OTP Bank Plc.
2Q 2026
Earnings consensus

Name:
Company:

Please fill in the highlighted cells.

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	**2Q 2025 Fact**	**1Q 2026 Fact**	**2Q 2026 Forecast**	**Q-o-Q**	**Y-o-Y**	**Notes**
Consolidated profit after tax	**330,015**	**176,970**	**0**	**-100%**	**-100%**	In 2Q 2026, the quarterly average rate of the Hungarian Forint appreciated by 5% against the EUR, lowering the HUF equivalent of profits (and income, costs etc.) realized in Eurozone or EUR-linked countries.
Adjustments (total, after corporate income tax)	0	0	0			
Goodwill impairment charges (after tax)	0	0				
Effect of acquisitions (after tax)	0	0				
Consolidated adjusted profit after tax	**330,015**	**176,970**	**0**	**-100%**	**-100%**	
Profit before tax	394,270	419,633	0	-100%	-100%	
Operating profit	460,777	435,056	0	-100%	-100%	
Total income	747,111	754,317	0	-100%	-100%	
Net interest income	480,975	527,282				
Net fees and commissions	151,987	137,878				
Other non-interest income	114,149	89,156				
Operating expenses	-286,335	-319,260				
Total risk costs	-66,506	-15,423				Profitability in 2026 may also be negatively affected by the amendment of the interest rate cap measure. The previous government cancelled the end date of June 30, 2026 from the relevant regulation, thus the programme became open-ended. According to IFRS rules, banks must account for the change in the present value of the cash flows of loans affected by the legislation as an immediate loss, the impact of it could be HUF 125 billion at the sector level. However, this impact may be mitigated if the new government amends the regulation. ***https://www.mnb.hu/letoltes/financial-stability-report-june-2026.pdf***
Corporate taxes	-64,255	-242,662				