

OTP Bank Plc.
Earnings consensus for 1Q 2026

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	1Q 2025	4Q 2025	1Q 2026 Consensus*					1Q 2026	1Q 2026
	Fact	Fact	Min	Max	Average	Q-o-Q	Y-o-Y	Fact	Fact / Cons.
Consolidated profit after tax	188,576	297,255	148,815	199,999	168,721	-43%	-11%	176,970	5%
Adjustments (total, after corporate income tax)	0	0	0	0	0			0	
Goodwill impairment charges (after tax)	0	0	0	0	0			0	
Direct effect of acquisitions (after tax)	0	0	0	0	0			0	
Consolidated adjusted profit after tax	188,576	297,255	148,815	199,999	168,721	-43%	-11%	176,970	5%
Profit before tax	375,189	343,358	385,549	434,526	408,837	19%	9%	419,633	3%
Operating profit	408,070	384,782	422,832	482,077	446,120	16%	9%	435,056	-2%
Total income	689,627	742,556	738,176	787,381	757,237	2%	10%	754,317	0%
Net interest income	465,408	509,210	498,960	533,749	521,229	2%	12%	527,282	1%
Net fees and commissions	139,261	160,392	142,089	160,721	149,918	-7%	8%	137,878	-8%
Other non-interest income	84,958	72,954	71,291	94,237	86,091	18%	1%	89,156	4%
Operating expenses	-281,557	-357,774	-296,303	-322,148	-311,118	-13%	10%	-319,260	3%
Total risk costs	-32,881	-41,424	-16,379	-61,102	-37,282	-10%	13%	-15,423	-59%
Corporate taxes	-186,613	-46,103	-192,304	-266,999	-240,117	421%	29%	-242,662	1%

* Calculated from 13 analyst estimates on 13 May 2026.

Source: Autonomous, Citi, Concorde, Equilor, Erste, Goldman Sachs, JP Morgan, Morgan Stanley, Patria Finance, PKO, ODDO BHF, Trigon, Wood