

OTP Bank Plc.
Earnings consensus for 1Q 2025

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	1Q 2024	4Q 2024	1Q 2025 Consensus*				
	Fact	Fact	Min	Max	Average	Q-o-Q	Y-o-Y
Consolidated profit after tax	239,962	249,735	162,888	210,759	183,579	-26%	-23%
Adjustments (total, after corporate income tax)	0	0	0	0	0		
Goodwill impairment charges (after tax)	0	0	0	0	0		
Direct effect of acquisitions (after tax)	0	0	0	0	0		
Consolidated adjusted profit after tax	239,962	249,735	162,888	210,759	183,579	-26%	-23%
Profit before tax	341,231	315,858	340,125	385,395	367,322	16%	8%
Operating profit	334,330	408,320	375,589	417,067	403,111	-1%	21%
Total income	597,615	705,860	660,353	700,772	685,912	-3%	15%
Net interest income	435,345	460,720	456,319	472,597	465,598	1%	7%
Net fees and commissions	121,161	148,295	130,000	142,968	138,767	-6%	15%
Other non-interest income	41,109	96,845	59,384	90,566	81,547	-16%	98%
Operating expenses	-263,286	-297,540	-274,300	-288,861	-282,801	-5%	7%
Total risk costs	6,902	-92,462	-25,000	-48,293	-35,789	-61%	-619%
Corporate taxes	-101,270	-66,123	-142,000	-210,500	-183,744	178%	81%

* Calculated from 11 analyst estimates on 7 May 2025.

Source: Autonomous, Concorde, Erste, Goldman Sachs, JP Morgan, Morgan Stanley, ODDO BHF, Pekao, PKO, Trigon, Wood.