals (except rice), leguminous crops and oil seeds
Hungary	HU	Szekszárdi Mezőgazdasági Zártkörűen Működő Részvénytársaság	Growing of cereals (except rice), leguminous crops and oil seeds
Hungary	HU	ZA Gamma HoldCo Korlátolt Felelősségű Társaság	Activities of holding companies
Hungary	HU	ZA Invest Gamma Korlátolt Felelősségű Társaság	Activities of holding companies
Hungary	HU	ZA Lambda Holdco Korlátolt Felelősségű Társaság	Activities of holding companies
Hungary	HU	ZA-Invest Béta Kft.	Activities of holding companies
Hungary	HU	ZA-Invest Delta korlátolt Felelősségű Társaság	Activities of holding companies
Hungary	HU	ZA-Invest Kappa Korlátolt Felelősségű Társaság	Activities of holding companies
Hungary	HU	ZA-Invest Lambda Korlátolt Felelősségű Társaság	Activities of holding companies
Hungary	HU	ZA-Invest Poultry Korlátolt Felelősségű Társaság	Activities of holding companies
Malta	MT	OTP Financing Malta Ltd.	Other financial service activities, except insurance and pension funding n.e.c.
Malta	MT	OTP Holding Malta Ltd.	Activities of holding companies
Slovakia	SK	Project 01 Consulting, s. r. o.	Other financial service activities, except insurance and pension funding n.e.c.
Slovenia	SI	Mendota Invest, Nepremicninska druzba, d.o.o.	Management of real estate on a fee or contract basis
Slovenia	SI	OTP banka d.d.	Other monetary intermediation
Slovenia	SI	OTP factoring d.o.o.	Other activities auxiliary to financial services, except insurance and pension funding
Slovenia	SI	SKB Leasing d.o.o.	Financial leasing
Slovenia	SI	SKB Leasing Select d.o.o.	Financial leasing
Albania	AL	Banka OTP Albania SHA	Other monetary intermediation
Moldova	MD	OTP Bank S.A.	Other monetary intermediation
Montenegro	ME	Crnogorska Komercijalna Banka a.d.	Other monetary intermediation
Montenegro	ME	OTP Debt Collection d.o.o. Podgorica	Other financial service activities, except insurance and pension funding n.e.c.
Serbia	RS	OTP banka Srbija akcionarsko drustvo Novi Sad	Other monetary intermediation
Serbia	RS	OTP Factoring Serbia d.o.o.	Other credit granting

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Serbia	RS	OTP Invest Društvo Za Upravljanje Ucits I Alternativnim Fondovima Ad Beograd	Fund management activities
Serbia	RS	OTP Leasing Srbija d.o.o. Beograd	Financial leasing
Serbia	RS	OTP Nekretnine doo Novi Sad	Other financial service activities, except insurance and pension funding n.e.c.
Serbia	RS	OTP Osiguranje A.D.O. Beograd	Life insurance
Serbia	RS	OTP Services d. o. o. Beograd	Renting and leasing of cars and light motor vehicles
Serbia	RS	R.E. Four d.o.o., Novi Sad	Buying and selling of own real estate
Ukraine	UA	LLC OTP Leasing	Financial leasing
Ukraine	UA	LLC AMC OTP Capital	Activities auxiliary to financial services and insurance activities
Ukraine	UA	OTP Bank JSC (Ukraine)	Other monetary intermediation
Uzbekistan	UZ	"YASHIL FERMA" Joint Venture Limited Liability Company	Raising of poultry
Uzbekistan	UZ	JSCMB "IPOTEKA BANK"	Other monetary intermediation
Russia	RU	JSC "OTP Bank" (Russia)	Other credit granting
Russia	RU	Limited Liability Company OTP Financial Technologies	Other financial service activities, except insurance and pension funding n.e.c.
Russia	RU	LLC MFO "OTP Finance"	Other financial service activities, except insurance and pension funding n.e.c.
Belize	BZ	Velvin Ventures Ltd.	Renting and operating of own or leased real estate

#### **SECTION 4: OMITTED INFORMATION**

The Accounting Act obliges OTP Bank Plc to disclose all relevant information.

#### **SECTION 5: EXPLANATIONS FOR MATERIAL DISCREPANCIES BETWEEN INCOME TAX PAID AND ACCRUED**

Material differences between the income tax paid (on cash basis) and the income tax accrued typically arise from timing differences and, in certain cases, from the specific characteristics of the applicable tax rules in the jurisdiction. The income tax paid (on cash basis) generally does not correspond to the income tax accrued for the current financial year, but rather corresponds to tax advance payments determined based on prior year(s)' tax liability or on another basis determined by the tax authorities.