

OTP Bank Plc.
Earnings consensus for 2Q 2025

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	2Q 2024	1Q 2025	2Q 2025 Consensus*					2Q 2025	2Q 2025
	Fact	Fact	Min	Max	Average	Q-o-Q	Y-o-Y	Fact	Fact / Cons.
Consolidated profit after tax	267,930	188,576	289,000	333,165	313,603	66%	17%	330,015	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	267,930	188,576	289,000	333,165	313,603	66%	17%	330,015	5%
Profit before tax	341,121	375,189	355,760	406,538	379,228	1%	11%	394,270	4%
Operating profit	387,239	408,070	396,533	458,233	429,767	5%	11%	460,777	7%
Total income	654,308	689,627	682,235	744,667	716,230	4%	9%	747,111	4%
Net interest income	442,305	465,408	468,000	481,731	475,297	2%	7%	480,975	1%
Net fees and commissions	138,690	139,261	135,000	160,868	148,550	7%	7%	151,987	2%
Other non-interest income	73,313	84,958	57,852	116,728	92,384	9%	26%	114,149	24%
Operating expenses	-267,069	-281,557	-280,781	-293,313	-286,463	2%	7%	-286,335	0%
Total risk costs	-46,118	-32,881	-30,623	-75,765	-50,539	54%	10%	-66,506	32%
Corporate taxes	-73,192	-186,613	-55,140	-77,300	-65,625	-65%	-10%	-64,255	-2%

* Calculated from 14 analyst estimates on 1 August 2025.

Source: Autonomous, Citi, Concorde, Erste, Goldman, JP Morgan, Morgan Stanley, Patria Finance, Pekao, PKO, Raiffeisen, Santander, Trigon, Wood