



Sustainability results 2025

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Chairman's welcome



Dr. Sándor Csányi
Chairman
OTP Bank



Dear Shareholders,

OTP Group is one of the leading banking groups in Central and Eastern Europe: we provide modern solutions and a board range of financial products to **more than 17.5 million customers** across ten countries in the region, as well as in one Central Asian country. We can rightfully be proud of the achievements of the past three decades: through conscious and consistent development, we have not only become a leading financial institution in our region but have also grown into a significant banking group of European scale.

Our financial indicators also confirm the success of our strategy. Since stability is a key priority, for more than two decades we have successfully combined faster-than-peers organic growth with value creating acquisitions and outstanding profitability. In 2025, OTP Group's **profit after tax reached HUF 1,146 billion, representing a 7% year-on-year increase**, driven primarily by a **10% improvement in operating profit. More than two-thirds of the profit after tax was generated by our foreign subsidiaries.** We hold dominant market positions in five countries, while in our other markets we aim to reach a top-three position.

Since 2014, OTP Group's net loan portfolio has quadrupled. This average annual growth rate of 16% significantly exceeded that of our regional peers over the same period.

Over recent decades, OTP has built unique expertise in the professional execution of bank acquisitions and the successful integration of acquired banks into the Group. This is how we became the leading consolidator of the regional banking sector.

We achieved all this by consistently relying on our strong capital base, excellent liquidity and the outstanding professional expertise of our colleagues.

Our performance has once again been recognised with numerous professional awards. While each recognition is important and appreciated, we are particularly proud that in 2025 OTP Group once again

topped The Banker's ranking of the 100 largest banks in Central and Eastern Europe and received the Bank of the Year award in three countries: Slovenia, Uzbekistan and Montenegro. It is also important feedback for us that, following our first-place ranking in 2024, last year we finished second in the European bank ranking compiled by S&P Global Market Intelligence based on objective financial indicators.

Although our activities are focused on efficient operations with sustainable profitability; we implement all of this in line with our ESG ambitions and commitments.

OTP Group aims to be a **leading regional player in financing the transition to low-carbon economies, thereby contributing to the gradual building of a more sustainable future.**

At the heart of OTP Bank's sustainability strategy is the **expansion of our green loan portfolio.** By the end of 2025, we managed to exceed our target by 13%, **reaching HUF 1,693 billion.** Green investments continue to offer significant growth and value-creation opportunities for both our customers and the bank.

We firmly believe that financial stability cannot exist without environmental and social sustainability. As recognition of our consistent efforts, over the last three years our Bank received Global Finance magazine's global sustainability award, ahead of numerous major multinational banks.

In recent years, despite external challenges, we delivered excellent financial results, further strengthened our market leading position, set new industry standards in digitalization and successfully expanded into beyond-banking services, building our customers' trust and loyalty.

I am hopeful that the management's medium-term strategic objectives will continue to meet your expectations.

Growth and stability



2025 flagship results

Profit after tax

1,146
billion HUF

OTP Group posted an outstanding 2025: apart from the strong financial performance marked by the 21.6% ROE, the share price hit new all-time high levels.

In 2025 the Bank paid the highest ever dividend amount, own share buybacks continued, whereas consolidated loan volume growth significantly accelerated with credit quality indicators remaining stable and the Group maintained strong liquidity and capital position.



DYNAMIC ORGANIC GROWTH

In 2025 the organic growth of performing loans accelerated to 15%, up from 9% in 2024 (FX-adjusted).

15 % Organic loan growth

45,427 billion HUF Total assets

Significantly **outperforming our active international competitors**, we achieved 15% organic loan growth in 2025, which is in line with the dynamics seen before the pandemic in the low interest rate environment, as well as during the post-pandemic rebound in 2021. **Since 2014, net loans have expanded 4.5-fold**, with organic growth accounting for nearly three-quarters of this increase, while acquisitions contributed the remaining less than one-quarter.



STABLE PORTFOLIO QUALITY

Underlying credit quality trends remained favourable.

3.5 % Non-performing (Stage 3) ratio

66 bps Credit risk cost ratio

At the end of 2025, the proportion of Stage 3 loans stood at 3.5%, with the downward trend continuing. Conservative provisioning policy entailed higher coverage ratios than those of our regional competitors. Out of 64 European banks, OTP Bank achieved the 13th place on the 2025 EBA stress test.



PROFITABILITY

Profit after tax increased by 7% and operating profit by 10% in HUF terms.

21.6 % Return on Equity (ROE)

71 % Contribution from non-Hungarian operations

ROE exceeded that of our main regional competitors and **all geographical segments reported positive earnings**. In 2025 OTP Bank was named the second best performing among the 50 largest publicly listed European banks by S&P Global Market Intelligence.



STABILITY

Our goal is to maintain long-term financial stability and resilience.

18.1 % Common Equity Tier 1 (CET1) ratio

77 % Net loan-to-deposit ratio

251 % Liquidity Coverage Ratio (LCR)

Our CET1 ratio remained well above regulatory requirements and the level of our main regional competitors. The Leverage ratio according to CRR stood at 10.8%, reflecting **significantly lower leverage compared to peers**. The net loan-to-deposit ratio and the LCR indicate a **balanced and conservative balance sheet structure** and a **robust liquidity position**.



Current credit ratings (Q4 2025)

S&P GLOBAL

OTP Bank and OTP Mortgage Bank – Issuer Rating **BBB**

OTP Bank – Senior Preferred Bonds **BBB**

OTP Bank – Tier 2 Bonds (with maturity) **BB**

S&P Global rated OTP Bank’s long-term issuer credit and Senior Preferred bonds at 'BBB', with a negative outlook. Both of them are one notch higher than the respective Hungarian sovereign. OTP Mortgage Bank Ltd. also held a 'BBB' long-term issuer rating, similarly with a negative outlook.

SCOPE

OTP Bank - Issuer Rating and Senior Preferred Bonds **BBB+**

OTP Bank - Tier 2 (with maturity) **BB+**

Scope Ratings assigned a 'BBB+' rating to both the Bank’s issuer profile and its senior preferred bonds, which stands one notch above Hungary’s sovereign rating. While Tier2 Bonds (with maturity) were assigned a 'BB+' rating. All ratings from Scope carried a stable outlook.

MOODY'S

OTP Mortgage Bank – Issuer Rating **Baa3**

OTP Bank – Senior Preferred Bonds **Baa3**

OTP Bank – Tier 2 Bonds (with maturity) **Ba1**

OTP Mortgage Bank – Covered Bonds (not all series are rated) **A1**

Moody’s assigned a 'Baa3' rating to OTP Bank’s Senior Preferred bonds, while the outlook was changed from negative to stable. OTP Bank’s long-term foreign currency deposit rating stood at 'Baa1', with stable outlook.

OTP Mortgage Bank Ltd. holds a 'Baa3' issuer rating, while mortgage bonds were rated at 'A1'.

LIANHE

OTP Bank – Issuer Rating (China national scale) **AAA**

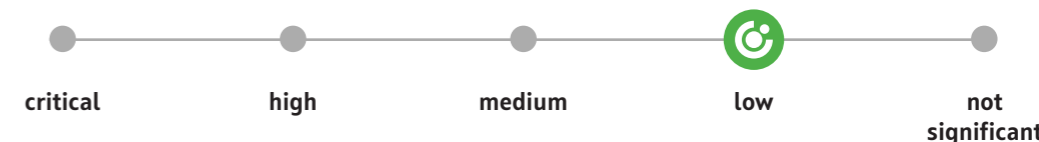
China Lianhe Credit Rating Co. gave OTP Bank a domestic Chinese long-term issuer rating of 'AAA', with a stable outlook.



Current ESG ratings (Q1 2026)

SUSTAINALYTICS ESG risk rating

17.1

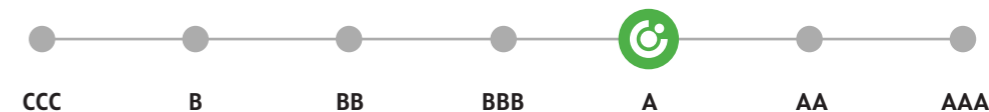


OTP Bank’s ESG risk rating of 17.1 continues to **indicate a low level of risk**. In several key areas, our risk rating is negligible; our business ethics rating shows an improving

trend, while in areas such as corporate governance, data protection and HR, our ESG risk rating remains low.

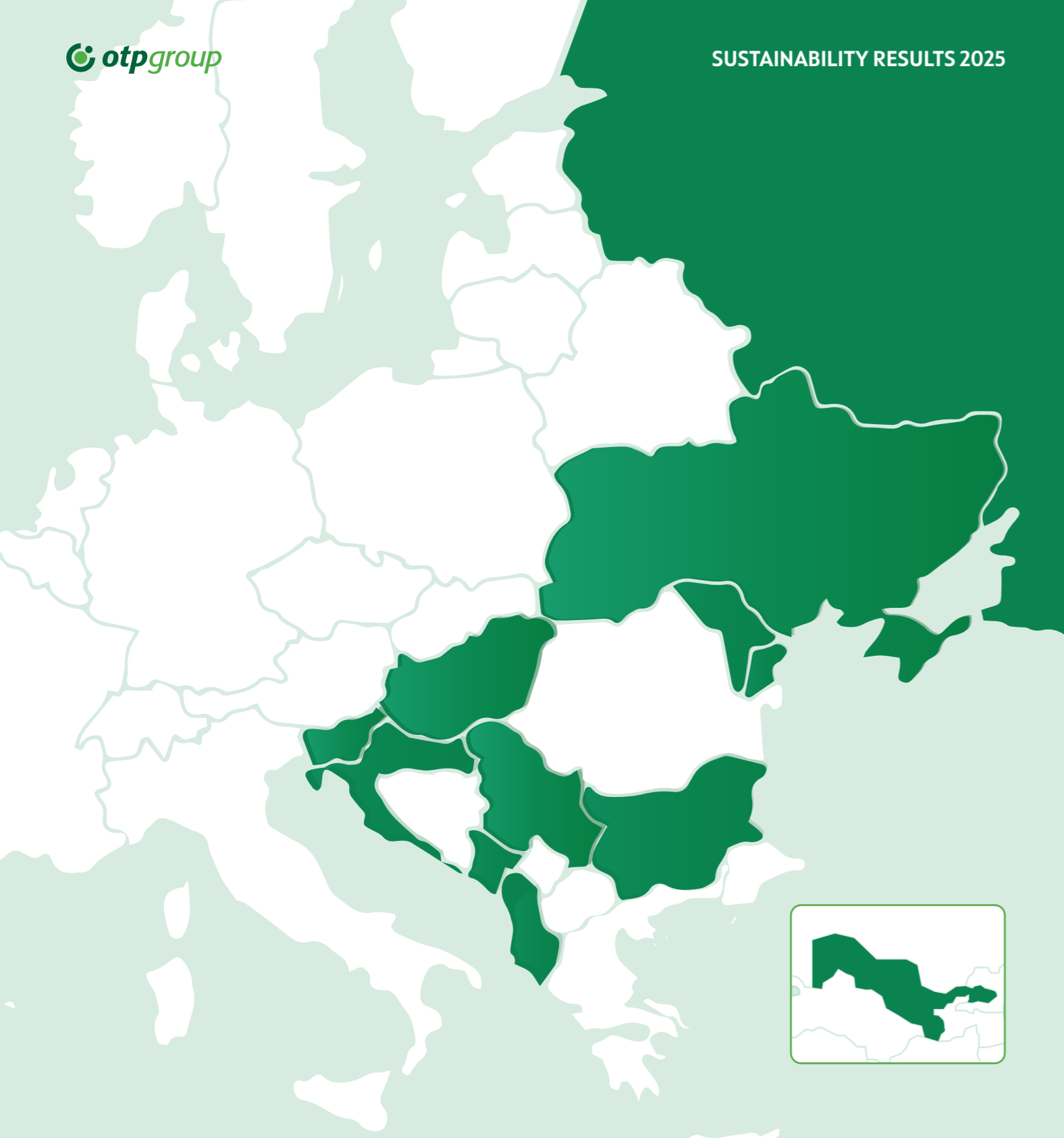
MSCI ESG-rating

A



OTP Bank’s current 'A' rating **shows improvement**. The latest assessment highlighted strong developments in

corporate governance and progress in human capital management.



Cross-border presence

OTP Group is present in 10 Central and Eastern European countries and one Central Asian country. As a universal banking group, it serves the **financial needs of retail, corporate and municipal clients**

through its branch network, continuously developed digital channels and its partners. At the end of 2025, the Group's banks served more than 17.5 million customers.



OTP Group in figures

	Number of bank branches	Number of employees	Balance sheet total (billion HUF)	Market capitalization (billion HUF)
OTP Group	1,196	44,002	45,427	11,928*

	Number of bank branches	Number of employees	Balance sheet total (billion HUF)	Market share (% total loans)
OTP Bank Hungary (Core)	301	11,973	15,675	27.7
DSK Bank Bulgaria	274	5,475	8,507	21.4
OTP Bank Slovenia	74	2,266	5,928	24.6
OTP Bank Croatia	102	2,439	3,879	13.1
OTP Bank Serbia	153	2,859	3,439	16.9
Ipoteka Bank Uzbekistan	39	4,842	1,484	5.9
OTP Bank Ukraine	68	2,350	1,139	4.3
CKB Bank Montenegro	26	597	847	33.6
OTP Bank Albania	49	761	818	14.2
OTP Bank Moldova	52	885	389	10.0
OTP Bank Russia	58	6,827	3,320	0.3

*April 13th 2026 data

Financing green transition



By increasing green lending, we support the building of a sustainable future

For OTP Group, financing the green transition is considered the most important contribution to mitigating climate change; therefore, measurable green-lending targets have been incorporated into its business and ESG strategies.

In OTP Group's ESG strategy, established in 2021, we set the goal of taking a **leading regional role** in financing a **fair and gradual transition to a low-carbon**

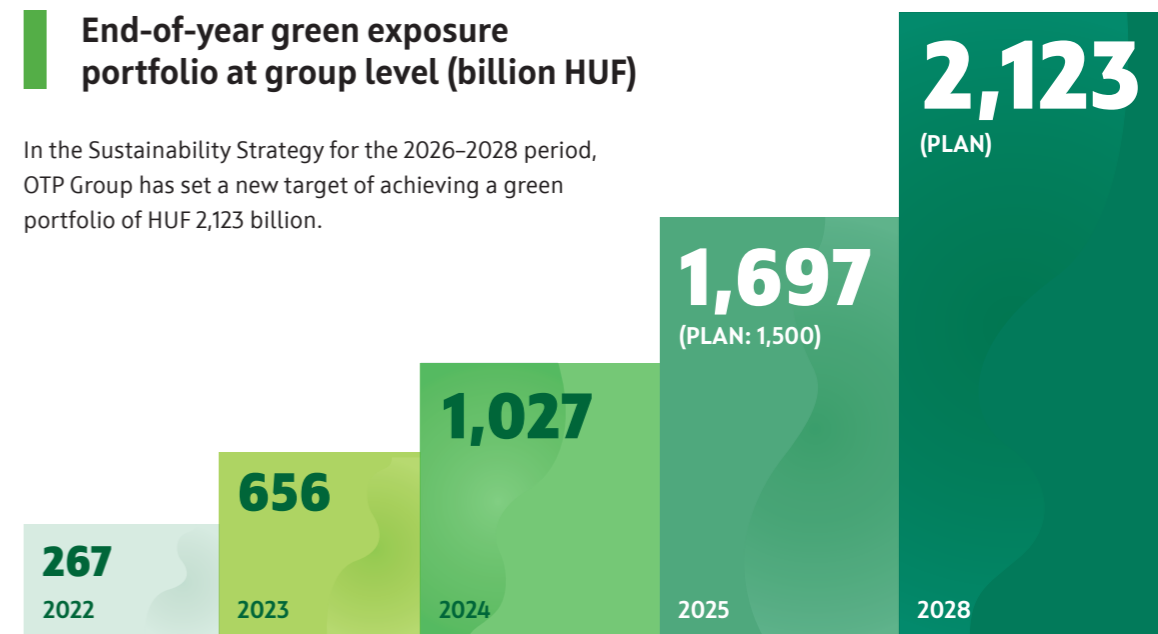
economy, contributing to a sustainable future with responsible solutions.

One of the key objectives of the strategy is the **continuous expansion of the green portfolio**. The Group is actively financing the region's green transition, and to monitor this process it has introduced a greenportfolio KPI at its subsidiary banks.

By the end of 2025, the green portfolio reached HUF 1,697 billion, representing 43% growth and exceeding the annual target.

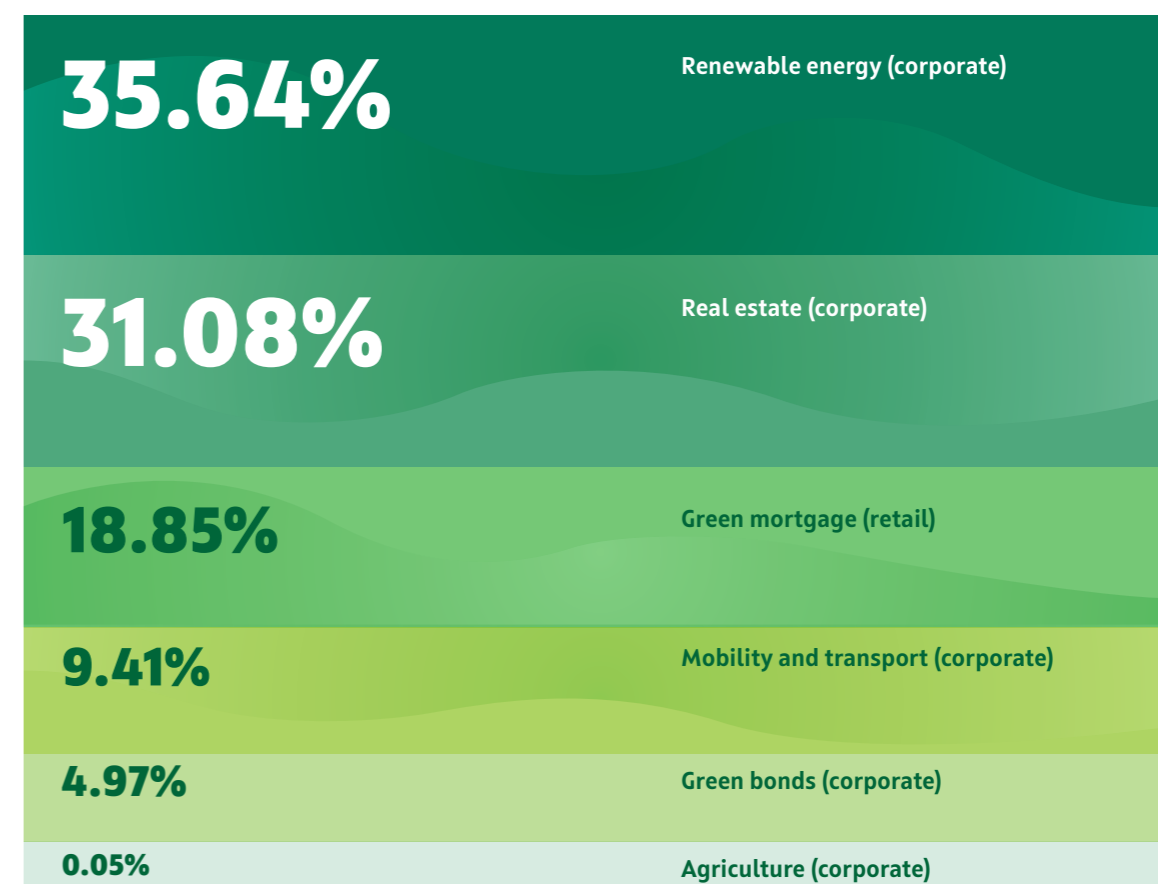
End-of-year green exposure portfolio at group level (billion HUF)

In the Sustainability Strategy for the 2026–2028 period, OTP Group has set a new target of achieving a green portfolio of HUF 2,123 billion.



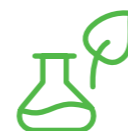
Distribution of OTP Group's green portfolio based on loan purpose

We offer sustainable financing solutions to every segment of our customer base – from large corporations to SMEs and retail clients – whether in the form of green mortgage loans or corporate projects related to renewable energy, energy efficiency, green buildings, and clean transportation.





Milestones in green financing



What can we do as a bank to reduce environmental impact?

In 2024, OTP Group set its targets for reducing financed GHG emissions by 2030, in line with the IEA Net Zero 2050 scenario and national plans. The achievement of these targets is supported primarily by the **expansion of green lending, the financing of electromobility and energy-efficient real estate**, as well as by limiting the financing of high-emission sectors.

OTP Group aims to **reduce greenhouse gas emissions** (Scope 1 and Scope 2) **from its own operations through energy efficiency measures**, the optimisation of buildings and the branch network, as well as the gradual decarbonisation of its vehicle fleet.

Targets set for its own operations by 2030:

Green electricity purchasing

Since 2022, **we have been covering 100% of our electricity needs from renewable sources**, which has reduced the Scope 2 emissions of our company-owned properties by 62% between 2021-2022 (18,967 → 7,229 tCO₂e).

Heating electrification

We have already replaced fossil fuel heating with **heat pumps** in 22 branches, which reduces Scope 1 emissions.

Energy efficiency

Combined with **building automation and solar panels** at 19 branches, will reduce energy consumption and emissions.

E-fleet

By 2030, **we will replace 100 conventional vehicles with electric ones**; leading to a total reduction in emissions of approximately 210 tCO₂e by 2030.



Our Slovenian subsidiary is steadily advancing its journey toward lowcarbon operations

The bank now purchases 100% of its electricity from renewable sources, covering more than 80% of its operations, and is further strengthening this commitment through the ongoing installation of solar panels on two central buildings in Maribor,

which are expected to jointly generate over 200 MWh of green electricity annually. These installations are complemented by an urban beehive and a herb garden, bringing nature and technology together.



OTP Green Forest and other green initiatives

OTP Bank is in partnership with Pilisi Parkerdő to support local ecosystems and communities: over ten years, it will **provide HUF 228 million for the development of the 320-hectare OTP Green Forest**, following the concept of an urban forest designed to promote regeneration, climate adaptation, and

sustainable forest management. The initiative's primary focus is **to improve biodiversity and ecosystem-related services**, while also increasing carbon sequestration capacity. The environmental impact assessment of the project is carried out by the Institute of Environmental and Nature Protection at the University of Sopron.



Forestation program in Uzbekistan

Ipoteka Bank actively participated in the national Yashil Makon ("Green Nation") treeplanting program, which aims to expand green areas across the country. In 2025, a total of 114,924 trees were planted nationwide, contributing to the achievement of climate protection and biodiversity goals.



Sustainable beekeeping measures in Croatia

The Croatian subsidiary continued its cooperation with the beekeeping company Plan bee d.o.o. In 2025, the project financed 300 new beehives and supported the planting of 2,000 bee-friendly plants and trees around the apiary. With the installation of solar panels and energy storage systems, the project aims to create a self-sustaining microsystem that relies on

local natural resources. The next development phase of the program is the implementation of a digital monitoring system, which will use sensors to track temperature, humidity, and the health status of the bee colonies in real time.



Social responsibility



We have been supporting financial literacy of the population for years

OTP Group's objective is to serve their clients' interests by maintaining transparent communication, while ensuring fair marketing practices and data protection procedures.

Providing clear information, and improving financial literacy as well as conscious and safe banking practices, are of key importance to us.



Protecting our customers with more secure banking

The digital environment is evolving at an increasingly rapid pace, and with it, the cyber threats that endanger the security of business operations are also continuously developing.

In 2025, OTP Bank introduced a **comprehensive Cybersecurity Strategy to proactively address these threats**. In addition to technological protection, the Bank places strong emphasis on strengthening

its cyber culture: through educational campaigns, partnerships, and participation in the KiberPajzs (CyberShield) program, it enhances the cyber-resilience of its customers and employees. Through the **KIBERLAB program**, the Bank also focuses on supporting young talent and fostering innovation. Its efforts were recognised by Mastercard with the "Cybersecurity Program of the Year" award.



Through financial education, we help expand financial literacy

To strengthen financial awareness, the Group supports customer education through various campaigns, promoting informed decision-making and raising attention to data protection and fraud risks.

The **OTP Fáy Foundation** contributes to improving students' financial literacy through free, practice oriented training sessions and digital courses.

In 2025, a total of 66,000 students and nearly 7,000 young adults participated in the programs of the OTP Fáy Foundation.



Cross-border financial education

In the joint program of the Hungarian Banking Association and the Pénziránytű Foundation, called Pénz7, 232 employees of the OTP Group also participated, and specialists from the credit institution supported the preparation of the teaching materials. In 2026, at the sector level, approximately 222,000 students from 1,455 schools took part in the program series through about 16,000 special lessons, with the contribution of 840 volunteers. With the Pénz7 program, Hungary joined a pan-European initiative in which 30 countries participate.

Our Ukrainian subsidiary also participated in Global Money Week 2025, during which bank employees held interactive sessions for more than 700 children across 29 localities in Ukraine, including Kyiv, Odesa, Kharkiv, Lviv, and other cities. The sessions covered various age groups—from kindergarten pupils to graduating high-school students, vocational trainees, and first-year university students. A standout event took place in Lviv, where fifth-grade students attended their lesson in a bank branch, giving them hands-on experience with banking operations.



Our aim is to make banking services more accessible to everyone

Accessibility in the physical world

OTP Bank launched its accessibility program in 2008, within which – taking into account the needs of all groups of people living with disabilities – we implement comprehensive developments with the involvement of those affected.

At the end of 2025, 73.18% of the Group's bank branches were accessible by wheelchair.

Accessibility in the digital world

OTP Bank is committed to improving digital accessibility by aligning its digital channels with WCAG 2.1 A level requirements, while continuously reviewing and enhancing accessibility across its website, InternetBank, MobileBank, ATMs and POS terminals.



Bringing banking closer

In March 2024, Hungary's first mobile bank branch was launched, providing full banking services to residents of settlements without a physical branch.

Currently, three banking buses operate with personalised retail services, available to our customers at 24 locations across the country.



We empower our clients to make a difference with their micro-donations

The option to make small donations linked to everyday banking processes – such as ATM cash withdrawals or internet and mobile banking transfers – aims to naturally integrate charitable giving into our customers' daily financial habits and to promote a culture of donation and financial awareness. The solution provides sustainable funding for civil

society organizations and foundations to support the achievement of their goals. In 2025, a total of HUF 437 million was collected for the benefit of 18 organizations, while since 2021 nearly HUF 1.5 billion in donations has been raised for 50 different causes. As a fun fact: our most active customer made donations 179 times in a single year.

~1.5 billion HUF

50 aid target

The total amount of micro-donations pledged so far approached 1.5 billion forints in 2025

50 aid targets have been met so far



Supporting our employees



Our workplace culture supports the recruitment and professional advancement of talented individuals

Based on OTP Group's new ESG strategy, three main areas have been identified in relation to employees:

- Employee **satisfaction and engagement**
- Ensuring **equal opportunities and equity**
- Supporting **talent development and continuous learning**

In 2025 OTP Group has performed the employee engagement survey with 92% participation rate. The employee engagement index of OTP Group increased by 1% compared to the previous year and reached 78%. There have been slight positive shifts in engagement statements.



We take responsibility for the professional development of our staff

OTP Group is offering a wide range of training and development programs, from professional to soft skills development (e.g.: leadership programs, soft and hard skills training, external training and conferences, online individual and group courses) to support the professional growth of employees.

OTP Bank has launched a comprehensive digital mindset training under the **PULZE Digital Program**, which is continuously expanded at group level, with

several foreign subsidiaries participating in 2025. It provides continuous access to the Risk Academy Foundation's ESG module for its risk management teams, and plans to extend this training to corporate banking and internal audit functions as well.

OTP Bank supports the development of key business stakeholders through leadership development programmes for branch network managers and targeted career programs.



Offering a Trainee Program to lay the foundations for a long-term career

The OTP Internship Program supports the foundation of a long-term career. By developing relevant skills and competencies for early-career entrants, the program helps young professionals successfully start their first job. Participants acquire abilities and skills that match their competencies

and support them in performing well in their first workplace. The success of the program is confirmed by participant feedback: 93% feel part of the team and would recommend the program, while 96% would be happy to stay at the Bank long-term.





Equal opportunities and equity

OTP Group objective is to enhance inclusive workplace culture that upholds the principle of equal pay for work of equal value, the development of a diverse leadership culture through the intentional **support of women's career paths**, and the promotion of open dialogue around **diversity and inclusion**.

Initiatives that promote diversity and inclusion enhance the employee experience from the very beginning of the recruitment process.

We run programs focused on fostering an inclusive mindset, gender equality and inclusive leadership, including the **CIRCLE program**, which connects female senior leaders across the OTP Group. In addition, OTP Bank Hungary has successfully implemented the **Digital Girlpower Program**, designed to strengthen women's presence and enhance their skills in technology-driven fields and roles.



We support employee well-being and an inclusive company culture

OTP Group, as a family-friendly workplace, places strong emphasis on the health and well-being of its employees. Through **regular preventive medical screenings**, health and well-being programs, and **support for mental health and stress management**, the Group contributes to effective work performance and a strong workplace community.

In 2025, in Hungary two new sports sections were launched for employees: regular, bank-organised training sessions and in-house tournaments are

now available for colleagues interested in volleyball and padel. In addition, employees participating in domestic sports competitions receive enhanced financial support, with a contribution of HUF 25,000 towards their entry fees.

For employees over the age of 58, the Bank launched the **Conscious Retiree Program**, an online life-planning series designed to help them prepare for the opportunities and challenges of retirement.

We are constantly working on new developments to provide our customers with more convenient and simpler solutions to protect their data.