OTP Bank Plc.
Earnings consensus for 2Q 2026

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	2Q 2025	1Q 2026	2Q 2026 Consensus*					2Q 2026	2Q 2026
	Fact	Fact	Min	Max	Average	Q-o-Q	Y-o-Y	Fact	Fact / Cons.
Consolidated profit after tax	**330,015**	**176,970**	**293,000**	**332,167**	**310,897**	**76%**	**-6%**	**305,767**	**-2%**
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	**330,015**	**176,970**	**293,000**	**332,167**	**310,897**	**76%**	**-6%**	**305,767**	**-2%**
Profit before tax	394,270	419,633	341,000	415,900	378,632	-10%	-4%	374,490	-1%
Operating profit	460,777	435,056	430,203	473,918	449,840	3%	-2%	442,733	-2%
Total income	747,111	754,317	745,307	789,842	766,069	2%	3%	757,866	-1%
Net interest income	480,975	527,282	521,000	549,105	537,816	2%	12%	541,396	1%
Net fees and commissions	151,987	137,878	144,825	166,306	153,303	11%	1%	152,385	-1%
Other non-interest income	114,149	89,156	64,321	94,409	74,950	-16%	-34%	64,085	-14%
Operating expenses	-286,335	-319,260	-303,521	-330,385	-316,229	-1%	10%	-315,133	0%
Total risk costs	-66,506	-15,423	-50,000	-94,000	-71,207	362%	7%	-68,243	-4%
Corporate taxes	-64,255	-242,662	-48,000	-84,900	-67,735	-72%	5%	-68,723	1%

* Calculated from 13 analyst estimates on 3 August 2026.

Source: Autonomous, Concorde, Equilor, Erste, Goldman Sachs, HSBC, JP Morgan, Morgan Stanley, PKO, Römer Capital, ODDO BHF, Trigon, UBS