OTP Bank Plc.
Earnings consensus for 3Q 2026

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	3Q 2025	2Q 2026	3Q 2026 Consensus*					3Q 2026	3Q 2026
	Fact	Fact	Min	Max	Average	Q-o-Q	Y-o-Y	Fact	Fact / Cons.
Consolidated profit after tax	**330,479**	**305,767**	**310,340**	**352,338**	**329,246**	**8%**	**0%**	**354,976**	**8%**
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	**330,479**	**305,767**	**310,340**	**352,338**	**329,246**	**8%**	**0%**	**354,976**	**8%**
Profit before tax	389,959	374,490	376,170	416,900	394,213	5%	1%	376,970	-4%
Operating profit	446,544	442,733	442,835	471,229	455,195	3%	2%	456,499	0%
Total income	737,668	757,866	759,579	792,364	773,666	2%	5%	768,058	-1%
Net interest income	489,032	541,396	540,615	557,055	551,753	2%	13%	554,782	1%
Net fees and commissions	152,684	152,385	150,894	166,644	154,912	2%	1%	150,308	-3%
Other non-interest income	95,952	64,085	55,000	86,039	67,001	5%	-30%	62,968	-6%
Operating expenses	-291,124	-315,133	-312,918	-330,956	-318,470	1%	9%	-311,559	-2%
Total risk costs	-56,585	-68,243	-39,000	-71,097	-60,983	-11%	8%	-79,529	30%
Corporate taxes	-59,481	-68,723	-53,845	-73,100	-64,967	-5%	9%	-21,994	-66%

* Calculated from 14 analyst estimates on 6 November 2026.

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