

OTP Bank Plc.
Earnings consensus for 4Q 2025

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	4Q 2024	3Q 2025	4Q 2025 Consensus*					4Q 2025	4Q 2025
	Fact	Fact	Min	Max	Average	Q-o-Q	Y-o-Y	Fact	Fact / Cons.
Consolidated profit after tax	249,735	330,479	272,678	328,504	299,700	-9%	20%	297,255	-1%
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	249,735	330,479	272,678	328,504	299,700	-9%	20%	297,255	-1%
Profit before tax	315,858	389,959	339,247	398,214	361,829	-7%	15%	343,358	-5%
Operating profit	408,320	446,544	395,285	451,610	414,209	-7%	1%	384,782	-7%
Total income	705,860	737,668	740,949	786,117	753,510	2%	7%	742,556	-1%
Net interest income	460,720	489,032	492,062	514,023	501,670	3%	9%	509,210	2%
Net fees and commissions	148,295	152,684	155,044	167,412	162,909	7%	10%	160,392	-2%
Other non-interest income	96,845	95,952	75,550	104,682	88,932	-7%	-8%	72,954	-18%
Operating expenses	-297,540	-291,124	-321,140	-354,018	-339,301	17%	14%	-357,774	5%
Total risk costs	-92,462	-56,585	-39,697	-68,279	-52,381	-7%	-43%	-41,424	-21%
Corporate taxes	-66,123	-59,481	-50,530	-78,200	-62,128	4%	-6%	-46,103	-26%

* Calculated from 12 analyst estimates on 4 March 2026.

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