

OTP Bank Plc.

Summary of the first quarter 2026 results

(English translation of the original report submitted
to the Budapest Stock Exchange)

Budapest, 15 May 2026



CONSOLIDATED FINANCIAL HIGHLIGHTS¹ AND SHARE DATA

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Adjusted profit after tax considering the prorated recognition of special items booked in one sum for the full year ²	298,623	260,573	1,146,325	324,412	24%	9%
Consolidated profit after tax	188,576	297,255	1,146,325	176,970	-40%	-6%
Adjustments (after tax)	0	0	0	0		
Consolidated adjusted profit after tax	188,576	297,255	1,146,325	176,970	-40%	-6%
Pre-tax profit	375,189	343,358	1,502,776	419,633	22%	12%
Operating profit	408,070	384,782	1,700,173	435,056	13%	7%
Total income	689,627	742,556	2,916,962	754,317	2%	9%
Net interest income	465,408	509,210	1,944,625	527,282	4%	13%
Net fees and commissions	139,261	160,392	604,324	137,878	-14%	-1%
Other net non-interest income	84,958	72,954	368,013	89,156	22%	5%
Operating expenses	-281,557	-357,774	-1,216,789	-319,260	-11%	13%
Total risk costs	-32,881	-41,424	-197,396	-15,423	-63%	-53%
Corporate taxes ³	-186,613	-46,103	-356,452	-242,662	426%	30%
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	44,332,797	45,427,144	45,427,144	47,860,619	5%	8%
Total customer loans (net, FX-adjusted)	23,075,960	25,868,178	25,868,178	26,753,367	3%	16%
Total customer loans (gross, FX-adjusted)	24,029,690	26,905,900	26,905,900	27,792,820	3%	16%
Performing (Stage 1+2) customer loans (gross, FX-adjusted)	23,186,769	25,965,858	25,965,858	26,856,713	3%	16%
Allowances for possible loan losses (FX-adjusted)	-953,730	-1,037,722	-1,037,722	-1,039,454	0%	9%
Total customer deposits (FX-adjusted)	31,375,042	33,801,341	33,801,341	34,847,302	3%	11%
Issued securities	2,280,443	2,512,636	2,512,636	2,922,881	16%	28%
Subordinated loans	545,693	486,084	486,084	493,849	2%	-10%
Total shareholders' equity	5,224,537	5,625,616	5,625,616	5,821,920	3%	11%
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROE (from profit after tax)	14.9%	21.3%	21.6%	12.8%	-8.5%p	-2.1%p
ROE (from adjusted profit after tax)	14.9%	21.3%	21.6%	12.8%	-8.5%p	-2.1%p
ROA (from profit after tax)	1.7%	2.6%	2.6%	1.5%	-1.1%p	-0.2%p
ROA (from adjusted profit after tax)	1.7%	2.6%	2.6%	1.5%	-1.1%p	-0.2%p
Operating profit margin	3.74%	3.38%	3.80%	3.79%	0.40%p	0.04%p
Total income margin	6.33%	6.53%	6.52%	6.57%	0.04%p	0.24%p
Net interest margin	4.27%	4.48%	4.34%	4.59%	0.11%p	0.32%p
Cost-to-asset ratio	2.58%	3.14%	2.72%	2.78%	-0.37%p	0.19%p
Cost/income ratio	40.8%	48.2%	41.7%	42.3%	-5.9%p	1.5%p
Provision for impairment on loan losses-to-average gross loans ratio	0.40%	0.55%	0.66%	0.47%	-0.07%p	0.07%p
Total risk cost-to-asset ratio	0.30%	0.36%	0.44%	0.13%	-0.23%p	-0.17%p
Effective tax rate	49.7%	13.4%	23.7%	57.8%	44.4%p	8.1%p
Net loan/deposit ratio (FX-adjusted)	74%	77%	77%	77%	0%p	3%p
Capital adequacy ratio (consolidated, IFRS)	20.0%	19.7%	19.7%	19.2%	-0.5%p	-0.8%p
Tier 1 ratio	18.0%	18.1%	18.1%	17.6%	-0.5%p	-0.4%p
Common Equity Tier 1 ('CET1') ratio	18.0%	18.1%	18.1%	17.6%	-0.5%p	-0.4%p
Share data	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
EPS diluted (HUF) (from profit after tax)	721	1,162	4,434	692	-84%	-4%
EPS diluted (HUF) (from adjusted profit after tax)	728	1,166	4,456	697	-84%	-4%
Closing price (HUF)	25,000	35,100	35,100	35,420	1%	42%
Highest closing price (HUF)	26,600	35,450	35,450	41,650	17%	57%
Lowest closing price (HUF)	21,520	28,690	21,520	35,020	63%	63%
Market Capitalization (EUR billion)	17.4	25.5	25.5	25.7	1%	48%
Book Value Per Share (HUF)	20,159	22,074	21,868	22,930	5%	14%
Tangible Book Value Per Share (HUF)	19,369	21,294	21,096	22,073	5%	14%
Price/Book Value	1.2	1.6	1.6	1.5	-4%	25%
Price/Tangible Book Value	1.3	1.6	1.7	1.6	-4%	24%
P/E (trailing, from profit after tax)	6.8	8.6	8.6	8.7	2%	28%
P/E (trailing, from adjusted profit after tax)	6.8	8.6	8.6	8.7	2%	28%
Average daily turnover (EUR million)	32	30	28	24	-17%	-27%
Average daily turnover (million share)	0.5	0.4	0.4	0.4	2%	-22%

¹ Structural adjustments made on the consolidated IFRS profit and loss statement and balance sheet, together with the calculation methodology of adjusted indicators, are detailed in the *Supplementary data* section of the Report.

² For details and the calculation of these figures in this line, see the *Methodological Summary* section within the *Supplementary Data* chapter of this Report.

³ In addition to corporate income taxes, this line includes special taxes on financial institutions (excluding the Hungarian financial transaction levy), the Hungarian local (municipality) taxes and the innovation contributions, as well as the withholding tax applicable to dividend payments by subsidiaries.

ACTUAL CREDIT RATINGS

S&P GLOBAL	
OTP Bank and OTP Mortgage Bank Ltd. – FX long-term issuer credit rating	BBB
OTP Bank – Dated subordinated FX debt	BB
MOODY'S	
OTP Bank – FX long term deposits	Baa1
OTP Bank – Dated subordinated FX debt	Ba1
OTP Mortgage Bank Ltd. – Covered bonds	A1
SCOPE	
OTP Bank – Issuer rating	BBB+
OTP Bank – Dated subordinated FX debt	BB+
LIANHE	
OTP Bank – Issuer rating (China national scale)	AAA



AWARDS

In 2026, Global Finance named the OTP Group Best Bank in Central and Eastern Europe, while OTP Bank received both the national “Best Bank in Hungary” and “Best Bank for Sustainable Finance in Hungary” awards. These recognitions acknowledge the Bank’s strong performance in green and sustainable financing activities, as well as its robust ESG framework.

Furthermore, as part of the Global Finance Innovators Awards, OTP Bank was awarded the title of “Most Innovative Financial Technology Company in Central & Eastern Europe.”



S&P GLOBAL MARKET INTELLIGENCE PERFORMANCE RANKING, 2025

According to S&P Global Market Intelligence’s 2025 analysis, OTP Bank delivered the second-best performance among the 50 largest publicly listed banks in Europe.



RESULTS OF THE 2025 EBA STRESS TEST

Out of 64 European banks, OTP Bank achieved the 13th best result on the 2025 EBA stress test based on the ranking in the end-2027 CET1 ratio under the adverse scenario.

SUMMARY – OTP BANK'S FIRST QUARTER 2026 RESULTS

The Summary of the first quarter 2026 results of OTP Bank Plc. has been prepared on the basis of its non-audited separate and consolidated IFRS financial statements for 31 March 2026 or derived from that.

For the purpose of including the consolidated eligible profit of the period in the regulatory capital and to comply with the provisions of Article 26 (2) of CRR, OTP Bank will submit the documents specifically prepared for this purpose as required by the legislation (OTP Group management representation letter, special purpose review report) to the Supervisory Authority until the pre-determined deadline.

EXECUTIVE SUMMARY

OTP Group continued its strong financial performance in 1Q 2026: performing loan volumes increased by 3.4%, while return on equity reached 23.5%, with the prorated recognition of special items booked in a lump sum at the beginning of the year. Asset quality indicators improved further in the first quarter, while the Group maintained its strong liquidity and capital position.

In 1Q 2026, OTP Group delivered outstanding results: **profit after tax amounted to HUF 324 billion, with ROE reaching 23.5%** with the prorated recognition of special items booked in a lump sum at the beginning of the year.

The **reported consolidated profit after tax for 1Q 2026**, i.e. not adjusted for these special items, **was HUF 177 billion**, corresponding to a 12.8% ROE.

Had these special items recognized in one sum for the whole year been booked evenly within the year, the 1Q profit after tax would have been higher by HUF 147 billion. For details, see the *Methodological Summary* section in the *Supplementary Data* chapter of this report.

These aforementioned special items are as follows:

- Special banking taxes in Hungary: bearing in mind the corporate income tax shield, the special banking taxes booked at the Hungarian Group members in the first quarter and the related deductions recognized in 1Q amounted to HUF 170.7 billion in total (after tax). The gross tax burden reached HUF 187.6 billion (before tax), of which:
 - The full annual amount of the special tax on financial institutions introduced in 2010 was booked in 1Q, representing HUF 35 billion;
 - The gross HUF 162.5 billion windfall profit tax (before deductions) for the full-year 2026 was booked in a lump sum in 1Q, which was reduced by the prorated quarterly part of the expected reduction for the full-year. The full-year windfall tax after reduction is expected to be HUF 114.8 billion, thus in the first quarter the windfall tax after the prorated part of the reduction was HUF 150.6 billion (before corporate income tax shield);

- The annual amount of the financial transaction tax on card transactions shall be paid in a lump sum in the first quarter, based on the annual volume of previous year's transactions. In 1Q, this item amounted to HUF 2.0 billion.
- Supervisory fees: In Bulgaria and Slovenia the full annual amount of the deposit insurance fees was recognized in one sum, resulting in an after-tax effect of HUF 15.0 billion.

Regarding the components of profit after tax, the tax line – which includes, in addition to corporate income tax, banking taxes in Hungary and Slovenia, as well as the Hungarian windfall tax, local business tax and innovation contribution – increased by 30% or HUF 56 billion y-o-y to HUF 243 billion. This was driven primarily by the HUF 57 billion y-o-y increase in the windfall tax booked in 1Q: its gross amount after prorated deductions rose from HUF 93.7 billion in 1Q 2025 to HUF 150.6 billion in 1Q 2026. Another negative effect was that in Ukraine the corporate income tax rate for banks was increased from 25% in 2025 to 50% starting from 2026.

Profit before tax increased by 12% y-o-y in 1Q, which corresponds to 15% growth in FX-adjusted terms, taking into account the 5% y-o-y appreciation of the first quarter average HUF versus EUR exchange rate. Profit before tax was supported by the 10% FX-adjusted improvement in operating profit as well as by declining risk costs.

Total income growth was primarily driven by the 13% y-o-y increase in net interest income (+17% FX-adjusted), reflecting both the continued dynamic expansion of business volumes and the improvement in net interest margin (+11 bps q-o-q, +32 bps y-o-y).

The favourable margin development in 1Q was partly driven by the q-o-q improvements in the three Eurozone countries (Bulgaria, Slovenia and Croatia), together accounting for 42% of the Group's net loans. In Bulgaria, the margin improved by 11 bps q-o-q, mainly due to the decline in mandatory reserve requirements following Eurozone accession. The ECB deposit rate remained at 2.0% since June 2025. In addition, the Uzbek margin also improved materially in 1Q. Meanwhile, at OTP Core, following the jump seen in 4Q, net interest margin increased more moderately in 1Q, by 3 bps.

In February 2026, the National Bank of Hungary reduced the base rate by 25 bps to 6.25%, while benchmark yields moved upwards thereafter due to the Iranian conflict that broke out at the end of February. Composition effect also played a role in the q-o-q margin improvement, to a great extent driven by the declining share of lower margin subsidiaries' weight within the Group.

Net fees and commissions decreased by 1% y-o-y (+1% FX-adjusted). Most countries recorded positive dynamics driven mainly by volume and transaction growth; however, the contribution from Russia declined by more than 20%.

Other income increased by 22% or HUF 16 billion q-o-q in 1Q, primarily driven by a HUF 26 billion improvement in the OTP Core segment, of which HUF 20 billion was related to fair value adjustments of subsidised retail loans and positive effect of the related hedging transactions. Contrary, at the Bulgarian DSK Bank, FX conversion income declined due to the introduction of the euro, while the Russian segment recorded a HUF 10 billion decrease in other income due to lower FX conversion results.

Operating expenses increased by 13% y-o-y, or 17% FX-adjusted. Personnel expenses and depreciation both grew at double-digit rates: the former mainly due to wage inflation typically exceeding CPI and, to a lesser extent, a 1.5% increase in average headcount; the latter driven primarily by amortisation of IT CAPEX. The nearly 20% growth in other expenses was mainly driven by IT infrastructure and software costs, as well as higher marketing expenses. In Slovenia, following the merger of the two banks in 3Q 2024, branch network and headcount rationalisation continued in 1Q 2026.

In 1Q, total risk costs halved y-o-y and declined by nearly two-thirds q-o-q. This was mainly due to the near HUF 20 billion release of provisions on the other risk cost line linked to Russian government bonds and related exposures held by the Hungarian and Bulgarian banks, as following the maturity of bonds with a nominal value of EUR 63 million on 4 December 2025, the full amount was paid out in Russian roubles to OTP accounts; however, currently OTP Bank and DSK Bank have no free disposal of these amounts. At the same time, legal proceedings are currently ongoing and subject to their favourable outcome, OTP Bank and DSK Bank will have free disposal of these amounts. Management expectations regarding these legal proceedings are positive, supported by positive outcomes for the Bank in similar past cases in the case of interest payments, and so far no indications or circumstances have occurred that could suggest a different outcome.

As of end-March 2026, the gross exposure related to the Russian bond portfolio held by OTP Bank and DSK Bank – including Russian sovereign exposures at OTP Core as well as amounts paid in December 2025 and currently subject to legal proceedings – amounted to HUF 119 billion. Of this, HUF 76 billion

represents non-matured exposures generating interest income. Total impairment on these exposures stood at HUF 71 billion at the end of March 2026, implying 59% coverage ratio (-15 pps q-o-q).

Loan loss provisions amounted to HUF 31.5 billion in 1Q, nearly 70% of which was recognised in Russia. As a result, the credit cost ratio was 47 bps in 1Q, after 66 bps in full-year 2025.

Credit quality remained stable, and the underlying credit quality dynamics continued to evolve favourably overall. The share of Stage 1 loans improved by 0.6 pp q-o-q, driven by a 0.5 pp decrease in the Stage 2 ratio and a 0.1 pp decline in the Stage 3 ratio.

Consolidated performing (Stage 1+2) loans recorded FX-adjusted growth of over 3% in the first quarter.

Mortgage loans continued to grow dynamically, increasing by 6% over the first three months of the year, largely supported by the popularity of the interest-subsidized Home Start Programme in Hungary, available since September 2025. At OTP Core mortgage loan volumes expanded by 10% q-o-q in the first quarter. Consolidated consumer loans increased by 3% q-o-q on an FX-adjusted basis. As a favourable development, consolidated performing corporate (including MSE) loan volumes continued to expand in 1Q, growing by 2% q-o-q on an FX-adjusted basis.

Consolidated customer deposits increased by 3% q-o-q on an FX-adjusted basis, in line with the growth of retail deposits. Within this, household deposits expanded by 9% in Hungary and by a further 2% in Bulgaria over the quarter, following significant inflows at the end of 2025 related to euro adoption. Corporate deposits, after a 3% outflow in 4Q, increased by 3% q-o-q in 1Q.

The Group's net loan-to-deposit ratio stood at 77% at the end of March, unchanged compared to the end of 2025.

The volume of **issued securities** increased by 16% in the first quarter, reflecting the issuance by OTP Bank of a EUR 500 million Senior Preferred bond (ordinary non-preferential debt) with a value date of 3 February 2026, followed by the issuance by OTP Mortgage Bank of a EUR 500 million covered bond with a value date of 12 February 2026.

Shareholders' equity increased by HUF 196 billion (+3%) during the first quarter. Net comprehensive income for the period amounted to HUF 186 billion.

Management does not consider it necessary to revise its guidance for the Group's 2026 performance

Management's expectations regarding the Group's performance in 2026 are as follows:

- FX-adjusted organic performing loan volume growth may be around 15% achieved in 2025.
- The net interest margin may be around 4.34% reached in 2025.
- The cost to income ratio may be somewhat higher than the 41.7% reported in 2025.
- Credit risk profile and the risk cost rate may be similar to 2025.
- ROE may be lower than in 2025 (21.6%) due to the expected decrease in leverage.

As for Debt and Capital Markets activity, the Group may continue issuing benchmark-sized MREL-eligible bonds (Senior Preferred and Tier 2), as well as covered bonds through OTP Mortgage Bank.

On 14 April 2026 OTP Bank received a single permission from the National Bank of Hungary for the repurchase of Common Equity Tier 1 (CET1) instruments, accordingly until 31 December 2026 the Bank is entitled to repurchase its own shares in an amount of up to HUF 60 billion. The total amount specified in the permission was immediately deducted from the own funds in accordance with the applicable legislation.

Based on the decision of the Annual General Meeting held on 17 April 2026, a dividend of HUF 300 billion (actual dividend per share: HUF 1,129) will be paid out from the 2025 profit, with the dividend payment starting on 1 June 2026.

Consolidated capital adequacy ratios

At the end of March 2026, the consolidated Common Equity Tier 1 (CET1) ratio of OTP Group, calculated in accordance with IFRS under the prudential scope of consolidation, stood at 17.6%, representing a q-o-q decrease of 51 bps.

The CET1 ratio for the end of March was negatively impacted to the tune of 37 bps by the fact that special items recognized in a lump sum in the first quarter relating to the full year significantly weighed on the 1Q eligible profit. With the prorated recognition of these special items, the CET1 ratio would have stood at 17.9% at the end of the first quarter.

In addition, regulatory changes reduced the CET1 ratio by around 31 bps q-o-q. Within this, a 22 bps decrease resulted from the phasing-out effective from 1 January 2026 of the transitional adjustment introduced by Article 468 of the Capital Requirements Regulation (CRR), relating to unrealized gains and losses on securities measured at fair value through other comprehensive income. This transitional adjustment improved the CET1 capital by HUF 66 billion at the end of 2025. Furthermore, a 9 bps decline in the CET1 ratio stemmed from the increase in the risk weight of EU sovereign exposures denominated in foreign currencies and of equity exposures.

Overall, CET1 capital increased by HUF 49 billion q-o-q. The eligible profit for the period, including dividend deduction, contributed HUF 128 billion to

CET1 capital. In the actual period, HUF 46 billion dividend was deducted, which was determined in accordance with the Commission Regulation (EU) No. 241/2014. Article 2. (7) Paragraph. Therefore, this amount should not be considered as a proposal from the management for the dividend payment after 2026.

In the absence of AT1 instruments, the CET1 ratio equals the Tier 1 ratio. The total capital adequacy ratio (CAR) stood at 19.2% at the end of March 2026.

At the end of March 2026, the effective regulatory minimum requirement for the consolidated Tier 1 capital adequacy ratio (without P2G) amounted to 13.0% for OTP Group, which also incorporates the applicable SREP requirement. The corresponding minimum CET1 requirement stood at 11.1%.

Recent developments affecting the components of regulatory capital requirements:

- Based on the group-level Supervisory Review and Evaluation Process (SREP) conducted in 2025, the SREP ratio remained unchanged at 122.4% in 2026, compared to the previous year.
- The O-SII capital buffer requirement remained unchanged at 2%.
- As at 31 March 2026, the local countercyclical capital buffer rates were 1% in Hungary, 2% in Bulgaria, 1% in Slovenia, 1.5% in Croatia, 1% in Montenegro, 0.5% in Russia and Albania, 0.5% in Moldova, and 1.5% in Uzbekistan. Accordingly, the institution-specific countercyclical capital buffer rate applicable to OTP Group stood at 1.1% at the end of March 2026.
- Effective from 1 January 2026, the National Bank of Hungary (MNB) introduced a systemic risk buffer of 100 bps on Hungarian mortgage and commercial real estate exposures, which increased the consolidated minimum capital requirement of OTP Group by 0.04 pp at the end of the first quarter of 2026.

Risk weighted assets (RWA) calculated under the prudential scope of consolidation increased by 4% q-o-q, or HUF 1,131 billion, to HUF 30,188 billion at the end of March 2026. Credit risk-related RWA, including counterparty risk, grew by 4% q-o-q (+HUF 1,004 billion), driven mainly by organic growth effects (+HUF 807 billion), as well as by regulatory changes, notably the increase in the risk weight of EU sovereign exposures denominated in foreign currencies and of equity exposures (+HUF 150 billion), and FX effects (+HUF 47 billion).

Market risk RWA increased by 36% (+HUF 127 billion) compared to the end of 2025, while operational risk RWA remained unchanged.

MREL adequacy

At the end of March 2026, the MREL ratio of OTP Group stood at 25.6%, compared to the mandatory minimum MREL requirement of 23.9% applicable at

the end of March. The 35 bps q-o-q improvement in the MREL ratio was partly driven by the EUR 500 million MREL-eligible Senior Preferred bond issuance by OTP Bank in 1Q.

Credit rating, shareholder structure

As at the end of March 2026, the following credit ratings were in effect:

- S&P Global assigned a long-term issuer credit rating of 'BBB' to OTP Bank, with a negative outlook, while the Senior Preferred bonds were also rated 'BBB'. Both ratings stand one notch above Hungary's sovereign rating. The dated subordinated foreign currency debt was rated 'BB'. OTP Mortgage Bank Ltd. holds a 'BBB' long-term issuer credit rating, likewise with a negative outlook.
- Moody's assigned a 'Baa3' rating to OTP Bank's Senior Preferred bonds, with a stable outlook, while the dated subordinated foreign currency debt was rated 'Ba1'. OTP Mortgage Bank Ltd. holds a 'Baa3' long-term issuer rating with a stable outlook, while its mortgage bonds were rated 'A1'. OTP Bank's long-term foreign currency deposit rating stood at 'Baa1', with a stable outlook.
- Scope Ratings assigned a 'BBB+' rating to both the Bank's issuer rating and its Senior Preferred bonds. The Senior Non-Preferred bonds were rated 'BBB', while subordinated liabilities were rated 'BB+'. All ratings issued by Scope carried a stable outlook.
- China Lianhe Credit Rating Co. assigned OTP Bank a 'AAA' domestic Chinese long-term issuer credit rating, with a stable outlook.

With regard to the ownership structure of the Bank, at the end of the first quarter of 2026, the following investors held more than 5% influence (voting rights) in the Company: MOL Plc. (Hungarian Oil and Gas Company, 9.04%), the Groupama Group (5.37%), and the OTP Special Employee Partial Ownership Plan Organizations (Special Employee Partial Ownership Plan Organization No. I and No. II of OTP Employees, 5.15% in total).

DISCLAIMER – WAR RELATED RISKS

In 2022 Russia launched a still ongoing war against Ukraine. Many countries, as well as the European Union imposed sanctions due to the armed conflict on Russia and Russian businesses and citizens. Russia responded to these sanctions with similar measures.

On 28 February 2026, the United States of America and Israel carried out military operations on Iranian territory, which were followed by further military responses in the region, representing an escalation.

Ongoing wars and the international sanctions influence the business and economic activities significantly all around the world. There are a number of factors associated with the Russian-Ukrainian war and other armed conflicts as well as the international sanctions and their impact on global economies that could have a material adverse effect on (among other things) the profitability, capital and liquidity of financial institutions such as the OTP Group.

Wars and international sanctions cause significant economic damage to the affected parties and in addition they cause disruptions in the global economic processes, and they have negative impact – interalia – on energy and grain markets, the global transport routes, international trade and tourism, while also increasing the volatility of global energy prices and exchange rates.

OTP Group continues to monitor war situations closely. The OTP Group's ability to conduct business may be adversely affected by disruptions and restrictions to its infrastructure, business processes and technology services. This may cause significant customer detriment, costs to reimburse losses incurred by the OTP Group's customers, and reputational damage.

Furthermore, the OTP Group relies on models to support a broad range of business and risk management activities, including informing business decisions and strategies, measuring and limiting risk, valuing exposures, conducting stress testing and assessing capital adequacy. Models are, by their nature, imperfect and incomplete representations of reality because they rely on assumptions and inputs, and as such assumptions may later potentially prove to be incorrect, this can affect the accuracy of their outputs. This may be exacerbated when dealing with unprecedented scenarios, such as the Russian-Ukrainian armed conflict and the international sanctions, due to the lack of reliable historical reference points and data.

Any and all such events mentioned above could have a material adverse effect on the OTP Group's business, financial condition, results of operations, prospects, liquidity, capital position and credit ratings, as well as on the OTP Group's customers, employees and suppliers.

POST-BALANCE SHEET EVENTS

Post-balance sheet events cover the period until 14 May 2026.

Hungary

- At the parliamentary elections held on 12 April 2026, voter turnout reached 79.56%, and the Tisza Party secured a two-thirds majority. According to the final results, in the 199-member National Assembly the Tisza Party obtained 141 seats, Fidesz 52 seats, and the Mi Hazánk Mozgalom 6 seats.
- On 14 April 2026 OTP Bank received a single permission from the National Bank of Hungary for the repurchase of Common Equity Tier 1 (CET1) instruments, accordingly until 31 December 2026 the Bank is entitled to repurchase its own shares in an amount of up to HUF 60 billion. The total amount specified in the permission was immediately deducted from the own funds in accordance with the applicable legislation.
- On 17 April 2026, the Annual General Meeting elected Dr. Sándor Csányi, Péter Csányi, László Wolf, Tamás György Erdei, Gabriella Balogh, György Nagy, Dr. Márton Gellért Vági and Dr. József Zoltán Vörös as members of the Board of Directors of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2030 business year, but no later than 30 April 2031.
- On 17 April 2026, the Annual General Meeting elected Tibor Tolnay, Dr. József Gábor Horváth, Dr. Tamás Gudra and Catherine Paule Granger-Ponchon as members of the Supervisory Board of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2028 business year, but no later than 30 April 2029.
- On 17 April 2026, the Annual General Meeting elected Tibor Tolnay, Dr. József Gábor Horváth, Dr. Tamás Gudra and Catherine Paule Granger-Ponchon as members of the Audit Committee of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2028 business year, but no later than 30 April 2029.
- On 17 April 2026, with respect to the audit of the Company's separate and consolidated annual financial statements prepared in accordance with International Financial Reporting Standards for the 2026 financial year, the Annual General Meeting elected Ernst & Young Ltd. (registered auditor No. 001165, H-1132 Budapest, Váci út 20.) as the Company's statutory auditor for the period from 1 May 2026 to 30 April 2027.
- On 17 April 2026, with respect to the audit providing assurance on the Company's sustainability report for the 2025 business year, the Annual General Meeting elected Ernst & Young Ltd. (registered auditor No. 001165, H-1132 Budapest, Váci út 20.) until the Annual General Meeting approving the financial statements closing the 2026 business year, but no later than 30 April 2027.
- At its meeting on 28 April 2026, the National Bank of Hungary left the base rate unchanged at 6.25%.
- Based on the preliminary data published by the Central Statistical Office on 30 April 2026, the Hungarian economy expanded by 0.8% q-o-q in the first quarter, while it exceeded the level of the same period of the previous year by 1.7%, according to both unadjusted data and seasonally and calendar-adjusted and balanced data.
- The new National Assembly was constituted on 9 May 2026, followed by the official formation of the new Government on 12 May.
- On 11 May 2026, OTP Bank Plc. informed capital market participants that its USD 500 million Senior Preferred bonds, originally maturing in 2027, will be redeemed on 25 May 2026.
- On 12 May 2026, during his parliamentary hearing, Minister-designate for Finance András Kármán stated that with regard to sector-specific taxes, the government intends to gradually reduce their weight. The submission of the 2027 budget may take place by the end of October, by which time the government also intends to outline a credible medium-term fiscal path necessary to meet the Maastricht criteria. According to András Kármán, the government will ensure the conditions required for the introduction of the euro by no later than 2030.
- The state of danger declared in connection with the armed conflict in Ukraine ended on 14 May 2026. As of that date, pursuant to the effective Fundamental Law, the legislative acts related to the state of danger automatically ceased to apply. On 9 May 2026, the new National Assembly adopted and promulgated statutory provisions affecting, inter alia, the operations of the Group, which ensure the temporary or permanent retention of certain measures that had previously been regulated in the form

of emergency decrees. Based on the adopted legislation, inter alia, the interest rate cap introduced by Government Decree No. 782/2021 (XII.24.) in connection with certain retail loans is expected to temporarily remain in force.

According to the Bank's expectations, based on prior government statements, a review of the temporary statutory provisions is expected in the near future, including the gradual phase-out of measures influencing market dynamics. Should these measures remain unchanged for a prolonged period, in line with the legal framework established following the decision of 9 May, they are not expected to have a material impact on the OTP Group's profitability in 2026. The quantification and recognition of any potential financial effects may take place in the second quarter of 2026.

Bulgaria

- At the parliamentary elections held on 19 April 2026, the new party founded by former President Rumen Radev won the election, securing approximately 44% of the votes, while previously dominant parties fell to historic lows.

Moldova

- On 3 April 2026, Moody's Ratings upgraded Moldova's long-term sovereign credit rating from B3 to B2, with a stable outlook.
- On 7 May 2026, the National Bank of Moldova raised its interest rate by 150 bps to 6.5% from 5%.

Russia

- On 24 April 2026, the Bank of Russia reduced the key policy rate by 50 bps to 14.5%.

CONSOLIDATED PROFIT AFTER TAX BREAKDOWN BY SEGMENTS⁴

in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Consolidated profit after tax	188,576	297,255	1,146,325	176,970	-40%	-6%
Adjustments (after tax)	0	0	0	0		
Consolidated adjusted profit after tax	188,576	297,255	1,146,325	176,970	-40%	-6%
Banks total ¹	180,132	265,619	1,073,118	162,454	-39%	-10%
OTP Core (Hungary) ²	-31,994	66,448	263,975	-14,249		-55%
DSK Group (Bulgaria) ³	48,585	57,658	211,269	43,790	-24%	-10%
OTP Bank Slovenia ⁴	27,808	17,492	105,833	15,255	-13%	-45%
OBH (Croatia) ⁵	12,092	13,838	54,591	13,149	-5%	9%
OTP Bank Serbia ⁶	22,441	24,254	79,324	15,800	-35%	-30%
Ipoteka Bank (Uzbekistan)	12,963	16,433	49,496	17,408	6%	34%
OTP Bank Ukraine ⁷	14,905	12,983	55,849	9,226	-29%	-38%
CKB Group (Montenegro) ⁸	5,294	4,763	22,376	5,285	11%	0%
OTP Bank Albania	4,734	3,875	18,597	4,329	12%	-9%
OTP Bank Moldova	2,184	2,906	10,027	2,108	-27%	-3%
OTP Bank Russia ⁹	61,120	44,969	201,783	50,354	12%	-18%
Leasing	166	148	4,404	-145		
Merkantil Group (Hungary) ¹⁰	166	148	4,404	-145		
Asset Management	5,607	7,697	24,422	6,045	-21%	8%
OTP Asset Management (Hungary)	5,470	7,795	24,310	5,950	-24%	9%
Foreign Asset Management Companies ¹¹	137	-98	112	95		-31%
Other Hungarian Subsidiaries	6,025	-138	27,418	9,190		53%
Other Foreign Subsidiaries ¹²	-3,266	-544	-4,637	-542	0%	-83%
Eliminations	-87	24,472	21,599	-31		-64%
Adjusted profit after tax of the Hungarian operation ¹³	-19,440	87,753	333,033	1,114	-99%	
Adjusted profit after tax of the Foreign operation ¹⁴	208,017	209,502	813,291	175,857	-16%	-15%
Share of Hungarian contribution to the adjusted profit after tax	-10%	30%	29%	1%	-29%p	11%p
Share of Foreign contribution to the adjusted profit after tax	110%	70%	71%	99%	29%p	-11%p

⁴ Relevant footnotes are in the *Supplementary data* section of the Report.

CONSOLIDATED, UNAUDITED IFRS REPORTS OF OTP BANK PLC.

CONSOLIDATED STATEMENT OF RECOGNIZED INCOME

Main components of the adjusted Statement of recognized income in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
<i>Adjusted profit after tax considering the prorated recognition of special items booked in one sum for the full year¹</i>	298,623	260,573	1,146,325	324,412	24%	9%
Consolidated profit after tax	188,576	297,255	1,146,325	176,970	-40%	-6%
Adjustments (after tax)	0	0	0	0		
Consolidated adjusted profit after tax	188,576	297,255	1,146,325	176,970	-40%	-6%
Profit before tax	375,189	343,358	1,502,776	419,633	22%	12%
Operating profit	408,070	384,782	1,700,173	435,056	13%	7%
Total income	689,627	742,556	2,916,962	754,317	2%	9%
Net interest income	465,408	509,210	1,944,625	527,282	4%	13%
Net fees and commissions	139,261	160,392	604,324	137,878	-14%	-1%
Other net non-interest income	84,958	72,954	368,013	89,156	22%	5%
Foreign exchange result, net	68,114	65,091	262,565	38,013	-42%	-44%
Gain/loss on securities, net	9,230	9,775	42,180	8,912	-9%	-3%
Net other non-interest result	7,613	-1,912	63,269	42,231		455%
Operating expenses	-281,557	-357,774	-1,216,789	-319,260	-11%	13%
Personnel expenses	-144,528	-175,533	-630,275	-158,726	-10%	10%
Depreciation	-30,871	-36,323	-134,716	-34,545	-5%	12%
Other expenses	-106,158	-145,918	-451,798	-125,990	-14%	19%
Total risk costs	-32,881	-41,424	-197,396	-15,423	-63%	-53%
Provision for impairment on loan losses	-24,475	-36,125	-168,788	-31,520	-13%	29%
Other provision	-8,406	-5,299	-28,609	16,097	-404%	-291%
Corporate taxes ²	-186,613	-46,103	-356,452	-242,662	426%	30%
Performance indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROE (from profit after tax)	14.9%	21.3%	21.6%	12.8%	-8.5%p	-2.1%p
ROE (from adjusted profit after tax)	14.9%	21.3%	21.6%	12.8%	-8.5%p	-2.1%p
ROA (from profit after tax)	1.7%	2.6%	2.6%	1.5%	-1.1%p	-0.2%p
ROA (from adjusted profit after tax)	1.7%	2.6%	2.6%	1.5%	-1.1%p	-0.2%p
Operating profit margin	3.74%	3.38%	3.80%	3.79%	0.40%p	0.04%p
Total income margin	6.33%	6.53%	6.52%	6.57%	0.04%p	0.24%p
Net interest margin	4.27%	4.48%	4.34%	4.59%	0.11%p	0.32%p
Net fee and commission margin	1.28%	1.41%	1.35%	1.20%	-0.21%p	-0.08%p
Net other non-interest income margin	0.78%	0.64%	0.82%	0.78%	0.13%p	0.00%p
Cost-to-asset ratio	2.58%	3.14%	2.72%	2.78%	-0.37%p	0.19%p
Cost/income ratio	40.8%	48.2%	41.7%	42.3%	-5.9%p	1.5%p
Provision for impairment on loan losses-to-average gross loans ratio	0.40%	0.55%	0.66%	0.47%	-0.07%p	0.07%p
Total risk cost-to-asset ratio	0.30%	0.36%	0.44%	0.13%	-0.23%p	-0.17%p
Effective tax rate	49.7%	13.4%	23.7%	57.8%	44.4%p	8.1%p
Non-interest income/total income	33%	31%	33%	30%	-1%p	-2%p
EPS base (HUF) (from profit after tax)	721	1,162	4,435	693	-40%	-4%
EPS diluted (HUF) (from profit after tax)	721	1,162	4,434	692	-40%	-4%
EPS base (HUF) (from adjusted profit after tax)	728	1,167	4,457	697	-40%	-4%
EPS diluted (HUF) (from adjusted profit after tax)	728	1,166	4,456	697	-40%	-4%
Comprehensive Income Statement	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Consolidated profit after tax	188,577	297,256	1,146,325	176,971	-40%	-6%
Fair value changes of financial instruments measured at fair value through other comprehensive income	-373	-1,270	7,123	4,141	-426%	
Net investment hedge in foreign operations	8,190	5,710	24,690	-450	-108%	-105%
Foreign currency translation difference	-27,503	-46,967	-215,803	5,822	-112%	-121%
Change of actuarial costs (IAS 19)	0	-301	-299	-2	-99%	
Net comprehensive income	168,891	254,428	962,036	186,482	-27%	10%
o/w Net comprehensive income attributable to equity holders	166,398	253,194	956,252	185,276	-27%	11%
Net comprehensive income attributable to non-controlling interest	2,493	1,234	5,784	1,206	-2%	-52%
Average exchange rates³ (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/EUR	405	386	398	384	-1%	-5%
HUF/CHF	428	415	425	419	1%	-2%
HUF/USD	385	332	353	328	-1%	-15%

¹ For details and the calculation of these figures in this line, see the *Methodological Summary* section within the *Supplementary Data* chapter of this Report.

² The line includes in addition to corporate income tax, the special taxes on financial institutions (excluding the Hungarian financial transaction levy), the Hungarian local (municipality) taxes and the innovation contributions, as well as the withholding tax applicable to dividends distributed by subsidiaries.

³ Exchange rates presented in the tables of this report should be interpreted as follows: the value of a unit of the other currency expressed in Hungarian forint terms, i.e. HUF/EUR represents the HUF equivalent of one EUR.

CONSOLIDATED BALANCE SHEET

Main components of the balance sheet (adjusted, in HUF million)	1Q 2025	4Q 2025	1Q 2026	Q-o-Q	Y-o-Y
TOTAL ASSETS	44,332,797	45,427,144	47,860,619	5%	8%
Cash, amounts due from Banks and balances with the National Banks	6,050,497	4,965,634	7,036,723	42%	16%
Placements with other banks, net of allowance for placement losses	1,442,606	1,991,490	883,715	-56%	-39%
Securities at fair value through profit or loss	465,961	425,213	460,340	8%	-1%
Securities at fair value through other comprehensive income	1,636,489	2,046,413	2,267,284	11%	39%
Net customer loans	23,824,894	25,829,350	26,753,367	4%	12%
Net customer loans (FX-adjusted ¹)	23,075,960	25,868,178	26,753,367	3%	16%
Gross customer loans	24,814,130	26,863,462	27,792,820	3%	12%
Gross customer loans (FX-adjusted ¹)	24,029,690	26,905,900	27,792,820	3%	16%
Gross performing (Stage 1+2) customer loans (FX-adjusted¹)	23,186,769	25,965,858	26,856,713	3%	16%
o/w Retail loans	13,536,264	15,427,550	16,090,690	4%	19%
Retail mortgage loans (incl. home equity)	6,380,767	7,371,775	7,793,928	6%	22%
Retail consumer loans	6,241,539	7,061,410	7,247,123	3%	16%
MSE loans	913,959	994,365	1,049,638	6%	15%
Corporate loans	8,053,927	8,798,028	8,978,622	2%	11%
Leasing	1,596,578	1,740,280	1,787,402	3%	12%
Allowances for loan losses	-989,235	-1,034,112	-1,039,454	1%	5%
Allowances for loan losses (FX-adjusted ¹)	-953,730	-1,037,722	-1,039,454	0%	9%
Associates and other investments	127,146	160,418	159,446	-1%	25%
Securities at amortized costs	8,482,233	7,925,465	8,081,667	2%	-5%
Tangible and intangible assets, net	984,374	1,033,988	999,271	-3%	2%
o/w Goodwill, net	70,495	68,169	68,214	0%	-3%
Tangible and other intangible assets, net	913,878	965,818	931,057	-4%	2%
Other assets	1,318,597	1,049,173	1,218,805	16%	-8%
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	44,332,797	45,427,144	47,860,619	5%	8%
Amounts due to banks, the National Governments, deposits from the National Banks and other banks, and Financial liabilities designated at fair value through profit or loss	2,030,302	1,581,260	1,667,491	5%	-18%
Deposits from customers	32,425,293	33,734,266	34,847,302	3%	7%
Deposits from customers (FX-adjusted¹)	31,375,042	33,801,341	34,847,302	3%	11%
o/w Retail deposits	20,741,559	23,183,700	23,714,977	2%	14%
Household deposits	17,576,512	19,644,517	20,254,074	3%	15%
MSE deposits	3,165,046	3,539,182	3,460,903	-2%	9%
Corporate deposits	10,633,483	10,617,641	11,132,325	5%	5%
Liabilities from issued securities	2,280,443	2,512,636	2,922,881	16%	28%
Other liabilities	1,826,529	1,487,281	2,107,175	42%	15%
Subordinated bonds and loans	545,693	486,084	493,849	2%	-10%
Total shareholders' equity	5,224,537	5,625,616	5,821,920	3%	11%
Indicators	1Q 2025	4Q 2025	1Q 2026	Q-o-Q	Y-o-Y
Loan/deposit ratio (FX-adjusted ¹)	77%	80%	80%	0%p	3%p
Net loan/deposit ratio (FX-adjusted ¹)	74%	77%	77%	0%p	3%p
Stage 1 loan volume under IFRS 9	20,796,510	23,246,910	24,215,563	4%	16%
Stage 1 loans under IFRS 9/gross customer loans	83.8%	86.5%	87.1%	0.6%p	3.3%p
Own coverage of Stage 1 loans under IFRS 9	0.8%	0.8%	0.8%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9	3,143,913	2,680,060	2,641,150	-1%	-16%
Stage 2 loans under IFRS 9/gross customer loans	12.7%	10.0%	9.5%	-0.5%p	-3.2%p
Own coverage of Stage 2 loans under IFRS 9	9.6%	9.9%	10.1%	0.2%p	0.5%p
Stage 3 loan volume under IFRS 9	873,707	936,493	936,107	0%	7%
Stage 3 loans under IFRS 9/gross customer loans	3.5%	3.5%	3.4%	-0.1%p	-0.2%p
Own coverage of Stage 3 loans under IFRS 9	60.4%	61.8%	61.5%	-0.3%p	1.2%p
Consolidated capital adequacy	1Q 2025	4Q 2025	1Q 2026	Q-o-Q	Y-o-Y
Basel IV, IFRS, according to prudential scope of consolidation					
Capital adequacy ratio	20.0%	19.7%	19.2%	-0.5%p	-0.8%p
Tier 1 ratio	18.0%	18.1%	17.6%	-0.5%p	-0.4%p
Common Equity Tier 1 ('CET1') capital ratio	18.0%	18.1%	17.6%	-0.5%p	-0.4%p
Own funds	5,391,306	5,725,502	5,788,186	1%	7%
o/w Tier 1 Capital	4,858,506	5,253,292	5,302,425	1%	9%
o/w Common Equity Tier 1 capital	4,858,506	5,253,292	5,302,425	1%	9%
Tier 2 Capital	532,801	472,210	485,762	3%	-9%
Consolidated risk weighted assets (RWA) (credit, market, operational risk)	27,007,260	29,057,123	30,187,709	4%	12%
o/w RWA - credit risk RWA	23,402,971	24,869,051	25,872,830	4%	11%
RWA - market & operational risk	3,604,289	4,188,072	4,314,879	3%	20%
Closing exchange rates (in HUF)	1Q 2025	4Q 2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/EUR	402	385	386	0%	-4%
HUF/CHF	421	414	421	2%	0%
HUF/USD	371	328	336	2%	-9%

¹ For the FX-adjustment, the closing cross currency rates for the current period were used in order to calculate the HUF equivalent of loan and deposit volumes in the base periods.

OTP CORE (OTP BANK'S HUNGARIAN CORE BUSINESS)**OTP Core Statement of recognized income:**

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	111,372	78,656	681,344	213,523	171%	92%
Dividend received from subsidiaries	143,366	12,209	417,369	227,772		59%
Profit after tax without received dividend	-31,994	66,448	263,975	-14,249		-55%
Adjustments (without dividend received from subsidiaries, after tax)	0	0	0	0		
Adjusted profit after tax considering the prorated recognition of special items booked in 1Q in one sum for the full year¹	64,001	34,449	263,975	119,743	248%	87%
Adjusted profit after tax	-31,994	66,448	263,975	-14,249		-55%
Profit before tax	98,716	69,178	408,620	178,846	159%	81%
Operating profit	107,867	93,604	457,408	157,603	68%	46%
Total income	218,229	257,537	975,327	280,100	9%	28%
Net interest income	152,303	174,872	654,815	185,575	6%	22%
Net fees and commissions	53,994	68,760	247,158	54,612	-21%	1%
Other net non-interest income	11,933	13,905	73,355	39,912	187%	234%
Operating expenses	-110,362	-163,932	-517,920	-122,497	-25%	11%
Total risk costs	-9,152	-24,426	-48,788	21,243		
Provision for impairment on loan losses	-2,263	7,280	-6,658	1,154	-84%	
Other provisions	-6,889	-31,706	-42,129	20,088		
Corporate income tax	-130,709	-2,731	-144,645	-193,095		48%
Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROE (adjusted)	-4.4%	8.1%	8.5%	-1.8%	-9.8%p	2.6%p
ROA (adjusted)	-0.6%	1.3%	1.3%	-0.3%	-1.5%p	0.4%p
Operating profit margin	2.12%	1.79%	2.20%	2.87%	0.75%p	0.75%p
Total income margin	4.29%	4.93%	4.70%	5.09%	0.16%p	0.80%p
Net interest margin	2.99%	3.35%	3.15%	3.37%	0.03%p	0.38%p
Net fee and commission margin	1.06%	1.32%	1.19%	0.99%	-0.32%p	-0.07%p
Net other non-interest income margin	0.23%	0.27%	0.35%	0.73%	0.46%p	0.49%p
Operating costs to total assets ratio	2.2%	3.1%	2.5%	2.2%	-0.9%p	0.1%p
Cost/income ratio	50.6%	63.7%	53.1%	43.7%	-19.9%p	-6.8%p
Provision for impairment on loan losses / average gross loans ²	0.13%	-0.37%	0.09%	-0.06%	0.32%p	-0.18%p
Effective tax rate	132.4%	3.9%	35.4%	108.0%	104.0%p	-24.4%p

¹ For details and the calculation of the figures in the line, see the *Methodological Summary* section under the *Supplementary Data* chapter of this Report.

² A negative *Provision for impairment on loan and placement losses/average gross loans* ratio implies a positive amount of provision for impairment on loan and placement losses.

Main components of OTP Core's Statement of financial position:

Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total Assets	20,655,512	20,049,496	20,049,496	23,293,873	16%	13%
Financial assets ¹ (net)	10,862,244	9,521,816	9,521,816	12,119,475	27%	12%
Net customer loans	6,926,202	7,836,334	7,836,334	8,189,602	5%	18%
Net customer loans (FX-adjusted)	6,866,560	7,839,044	7,839,044	8,189,602	4%	19%
Gross customer loans	7,193,410	8,095,510	8,095,510	8,449,359	4%	17%
Gross customer loans (FX-adjusted)	7,131,834	8,098,318	8,098,318	8,449,359	4%	18%
Stage 1+2 customer loans (FX-adjusted)	6,860,793	7,829,525	7,829,525	8,183,246	5%	19%
Retail loans	4,241,128	4,779,814	4,779,814	5,067,730	6%	19%
Retail mortgage loans (incl. home equity)	1,987,995	2,343,437	2,343,437	2,576,001	10%	30%
Retail consumer loans	1,709,092	1,851,441	1,851,441	1,873,128	1%	10%
MSE loans	544,041	584,936	584,936	618,600	6%	14%
Corporate loans	2,619,665	3,049,711	3,049,711	3,115,516	2%	19%
Provisions	-267,208	-259,176	-259,176	-259,757	0%	-3%
Provisions (FX-adjusted)	-265,274	-259,273	-259,273	-259,757	0%	-2%
Tangible and intangible assets (net)	430,379	470,679	470,679	469,424	0%	9%
Shares and equity investments (net)	2,014,263	2,023,310	2,023,310	2,036,463	1%	1%
Other assets (net)	422,423	197,356	197,356	478,909	143%	13%
Deposits from customers	11,590,610	11,453,532	11,453,532	12,309,829	7%	6%
Deposits from customers (FX-adjusted)	11,473,853	11,465,249	11,465,249	12,309,829	7%	7%
Retail deposits	6,951,936	7,341,999	7,341,999	7,822,230	7%	13%
Household deposits	5,532,826	5,786,620	5,786,620	6,281,451	9%	14%
MSE deposits	1,419,110	1,555,378	1,555,378	1,540,780	-1%	9%
Corporate deposits	4,521,859	4,123,167	4,123,167	4,487,560	9%	-1%
Liabilities to credit institutions	2,569,216	1,969,564	1,969,564	3,561,102	81%	39%
Issued securities	2,074,162	2,261,368	2,261,368	2,647,511	17%	28%
Subordinated bonds and loans	511,040	460,614	460,614	450,496	-2%	-12%
Total shareholders' equity	3,097,146	3,265,229	3,265,229	3,495,068	7%	13%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	5,894,823	6,916,981	6,916,981	7,255,550	5%	23%
Stage 1 loans under IFRS 9/gross customer loans	81.9%	85.4%	85.4%	85.9%	0.4%p	3.9%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.5%	0.5%	0.5%	0.0%p	-0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	1,025,273	909,842	909,842	927,696	2%	-10%
Stage 2 loans under IFRS 9/gross customer loans	14.3%	11.2%	11.2%	11.0%	-0.3%p	-3.3%p
Own coverage of Stage 2 loans under IFRS 9	7.4%	7.9%	7.9%	7.8%	-0.1%p	0.4%p
Stage 3 loan volume under IFRS 9 (in HUF million)	273,313	268,686	268,686	266,113	-1%	-3%
Stage 3 loans under IFRS 9/gross customer loans	3.8%	3.3%	3.3%	3.1%	-0.2%p	-0.6%p
Own coverage of Stage 3 loans under IFRS 9	58.5%	57.1%	57.1%	57.3%	0.2%p	-1.2%p
Market Share	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Loans	27.0%	27.7%	27.7%	28.2%	0.4%p	1.2%p
Deposits	27.7%	27.4%	27.4%	27.3%	-0.1%p	-0.5%p
Total Assets	29.0%	28.3%	28.3%	30.0%	1.7%p	0.9%p
Performance Indicators	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Net loans to deposits (FX-adjusted)	60%	68%	68%	67%	-2%p	7%p
Shareholder's Equity/Total Assets (closing)	15.0%	16.3%	16.3%	15.0%	-1.3%p	0.0%p
Total Assets/Shareholder's Equity (closing)	6.7x	6.1x	6.1x	6.7x	0.5x	0.0x
Capital adequacy ratio (OTP Bank, non-consolidated, IFRS)	26.4%	25.1%	25.1%	24.0%	-1.1%	-2.5%
Common Equity Tier1 ratio (OTP Bank, non-consolidated, IFRS)	21.8%	21.4%	21.4%	20.4%	-1.0%	-1.4%

¹ Cash, amounts due from banks and balances with the National Bank of Hungary; placements with other banks; repo receivables; securities and other financial assets.

OTP Core's 1Q profit after tax without received dividend turned into red, reflecting increasing government burdens recognised in a lump sum in 1Q. The very popular Home Start Programme remained the key driver of retail loan growth, while corporate loan expansion also kept up in the first quarter. Based on its high-quality and continuously developed services, the Bank's market shares continued their trend-like increase across most product segments.

In 1Q 2026, **OTP Core** generated HUF 119.7 billion adjusted profit after tax, assuming the prorated recognition of full-year special items, up by 87% y-o-y. The increase was driven by higher net interest income, as well as rising other income and impairment releases.

The full-year amount of the special tax on financial institutions and the windfall tax, presented on the corporate income tax line, totalled HUF 194.3 billion (gross) at OTP Core level. This sum was accounted for in a lump sum in 1Q. The windfall tax may be reduced by 30%, if the stock of government securities increases as stipulated by the relevant regulation. In each month, one-twelfth of the annual amount of the tax-reducing item is accounted for, amounting to HUF 11.9 billion in the first three months. As a result, the effective burden on 1Q earnings amounted to HUF 182.3 billion.

Net interest income increased by 22% y-o-y and by 6% q-o-q, supported by a 38 bps y-o-y and 3 bps q-o-q improvement in net interest margin as well as expanding total assets. The strengthening of the interest margin was mainly driven by continued retail deposit growth. In addition, the growing ratio of higher-margin loan portfolio as well as the reinvestment of maturing Hungarian government bonds in a higher yield environment also had a positive impact on net interest income, while the 7% q-o-q increase in average total assets – mainly driven by intragroup transactions – moderated the q-o-q improvement of the margin.

Net fee and commission income increased by 1% y-o-y, reflecting the negative impact of the monthly amount increase of free retail cash withdrawals effective from February 2026, the voluntary retail fee freeze from April 2025, and higher sales commission expenses related to subsidised loan products. On a q-o-q basis, net fees declined by 21%, driven by the base effect of one-off items⁵ in 4Q (typically related to the card business) and seasonality.

Other net non-interest income amounted to HUF 39.9 billion in 1Q 2026, roughly three times higher in both y-o-y and q-o-q comparison. The increase was mainly driven by the fair value adjustment of subsidised retail loans (Baby loan, CSOK, Home Start

and worker loan) and the related hedging transactions, generating in total a positive result of HUF 19.5 billion.

Operating expenses increased by 11% y-o-y, driven mainly by wage inflation and higher depreciation related to IT investments and branch rationalisation.

In 1Q 2026, HUF 21.2 billion positive total risk costs supported the profit. On the credit risk cost line, HUF 1.2 billion release was recognised. The positive HUF 20.1 billion other risk cost was mainly driven by the release of HUF 19.3 billion impairment from the provisions set on the Russian government bonds held in the Bank's books, reducing the coverage of Russian bond exposures in the Core balance sheet from 74% at year-end to 58%.

Credit quality indicators improved further: the Stage 3 ratio declined to 3.1% (-0.6 pp y-o-y, -0.2 pp q-o-q), while the Stage 2 ratio also improved (-3.3 pps y-o-y, -0.3 pp q-o-q).

Total assets increased by 13% y-o-y and by 16% q-o-q. The y-o-y growth was mainly driven by the increase in customer deposits – primarily within the retail segment – alongside the rise in equity and the expansion of issued securities. The q-o-q increase also reflected higher liabilities to credit institutions, mainly due to the growing volume of deposits placed by the Bulgarian subsidiary bank.

The rapid growth of performing (Stage 1+2) loan volumes continued in 1Q 2026: the stock increased by 5% q-o-q (FX-adjusted), supported by both the retail (+6%) and corporate (+3%) segments. As a result, performing loans grew by 19% y-o-y, still above the Group average.

Within the retail segment, performing mortgage loans grew dynamically by 10% q-o-q in 1Q, bringing the y-o-y increase to 30%. While the volume of newly originated market-based housing loans declined by half y-o-y, the contractual amount of subsidised housing loans increased eightfold, mainly driven by the Home Start subsidised housing loan programme launched on 1 September 2025. Under the programme, the Bank received HUF 588 billion loan applications by end-1Q 2026, and signed contracts totalling HUF 502 billion, corresponding to a market share of 43%.

The growth dynamics of consumer loans moderated in 1Q 2026, to 1% q-o-q. The 10% y-o-y expansion was driven by personal loans (+15% y-o-y) and the worker loan introduced in early 2025, that lost its momentum by early 2026. The quarterly contractual amount of worker loans declined to roughly one-third of the initial level, while the stock increased by 10% q-o-q, resulting in an OTP market share of 44% by the end of 1Q 2026.

⁵ Refunds received from card companies: +HUF 9.5 billion, credit card cashback paid to customers: -HUF 4.0 billion.

The stock of baby loans increased by only 2% y-o-y, despite the pick-up in demand from mid-2025 linked to the Home Start Programme, with new disbursements rising by 17% y-o-y in 1Q.

Corporate (including MSE) loan volumes continued to expand in 1Q 2026, increasing by 3% q-o-q following the strong growth in 2H 2025, bringing the y-o-y increase to 18%. OTP's market share in loans to non-financial corporates rose to a historical high of 21.6%.

Within corporate lending, micro and small business loans grew by 6% q-o-q, driven by subsidised lending schemes. The Széchenyi Card MAX+ Loan Programme generated HUF 178 billion new disbursements in 1Q 2026, more than 2.5 times higher y-o-y, resulting in a 41% market share by the end of 1Q. Within the Demján Sándor Programme launched at the beginning of 2025, loan agreements amounting to HUF 103.1 billion were signed, of which HUF 62.0 billion had been drawn down by end-1Q 2026.

Customer deposits increased by 7% q-o-q (FX-adjusted) in 1Q 2026, driven by a 9% increase in retail deposits, mainly supported by transfers and pension payments executed during the first quarter, while corporate (including MSE) deposits grew by 6% q-o-q.

Issued securities increased by 28% y-o-y and by 17% q-o-q. OTP Core remained active on the international capital markets, as demonstrated by recent successful transactions: in 1Q 2026, EUR 500 million Senior Preferred bonds as well as EUR 500 million mortgage bonds were issued.

Key regulatory changes announced in Hungary in the recent period:

- The Ministry for National Economy amended the conditions of the fixed 3% interest rate Széchenyi Investment Loan MAX+ and Agrarian Széchenyi Investment Loan MAX+ products effective from 1 March 2026:
 - the maximum loan amount was increased from HUF 500 million to HUF 750 million, while the company-level limit was raised from HUF 1.4 billion to HUF 2 billion;
 - the regulation allows for loan refinancing, if alongside the refinancing the company undertakes a new investment amounting to at least 25% of the refinanced principal.

According to Government Decree 40/2026 (III. 5.), effective from 6 March 2026, in the case of Home Start or CSOK Plus loans, disbursement may take place in instalments subject to certain conditions, allowing loan tranches to be released progressively during the construction phase.

OTP FUND MANAGEMENT (HUNGARY)

Changes in assets under management and financial performance of OTP Fund Management:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	5,470	7,795	24,310	5,950	-24%	9%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	5,470	7,795	24,310	5,950	-24%	9%
Income tax	-563	-713	-2,342	-550	-23%	-2%
Profit before income tax	6,033	8,508	26,652	6,500	-24%	8%
Operating profit	6,032	8,505	26,655	6,505	-24%	8%
Total income	7,588	10,553	33,466	8,101	-23%	7%
Net fees and commissions	7,368	10,171	32,170	7,368	-28%	0%
Other net non-interest income	205	366	1,235	718	96%	251%
Operating expenses	-1,556	-2,048	-6,811	-1,595	-22%	3%
Total provisions	1	3	-3	-6		
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	49,530	48,768	48,768	54,774	12%	11%
Total shareholders' equity	38,557	37,559	37,559	10,697	-72%	-72%
Asset under management in HUF billion	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Assets under management, total (w/o duplicates)¹	4,233	4,665	4,665	4,751	2%	12%
Volume of investment funds (closing, w/o duplicates)	3,667	4,042	4,042	4,123	2%	12%
Volume of managed assets (closing)	566	623	623	628	1%	11%
Volume of investment funds (closing, with duplicates)^{2,3}	4,893	5,276	5,276	5,396	2%	10%
bond	2,621	2,826	2,826	2,789	-1%	6%
mixed	718	755	755	804	6%	12%
absolute return	661	703	703	736	5%	11%
equity	440	567	567	595	5%	35%
money market	318	278	278	295	6%	-7%
commodity market	95	74	74	93	25%	-2%
guaranteed	40	71	71	83	17%	111%

¹ The cumulative net asset value of investment funds and managed assets of OTP Fund Management, eliminating the volume of own investment funds (duplications) being managed in other investment funds and managed assets of OTP Fund Management.

² The cumulative net asset value of investment funds with duplications managed by OTP Fund Management.

³ The figures have been retrospectively revised.

At OTP Fund Management, the steady and trend-like growth of assets under management continued in 1Q 2026 as well. The Company's market share in the securities fund market increased from 23.6% at the end of 2015 to 30.4% by the end of 1Q 2026.

In 1Q 2026, **OTP Fund Management** generated a profit after tax of HUF 6.0 billion, representing a 9% y-o-y increase. The q-o-q decline was driven by the base effect of the HUF 3.6 billion performance fee recognised in 4Q 2025.

Within net fee and commission income in 1Q, fund management fee income calculated on assets under management increased by 13% y-o-y, in line with the 12% y-o-y expansion of assets under management.

The q-o-q doubling of other income in the first quarter was primarily attributable to more favourable positive fair value changes on securities held by the Company in its own portfolio.

Quarterly operating expenses declined by 22% q-o-q, mainly due to bonus payments related to funds' performance that were recognised in 4Q, while y-o-y growth amounted to 3%.

In Hungary's fund management market, the growth of investment fund assets continued in the first quarter of 2026 as well.

OTP Fund Management maintained its market-leading position in the securities fund market with a market share of 30.4%. Assets under management stood at nearly HUF 5,400 billion at the end of March (+2% q-o-q, +10% y-o-y), within which bond fund assets approached HUF 2,800 billion. As regards other categories, mixed funds – currently representing the second-largest category – continued to expand (+6% q-o-q and +12% y-o-y), while equity funds also benefited from capital inflows positive returns (+5% q-o-q and +35% y-o-y).

MERKANTIL GROUP (HUNGARY)**Performance of Merkantil Group:**

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	166	148	4,404	-145		
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	166	148	4,404	-145		
Income tax	-2,692	-461	-4,072	-3,220		20%
Profit before income tax	2,858	609	8,476	3,075		8%
Operating profit	3,310	3,299	12,940	3,092	-6%	-7%
Total income	7,049	7,606	28,898	6,979	-8%	-1%
Net interest income	6,423	6,694	25,656	6,161	-8%	-4%
Net fees and commissions	126	143	569	136	-5%	7%
Other net non-interest income	499	768	2,673	683	-11%	37%
Operating expenses	-3,739	-4,306	-15,958	-3,887	-10%	4%
Total provisions	-452	-2,690	-4,464	-17	-99%	-96%
Provision for impairment on loan losses	-494	-1,336	-2,616	-83	-94%	-83%
Other provision	42	-1,354	-1,848	65		55%
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	905,491	841,801	841,801	854,985	2%	-6%
Gross customer loans	671,639	731,482	731,482	741,391	1%	10%
Gross customer loans (FX-adjusted)	669,011	731,572	731,572	741,391	1%	11%
Stage 1+2 customer loans (FX-adjusted)	655,488	720,864	720,864	730,715	1%	11%
Corporate loans	57,432	58,604	58,604	58,201	-1%	1%
Leasing	598,057	662,260	662,260	672,514	2%	12%
Allowances for possible loan losses	-10,121	-10,403	-10,403	-10,084	-3%	0%
Deposits from customers	5,876	5,349	5,349	4,918	-8%	-16%
Liabilities to credit institutions	796,542	719,963	719,963	735,955	2%	-8%
Subordinated debt	6,000	10,019	10,019	10,031	0%	67%
Total shareholders' equity	67,879	76,659	76,659	70,346	-8%	4%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	610,529	659,721	659,721	678,087	3%	11%
Stage 1 loans under IFRS 9/gross customer loans	90.9%	90.2%	90.2%	91.5%	1.3%p	0.6%p
Own coverage of Stage 1 loans under IFRS 9	0.4%	0.4%	0.4%	0.4%	0.0%p	0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	47,520	61,055	61,055	52,627	-14%	11%
Stage 2 loans under IFRS 9/gross customer loans	7.1%	8.3%	8.3%	7.1%	-1.2%p	0.0%p
Own coverage of Stage 2 loans under IFRS 9	4.4%	4.0%	4.0%	4.1%	0.1%p	-0.4%p
Stage 3 loan volume under IFRS 9 (in HUF million)	13,590	10,706	10,706	10,677	0%	-21%
Stage 3 loans under IFRS 9/gross customer loans	2.0%	1.5%	1.5%	1.4%	0.0%p	-0.6%p
Own coverage of Stage 3 loans under IFRS 9	41.6%	48.0%	48.0%	46.2%	-1.9%p	4.6%p
Provision for impairment on loan losses/average gross loans	0.30%	0.73%	0.38%	0.05%	-0.69p	-0.26p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	0.1%	0.1%	0.5%	-0.1%	-0.1%p	-0.1%p
ROE	1.0%	0.8%	6.2%	-0.8%	-1.6%p	-1.8%p
Total income margin	3.11%	3.49%	3.28%	3.35%	-0.14%p	0.24%p
Net interest margin	2.83%	3.07%	2.91%	2.96%	-0.11%p	0.13%p
Operating costs / Average assets	1.6%	2.0%	1.8%	1.9%	-0.1%p	0.2%p
Cost/income ratio	53.0%	56.6%	55.2%	55.7%	-0.9%p	2.7%p

In the first quarter of 2026, **Merkantil Group** recorded an after-tax loss of HUF 0.1 billion. The main driver behind this result was that the full annual amount of the banking and the windfall tax, totalling HUF 3 billion, was recognised in a lump sum in the first quarter. When taking into account the prorated allocation of these one-off taxes, profit after tax for the first quarter would have amounted to HUF 2.1 billion.

Profit before tax in 1Q increased by 8% y-o-y and fivefold q-o-q, primarily driven by the development of the risk cost line, while operating profit declined on both a y-o-y and a q-o-q basis.

Net interest income decreased by 8% q-o-q, mainly due to margin compression.

The improvement in the ratio of Stage 3 loans continued in the first quarter as well. Risk costs were close to zero in 1Q.

FX-adjusted performing (Stage 1+2) loans increased by 11% y-o-y, including a 12% expansion in leasing exposures. On a q-o-q basis, performing leasing volumes grew by 2%.

Credit growth benefited from the subsidized loan facilities: under the KAVOSZ Széchenyi Card programme, customers have concluded subsidized loan agreements totalling HUF 231 billion with Merkantil Bank, since the beginning of the programme⁶. (1Q 2026: HUF 14.4 billion) Starting from 2025, Merkantil Bank also offers preferential interest rate schemes under the Demján Sándor Programme: customers have signed a total of HUF 12 billion worth of agreements for these subsidized loans.

⁶ The 2025 figures have been revised.

IFRS REPORTS OF THE MAIN SUBSIDIARIES

DSK GROUP (BULGARIA)

Performance of DSK Group:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	48,585	57,658	211,269	43,790	-24%	-10%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	48,585	57,658	211,269	43,790	-24%	-10%
Income tax	-8,277	-8,045	-34,763	-7,121	-11%	-14%
Profit before income tax	56,862	65,703	246,032	50,911	-23%	-10%
Operating profit	59,066	64,310	263,095	58,331	-9%	-1%
Total income	96,655	100,826	396,069	101,317	0%	5%
Net interest income	68,307	70,841	276,402	75,381	6%	10%
Net fees and commissions	22,705	23,758	94,067	22,718	-4%	0%
Other net non-interest income	5,643	6,226	25,600	3,218	-48%	-43%
Operating expenses	-37,590	-36,516	-132,973	-42,987	18%	14%
Total provisions	-2,204	1,393	-17,063	-7,419		237%
Provision for impairment on loan losses	-2,213	401	-17,259	-7,767		251%
Other provision	9	992	196	348	-65%	
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	7,695,544	8,507,136	8,507,136	9,095,845	7%	18%
Gross customer loans	4,859,106	5,313,633	5,313,633	5,575,429	5%	15%
Gross customer loans (FX-adjusted)	4,664,666	5,320,352	5,320,352	5,575,429	5%	20%
Stage 1+2 customer loans (FX-adjusted)	4,568,769	5,219,160	5,219,160	5,470,939	5%	20%
Retail loans	2,881,937	3,370,317	3,370,317	3,531,873	5%	23%
Retail mortgage loans	1,553,191	1,943,236	1,943,236	2,066,822	6%	33%
Retail consumer loans	1,234,799	1,333,857	1,333,857	1,369,496	3%	11%
MSE loans	93,947	93,224	93,224	95,554	2%	2%
Corporate loans	1,327,978	1,459,479	1,459,479	1,538,521	5%	16%
Leasing	358,854	389,364	389,364	400,545	3%	12%
Allowances for possible loan losses	-138,144	-131,458	-131,458	-135,418	3%	-2%
Allowances for possible loan losses (FX-adjusted)	-132,583	-131,623	-131,623	-135,418	3%	2%
Deposits from customers	6,110,538	6,944,798	6,944,798	7,134,494	3%	17%
Deposits from customers (FX-adjusted)	5,855,020	6,959,514	6,959,514	7,134,494	3%	22%
Retail deposits	5,000,957	5,975,665	5,975,665	6,110,066	2%	22%
Retail deposits	4,485,433	5,399,952	5,399,952	5,520,494	2%	23%
MSE deposits	515,524	575,713	575,713	589,571	2%	14%
Corporate deposits	854,063	983,850	983,850	1,024,428	4%	20%
Liabilities to credit institutions	312,558	297,002	297,002	609,767	105%	95%
Subordinated debt	92,433	88,637	88,637	88,746	0%	-4%
Total shareholders' equity	980,641	1,100,261	1,100,261	1,045,985	-5%	7%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	4,166,489	4,661,437	4,661,437	4,922,638	6%	18%
Stage 1 loans under IFRS 9/gross customer loans	85.7%	87.7%	87.7%	88.3%	0.6%p	2.5%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.5%	0.5%	0.5%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	592,733	551,128	551,128	548,301	-1%	-7%
Stage 2 loans under IFRS 9/gross customer loans	12.2%	10.4%	10.4%	9.8%	-0.5%p	-2.4%p
Own coverage of Stage 2 loans under IFRS 9	9.9%	9.1%	9.1%	9.2%	0.1%p	-0.7%p
Stage 3 loan volume under IFRS 9 (in HUF million)	99,883	101,068	101,068	104,491	3%	5%
Stage 3 loans under IFRS 9/gross customer loans	2.1%	1.9%	1.9%	1.9%	0.0%p	-0.2%p
Own coverage of Stage 3 loans under IFRS 9	57.7%	58.3%	58.3%	58.6%	0.4%p	1.0%p
Provision for impairment on loan losses/average gross loans	0.19%	-0.03%	0.35%	0.59%	0.62%p	0.40%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	2.5%	2.8%	2.7%	2.1%	-0.7%p	-0.5%p
ROE	19.0%	21.3%	20.3%	16.3%	-5.0%p	-2.7%p
Total income margin	5.07%	4.90%	5.00%	4.76%	-0.14%p	-0.31%p
Net interest margin	3.58%	3.45%	3.49%	3.54%	0.10%p	-0.04%p
Operating costs / Average assets	2.0%	1.8%	1.7%	2.0%	0.2%p	0.0%p
Cost/income ratio	38.9%	36.2%	33.6%	42.4%	6.2%p	3.5%p
Net loans to deposits (FX-adjusted)	77%	75%	75%	76%	2%p	-1%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/EUR (closing)	401.9	385.4	385.4	385.9	0%	-4%
HUF/EUR (average)	407.1	387.1	399.1	382.6	-1%	-6%

From 1 January 2026, Bulgaria became a member of the euro area. From the second half of 2025, a positive turnaround was observed in previously lagging corporate loan demand, whilst the expansion of retail lending maintained its earlier momentum in 1Q as well. DSK delivered outstanding performance again in 1Q, with ROE reaching 19%, taking into account the prorated amount of the annual deposit insurance fee recognised in one lump sum in 1Q.

In 1Q 2026, **DSK Group** generated HUF 43.8 billion profit after tax. Taking into account the even recognition of the annual deposit insurance fee booked in a lump sum for the full year 2026 in 1Q, profit after tax would have amounted to HUF 51.0 billion, implying a ROE of 19%.

Net interest income increased by 16% y-o-y and 7% q-o-q in euro terms. The annual growth was supported by strongly expanding business volumes as well as the stable interest margin. Following euro area accession, the mandatory reserve ratio declined from 12% to 1%; as a result, required reserve amount decreased from the previous nearly EUR 2 billion to approximately EUR 0.2 billion from 2026. As the Bulgarian National Bank does not pay interest on required reserves, reinvesting the released liquidity into short-term EUR assets had a positive impact on net interest income and margins from 2026 onwards. This favourable margin effect was partly offset by the dilution impact stemming from the expanding deposit and mortgage loan portfolios.

Net fees and commissions in 1Q grew by 6% y-o-y in euro terms, while declining by 4% q-o-q, mainly due to seasonally weaker lending activity. The q-o-q halving of other income was partly explained by the base effect of FX conversions executed in 4Q ahead of the euro introduction, as well as the decline in FX conversion-related income from 2026 as a consequence of euro adoption.

Operating costs increased by 21% y-o-y (FX-adjusted) and by 18% q-o-q. Latter was partly driven by the deposit insurance fee, as the full annual amount of HUF 9.4 billion was booked in a lump sum in 1Q, in line with previous years' practice.

Total risk costs more than tripled y-o-y to HUF 7.4 billion, almost entirely related to loan exposures, resulting in 59 bps risk cost rate. At the same time, HUF 0.6 billion impairment was released on Russian sovereign bond exposures held in the Bank's balance sheet, recognised on the other risk cost line.

Asset quality trends remained favourable: the Stage 2 ratio declined by 0.5 percentage points q-o-q to 9.8%, while the Stage 3 ratio remained stable.

Performing loans (Stage 1+2) expanded by 5% ytd (FX-adjusted), with both retail and corporate (including MSE) loan portfolios contributing to a similar extent. With this, the expansion of the corporate loan portfolio, that restarted in mid-2025 continued, bringing annual growth to 15%. Corporate loan growth was also supported by the transfer of a HUF 35 billion project loan portfolio to Bulgarian customers from the OTP Core books. On an annual basis, retail lending remained the main growth driver: mortgage loans increased by one-third y-o-y, while consumer loans grew by 11%.

Deposits expanded by 22% y-o-y (FX-adjusted), supported by both retail (+23%) and corporate (+18%) segments. Deposit growth continued in 1Q, increasing by 3% q-o-q. Notably, following the strong retail deposit inflows seen in 4Q, the retail deposit base continued to grow in 1Q, by 2%.

Liabilities to credit institutions doubled q-o-q, mainly driven by MREL-eligible funding provided by OTP Bank Nyrt. in response to changes in regulatory requirements.

OTP BANK SLOVENIA

Performance of OTP Bank Slovenia:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	27,808	17,492	105,833	15,255	-13%	-45%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	27,808	17,492	105,833	15,255	-13%	-45%
Income tax	-5,457	-4,831	-20,972	-4,361	-10%	-20%
Profit before income tax	33,265	22,323	126,805	19,616	-12%	-41%
Operating profit	31,904	29,075	133,731	27,609	-5%	-13%
Total income	60,662	55,481	235,932	57,891	4%	-5%
Net interest income	45,648	44,423	179,928	44,065	-1%	-3%
Net fees and commissions	12,753	13,557	52,994	13,628	1%	7%
Other net non-interest income	2,261	-2,499	3,010	198		-91%
Operating expenses	-28,758	-26,406	-102,201	-30,282	15%	5%
Total provisions	1,361	-6,752	-6,927	-7,993	18%	
Provision for impairment on loan losses	1,401	-7,827	-7,315	-1,956	-75%	
Other provision	-40	1,075	388	-6,037		
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	5,990,896	5,928,358	5,928,358	6,019,026	2%	0%
Gross customer loans	2,923,617	2,979,608	2,979,608	3,086,565	4%	6%
Gross customer loans (FX-adjusted)	2,807,092	2,983,197	2,983,197	3,086,565	3%	10%
Stage 1+2 customer loans (FX-adjusted)	2,753,691	2,891,634	2,891,634	3,003,322	4%	9%
Retail loans	1,410,345	1,468,464	1,468,464	1,497,661	2%	6%
Retail mortgage loans	898,976	925,969	925,969	935,902	1%	4%
Retail consumer loans	459,030	486,632	486,632	497,194	2%	8%
MSE loans	52,340	55,864	55,864	64,565	16%	23%
Corporate loans	1,135,284	1,202,349	1,202,349	1,276,596	6%	12%
Leasing	208,062	220,820	220,820	229,065	4%	10%
Allowances for possible loan losses	-50,883	-51,136	-51,136	-43,105	-16%	-15%
Allowances for possible loan losses (FX-adjusted)	-48,881	-51,202	-51,202	-43,105	-16%	-12%
Deposits from customers	4,647,037	4,727,443	4,727,443	4,763,118	1%	2%
Deposits from customers (FX-adjusted)	4,458,773	4,734,764	4,734,764	4,763,118	1%	7%
Retail deposits	3,613,836	3,857,438	3,857,438	3,897,031	1%	8%
Retail deposits	3,156,470	3,363,331	3,363,331	3,385,237	1%	7%
MSE deposits	457,366	494,106	494,106	511,794	4%	12%
Corporate deposits	844,937	877,327	877,327	866,087	-1%	3%
Liabilities to credit institutions	53,457	34,945	34,945	33,015	-6%	-38%
Issued securities	366,345	305,326	305,326	307,654	1%	-16%
Subordinated debt	32,157	30,841	30,841	30,877	0%	-4%
Total shareholders' equity	790,137	746,666	746,666	693,732	-7%	-12%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	2,454,253	2,644,651	2,644,651	2,756,352	4%	12%
Stage 1 loans under IFRS 9/gross customer loans	83.9%	88.8%	88.8%	89.3%	0.5%p	5.4%p
Own coverage of Stage 1 loans under IFRS 9	0.2%	0.2%	0.2%	0.2%	0.0%p	-0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	413,798	243,516	243,516	246,971	1%	-40%
Stage 2 loans under IFRS 9/gross customer loans	14.2%	8.2%	8.2%	8.0%	-0.2%p	-6.2%p
Own coverage of Stage 2 loans under IFRS 9	4.7%	3.3%	3.3%	3.5%	0.2%p	-1.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	55,565	91,441	91,441	83,242	-9%	50%
Stage 3 loans under IFRS 9/gross customer loans	1.9%	3.1%	3.1%	2.7%	-0.4%p	0.8%p
Own coverage of Stage 3 loans under IFRS 9	46.7%	42.6%	42.6%	36.2%	-6.4%p	-10.5%p
Provision for impairment on loan losses/average gross loans	-0.20%	1.05%	0.25%	0.26%	-0.79%p	0.46%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	1.9%	1.2%	1.8%	1.0%	-0.1%p	-0.8%p
ROE	14.4%	9.3%	14.2%	8.4%	-0.9%p	-6.0%p
Total income margin	4.07%	3.75%	3.95%	3.98%	0.23%p	-0.09%p
Net interest margin	3.06%	3.00%	3.01%	3.03%	0.03%p	-0.03%p
Operating costs / Average assets	1.9%	1.8%	1.7%	2.1%	0.3%p	0.2%p
Cost/income ratio	47.4%	47.6%	43.3%	52.3%	4.7%p	4.9%p
Net loans to deposits (FX-adjusted)	62%	62%	62%	64%	2%p	2%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/EUR (closing)	401.9	385.4	385.4	385.9	0%	-4%
HUF/EUR (average)	407.1	387.1	399.1	382.6	-1%	-6%

The more moderate q-o-q net profit was primarily driven by the recognition of additional risk provisions related to a litigation case, the one-off recognition of annual deposit insurance fees in 1Q, as well as lower other income. The performing loan portfolio expanded by 4% q-o-q, while the Bank's market share improved across several segments.

In 1Q 2026, the Slovenian operation generated a HUF 15.3 billion profit after tax (-45% y-o-y, -13% q-o-q), corresponding to an ROE of 8.4%.

Quarterly operating profit declined by 5% q-o-q, as improving revenues were offset by higher operating expenses.

The quarterly net interest margin improved by 3 bps q-o-q; however, despite a 4% FX-adjusted q-o-q expansion in performing loan volumes, net interest income declined marginally, while net fee and commission income increased slightly. The q-o-q improvement in other non-interest income was driven by base effects; at the same time, a negative fair value adjustment (-EUR 2 million) on the Bank's nearly USD 15 million holding in Visa Inc. preferred shares weighed on earnings.

Following the completion of the SKB-NKBM integration in 3Q 2024, the realization of cost synergies continued. After nearly EUR 30 million achieved in 2025, this amount is expected to increase further in 2026. The branch network was reduced by another 4 units q-o-q to 70, while the number of full-time employees stood at 2,086 (-30 employees q-o-q). The q-o-q increase in operating costs was mainly attributable to the one-off recognition of annual deposit insurance fees (EUR 18 million) booked in 1Q. The EUR 4.2 million y-o-y increase in the fee reflects the growth in volumes covered by the deposit insurance scheme, as well as requirements set by the Slovenian central bank.

Overall, asset quality improved: both the Stage 3 ratio (2.7%) and the Stage 2 ratio (8.0%) declined (by 0.4 pp and 0.2 pp q-o-q, respectively).

Credit risk costs fell to one fourth of the previous quarter's level. On 16 April 2026, a Croatian second-instance court issued a final and binding ruling unfavourable to the Slovenian bank in a case originating from the period preceding the NKBM acquisition. In light of the ruling, the Slovenian subsidiary is currently assessing further possible legal remedies. As a result of the court decision, other provisions of EUR 14.5 million were recognized in 1Q 2026.

Regarding balance sheet developments, the performing loan stock increased by 4% FX-adjusted in 1Q (+9% y-o-y). Meaningful volume growth was recorded across all segments: large corporate and MSE loans expanded by 6% and 16% q-o-q, respectively, while retail volumes grew at a more moderate pace (+2% q-o-q). Loan market shares changed only marginally: market share in outstanding consumer and corporate loans improved slightly q-o-q (to 31% and 24.8%, respectively), while mortgage loan market share decreased moderately (to 25.9%).

The deposit base increased by 1% FX-adjusted q-o-q, as a 1% decline in corporate deposits was offset by growth in the retail and MSE segments. Retail and corporate deposit market shares improved slightly q-o-q. The Bank's net loan-to-deposit ratio increased by 2 pps q-o-q to 64%.

The Bank's capital adequacy and liquidity ratios remain safely above regulatory minimum requirements: at end-March, the CAR stood at 19.9%, the Tier 1 ratio at 19.3%, while the LCR amounted to 308%.

The Bank closed 1Q with total assets of EUR 15.6 billion, making it the second largest in the Slovenian banking sector, corresponding to a market share of 26.8%.

OTP BANK CROATIA

Performance of OTP Bank Croatia:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	12,092	13,838	54,591	13,149	-5%	9%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	12,092	13,838	54,591	13,149	-5%	9%
Income tax	-3,118	-3,125	-12,297	-2,896	-7%	-7%
Profit before income tax	15,210	16,963	66,889	16,044	-5%	5%
Operating profit	16,977	16,801	69,634	14,148	-16%	-17%
Total income	35,140	35,955	143,651	33,228	-8%	-5%
Net interest income	26,846	26,877	106,903	26,139	-3%	-3%
Net fees and commissions	6,971	7,877	31,441	6,806	-14%	-2%
Other net non-interest income	1,323	1,200	5,307	284	-76%	-79%
Operating expenses	-18,163	-19,154	-74,016	-19,080	0%	5%
Total provisions	-1,768	163	-2,746	1,896		
Provision for impairment on loan losses	-356	1,093	3,145	2,144	96%	
Other provision	-1,412	-931	-5,891	-248	-73%	-82%
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	3,698,355	3,878,564	3,878,564	3,909,255	1%	6%
Gross customer loans	2,780,413	2,809,007	2,809,007	2,869,583	2%	3%
Gross customer loans (FX-adjusted)	2,669,345	2,812,716	2,812,716	2,869,583	2%	8%
Stage 1+2 customer loans (FX-adjusted)	2,594,634	2,739,345	2,739,345	2,797,115	2%	8%
Retail loans	1,436,730	1,591,824	1,591,824	1,649,019	4%	15%
Retail mortgage loans	757,439	830,109	830,109	855,660	3%	13%
Retail consumer loans	582,338	633,324	633,324	652,211	3%	12%
MSE loans	96,953	128,391	128,391	141,147	10%	46%
Corporate loans	937,996	912,809	912,809	906,675	-1%	-3%
Leasing	219,907	234,712	234,712	241,421	3%	10%
Allowances for possible loan losses	-87,961	-80,259	-80,259	-74,814	-7%	-15%
Allowances for possible loan losses (FX-adjusted)	-84,459	-80,361	-80,361	-74,815	-7%	-11%
Deposits from customers	2,577,185	2,786,251	2,786,251	2,766,982	-1%	7%
Deposits from customers (FX-adjusted)	2,469,244	2,792,968	2,792,968	2,766,982	-1%	12%
Retail deposits	1,857,282	2,082,421	2,082,421	2,062,309	-1%	11%
Retail deposits	1,629,140	1,799,493	1,799,493	1,789,020	-1%	10%
MSE deposits	228,142	282,928	282,928	273,289	-3%	20%
Corporate deposits	611,962	710,547	710,547	704,673	-1%	15%
Liabilities to credit institutions	489,803	466,527	466,527	493,131	6%	1%
Subordinated debt	54,620	69,730	69,730	77,481	11%	42%
Total shareholders' equity	442,419	466,311	466,311	458,312	-2%	4%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	2,419,878	2,500,968	2,500,968	2,615,321	5%	8%
Stage 1 loans under IFRS 9/gross customer loans	87.0%	89.0%	89.0%	91.1%	2.1%p	4.1%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.5%	0.5%	0.5%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	282,727	234,758	234,758	181,794	-23%	-36%
Stage 2 loans under IFRS 9/gross customer loans	10.2%	8.4%	8.4%	6.3%	-2.0%p	-3.8%p
Own coverage of Stage 2 loans under IFRS 9	6.8%	6.6%	6.6%	7.0%	0.4%p	0.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	77,807	73,281	73,281	72,468	-1%	-7%
Stage 3 loans under IFRS 9/gross customer loans	2.8%	2.6%	2.6%	2.5%	-0.1%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	72.7%	72.0%	72.0%	67.9%	-4.1%p	-4.8%p
Provision for impairment on loan losses/average gross loans	0.05%	-0.15%	-0.11%	-0.31%	-0.16%p	-0.36%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	1.3%	1.4%	1.4%	1.4%	0.0%p	0.1%p
ROE	10.3%	11.9%	11.8%	11.5%	-0.4%p	1.2%p
Total income margin	3.85%	3.62%	3.75%	3.51%	-0.11%p	-0.34%p
Net interest margin	2.94%	2.71%	2.79%	2.76%	0.05%p	-0.18%p
Operating costs / Average assets	2.0%	1.9%	1.9%	2.0%	0.1%p	0.0%p
Cost/income ratio	51.7%	53.3%	51.5%	57.4%	4.1%p	5.7%p
Net loans to deposits (FX-adjusted)	105%	98%	98%	101%	3%p	-4%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/EUR (closing)	401.9	385.4	385.4	385.9	0%	-4%
HUF/EUR (average)	407.1	387.1	399.1	382.6	-1%	-6%

In 1Q 2026, the Croatian operation delivered a return on equity broadly in line with the prior year. Loan growth, primarily driven by the retail segment, continued during the quarter, while the net interest margin improved slightly.

In 1Q 2026, the **Croatian operation** generated a profit after tax exceeding HUF 13 billion, corresponding to an ROE of 11.5%.

Revenue dynamics were mixed in 1Q 2026. The net interest margin had been under pressure from euro interest rate cuts up until 3Q 2025; however, stabilization was observed in 4Q, followed by a moderate improvement in 1Q 2026, supported by growth in performing loan volumes (FX-adjusted +2% q-o-q, +8% y-o-y). Net interest income declined by 3% q-o-q, mainly due to calendar day and FX-effects.

Net fee and commission income declined by 14% q-o-q. Although certain product-specific fee increases were implemented following the expiration of the central bank's recommendation to postpone inflation-related retail fee hikes at the Croatian subsidiary, these increases were not applied broadly across retail fee items. The q-o-q decline was primarily driven by base effects, as temporarily elevated loan-related fee income was recorded in 4Q 2025, reflecting seasonally stronger transaction activity as well as higher card issuance-related fee income booked in December.

With operating expenses remaining broadly flat q-o-q and revenues declining, the cost-to-income ratio stood at 57.4% in 1Q.

Risk indicators of the loan portfolio continued to improve: the Stage 3 loan ratio declined to 2.5% by end-March. A favourable development was the introduction of stricter regulations in 2025 regarding debt service-to-income (DSTI) and loan-to-value (LTV) limits for retail lending.

The performing (Stage 1+2) loan portfolio increased by 2% q-o-q and 8% y-o-y on an FX-adjusted basis in 1Q 2026, primarily driven by the retail segment.

Mortgage loans increased by 13% y-o-y, of which 3% was realized in 1Q 2026. The consumer loan portfolio expanded by 12% y-o-y, supported mainly by promotional activity focusing on digital and fast application processes, as well as strong sales momentum.

The corporate (including MSE) loan portfolio increased by 1% both q-o-q and y-o-y. Leasing volumes continued to be largely driven by tourism-related demand; in line with typical pre-season activity, the portfolio expanded by 3% q-o-q and 10% y-o-y.

The FX-adjusted deposit base grew by 12% y-o-y, within which retail deposits increased by 10%. Retail government securities and other alternative investments continued to represent strong competition to bank deposits, putting pressure on deposit pricing. The corporate deposit portfolio increased by 16% y-o-y. The net loan-to-deposit ratio stood at 101%, reflecting a balanced and stable balance sheet structure.

OTP BANK SERBIA

Performance of OTP Bank Serbia:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	22,441	24,254	79,324	15,800	-35%	-30%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	22,441	24,254	79,324	15,800	-35%	-30%
Income tax	-3,386	-2,963	-11,493	-2,591	-13%	-23%
Profit before income tax	25,827	27,218	90,816	18,391	-32%	-29%
Operating profit	23,689	24,278	97,283	19,785	-19%	-16%
Total income	38,852	42,495	161,850	36,401	-14%	-6%
Net interest income	29,406	29,118	118,297	26,796	-8%	-9%
Net fees and commissions	5,410	9,106	26,552	6,190	-32%	14%
Other net non-interest income	4,036	4,270	17,000	3,415	-20%	-15%
Operating expenses	-15,162	-18,217	-64,567	-16,617	-9%	10%
Total provisions	2,138	2,940	-6,466	-1,394		
Provision for impairment on loan losses	1,840	3,355	-5,883	-1,075		
Other provision	298	-415	-583	-319	-23%	
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	3,431,388	3,438,979	3,438,979	3,430,314	0%	0%
Gross customer loans	2,370,369	2,515,142	2,515,142	2,524,818	0%	7%
Gross customer loans (FX-adjusted)	2,274,962	2,517,012	2,517,012	2,524,818	0%	11%
Stage 1+2 customer loans (FX-adjusted)	2,216,397	2,457,513	2,457,513	2,466,232	0%	11%
Retail loans	1,038,466	1,165,170	1,165,170	1,209,770	4%	16%
Retail mortgage loans	469,815	511,208	511,208	523,210	2%	11%
Retail consumer loans	509,957	584,323	584,323	612,870	5%	20%
MSE loans	58,694	69,639	69,639	73,689	6%	26%
Corporate loans	1,071,145	1,172,900	1,172,900	1,136,062	-3%	6%
Leasing	106,786	119,442	119,442	120,400	1%	13%
Allowances for possible loan losses	-78,386	-76,426	-76,426	-76,426	0%	-3%
Allowances for possible loan losses (FX-adjusted)	-75,230	-76,475	-76,475	-76,427	0%	2%
Deposits from customers	2,270,135	2,273,048	2,273,048	2,273,926	0%	0%
Deposits from customers (FX-adjusted)	2,176,054	2,275,981	2,275,981	2,273,926	0%	4%
Retail deposits	1,184,329	1,332,899	1,332,899	1,313,395	-1%	11%
Retail deposits	1,021,421	1,152,545	1,152,545	1,127,867	-2%	10%
MSE deposits	162,909	180,354	180,354	185,528	3%	14%
Corporate deposits	991,725	943,082	943,082	960,532	2%	-3%
Liabilities to credit institutions	583,954	583,402	583,402	562,423	-4%	-4%
Subordinated debt	70,493	67,318	67,318	67,887	1%	-4%
Total shareholders' equity	447,725	450,161	450,161	464,103	3%	4%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	2,049,107	2,225,580	2,225,580	2,234,367	0%	9%
Stage 1 loans under IFRS 9/gross customer loans	86.4%	88.5%	88.5%	88.5%	0.0%p	2.0%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.6%	0.6%	0.6%	0.0%p	0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	260,230	230,087	230,087	231,865	1%	-11%
Stage 2 loans under IFRS 9/gross customer loans	11.0%	9.1%	9.1%	9.2%	0.0%p	-1.8%p
Own coverage of Stage 2 loans under IFRS 9	10.9%	11.0%	11.0%	10.9%	-0.1%p	0.1%p
Stage 3 loan volume under IFRS 9 (in HUF million)	61,033	59,475	59,475	58,586	-1%	-4%
Stage 3 loans under IFRS 9/gross customer loans	2.6%	2.4%	2.4%	2.3%	0.0%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	65.3%	64.7%	64.7%	65.4%	0.7%p	0.1%p
Provision for impairment on loan losses/average gross loans	-0.32%	-0.54%	0.24%	0.18%	0.72%p	0.50%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	2.7%	2.8%	2.3%	1.9%	-0.9%p	-0.8%p
ROE	20.7%	21.8%	18.1%	14.2%	-7.6%p	-6.5%p
Total income margin	4.61%	4.85%	4.64%	4.35%	-0.50%p	-0.25%p
Net interest margin	3.49%	3.33%	3.39%	3.21%	-0.12%p	-0.28%p
Operating costs / Average assets	1.8%	2.1%	1.8%	2.0%	-0.1%p	0.2%p
Cost/income ratio	39.0%	42.9%	39.9%	45.6%	2.8%p	6.6%p
Net loans to deposits (FX-adjusted)	101%	107%	107%	108%	0%p	7%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/RSD (closing)	3.4	3.3	3.3	3.3	0%	-4%
HUF/RSD (average)	3.5	3.3	3.4	3.3	-1%	-6%

The Serbian banking group's performance came under pressure in the first quarter of 2026, primarily due to narrowing interest margins and the impact of central bank measures. At the same time, asset quality continued to improve, while retail lending – particularly mortgage and consumer loans – maintained strong growth momentum.

In 1Q 2026, the group generated HUF 15.8 billion in net profit, representing a decline of approximately 30% both q-o-q and y-o-y.

Net interest income declined at a single-digit rate both q-o-q and y-o-y, while the net interest margin declined by 12 bps q-o-q and by 28 bps y-o-y. Margin compression was partly driven by the fact that approximately two-thirds of the loan portfolio is foreign-currency denominated, predominantly in euro. As a result, the decline in euro area yields during the first half of 2025, combined with intensifying market competition, exerted pressure on interest spreads. In addition, a package of measures introduced by the National Bank of Serbia in 2025 – including regulated interest rate caps and mandatory pricing relief – further contributed to the deterioration in margin dynamics.

Net fee and commission income increased by 14% y-o-y, while the 32% q-o-q decline was mainly attributable to the phase-out of card-scheme incentives booked at the end of 2025, as well as seasonal effects.

Operating expenses rose by 10% y-o-y, while declining by 9% q-o-q.

In 1Q 2026, total risk costs amounted to HUF 1.4 billion, of which HUF 1.1 billion related to lending risks.

Asset quality continued to improve: the Stage 3 loan ratio declined to 2.3% by the end of March, while coverage increased both q-o-q and y-o-y, reaching 65.4%.

In the first quarter of 2026, the performing (Stage 1+2) loan portfolio remained stable q-o-q and increased by 11% y-o-y. Growth was primarily driven by consumer loans, which expanded by 20% y-o-y and 5% q-o-q, reflecting the delayed demand-stimulating effect of interest rate caps introduced in 2025, as well as the approval of higher maximum loan amounts.

The corporate (including MSE) loan portfolio grew by 7% y-o-y, supported by a declining interest rate environment and state guarantee programs.

Deposits increased by 4% y-o-y on an FX-adjusted basis. Growth was driven by a 10% y-o-y increase in retail deposits, primarily reflecting the expansion of sight dinar and euro deposits and higher deposit rates. In contrast, corporate (including MSE) deposits declined by 1% y-o-y on an FX-adjusted basis.

IPOTEKA BANK (UZBEKISTAN)**Performance of Ipoteka Bank (Uzbekistan):**

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	12,963	16,433	49,496	17,408	6%	34%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	12,963	16,433	49,496	17,408	6%	34%
Income tax	-2,457	-2,796	-7,591	-1,437	-49%	-42%
Profit before income tax	15,419	19,229	57,087	18,845	-2%	22%
Operating profit	15,123	19,409	64,252	19,032	-2%	26%
Total income	27,625	33,678	116,708	34,217	2%	24%
Net interest income	23,582	27,280	98,378	29,076	7%	23%
Net fees and commissions	2,686	3,895	13,476	3,801	-2%	41%
Other net non-interest income	1,357	2,503	4,854	1,341	-46%	-1%
Operating expenses	-12,503	-14,269	-52,455	-15,185	6%	21%
Total provisions	296	-180	-7,166	-188	4%	
Provision for impairment on loan losses	343	-197	-5,696	-30	-85%	
Other provision	-47	16	-1,470	-158		239%
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	1,394,583	1,484,426	1,484,426	1,546,720	4%	11%
Gross customer loans	998,052	1,042,097	1,042,097	1,058,334	2%	6%
Gross customer loans (FX-adjusted)	951,472	1,055,215	1,055,215	1,058,334	0%	11%
Stage 1+2 customer loans (FX-adjusted)	817,793	902,980	902,980	908,035	1%	11%
Retail loans	654,256	754,407	754,407	760,056	1%	16%
Retail mortgage loans	401,693	466,459	466,459	468,858	1%	17%
Retail consumer loans	225,415	267,828	267,828	276,819	3%	23%
MSE loans	27,148	20,120	20,120	14,378	-29%	-47%
Corporate loans	163,537	148,573	148,573	147,979	0%	-10%
Allowances for possible loan losses	-115,549	-113,037	-113,037	-113,202	0%	-2%
Allowances for possible loan losses (FX-adjusted)	-109,692	-114,488	-114,488	-113,202	-1%	3%
Deposits from customers	450,291	482,720	482,720	491,367	2%	9%
Deposits from customers (FX-adjusted)	427,081	489,330	489,330	491,367	0%	15%
Retail deposits	180,040	230,254	230,254	177,685	-23%	-1%
Retail deposits	145,280	168,354	168,354	147,653	-12%	2%
MSE deposits	34,759	61,900	61,900	30,031	-51%	-14%
Corporate deposits	247,042	259,076	259,076	313,683	21%	27%
Liabilities to credit institutions	533,245	543,318	543,318	559,350	3%	5%
Issued securities	153,513	171,748	171,748	180,237	5%	17%
Subordinated debt	11,038	10,312	10,312	10,351	0%	-6%
Total shareholders' equity	214,222	240,326	240,326	260,530	8%	22%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	669,099	799,627	799,627	815,499	2%	22%
Stage 1 loans under IFRS 9/gross customer loans	67.0%	76.7%	76.7%	77.1%	0.3%p	10.0%p
Own coverage of Stage 1 loans under IFRS 9	2.6%	2.3%	2.3%	2.2%	-0.1%p	-0.4%p
Stage 2 loan volume under IFRS 9 (in HUF million)	187,285	92,236	92,236	92,535	0%	-51%
Stage 2 loans under IFRS 9/gross customer loans	18.8%	8.9%	8.9%	8.7%	-0.1%p	-10.0%p
Own coverage of Stage 2 loans under IFRS 9	19.6%	16.4%	16.4%	17.7%	1.3%p	-1.9%p
Stage 3 loan volume under IFRS 9 (in HUF million)	141,669	150,234	150,234	150,299	0%	6%
Stage 3 loans under IFRS 9/gross customer loans	14.2%	14.4%	14.4%	14.2%	-0.2%p	0.0%p
Own coverage of Stage 3 loans under IFRS 9	43.2%	52.8%	52.8%	52.4%	-0.4%p	9.2%p
Provision for impairment on loan losses/average gross loans	-0.13%	0.08%	0.56%	0.01%	-0.06%p	0.15%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	3.7%	4.6%	3.5%	4.8%	0.3%p	1.2%p
ROE	24.3%	27.7%	22.4%	28.9%	1.2%p	4.6%p
Total income margin	7.79%	9.34%	8.32%	9.51%	0.17%p	1.72%p
Net interest margin	6.65%	7.57%	7.01%	8.08%	0.52%p	1.43%p
Operating costs / Average assets	3.5%	4.0%	3.7%	4.2%	0.3%p	0.7%p
Cost/income ratio	45.3%	42.4%	44.9%	44.4%	2.0%p	-0.9%p
Net loans to deposits (FX-adjusted)	197%	192%	192%	192%	0%p	-5%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/1.000 UZS (closing)	28.7	27.3	27.3	27.6	1%	-4%
HUF/1.000 UZS (average)	30.1	27.7	28.2	26.8	-3%	-11%

In 1Q 2026, Ipoteka Bank delivered its highest quarterly profit after tax since joining the Group, amounting to HUF 17.4 billion, corresponding to an ROE of nearly 29%. The net interest margin continued the improving trend observed over recent quarters.

In 1Q 2026, the Bank generated a HUF 17.4 billion profit after tax (+6% q-o-q, +34% y-o-y), supported by a declining tax burden q-o-q.

At the level of core processes, operating profit continued the improving trend observed since 2Q 2025. Although a q-o-q decline occurred, it was largely driven by the base effect related to a one-off item of around HUF 1 billion recognised within personnel expenses in 4Q 2025. At the same time, income growth showed a favourable structure: net interest income increased by 7% q-o-q, driven jointly by growing volumes and a further improvement in the net interest margin (+52 bps q-o-q). Net fees and commissions declined by 2% q-o-q due to seasonality, while the more volatile other income line halved q-o-q.

Operating expenses increased by 6% in 1Q 2026, mainly due to a 21% rise in personnel expenses, reflecting, among others, the base effect of a roughly HUF 1 billion one-off positive item recorded in the previous quarter. Operational expenses declined by 16% q-o-q, following the normalisation of seasonally elevated IT costs booked in the prior quarter.

Loan portfolio quality remained stable during the quarter, with the Stage 3 ratio declining by 0.2 pp.

In order to exploit further growth opportunities, the Bank continues to enhance its value proposition and expand towards new customer segments.

At the end of the first quarter, the FX-adjusted performing loan portfolio exceeded the level of a year earlier by 11% y-o-y, as a result of a 23% increase in consumer loans, and 17% expansion in mortgage loans, as well as 15% decline in corporate (including MSE) exposures.

Following a 5% expansion in 4Q 2025, the consumer loan portfolio increased by 3% in 1Q 2026, influenced by general market slowdown and seasonally lower activity. After a 4% increase in the previous quarter, the mortgage loan portfolio rose by 1% in 1Q, partly due to the run-off of the previously available state-subsidised mortgage programme at the beginning of 2026. A positive development is that a new state-supported framework promoting mortgage lending was launched in March, with favourable impact on disbursements expected from 2Q.

Deposits expanded by 15% y-o-y (FX-adjusted), driven primarily by a 22% increase in corporate (including MSE) deposits, while retail deposits grew by 2% y-o-y. On a quarterly basis, total deposits stagnated, as the 7% growth in corporate deposits was offset by a 12% q-o-q decline in retail deposits, which are highly exposed to seasonality due to year-end bonus payments. The q-o-q dynamics of corporate (including MSE) deposits were also significantly affected by the reclassification of nearly HUF 30 billion volume between the two segments.

At the end of 1Q 2026, the net loan-to-deposit ratio stood at 192%. Excluding state-subsidised and state-refinanced mortgage loans, the net loan-to-deposit ratio was 109% at the end of 1Q 2026.

OTP BANK UKRAINE

Performance of OTP Bank Ukraine:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	14,905	12,983	55,849	9,226	-29%	-38%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	14,905	12,983	55,849	9,226	-29%	-38%
Income tax	-2,551	-1,539	-10,597	-8,082	425%	217%
Profit before income tax	17,456	14,522	66,446	17,308	19%	-1%
Operating profit	18,316	18,592	73,522	18,502	0%	1%
Total income	26,805	27,934	108,651	27,089	-3%	1%
Net interest income	23,789	24,098	96,238	23,668	-2%	-1%
Net fees and commissions	2,143	1,886	7,816	2,155	14%	1%
Other net non-interest income	872	1,950	4,598	1,267	-35%	45%
Operating expenses	-8,489	-9,342	-35,130	-8,587	-8%	1%
Total provisions	-861	-4,070	-7,076	-1,194	-71%	39%
Provision for impairment on loan losses	-701	-2,577	-4,722	-2,047	-21%	192%
Other provision	-160	-1,493	-2,354	853		
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	1,171,909	1,139,284	1,139,284	1,106,998	-3%	-6%
Gross customer loans	422,565	445,995	445,995	478,525	7%	13%
Gross customer loans (FX-adjusted)	372,908	443,820	443,820	478,525	8%	28%
Stage 1+2 customer loans (FX-adjusted)	339,237	419,060	419,060	455,429	9%	34%
Retail loans	38,279	58,318	58,318	64,575	11%	69%
Retail mortgage loans	984	890	890	802	-10%	-19%
Retail consumer loans	37,251	57,395	57,395	63,765	11%	71%
MSE loans	44	33	33	8	-75%	-82%
Corporate loans	212,595	265,273	265,273	285,857	8%	34%
Leasing	88,363	95,469	95,469	104,997	10%	19%
Allowances for possible loan losses	-44,776	-35,766	-35,766	-37,826	6%	-16%
Allowances for possible loan losses (FX-adjusted)	-39,626	-35,694	-35,694	-37,826	6%	-5%
Deposits from customers	833,115	828,899	828,899	780,627	-6%	-6%
Deposits from customers (FX-adjusted)	734,972	825,684	825,684	780,627	-5%	6%
Retail deposits	255,771	280,397	280,397	298,226	6%	17%
Retail deposits	222,318	245,176	245,176	263,711	8%	19%
MSE deposits	33,453	35,221	35,221	34,514	-2%	3%
Corporate deposits	479,201	545,288	545,288	482,401	-12%	1%
Liabilities to credit institutions	84,431	71,438	71,438	72,117	1%	-15%
Subordinated debt	8,456	0	0	0		
Total shareholders' equity	210,474	212,210	212,210	219,707	4%	4%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	315,507	361,194	361,194	393,879	9%	25%
Stage 1 loans under IFRS 9/gross customer loans	74.7%	81.0%	81.0%	82.3%	1.3%p	7.6%p
Own coverage of Stage 1 loans under IFRS 9	2.2%	2.5%	2.5%	2.9%	0.4%p	0.7%p
Stage 2 loan volume under IFRS 9 (in HUF million)	69,254	60,146	60,146	61,550	2%	-11%
Stage 2 loans under IFRS 9/gross customer loans	16.4%	13.5%	13.5%	12.9%	-0.6%p	-3.5%p
Own coverage of Stage 2 loans under IFRS 9	14.3%	15.1%	15.1%	15.6%	0.4%p	1.3%p
Stage 3 loan volume under IFRS 9 (in HUF million)	37,804	24,654	24,654	23,096	-6%	-39%
Stage 3 loans under IFRS 9/gross customer loans	8.9%	5.5%	5.5%	4.8%	-0.7%p	-4.1%p
Own coverage of Stage 3 loans under IFRS 9	74.2%	71.4%	71.4%	73.2%	1.7%p	-1.0%p
Provision for impairment on loan losses/average gross loans	0.67%	2.27%	1.09%	1.86%	-0.41%p	1.19%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	5.2%	4.7%	5.0%	3.4%	-1.3%p	-1.8%p
ROE	28.6%	23.9%	26.3%	17.7%	-6.2%p	-10.9%p
Total income margin	9.28%	10.12%	9.67%	9.88%	-0.24%p	0.60%p
Net interest margin	8.24%	8.73%	8.56%	8.63%	-0.10%p	0.39%p
Operating costs / Average assets	2.9%	3.4%	3.1%	3.1%	-0.3%p	0.2%p
Cost/income ratio	31.7%	33.4%	32.3%	31.7%	-1.7%p	0.0%p
Net loans to deposits (FX-adjusted)	45%	49%	49%	56%	7%p	11%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/UAH (closing)	9.0	7.8	7.8	7.7	-1%	-14%
HUF/UAH (average)	9.3	8.0	8.5	7.5	-5%	-19%

Amid the ongoing war, the Ukrainian bank's improving performance and strong business activity are reflected in a nearly 18% ROE achieved in the first quarter despite the doubling of the corporate income tax rate for banks and a 34% y-o-y increase in performing loan volumes. The Ukrainian operation continues to have significant capital and liquidity reserves locally; in case the war is ended or in case of a political settlement, this enables a jump in business activity.

In 1Q 2026, OTP Bank Ukraine generated HUF 9.2 billion profit after tax (-29% q-o-q), which resulting in a ROE of 17.7%.

Profit before tax improved by 19% q-o-q in HUF terms. The sharp increase in corporate income tax was driven by the rise in the tax rate for banks from 25% in 2025 to 50% from 2026.

Total income increased by 23% y-o-y in local currency (+1% in HUF). Within this, net interest income rose by 21% y-o-y in local currency, supported partly by the dynamic growth of loan and deposit volumes, as well as by the positive impact of a higher average key policy rate in 1Q 2026 (15.2% vs. 14.5% in 1Q 2025) on yields of liquid assets. The net interest margin expanded by 39 basis points y-o-y. Net fees and commissions increased by 22% y-o-y in hryvnia terms.

Operating expenses, measured in local currency, increased by 23% y-o-y, mainly due to rising personnel expenses in a high wage inflation environment.

In 1Q 2026, total risk costs amounted to HUF 1.2 billion (+39% y-o-y). Credit risk costs were recognised in line with the expansion of the loan portfolio, while positive other risk costs were attributable to the release of impairments on Ukrainian government bonds.

Underlying asset quality trends remained favourable, with the Stage 3 ratio declining by 0.7 pps q-o-q to 4.8%.

Alongside the cautious and prudent lending practices observed in recent quarters, the FX-adjusted performing (Stage 1+2) loan portfolio expanded dynamically, up by 34% y-o-y and 9% q-o-q. Within the portfolio, retail consumer loans increased by 11% q-o-q, supported, among others, by the increasing role of digital sales channels. Corporate (including MSE) exposures also expanded (+8% q-o-q), while leasing volumes rose by 10% q-o-q.

The FX-adjusted deposit base expanded by 6% y-o-y, mainly driven by a 19% increase in retail deposits. On a quarterly basis, retail deposits grew by 8%, while corporate deposits (including MSE) declined by 11% q-o-q, following the withdrawal of deposits by a large corporate client.

CKB GROUP (MONTENEGRO)**Performance of CKB Group:**

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	5,294	4,763	22,376	5,285	11%	0%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	5,294	4,763	22,376	5,285	11%	0%
Income tax	-893	-978	-3,980	-882	-10%	-1%
Profit before income tax	6,187	5,741	26,356	6,168	7%	0%
Operating profit	6,586	5,590	26,908	5,961	7%	-9%
Total income	11,192	11,840	47,569	11,270	-5%	1%
Net interest income	8,889	9,222	36,581	8,853	-4%	0%
Net fees and commissions	2,071	2,464	10,020	2,213	-10%	7%
Other net non-interest income	231	153	968	204	33%	-12%
Operating expenses	-4,606	-6,250	-20,660	-5,309	-15%	15%
Total provisions	-399	151	-552	206	37%	
Provision for impairment on loan losses	-337	483	-46	83	-83%	
Other provision	-62	-333	-506	123		
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	765,782	847,297	847,297	867,496	2%	13%
Gross customer loans	552,631	609,038	609,038	641,320	5%	16%
Gross customer loans (FX-adjusted)	530,562	609,749	609,749	641,320	5%	21%
Stage 1+2 customer loans (FX-adjusted)	515,989	595,736	595,736	628,004	5%	22%
Retail loans	269,905	309,027	309,027	321,263	4%	19%
Retail mortgage loans	127,741	144,323	144,323	150,181	4%	18%
Retail consumer loans	134,471	155,082	155,082	160,310	3%	19%
MSE loans	7,693	9,621	9,621	10,772	12%	40%
Corporate loans	243,336	282,403	282,403	302,276	7%	24%
Leasing	2,748	4,306	4,306	4,465	4%	62%
Allowances for possible loan losses	-15,992	-15,653	-15,653	-15,638	0%	-2%
Allowances for possible loan losses (FX-adjusted)	-15,353	-15,671	-15,671	-15,638	0%	2%
Deposits from customers	565,057	602,692	602,692	571,667	-5%	1%
Deposits from customers (FX-adjusted)	541,924	603,748	603,748	571,667	-5%	5%
Retail deposits	340,407	388,262	388,262	377,187	-3%	11%
Retail deposits	276,894	309,590	309,590	305,078	-1%	10%
MSE deposits	63,513	78,672	78,672	72,110	-8%	14%
Corporate deposits	201,518	215,486	215,486	194,480	-10%	-3%
Liabilities to credit institutions	52,655	80,636	80,636	128,792	60%	145%
Total shareholders' equity	124,273	135,781	135,781	141,116	4%	14%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	499,269	561,392	561,392	590,514	5%	18%
Stage 1 loans under IFRS 9/gross customer loans	90.3%	92.2%	92.2%	92.1%	-0.1%p	1.7%p
Own coverage of Stage 1 loans under IFRS 9	0.7%	0.6%	0.6%	0.6%	0.0%p	-0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	38,184	33,649	33,649	37,490	11%	-2%
Stage 2 loans under IFRS 9/gross customer loans	6.9%	5.5%	5.5%	5.8%	0.3%p	-1.1%p
Own coverage of Stage 2 loans under IFRS 9	4.8%	6.3%	6.3%	6.6%	0.3%p	1.8%p
Stage 3 loan volume under IFRS 9 (in HUF million)	15,178	13,997	13,997	13,316	-5%	-12%
Stage 3 loans under IFRS 9/gross customer loans	2.7%	2.3%	2.3%	2.1%	-0.2%p	-0.7%p
Own coverage of Stage 3 loans under IFRS 9	71.7%	73.0%	73.0%	72.8%	-0.3%p	1.0%p
Provision for impairment on loan losses/average gross loans	0.25%	-0.32%	0.01%	-0.05%	0.27%p	-0.31%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	2.8%	2.3%	2.7%	2.5%	0.3%p	-0.3%p
ROE	17.5%	14.1%	17.4%	15.7%	1.6%p	-1.9%p
Total income margin	5.98%	5.63%	5.84%	5.40%	-0.23%p	-0.57%p
Net interest margin	4.75%	4.38%	4.49%	4.24%	-0.14%p	-0.50%p
Operating costs / Average assets	2.5%	3.0%	2.5%	2.5%	-0.4%p	0.1%p
Cost/income ratio	41.2%	52.8%	43.4%	47.1%	-5.7%p	5.9%p
Net loans to deposits (FX-adjusted)	95%	98%	98%	109%	11%p	14%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/EUR (closing)	401.9	385.4	385.4	385.9	0%	-4%
HUF/EUR (average)	407.1	387.1	399.1	382.6	-1%	-6%

In 1Q 2026, the Montenegrin CKB Bank posted a HUF 5.3 billion profit after tax, corresponding to a 15.7% ROE. Supported by the growing deposit base, total assets increased, while operating profit also improved during the quarter.

Total income of the **CKB Group**, measured in local currency, rose by 6% y-o-y, driven by a 5% increase in net interest income and a 13% growth in net fees and commissions, partially offset by a 7% decline in other income. The improvement in net interest income was supported by growing volumes, while the net interest margin narrowed by 50 bps in parallel with the declining EUR interest rate environment. The increase in fees and commission income was mainly attributable to higher card-related fee revenues.

Operating expenses, measured in local currency, increased by 22% y-o-y, while the cost/income ratio stood at 47.1% in 1Q 2026.

Performing (Stage 1+2) loan volumes grew by 22% y-o-y and 5% q-o-q FX-adjusted. Total quarterly mortgage and personal loan disbursements increased by 12% y-o-y, while the retail loan portfolio expanded by 18% y-o-y. Supported by strong corporate loan demand, the corporate (including MSE) loan portfolio rose by 25% y-o-y and 7% q-o-q. As the Bank entered the leasing market in 2024, the leasing portfolio, starting from a low base, recorded a 62% y-o-y increase.

The deposit portfolio expanded by 5% y-o-y FX-adjusted, reflecting a 10% increase in retail deposits and a 1% growth in corporate (including MSE) deposits. On a quarterly basis, both retail and corporate deposits declined, partly due to seasonally weaker first-quarter patterns and partly in line with general market trends.

In 1Q 2026, the net loan-to-deposit ratio increased by 11 pps q-o-q to 109%. The 60% q-o-q increase in liabilities to credit institutions was driven by an intragroup loan transaction.

OTP BANK ALBANIA

Performance of OTP Bank Albania:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	4,734	3,875	18,597	4,329	12%	-9%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	4,734	3,875	18,597	4,329	12%	-9%
Income tax	-809	-949	-3,478	-763	-20%	-6%
Profit before income tax	5,544	4,823	22,075	5,092	6%	-8%
Operating profit	5,720	4,715	21,543	4,746	1%	-17%
Total income	9,944	9,532	39,913	9,321	-2%	-6%
Net interest income	8,560	7,989	33,531	7,924	-1%	-7%
Net fees and commissions	966	763	3,895	754	-1%	-22%
Other net non-interest income	418	780	2,487	642	-18%	54%
Operating expenses	-4,224	-4,817	-18,369	-4,575	-5%	8%
Total provisions	-176	108	531	346	220%	
Provision for impairment on loan losses	-193	22	85	315	0%	
Other provision	16	86	446	31	-65%	88%
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	778,142	818,039	818,039	861,458	5%	11%
Gross customer loans	475,024	499,796	499,796	512,160	2%	8%
Gross customer loans (FX-adjusted)	465,060	502,569	502,569	512,160	2%	10%
Stage 1+2 customer loans (FX-adjusted)	443,505	483,741	483,741	493,681	2%	11%
Retail loans	196,596	217,556	217,556	225,856	4%	15%
Retail mortgage loans	143,119	159,980	159,980	168,193	5%	18%
Retail consumer loans	30,654	36,696	36,696	37,975	3%	24%
MSE loans	22,823	20,880	20,880	19,689	-6%	-14%
Corporate loans	238,340	258,011	258,011	259,840	1%	9%
Leasing	8,570	8,174	8,174	7,985	-2%	-7%
Allowances for possible loan losses	-20,245	-19,141	-19,141	-19,017	-1%	-6%
Allowances for possible loan losses (FX-adjusted)	-19,841	-19,253	-19,253	-19,017	-1%	-4%
Deposits from customers	607,685	631,867	631,867	639,079	1%	5%
Deposits from customers (FX-adjusted)	592,131	635,341	635,341	639,079	1%	8%
Retail deposits	519,801	557,330	557,330	562,643	1%	8%
Retail deposits	478,376	508,807	508,807	512,445	1%	7%
MSE deposits	41,425	48,523	48,523	50,198	3%	21%
Corporate deposits	72,330	78,011	78,011	76,436	-2%	6%
Liabilities to credit institutions	17,301	24,094	24,094	47,283	96%	173%
Issued securities	4,411	4,188	4,188	4,239	1%	-4%
Total shareholders' equity	116,026	125,921	125,921	107,438	-15%	-7%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	407,856	434,618	434,618	445,257	2%	9%
Stage 1 loans under IFRS 9/gross customer loans	85.9%	87.0%	87.0%	86.9%	0.0%p	1.1%p
Own coverage of Stage 1 loans under IFRS 9	1.0%	1.1%	1.1%	1.1%	0.0%p	0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	45,235	46,472	46,472	48,424	4%	7%
Stage 2 loans under IFRS 9/gross customer loans	9.5%	9.3%	9.3%	9.5%	0.2%p	-0.1%p
Own coverage of Stage 2 loans under IFRS 9	8.6%	9.1%	9.1%	9.8%	0.7%p	1.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	21,932	18,706	18,706	18,480	-1%	-16%
Stage 3 loans under IFRS 9/gross customer loans	4.6%	3.7%	3.7%	3.6%	-0.1%p	-1.0%p
Own coverage of Stage 3 loans under IFRS 9	56.6%	54.9%	54.9%	51.9%	-3.0%p	-4.7%p
Provision for impairment on loan losses/average gross loans	0.17%	-0.02%	-0.02%	-0.26%	-0.24%p	-0.42%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	2.4%	1.9%	2.3%	2.1%	0.2%p	-0.3%p
ROE	16.8%	12.4%	15.5%	16.2%	3.8%p	-0.5%p
Total income margin	5.14%	4.72%	4.98%	4.55%	-0.17%p	-0.59%p
Net interest margin	4.42%	3.96%	4.18%	3.87%	-0.09%p	-0.56%p
Operating costs / Average assets	2.2%	2.4%	2.3%	2.2%	-0.2%p	0.0%p
Cost/income ratio	42.5%	50.5%	46.0%	49.1%	-1.4%p	6.6%p
Net loans to deposits (FX-adjusted)	75%	76%	76%	77%	1%p	2%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/ALL (closing)	4.0	4.0	4.0	4.0	1%	-1%
HUF/ALL (average)	4.1	4.0	4.1	4.0	-1%	-4%

In 1Q 2026, OTP Bank preserved its fifth-place position in Albania's banking sector: its net loan market share stood at 12.8%, while it achieved a return on equity exceeding 16% in the first quarter.

In 1Q 2026, **OTP Bank Albania** generated a profit after tax of HUF 4.3 billion (+12% q-o-q), translating into an ROE of 16.2%.

Operating profit increased by 1% q-o-q. Total income declined by 2% q-o-q: as a result of a slightly narrowing interest margin, net interest income as well as net fee income both decreased by 1%, while other income fell by 18% q-o-q.

Operating expenses declined by 5% q-o-q, mainly due to seasonal factors, while the 8% y-o-y increase was primarily driven by double-digit growth in material expenses and depreciation.

Total risk costs posted a positive figure in 1Q, similarly to full-year 2025. The improvement in asset quality continued: the ratio of Stage 3 loans declined further by 0.1 pp q-o-q to 3.6%, while their own coverage stood at 51.9%.

The FX-adjusted stock of performing (Stage 1+2) loans increased by 2% q-o-q, driven by a 5% expansion in retail loans.

The FX-adjusted volume of customer deposits grew by 1% q-o-q. Following a slight q-o-q increase, the net loan-to-deposit ratio stood at 77%.

According to the latest data available as of end-March, the Bank's market share by total assets reached 8.8%, ranking it as the fifth-largest bank in Albania.

OTP BANK MOLDOVA

Performance of OTP Bank Moldova:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	2,184	2,906	10,027	2,108	-27%	-3%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	2,184	2,906	10,027	2,108	-27%	-3%
Income tax	-335	-437	-1,472	-259	-41%	-23%
Profit before income tax	2,519	3,343	11,498	2,367	-29%	-6%
Operating profit	2,691	2,577	11,456	2,380	-8%	-12%
Total income	6,285	6,597	26,145	6,079	-8%	-3%
Net interest income	4,270	4,720	17,901	4,664	-1%	9%
Net fees and commissions	602	489	2,331	350	-29%	-42%
Other net non-interest income	1,413	1,389	5,913	1,066	-23%	-25%
Operating expenses	-3,594	-4,021	-14,690	-3,700	-8%	3%
Total provisions	-172	767	42	-12		-93%
Provision for impairment on loan losses	-172	835	404	-4		-97%
Other provision	1	-68	-361	-8	-88%	
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	408,015	389,355	389,355	381,946	-2%	-6%
Gross customer loans	183,441	204,662	204,662	208,857	2%	14%
Gross customer loans (FX-adjusted)	171,666	201,266	201,266	208,857	4%	22%
Stage 1+2 customer loans (FX-adjusted)	167,181	196,975	196,975	204,501	4%	22%
Retail loans	76,452	91,099	91,099	93,177	2%	22%
Retail mortgage loans	38,859	45,357	45,357	47,571	5%	22%
Retail consumer loans	27,323	34,085	34,085	34,370	1%	26%
MSE loans	10,269	11,657	11,657	11,236	-4%	9%
Corporate loans	85,498	100,118	100,118	105,295	5%	23%
Leasing	5,231	5,758	5,758	6,028	5%	15%
Allowances for possible loan losses	-6,721	-6,370	-6,370	-6,345	0%	-6%
Allowances for possible loan losses (FX-adjusted)	-6,279	-6,262	-6,262	-6,345	1%	1%
Deposits from customers	314,118	303,688	303,688	294,886	-3%	-6%
Deposits from customers (FX-adjusted)	293,838	299,610	299,610	294,886	-2%	0%
Retail deposits	182,033	190,159	190,159	191,670	1%	5%
Retail deposits	147,252	153,770	153,770	157,543	2%	7%
MSE deposits	34,781	36,389	36,389	34,126	-6%	-2%
Corporate deposits	111,805	109,451	109,451	103,217	-6%	-8%
Liabilities to credit institutions	18,979	16,113	16,113	16,316	1%	-14%
Total shareholders' equity	68,819	65,247	65,247	65,689	1%	-5%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	159,294	181,947	181,947	186,344	2%	17%
Stage 1 loans under IFRS 9/gross customer loans	86.8%	88.9%	88.9%	89.2%	0.3%p	2.4%p
Own coverage of Stage 1 loans under IFRS 9	1.3%	1.3%	1.3%	1.3%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	19,343	18,355	18,355	18,156	-1%	-6%
Stage 2 loans under IFRS 9/gross customer loans	10.5%	9.0%	9.0%	8.7%	-0.3%p	-1.9%p
Own coverage of Stage 2 loans under IFRS 9	9.5%	8.5%	8.5%	8.6%	0.1%p	-0.9%p
Stage 3 loan volume under IFRS 9 (in HUF million)	4,803	4,360	4,360	4,357	0%	-9%
Stage 3 loans under IFRS 9/gross customer loans	2.6%	2.1%	2.1%	2.1%	0.0%p	-0.5%p
Own coverage of Stage 3 loans under IFRS 9	57.3%	54.6%	54.6%	52.9%	-1.7%p	-4.5%p
Provision for impairment on loan losses/average gross loans	0.39%	-1.66%	-0.21%	0.01%	1.67%p	-0.38%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	2.1%	3.0%	2.5%	2.3%	-0.7%p	0.2%p
ROE	12.9%	18.0%	15.0%	13.3%	-4.7%p	0.4%p
Total income margin	5.94%	6.72%	6.44%	6.52%	-0.19%p	0.59%p
Net interest margin	4.03%	4.80%	4.41%	5.00%	0.20%p	0.97%p
Operating costs / Average assets	3.4%	4.1%	3.6%	4.0%	-0.1%p	0.6%p
Cost/income ratio	57.2%	60.9%	56.2%	60.9%	-0.1%p	3.7%p
Net loans to deposits (FX-adjusted)	56%	65%	65%	69%	4%p	12%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/MDL (closing)	20.6	19.6	19.6	19.1	-3%	-7%
HUF/MDL (average)	21.0	19.7	20.4	19.2	-3%	-9%

Amid persistently elevated geopolitical risks, the Moldovan subsidiary generated a profit after tax of HUF 2.1 billion in 1Q 2026, representing a 5% increase y-o-y in local currency and translating into an ROE of 13.3%. During the first quarter, loan portfolio growth and net interest margin expansion continued, while asset quality indicators remained stable.

Net interest income rose by 19% y-o-y in LCY terms, while total assets increased marginally by 1% in LCY terms, resulting in a 97 bps improvement in the net interest margin. This was driven partly by the nearly 180 bps higher average policy rate in Moldova in 2025, partly by the outflow of higher-interest-bearing corporate deposits, and on the asset side, by the rising share of higher-margin loans within total assets. The y-o-y decline in other income was mainly explained by lower revenues from currency-exchange activities.

On a quarterly basis, net interest income increased by 1% q-o-q in LCY terms: the outflow of higher-interest-bearing corporate deposits and the further increase in the interest rate environment had a positive impact on margins, while the quarterly average total assets remained flat q-o-q in local currency.

Net fees and commissions declined by 29% q-o-q, mainly due to seasonality, while other income fell by 23% q-o-q, driven by the decline in FX-conversion revenues. In 1Q 2026, operating expenses increased by 3% y-o-y.

The Stage 3 ratio decreased by 0.5 pp y-o-y to 2.1%.

The FX-adjusted performing (Stage 1+2) loan portfolio expanded by 22% y-o-y, driven by a 22% increase in retail loans, a 23% expansion in corporate loans, and a 15% growth in the leasing portfolio. On a quarterly basis, loan volumes increased by 4%, with corporate loans (including MSE) rising by 5% q-o-q and retail loans by 3% q-o-q.

FX-adjusted deposits were broadly flat y-o-y, reflecting a 6% decline in corporate (including MSE) deposits and a 7% increase in retail deposits. On a quarterly basis, total deposits decreased by 2%, mainly due to a 6% q-o-q contraction in corporate (including MSE) deposits.

The net loan-to-deposit ratio stood at 69% at the end of March, representing a 12 pps increase y-o-y.

OTP BANK RUSSIA

Performance of OTP Bank Russia:

Main components of P&L account in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Profit after tax	61,120	44,969	201,783	50,354	12%	-18%
Adjustments (after tax)	0	0	0	0		
Adjusted profit after tax	61,120	44,969	201,783	50,354	12%	-18%
Income tax ¹	-24,455	-15,101	-94,203	-16,881	12%	-31%
Profit before income tax	85,575	60,069	295,986	67,235	12%	-21%
Operating profit	103,341	99,173	415,346	88,339	-11%	-15%
Total income	131,159	136,512	544,919	131,788	-3%	0%
Net interest income	66,345	82,405	296,644	88,264	7%	33%
Net fees and commissions	18,945	15,550	73,390	14,954	-4%	-21%
Other net non-interest income	45,869	38,556	174,885	28,570	-26%	-38%
Operating expenses	-27,818	-37,339	-129,573	-43,449	16%	56%
Total provisions	-17,766	-39,104	-119,360	-21,104	-46%	19%
Provision for impairment on loan losses	-21,164	-37,442	-121,845	-21,800	-42%	3%
Other provision	3,399	-1,662	2,485	697		-80%
Main components of balance sheet closing balances in HUF million	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Total assets	3,022,121	3,320,292	3,320,292	3,476,748	5%	15%
Gross customer loans	1,427,248	1,732,713	1,732,713	1,802,735	4%	26%
Gross customer loans (FX-adjusted)	1,364,566	1,745,365	1,745,365	1,802,735	3%	32%
Stage 1+2 customer loans (FX-adjusted)	1,296,743	1,624,575	1,624,575	1,671,753	3%	29%
Retail loans	1,292,167	1,621,554	1,621,554	1,669,711	3%	29%
Retail mortgage loans	954	809	809	727	-10%	-24%
Retail consumer loans	1,291,207	1,620,746	1,620,746	1,668,984	3%	29%
MSE loans	6	0	0	0		
Corporate loans	4,577	3,021	3,021	2,042	-32%	-55%
Allowances for possible loan losses	-153,033	-235,528	-235,528	-248,088	5%	62%
Allowances for possible loan losses (FX-adjusted)	-146,144	-237,274	-237,274	-248,088	5%	70%
Deposits from customers	2,458,458	2,700,943	2,700,943	2,825,595	5%	15%
Deposits from customers (FX-adjusted)	2,350,942	2,720,788	2,720,788	2,825,595	4%	20%
Retail deposits	652,946	949,016	949,016	900,493	-5%	38%
Retail deposits	478,844	754,736	754,736	761,532	1%	59%
MSE deposits	174,102	194,280	194,280	138,961	-28%	-20%
Corporate deposits	1,697,996	1,771,772	1,771,772	1,925,101	9%	13%
Liabilities to credit institutions	29,106	57,730	57,730	26,005	-56%	-11%
Subordinated debt	9,871	8,763	8,763	9,308	6%	-6%
Total shareholders' equity	419,794	440,246	440,246	508,589	16%	21%
Loan Quality	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	1,177,026	1,414,012	1,414,012	1,478,010	5%	26%
Stage 1 loans under IFRS 9/gross customer loans	82.5%	81.6%	81.6%	82.0%	0.4%p	-0.5%p
Own coverage of Stage 1 loans under IFRS 9	3.1%	4.6%	4.6%	4.5%	-0.1%p	1.4%p
Stage 2 loan volume under IFRS 9 (in HUF million)	179,095	198,816	198,816	193,742	-3%	8%
Stage 2 loans under IFRS 9/gross customer loans	12.5%	11.5%	11.5%	10.7%	-0.7%p	-1.8%p
Own coverage of Stage 2 loans under IFRS 9	27.8%	29.9%	29.9%	30.8%	0.9%p	2.9%p
Stage 3 loan volume under IFRS 9 (in HUF million)	71,128	119,885	119,885	130,982	9%	84%
Stage 3 loans under IFRS 9/gross customer loans	5.0%	6.9%	6.9%	7.3%	0.3%p	2.3%p
Own coverage of Stage 3 loans under IFRS 9	93.3%	93.2%	93.2%	93.3%	0.1%p	0.0%p
Provision for impairment on loan losses/average gross loans	6.6%	8.8%	7.9%	5.0%	-3.8%p	-1.6%p
Performance Indicators (adjusted)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
ROA	9.0%	5.6%	6.6%	6.0%	0.4%p	-3.0%p
ROE	67.2%	42.6%	48.7%	42.2%	-0.4%p	-25.0%p
Total income margin	19.30%	16.96%	17.90%	15.73%	-1.22%p	-3.57%p
Net interest margin	9.76%	10.24%	9.75%	10.54%	0.30%p	0.77%p
Operating costs / Average assets	4.1%	4.6%	4.3%	5.2%	0.5%p	1.1%p
Cost/income ratio	21.2%	27.4%	23.8%	33.0%	5.6%p	11.8%p
Net loans to deposits (FX-adjusted)	52%	55%	55%	55%	0%p	3%p
FX rates (in HUF)	1Q 2025	4Q 2025	2025	1Q 2026	Q-o-Q	Y-o-Y
HUF/RUB (closing)	4.3	4.1	4.1	4.2	1%	-4%
HUF/RUB (average)	4.1	4.2	4.2	4.2	1%	3%

¹The Corporate income tax line includes the corporate income tax in the Russian segment, as well as the dividend taxes incurred at other members of OTP Group because of the Russian Group members' dividend payment.

OTP Group's strategic goals in Russia have not changed: the most important consideration is to comply with every relevant rule and regulation including sanctions, while maintaining the reduced scope of activities to less sensitive segments and financial services. Within lending, the focus remains on retail consumer loans, while the parent bank continues to pursue a further reduction of its exposure to Russia. In the context of the latter, at the end of 2022, the Russian operation paid back the full amount of its expiring intergroup liabilities. In addition, based on individual approvals granted by the Central Bank of Russia, a total of RUB 67.7 billion of dividends has been paid since September 2023.

OTP Bank Russia generated HUF 50.4 billion profit after tax in 1Q 2026. Profit declined by 18% y-o-y, mainly driven by lower FX conversion income and higher operating expenses.

In 1Q 2026, net interest income increased by 33% y-o-y, supported by growing customer volumes and a higher net interest margin. Margin expansion was underpinned by the repricing of deposits in line with central bank rate cuts, while the consumer loan portfolio carries fixed interest rates and its weight within total assets increased y-o-y. The key policy rate was gradually reduced from 21% in January 2025 to 16% by year-end, followed by two additional 50 bps cuts in early 2026, bringing the rate down to 15% by the end of 1Q.

The declining trend in net fee and commission income, which started a year earlier, continued in 1Q: the line decreased by 4% q-o-q and 21% y-o-y.

During the quarter, other net non-interest income declined by 38% y-o-y and 26% q-o-q, mainly reflecting the contraction of FX conversion results.

Quarterly operating expenses, measured in RUB, increased by 54% y-o-y and 16% q-o-q, largely driven by persistently high inflation and wage inflation.

In 1Q, credit risk costs increased by 3% y-o-y, while the 42% q-o-q decline was mainly attributable to the base effect of the review of macroeconomic parameters applied in the IFRS 9 models in the previous quarter.

Performing (Stage 1+2) consumer loan portfolio expanded by 29% y-o-y and 3% q-o-q (FX-adjusted). By the end of March 2026, the performing corporate loan portfolio made up a marginal slice (0.1%) of total loans, in line with the management's decision in 2022 to wind down the corporate lending activity.

Total deposits increased by 20% y-o-y and 4% q-o-q (FX-adjusted). On a quarterly basis, deposit growth was driven by corporate (including MSE) volumes, while on a yearly basis the 59% expansion of retail deposits was the key contributor. The majority of corporate deposits are linked to foreign-owned multinational clients.

STAFF LEVEL AND OTHER INFORMATION

	31/12/2025				31/03/2026			
	Branches	ATM	POS	Headcount (closing)	Branches	ATM	POS	Headcount (closing)
OTP Core	301	1,987	150,158	11,731	299	1,998	149,868	11,584
DSK Group (Bulgaria)	274	955	20,994	5,319	273	958	22,641	5,355
OTP Bank Slovenia	74	390	13,001	2,117	70	389	12,830	2,086
OBH (Croatia)	102	439	9,955	2,389	99	442	9,604	2,379
OTP Bank Serbia	153	301	32,040	2,664	151	302	34,295	2,613
Ipoteka Bank (Uzbekistan)	39	811	45,918	4,668	39	811	40,351	4,658
OTP Bank Ukraine (w/o employed agents)	68	167	373	2,205	66	166	374	2,228
CKB Group (Montenegro)	26	106	11,603	597	26	106	12,116	603
OTP Bank Albania	49	157	3,234	761	49	157	3,477	776
OTP Bank Moldova	52	173	1,398	882	52	174	1,537	872
OTP Bank Russia (w/o employed agents)	58	136	97	5,560	58	142	95	5,754
Foreign subsidiaries, total	895	3,635	138,613	27,161	883	3,647	137,320	27,323
Other Hungarian and foreign subsidiaries				802				1,125
OTP Group (w/o employed agents)				39,695				40,032
OTP Bank Russia – employed agents				1,057				1,079
OTP Bank Ukraine – employed agents				94				35
OTP Group (aggregated)	1,196	5,622	288,771	40,845	1,182	5,645	287,188	41,146

Definition of headcount number: closing, active FTE (full-time employee). The employee is considered as full-time employee in case his/her employment conditions regarding working hours are in line with a full-time employment defined in the Labour Code in the reporting entity's country. Part-time employees are taken into account proportional to the full-time working hours being effective in the reporting entity's country. The *other Hungarian and foreign subsidiaries*, and the *OTP Group* lines do not contain the headcount of agricultural businesses.

PERSONAL CHANGES

On 17 April 2026, the Annual General Meeting elected Dr. Sándor Csányi, Péter Csányi, László Wolf, Tamás György Erdei, Gabriella Balogh, György Nagy, Dr. Márton Gellért Vági and Dr. József Zoltán Vörös as members of the Board of Directors of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2030 business year, but no later than 30 April 2031.

On 17 April 2026, the Annual General Meeting elected Tibor Tolnay, Dr. József Gábor Horváth, Dr. Tamás Gudra and Catherine Paule Granger-Ponchon as members of the Supervisory Board of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2028 business year, but no later than 30 April 2029.

On 17 April 2026, the Annual General Meeting elected Tibor Tolnay, Dr. József Gábor Horváth, Dr. Tamás Gudra and Catherine Paule Granger-Ponchon as members of the Audit Committee of OTP Bank Plc. Their mandates shall last until the Annual General Meeting of the Company closing the 2028 business year, but no later than 30 April 2029.

On 17 April 2026, with respect to the audit of the Company's separate and consolidated annual financial statements prepared in accordance with International Financial Reporting Standards for the 2026 financial year, the Annual General Meeting elected Ernst & Young Ltd. (registered auditor No. 001165, H-1132 Budapest, Váci út 20.) as the Company's statutory auditor for the period from 1 May 2026 to 30 April 2027.

On 17 April 2026, with respect to the audit providing assurance on the Company's sustainability report for the 2025 business year, the Annual General Meeting elected Ernst & Young Ltd. (registered auditor No. 001165, H-1132 Budapest, Váci út 20.) until the Annual General Meeting approving the financial statements closing the 2026 business year, but no later than 30 April 2027.

Disclaimers

This Report contains statements that are, or may be deemed to be, “forward-looking statements” which are prospective in nature. These forward-looking statements may be identified by the use of forward-looking terminology, or the negative thereof such as “plans”, “expects” or “does not expect”, “is expected”, “continues”, “assumes”, “is subject to”, “budget”, “scheduled”, “estimates”, “aims”, “forecasts”, “risks”, “intends”, “positioned”, “predicts”, “anticipates” or “does not anticipate”, or “believes”, or variations of such words or comparable terminology and phrases or statements that certain actions, events or results “may”, “could”, “should”, “shall”, “would”, “might” or “will” be taken, occur or be achieved. Such statements are qualified in their entirety by the inherent risks and uncertainties surrounding future expectations. Forward-looking statements are not based on historical facts, but rather on current predictions, expectations, beliefs, opinions, plans, objectives, goals, intentions and projections about future events, results of operations, prospects, financial condition and discussions of strategy.

By their nature, forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond the control of OTP Bank. Forward-looking statements are not guarantees of future performance and may and often do differ materially from actual results. Neither OTP Bank nor any of its subsidiaries or directors, officers or advisers, provides any representation, assurance or guarantee that the occurrence of the events expressed or implied in any forward-looking statements in this Report will actually occur. You are cautioned not to place undue reliance on these forward-looking statements which only speak as of the date of this Report. Other than in accordance with its legal or regulatory obligations, OTP Bank is not under any obligation and OTP Bank and its subsidiaries expressly disclaim any intention, obligation or undertaking to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. This Report shall not, under any circumstances, create any implication that there has been no change in the business or affairs of OTP Bank since the date of this Report or that the information contained herein is correct as at any time subsequent to its date.

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The information contained in this Report is provided as of the date of this Report and is subject to change without notice.

FINANCIAL DATA

OTP BANK SEPARATE IFRS STATEMENT OF FINANCIAL POSITION

in HUF million	31/03/2026	31/12/2025	31/03/2025	change ytd	change y-o-y
Cash, amounts due from banks and balances with the National Bank of Hungary	2,800,543	1,359,760	2,300,658	106%	22%
Placements with other banks, net of allowance for placement losses	3,551,864	3,161,544	3,002,572	12%	18%
Repo receivables	348,664	322,368	398,310	8%	-12%
Financial assets at fair value through profit or loss	382,345	350,781	345,805	9%	11%
Financial assets at fair value through other comprehensive income	1,555,719	1,265,443	593,281	23%	162%
Securities at amortised cost	3,830,054	3,368,087	4,403,806	14%	-13%
Loans at amortised cost	5,229,197	5,135,324	4,705,707	2%	11%
Loans mandatorily measured at fair value through profit or loss	1,092,713	1,082,688	1,025,548	1%	7%
Investments in subsidiaries	2,188,011	2,170,130	2,167,079	1%	1%
Property and equipment	117,887	120,331	112,032	-2%	5%
Intangible assets	191,670	190,825	161,997	0%	18%
Right of use assets	57,501	58,916	58,695	-2%	-2%
Investments properties	4,291	4,332	4,190	-1%	2%
Current tax assets	0	0	1,044		
Deferred tax asset	6,093	568	1,724	973%	253%
Derivative financial assets designated as hedge accounting relationships	56,630	27,099	35,446	109%	60%
Other assets	647,272	383,177	563,945	69%	15%
TOTAL ASSETS	22,060,454	19,001,373	19,881,839	16%	11%
Amounts due to banks and deposits from the National Bank of Hungary and other banks	1,935,025	1,656,367	1,964,161	17%	-1%
Repo liabilities	1,633,755	377,532	679,130	333%	141%
Deposits from customers	12,270,995	11,391,727	11,488,127	8%	7%
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-14,718	471	3,085		
Leasing liabilities	61,407	62,640	63,676	-2%	-4%
Liabilities from issued securities	1,550,228	1,341,250	1,446,382	16%	7%
Financial liabilities at fair value through profit or loss	14,451	15,279	15,745	-5%	-8%
Derivative financial liabilities designated as held for trading	127,152	94,022	130,392	35%	-2%
Derivative financial liabilities designated as hedge accounting relationships	6,218	6,682	26,926	-7%	-77%
Current tax assets	11,939	18,589	19,636	-36%	-39%
Provisions	30,188	50,347	24,092	-40%	25%
Other liabilities	728,175	483,161	630,698	51%	15%
Subordinated bonds and loans	501,553	493,587	541,547	2%	-7%
TOTAL LIABILITIES	18,856,368	15,991,654	17,033,597	18%	11%
Share capital	28,000	28,000	28,000	0%	0%
Retained earnings and reserves	3,306,560	2,646,374	2,895,942	25%	14%
Profit after tax	197,458	663,259	112,802	-70%	75%
Treasury shares	-327,932	-327,914	-188,502	0%	74%
TOTAL SHAREHOLDERS' EQUITY	3,204,086	3,009,719	2,848,242	6%	12%
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	22,060,454	19,001,373	19,881,839	16%	11%

CONSOLIDATED IFRS STATEMENT OF FINANCIAL POSITION

in HUF million	31/03/2026	31/12/2025	31/03/2025	change ytd	change y-o-y
Cash, amounts due from banks and balances with the National Banks	7,036,724	4,965,635	6,050,497	42%	16%
Placements with other banks	883,715	1,991,489	1,442,606	-56%	-39%
Repo receivables	263,569	237,144	575,299	11%	-54%
Financial assets at fair value through profit or loss	460,340	425,213	465,961	8%	-1%
Securities at fair value through other comprehensive income	2,267,283	2,046,414	1,636,489	11%	39%
Securities at amortized cost	8,081,666	7,925,465	8,482,233	2%	-5%
Loans at amortized cost	22,935,777	22,299,578	20,706,075	3%	11%
Loans mandatorily at fair value through profit or loss	2,188,000	1,941,222	1,605,308	13%	36%
Finance lease receivables	1,629,590	1,588,550	1,513,512	3%	8%
Associates and other investments	159,446	160,418	127,145	-1%	25%
Property and equipment	561,940	601,071	579,650	-7%	-3%
Intangible assets and goodwill	389,939	385,796	356,315	1%	9%
Right-of-use assets	83,703	81,587	80,151	3%	4%
Investment properties	90,026	92,977	84,652	-3%	6%
Derivative financial assets designated as hedge accounting	64,307	29,625	39,745	117%	62%
Deferred tax assets	89,921	76,274	50,808	18%	77%
Current income tax receivable	28,561	31,296	9,746	-9%	193%
Other assets	577,517	547,390	526,605	6%	10%
Assets classified as held for sale	68,595	0	0		
TOTAL ASSETS	47,860,619	45,427,144	44,332,797	5%	8%
Amounts due to banks, the National Governments, deposits from the National Banks and other banks	1,572,765	1,490,921	1,957,530	5%	-20%
Repo liabilities	412,441	166,809	286,563	147%	44%
Financial liabilities designated at fair value through profit or loss	94,726	90,340	72,772	5%	30%
Deposits from customers	34,865,046	33,732,764	32,419,090	3%	8%
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-17,744	1,503	6,204		
Liabilities from issued securities	2,922,881	2,512,635	2,280,443	16%	28%
Derivative financial liabilities held for trading	108,859	81,265	105,448	34%	3%
Derivative financial liabilities designated as hedge accounting	11,071	11,501	21,151	-4%	-48%
Leasing liabilities	84,564	82,401	82,269	3%	3%
Deferred tax liabilities	26,546	28,347	29,714	-6%	-11%
Current income tax payable	34,849	35,641	73,115	-2%	-52%
Provisions	135,162	151,123	125,346	-11%	8%
Other liabilities	1,274,936	930,194	1,102,922	37%	16%
Subordinated bonds and loans	493,849	486,084	545,693	2%	-10%
Liabilities directly associated with assets classified as held for sale	18,748	0	0		
TOTAL LIABILITIES	42,038,699	39,801,528	39,108,260	6%	7%
Share capital	28,000	28,000	28,000	0%	0%
Retained earnings and reserves	6,227,290	6,040,575	5,495,167	3%	13%
Treasury shares	-458,651	-458,637	-310,631	0%	48%
Total equity attributable to the parent	5,796,639	5,609,938	5,212,536	3%	11%
Total equity attributable to non-controlling interest	25,281	15,678	12,001	61%	111%
TOTAL SHAREHOLDERS' EQUITY	5,821,920	5,625,616	5,224,537	3%	11%
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	47,860,619	45,427,144	44,332,797	5%	8%

OTP BANK SEPARATE IFRS STATEMENT OF RECOGNIZED INCOME

in HUF million	1Q 2026	1Q 2025	change
Interest income calculated using the effective interest method	253,034	239,377	6%
Income similar to interest income	174,297	139,044	25%
Total Interest Income	427,331	378,421	13%
Total Interest Expense	-261,014	-239,046	9%
NET INTEREST INCOME	166,317	139,375	19%
Risk cost total	981	-14,737	
NET INTEREST INCOME AFTER RISK COST	167,298	124,638	34%
Losses arising from derecognition of financial assets measured at amortised cost	-867	-662	31%
Modification loss	262	0	
Income from fees and commissions	134,895	127,347	6%
Expenses from fees and commissions	-29,079	-25,474	14%
Net profit from fees and commissions	105,816	101,873	4%
Foreign exchange gains (+)/ loss (-)	-3,230	2,819	
Gains (+) or loss (-) on securities, net	2,404	3,201	-25%
Losses on financial instruments at fair value through profit or loss	861	-5,073	
Gains on derivative instruments, net	6,419	17,149	
Dividend income	240,807	147,793	63%
Other operating income	6,312	1,597	295%
Net other operating expenses	7,302	-15,998	-146%
Net operating income	260,875	151,488	72%
Personnel expenses	-55,791	-51,210	9%
Depreciation and amortization	-20,350	-17,600	16%
Other administrative expenses	-252,931	-191,686	32%
Other administrative expenses	-329,072	-260,496	26%
PROFIT BEFORE INCOME TAX	204,312	116,841	75%
Income tax expense	-6,854	-4,039	70%
PROFIT AFTER TAX FOR THE PERIOD	197,458	112,802	75%

CONSOLIDATED IFRS STATEMENT OF RECOGNIZED INCOME

	in HUF million	1Q 2026	1Q 2025	change
CONTINUING OPERATIONS				
Interest income calculated using the effective interest method		715,421	673,677	6%
Income similar to interest income		164,909	133,968	23%
Interest incomes		880,330	807,645	9%
Interest expenses		-354,218	-343,188	3%
NET INTEREST INCOME		526,112	464,457	13%
Risk cost total		-27,094	-35,838	-24%
Loss allowance / Release of loss allowance on loans, placements, amounts due from banks and repo receivables		-33,698	-25,048	35%
Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss		-629	-493	28%
Loss allowance / Release of loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost		7,602	-8,590	
Provision for commitments and guarantees given		-375	1,517	
Impairment / (Release of impairment) of assets subject to operating lease and of investment properties		6	-3,224	
NET INTEREST INCOME AFTER RISK COST		499,018	428,619	16%
Income from fees and commissions		284,338	304,517	-7%
Expense from fees and commissions		-61,449	-52,669	17%
Net profit from fees and commissions		222,889	251,848	-11%
Modification gain or loss		229	-138	
Foreign exchange gains / losses, net		15,868	-1,289	
Foreign exchange gains / losses, net		-4,555	-3,142	45%
Net results on derivative instruments and hedge relationships		20,423	1,853	
Gains / Losses on securities, net		7,169	4,437	62%
Gains / Losses on financial assets /liabilities measured at fair value through profit or loss		7,953	-3,146	
Gain from derecognition of financial assets at amortized cost		3,108	-93	
Profit from associates		3,841	148	
Goodwill impairment		0	0	
Other operating income		15,831	29,688	-47%
Gains and losses on real estate transactions		1,025	2,141	-52%
Other non-interest income		13,938	26,982	-48%
Net insurance result		869	566	54%
Other operating expense		-533	-17,477	-97%
Net operating income		53,237	12,268	334%
Personnel expenses		-158,727	-144,528	10%
Depreciation and amortization		-39,454	-35,513	11%
Other administrative expenses		-346,762	-268,129	29%
Other administrative expenses		-544,943	-448,170	22%
PROFIT BEFORE INCOME TAX		230,430	244,427	-6%
Income tax expense		-53,078	-55,850	-5%
PROFIT AFTER INCOME TAX FOR THE PERIOD FROM CONTINUING OPERATIONS		177,352	188,577	-6%
DISCONTINUED OPERATIONS				
Gains from disposal of subsidiary classified as held for sale		-381	0	
PROFIT AFTER INCOME TAX FROM CONTINUING AND DISCONTINUED OPERATION		176,971	188,577	-6%
From this, attributable to:				
Non-controlling interest		1,147	1,754	-35%
Owners of the company		175,824	186,823	-6%

STATEMENT OF CHANGES IN CONSOLIDATED SHAREHOLDERS' EQUITY (IFRS)

in HUF million	Share capital	Capital reserve	Retained earnings and reserves	Treasury shares	Non-controlling interest	Total
Balance as at 1 January 2025	28,000	52	5,327,600	-245,319	9,680	5,120,013
Profit after tax for the period	--	--	186,823	--	1,754	188,577
Other comprehensive income	--	--	-20,425	--	739	-19,686
Dividends paid to non-controlling interest	--	--	--	--	-172	-172
Share-based payment	--	--	1,042	--	--	1,042
Treasury shares	--	--	--	--	--	--
– sale	--	--	--	1,966	--	1,966
– loss on sale	--	--	75	--	--	75
– volume change	--	--	--	-67,278	--	-67,278
Balance as at 31 March 2025	28,000	52	5,495,115	-310,631	12,001	5,224,537
in HUF million	Share capital	Capital reserve	Retained earnings and reserves	Treasury shares	Non-controlling interest	Total
Balance as at 1 January 2026	28,000	52	6,040,523	-458,637	15,678	5,625,616
Profit after tax for the period	--	--	175,824	--	1,147	176,971
Other comprehensive income	--	--	9,452	--	59	9,511
Impact of a subsidiary's capital increase on non-controlling interests (NCI)	--	--	--	--	8,635	8,635
Dividends paid to non-controlling interest	--	--	--	--	-238	-238
Share-based payment	--	--	1,460	--	--	1,460
Treasury shares	--	--	--	--	--	--
– sale	--	--	--	5,535	--	5,535
– loss on sale	--	--	-21	--	--	-21
– volume change	--	--	--	-5,549	--	-5,549
Balance as at 31 March 2026	28,000	52	6,227,238	-458,651	25,281	5,821,920

¹The deduction related to repurchased treasury shares (1Q 2026: HUF 458,651 million) includes the book value of OTP shares held by ESOP (1Q 2026: 11,714,158 shares).

OTP BANK SEPARATE IFRS STATEMENT OF CASH FLOWS

	in HUF million	31/03/2026	31/03/2025	change
OPERATING ACTIVITIES				
Profit before income tax		204,312	116,841	75%
Net accrued interest		-13,769	-38,657	-64%
Income tax paid		-17,411	-12,275	42%
Depreciation and amortization		20,391	17,637	16%
Loss allowance / (Release of loss allowance)		-32,572	26,949	
Share-based payment		1,460	1,042	40%
Exchange rate gains on securities		368	-173	
Unrealised gains on fair value adjustment of financial instruments at fair value through profit or loss		297	4,653	-94%
Unrealised losses on fair value adjustment of derivative financial instruments		-37,853	0	
Interest expense from leasing liabilities		-585	611	
Effect of currency revaluation		-170	-48,742	-100%
Result from the sale of property, plant and equipment and intangible assets		-4	61	
Net change in assets and liabilities in operating activities		2,081,874	1,365,460	52%
Net cash provided by operating activities		2,206,338	1,433,407	54%
INVESTING ACTIVITIES				
Net cash used in investing activities		-700,878	-1,099,407	-36%
FINANCING ACTIVITIES				
Net cash provided by / (used in) financing activities		188,102	-111,283	
Net decrease in cash and cash equivalents		1,693,562	222,717	660%
Cash and cash equivalents at the beginning of the year		357,762	911,836	-61%
Cash and cash equivalents at the end of the year		2,051,324	1,134,553	81%

CONSOLIDATED IFRS STATEMENT OF CASH FLOWS

	in HUF million	31/03/2026	31/03/2025	change
OPERATING ACTIVITIES				
Profit after tax for the period		175,824	186,823	-6%
Net changes in assets and liabilities in operating activities				
Income tax paid		-55,423	-49,113	13%
Depreciation and amortization		41,505	37,331	11%
Release (-) / recognition (+) of provisions		-4,577	32,883	
Net accrued interest		-12,709	-33,500	-62%
Share-based payment		1,460	1,042	40%
Unrealised exchange rate differences		-19,757	29,841	
Unrealized result of fair value adjustment of financial instruments valued at fair value		-8,168	5,240	
Unrealized result of the fair value adjustment of derivative financial instruments		-37,270	46,711	
Profit from discontinuing activity		381	0	
Other changes in assets and liabilities in operating activities		2,924,675	993,990	194%
Net cash flow from operating activities		3,005,941	1,251,248	140%
INVESTING ACTIVITIES				
Net cash used in investing activities		-372,182	-1,175,310	-68%
FINANCING ACTIVITIES				
Net cash used in financing activities		375,524	-148,117	
Net increase (+) / decrease (-) of cash and cash equivalents		3,009,283	-72,179	
Cash and cash equivalents at the beginning of the year		2,540,530	3,517,287	-28%
Cash and cash equivalents at the end of the year		5,549,812	3,445,108	61%
Adjustment due to discontinuing activity		1	0	

CONSOLIDATED SUBSIDIARIES AND ASSOCIATES (in consolidated accounts under IFRS)

	Name of the company	Country	Initial capital/Equity (in LCY)	Ownership Directly + indirectly (%)	Voting rights (%)	Classification ¹
1	OTP Real Estate Ltd.	Hungary	HUF 1,101,000,000	100.00	100.00	L
2	BANK CENTER No. 1. Ltd.	Hungary	HUF 11,500,000,000	100.00	100.00	L
3	OTP Fund Management Ltd.	Hungary	HUF 900,000,000	100.00	100.00	L
4	OTP Factoring Ltd.	Hungary	HUF 500,000,000	100.00	100.00	L
5	OTP Close Building Society	Hungary	HUF 2,000,000,000	100.00	100.00	L
6	Merkantil Bank Ltd.	Hungary	HUF 3,000,000,000	100.00	100.00	L
7	BANK CENTER No. Kettő Beruházási és Fejlesztési Kft.	Hungary	HUF 3,200,000	100.00	100.00	L
8	Merkantil Bérlet Ltd.	Hungary	HUF 6,000,000	100.00	100.00	L
9	OTP Mortgage Bank Ltd.	Hungary	HUF 82,000,000,000	100.00	100.00	L
10	OTP Funds Servicing and Consulting Company Limited	Hungary	HUF 2,351,000,000	100.00	100.00	L
11	DSK Bank AD	Bulgaria	EUR 678,945,219	99.92	99.92	L
12	POK DSK-Rodina AD	Bulgaria	EUR 5,105,201	99.85	99.85	L
13	NIMO 2002 Ltd.	Hungary	HUF 1,156,000,000	100.00	100.00	L
14	OTP Real Estate Investment Fund Management Ltd.	Hungary	HUF 100,000,000	100.00	100.00	L
15	DSK Asset Management EAD	Bulgaria	EUR 511,000	100.00	100.00	L
16	OTP banka dioničko društvo	Croatia	EUR 539,156,898	100.00	100.00	L
17	Air-Invest Ltd.	Hungary	HUF 700,000,000	100.00	100.00	L
18	OTP Invest društvo s ograničenom odgovornošću za upravljanje fondovima	Croatia	EUR 2,417,030	100.00	100.00	L
19	OTP Nekretnine d.o.o.	Croatia	EUR 39,635,100	100.00	100.00	L
20	SPLC-P Ltd.	Hungary	HUF 15,000,000	100.00	100.00	L
21	SPLC Ltd.	Hungary	HUF 10,000,000	100.00	100.00	L
22	OTP Real Estate Leasing Ltd.	Hungary	HUF 214,000,000	100.00	100.00	L
23	OTP Life Annuity Real Estate Investment Plc.	Hungary	HUF 1,229,300,000	100.00	100.00	L
24	OTP Leasing d.d.	Croatia	EUR 1,067,560	100.00	100.00	L
25	Joint-Stock Company OTP Bank	Ukraine	UAH 6,186,023,111	100.00	100.00	L
26	JSC "OTP Bank" (Russia)	Russia	RUB 2,797,887,853	97.92	97.92	L
27	Montenegrin Commercial Bank Shareholding Company, Podgorica Montenegro	Montenegro	EUR 181,875,221	100.00	100.00	L
28	OTP banka Srbija, joint-stock company, Novi Sad)	Serbia	RSD 56,830,752,260	100.00	100.00	L
29	OTP Nekretnine doo Novi Sad	Serbia	RSD 203,783,061	100.00	100.00	L
30	OTP Ingatlanpont Ltd.	Hungary	HUF 8,500,000	100.00	100.00	L
31	OTP Hungaro-Projekt Ltd.	Hungary	HUF 27,720,000	100.00	100.00	L
32	OTP Mémóki Ltd.	Hungary	HUF 3,000,000	100.00	100.00	L
33	LLC AMC OTP Capital	Ukraine	UAH 10,000,000	100.00	100.00	L
34	CRESKO d.o.o.	Croatia	EUR 5,170	100.00	100.00	L
35	LLC OTP Leasing	Ukraine	UAH 45,495,340	100.00	100.00	L
36	OTP Financing Solutions	The Netherlands	EUR 18,000	100.00	100.00	L
37	Velvin Ventures Ltd.	Belize	USD 50,000	100.00	100.00	L
38	OTP Insurance Broker EOOD	Bulgaria	EUR 2,555	100.00	100.00	L
39	PortfoLion Venture Capital Fund Management Ltd.	Hungary	HUF 59,050,000	66.98	66.98	L
40	OTP Holding Ltd.	Cyprus	EUR 131,000	100.00	100.00	L
41	OTP Debt Collection d.o.o. Podgorica	Montenegro	EUR 49,000,001	100.00	100.00	L
42	OTP Factoring Serbia d.o.o.	Serbia	RSD 782,902,282	100.00	100.00	L
43	MONICOMP Ltd.	Hungary	HUF 320,500,000	100.00	100.00	L
44	CIL Babér Ltd.	Hungary	HUF 71,890,330	100.00	100.00	L
45	Project 01 Consulting, s. r. o.	Slovakia	EUR 22,540,000	100.00	100.00	L
46	R.E. Four d.o.o., Novi Sad	Serbia	RSD 1,983,643,761	100.00	100.00	L
47	OTP Financial point Ltd.	Hungary	HUF 54,000,000	100.00	100.00	L
48	SimplePay Plc.	Hungary	HUF 1,400,000,000	100.00	100.00	L
49	OTP Holding Malta Ltd.	Malta	EUR 104,950,000	100.00	100.00	L
50	OTP Financing Malta Ltd.	Malta	EUR 105,000,000	100.00	100.00	L
51	Limited Liability Company Microcredit company "OTP Finance"	Russia	RUB 6,533,000,000	100.00	100.00	L
52	OTP Travel Limited	Hungary	HUF 27,000,000	100.00	100.00	L
53	OTP Ecosystem Limited Liability Company; OTP Ecosystem Llc.	Hungary	HUF 281,600,000	100.00	100.00	L
54	DSK Ventures EAD	Bulgaria	EUR 127,800	100.00	100.00	L
55	OTP Bank ESOP	Hungary	HUF 181,907,591,775	0.00	0.00	L
56	PortfoLion Digital Ltd.	Hungary	HUF 101,000,000	100.00	100.00	L
57	OTP Ingatlankezelő Ltd.	Hungary	HUF 50,000,000	100.00	100.00	L
58	OTP Services Ltd.	Serbia	RSD 40,028	100.00	100.00	L
59	Club Hotel Füred Szálloda Ltd.	Hungary	HUF 90,000,000	100.00	100.00	L
60	DSK DOM EAD	Bulgaria	EUR 51,100	100.00	100.00	L
61	ShiwaForce.com Inc.	Hungary	HUF 114,107,000	84.92	84.92	L
62	OTP Leasing EOOD	Bulgaria	EUR 2,132,000	100.00	100.00	L
63	Regional Urban Development Fund AD	Bulgaria	EUR 127,823	52.00	52.00	L
64	Banka OTP Albania SHA	Albania	ALL 6,740,900,000	100.00	100.00	L
65	OTP Leasing Srbija d.o.o. Beograd	Serbia	RSD 426,968,290	100.00	100.00	L
66	OTP Osiguranje AKCIONARSKO DRUŠTVO ZA	Serbia	RSD 796,504,064	100.00	100.00	L
67	OTP Bank S.A.	Moldavia	MDL 100,000,000	98.26	98.26	L
68	SKB Leasing d.o.o.	Slovenia	EUR 30,809,031	100.00	100.00	L
69	SKB Leasing Select d.o.o.	Slovenia	EUR 5,000,000	100.00	100.00	L
70	OTP Home Solutions Limited Liability Company	Hungary	HUF 35,000,000	100.00	100.00	L
71	OTP banka d.d.	Slovenia	EUR 150,000,000	100.00	100.00	L
72	OTP factoring d.o.o.	Slovenia	EUR 500,000	100.00	100.00	L
73	OTP Luxembourg S.à r.l.	Luxembourg	EUR 2,711,440	100.00	100.00	L
74	Foglaljorvost Online Ltd	Hungary	HUF 7,202,400	100.00	100.00	L
75	Mendota Invest, Nepremicinska druzba, d.o.o.	Slovenia	EUR 257,500	100.00	100.00	L

SUMMARY OF THE FIRST QUARTER 2026 RESULTS

	Name of the company	Country	Initial capital/Equity (in LCY)	Ownership Directly + indirectly (%)	Voting rights (%)	Classification ¹
76	OD Ltd.	Hungary	HUF 6,000,000	60.00	60.00	L
77	JN Parkoló Ltd.	Hungary	HUF 11,000,000	100.00	100.00	L
78	JSCMB "IPOTEKA BANK"	Uzbekistan	UZS 3,834,217,638,941	79.83	98.99	L
79	IMKON Sugurta JSC.	Uzbekistan	UZS 80,000,000,000	100.00	100.00	L
80	OTP INVEST DRUŠTVO ZA UPRAVLJANJE UCITS I ALTERNATIVNIM FONDOVIMA AD BEOGRAD	Serbia	RSD 411,432,000	100.00	100.00	L
81	Hello Pay IT and Service cPlc.	Hungary	HUF 5,000,000	100.00	100.00	L
82	LLC OTP Financial Technologies	Russia	RUB 10,000	100.00	100.00	L
83	PortfoLion Munkavállalói Rész tulajdonosi Program Szervezet	Hungary	HUF 2,030,000,000	0.00	0.00	L
84	Balansz Real Estate Institute Fund	Hungary	HUF 45,812,856,452	100.00	100.00	L
85	Portfolion Zöld Fund	Hungary	HUF 37,500,000,000	100.00	100.00	L
86	PortfoLion Digitális Magántőkealap I.	Hungary	HUF 7,000,000,000	100.00	100.00	L
87	PortfoLion Regionális Fund II.	Hungary	HUF 25,060,000,000	49.88	49.88	L
88	PortfoLion Partner Magántőke Alap	Hungary	HUF 72,004,608,295	30.56	30.56	L
89	PortfoLion Digitális Magántőkealap II.	Hungary	HUF 14,000,000,000	100.00	100.00	L
90	Portfolion Agrár Magántőkealap II.	Hungary	HUF 40,000,000,000	100.00	100.00	L
91	"Nemesszalóki Mezőgazdasági" Állattenyésztési, Növénytermesztési, Termelő és Szolgáltató Plc.	Hungary	HUF 924,124,000	100.00	100.00	L
92	ZA-Invest Béta Ltd.	Hungary	HUF 8,000,000	100.00	100.00	L
93	NAGISZ Plc.	Hungary	HUF 3,802,080,000	100.00	100.00	L
94	Nádudvari Élelmiszer Feldolgozó és Kereskedelmi Ltd.	Hungary	HUF 1,954,680,000	99.97	99.97	L
95	HAGE Ltd.	Hungary	HUF 2,689,000,000	100.00	100.00	L
96	AFP Private Equity Invest Plc.	Hungary	EUR 452,000	29.14	29.14	L
97	ZA-Invest Delta Ltd.	Hungary	HUF 4,000,000	100.00	100.00	L
98	ZA-Invest Kappa Ltd.	Hungary	HUF 11,000,000	100.00	100.00	L
99	ZA Invest Gamma Ltd.	Hungary	HUF 3,100,000	100.00	100.00	L
100	ZA Gamma HoldCo Ltd.	Hungary	HUF 3,100,000	100.00	100.00	L
101	Aranykalász 1955. Ltd	Hungary	HUF 55,560,000	75.00	100.00	L
102	AGROMAG-PLUSZ Ltd.	Hungary	HUF 39,110,000	74.99	100.00	L
103	ARANYMEZŐ 2001. Ltd	Hungary	HUF 3,000,000	75.00	100.00	L
104	Agricultural Privatey Held Joint-Stock Company Szekszárd	Hungary	HUF 862,000,000	100.00	100.00	L
105	Szajk Agricultural Closed Company Limited by shares	Hungary	HUF 659,859,000	100.00	100.00	L
106	ZA-Invest Poultry Korlátolt Felelősségű Társaság	Hungary	HUF 9,000,000	50.10	50.10	L
107	"YASHIL FERMA" Joint Venture Limited Liability Company	Uzbekistan	UZS 277,042,231,632	66.67	66.67	L
108	ZA-Invest Lambda Kft.	Hungary	HUF 4,950,000	100.00	100.00	L
109	ZA Lambda Holdco Kft.	Hungary	HUF 4,000,000	100.00	100.00	L
110	BAKONYI AGRÁR Mezőgazdasági, Vagyongazdálkodó és Szolgáltató Kft	Hungary	HUF 480,000,000	98.71	98.71	L
111	AGRO-MILCH Mezőgazdasági és Szolgáltató Ltd.	Hungary	HUF 69,060,000	99.42	99.42	L
112	BOSFLÓR Mezőgazdasági és Szolgáltató Kft.	Hungary	HUF 80,420,000	97.81	97.81	L

¹ Full consolidated - L

Regulations and data sheets related to the securities issued by the Company that grant voting rights, as well as the ownership of the company

The rights of shareholders, as well as any restrictions on voting rights, and the deadlines for exercising voting rights are contained in the Company's Articles of Association.

OWNERSHIP STRUCTURE, SHAREHOLDING AND VOTING PROPORTION

Description of owner	Total registered capital					
	Ownership share	1 January 2026 Voting rights ¹	Number of shares	Ownership share	31 March 2026 Voting rights ¹	Number of shares
Domestic institution/company	30.26%	31.90%	84,722,909	30.23%	31.87%	84,639,537
Foreign institution/company	54.37%	57.32%	152,240,896	54.30%	57.25%	152,038,577
Domestic individual	9.08%	9.57%	25,423,825	9.36%	9.86%	26,197,227
Foreign individual	0.48%	0.51%	1,343,306	0.40%	0.43%	1,130,115
Employees, senior officers	0.50%	0.53%	1,402,070	0.50%	0.53%	1,401,123
Treasury shares ²	5.15%	0.00%	14,416,678	5.15%	0.00%	14,416,930
Government held owner	0.05%	0.05%	137,646	0.05%	0.05%	137,646
International Development Institutions	0.04%	0.04%	118,028	0.01%	0.01%	37,499
Other ³	0.07%	0.07%	194,652	0.00%	0.00%	1,356
TOTAL	100.00%	100.00%	280,000,010	100.00%	100.00%	280,000,010

¹ Voting rights in the General Meeting of the Issuer for participation in decision-making.

² Treasury shares do not include the OTP shares held by ESOP (OTP Bank Employee Stock Ownership Plan Organization). Pursuant to Act V of 2013 on the Civil Code, OTP shares held by the ESOP are not classified as treasury shares, but the ESOP must be consolidated in accordance with IFRS 10 Consolidated Financial Statements standard. On 31 March 2026 ESOP owned 11,714,158 OTP shares.

³ Non-identified shareholders according to the shareholders' registry.

NUMBER OF TREASURY SHARES HELD IN THE YEAR UNDER REVIEW (2026)

	1 January	31 March	30 June	30 September	31 December
OTP Bank	14,416,678	14,416,930			
Subsidiaries	0	0			
TOTAL	14,416,678	14,416,930			

SHAREHOLDERS WITH OVER/AROUND 5% STAKE (AS AT THE END OF PERIOD)¹

Name	Nationality ²	Activity ³	Number of shares	Ownership ⁴	Voting rights ^{4,5}	Notes ⁶
MOL (Hungarian Oil and Gas Company Plc.)	D	C	24,000,000	8.57%	9.04%	
Groupama Group	F/D	C	14,272,232	5.10%	5.37%	
Groupama Gan Vie SA	F	C	14,140,000	5.05%	5.32%	
Groupama Biztosító Ltd.	D	C	132,232	0.05%	0.05%	
OTP Bank Plc.	D	C	14,416,930	5.15%	0.00%	

¹ As a result of transactions concluded on April 9, 2025, the combined voting rights of Special Employee Partial Ownership Plan Organization No. I. and No. II. of OTP Employees (together referred to as the OTP Special Employee Partial Ownership Plan Organizations) in OTP Bank Plc. increased to 5.02%, corresponding to 13,568,641 ordinary shares. However, by the end of March 2026, their ownership interest was below the 5% threshold and, consequently, they were not included in this table. At the end of 1Q 2026, their combined voting right reached 5.15%.

² Domestic (D), Foreign (F).

³ Custodian (CU), Public Institution (PU), International Development Institutions (ID), Institutional (I), Company (C), Private (PR), Employee or senior officer (E).

⁴ Rounded to two decimals.

⁵ Voting rights in the General Meeting of the Issuer for participation in decision-making.

⁶ Eg, professional investor, financial investor, etc.

SENIOR OFFICERS, STRATEGIC EMPLOYEES AND THEIR SHAREHOLDING OF OTP SHARES

as at 31 March 2026

Type ¹	Name	Position	Commencement date of the term	Expiration/termination of the term	Number of shares
IG	dr. Sándor Csányi ²	Chairman	15/05/1992	2026	141,800
IG	Tamás Erdei	Deputy Chairman	27/04/2012	2026	70,485
IG	Gabriella Balogh	member	16/04/2021	2026	36,993
IG	Mihály Baumstark	member	29/04/1999	2026	63,400
IG	Péter Csányi	member, CEO	16/04/2021	2026	74,440
IG	dr. István Gresá ³	member	27/04/2012	2026	38,400
IG	Antal Kovács	member	15/04/2016	2026	107,985
IG	György Nagy ⁴	member	16/04/2021	2026	17,800
IG	dr. Márton Gellért Vági	member	16/04/2021	2026	29,500
IG	dr. József Vörös	member	15/05/1992	2026	214,514
IG	László Wolf	member, Deputy CEO	15/04/2016	2026	560,038
FB	Tibor Tolnay	Chairman	15/05/1992	2026	54
FB	dr. Gábor Horváth	Deputy Chairman	19/05/1995	2026	0
FB	Klára Bella	member	12/04/2019	2026	1,010
FB	dr. Tamás Gudra	member	16/04/2021	2026	0
FB	András Michnai	member	25/04/2008	2026	1,410
FB	Catherine Paule Granger-Ponchon	member	25/04/2025	2026	0
SP	András Becsei	Deputy CEO			14,000
SP	László Bencsik	Deputy CEO			1,000
SP	György Kiss-Haypál	Deputy CEO			10,299
SP	András Sebők	Deputy CEO			0
SP	Imre Bertalan	MC member			0
SP	dr. Bálint Csere	MC member			15,745
SP	dr. Zoárd Gázmár	MC member			2,250
TOTAL No. of shares held by management					1,401,123

¹ Board Member (IG), Supervisory Board Member (FB), Employee in strategic position (SP)² Number of OTP shares owned by dr. Sándor Csányi, Chairman, directly or indirectly: 5,341,800.³ Number of OTP shares owned by Istvan Gresá, Member of Board of Directors, directly or indirectly: 204,658.⁴ Number of OTP shares owned by György Nagy, Member of Board of Directors, directly or indirectly: 1,231,149.

Data sheets related to the organization and operation of the Company

OFF-BALANCE SHEET ITEMS ACCORDING TO IFRS (consolidated, in HUF million)¹

a) Contingent liabilities

	31/03/2026	31/03/2025
Commitments to extend credit	6,565,651	5,606,752
Guarantees arising from banking activities	1,627,172	1,543,293
Confirmed letters of credit	54,097	48,767
Legal disputes (disputed value)	138,733	111,851
Other	1,216,203	1,033,716
TOTAL	9,601,856	8,344,379

¹ Those financial undertakings, which are important from valuation perspectives however not booked within the balance sheet (such as surety, guarantees, pledge related obligations, etc.)

CHANGES IN THE HEADCOUNT EMPLOYED BY THE BANK AND THE SUBSIDIARIES (active, FTE-basis)

	End of reference period	Current period opening	Current period closing
Bank ¹	10,650	10,819	10,680
Consolidated ²	40,241	40,845	41,146

¹ OTP Bank Hungary (standalone) employee figures.² Due to the changes in the scope of consolidation, the historical figures are not comparable.

SECURITY ISSUANCES ON GROUP LEVEL BETWEEN 01/04/2025 AND 31/03/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy	Outstanding consolidated debt (in original currency or HUF million) 31/03/2026	Outstanding consolidated debt (in HUF million) 31/03/2026
OTP Bank Plc.	Retail bond	OTP HUF 2026/7	11/04/2025	11/04/2026	HUF	16,947	16,947
OTP Bank Plc.	Retail bond	OTP HUF 2026/8	09/05/2025	09/05/2026	HUF	13,440	13,440
OTP Bank d.d.	Corporate bond	NOVAKR 3 ½ 05/20/28	20/05/2025	20/05/2028	EUR	300,000,000	115,755
OTP Bank Plc.	Corporate bond	OTP DK HUF 2030/V	30/05/2025	31/05/2030	HUF	3,632	3,632
OTP Bank Plc.	Corporate bond	OTP DK HUF 2031/IV	30/05/2025	31/05/2031	HUF	1,256	1,256
OTP Bank Plc.	Corporate bond	OTP DK HUF 2032/IV	30/05/2025	31/05/2032	HUF	1,300	1,300
OTP Bank Plc.	Corporate bond	OTP DK HUF 2033/III	30/05/2025	31/05/2033	HUF	1,361	1,361
OTP Bank Plc.	Corporate bond	OTP DK HUF 2034/II	30/05/2025	31/05/2034	HUF	1,425	1,425
OTP Bank Plc.	Corporate bond	OTP DK HUF 2035/I	30/05/2025	31/05/2035	HUF	509	509
OTP Bank Plc.	Retail bond	OTP HUF 2026/9	06/06/2025	06/06/2026	HUF	12,341	12,341
OTP Mortgage Bank Ltd.	Corporate bond	OMB2030/I	20/06/2025	20/06/2030	EUR	430,000,000	165,916
OTP Bank Plc.	Retail bond	OTP HUF 2026/10	27/06/2025	27/06/2026	HUF	7,522	7,522
OTP Bank Plc.	Corporate bond	OTPHB 3 ½ 06/30/28	30/06/2025	30/06/2028	CNY	900,000,000	43,848
OTP Bank Plc.	Retail bond	OTP HUF 2026/11	16/07/2025	16/07/2026	HUF	11,209	11,209
OTP Bank Plc.	Retail bond	OTP HUF 2026/12	15/08/2025	15/08/2026	HUF	10,259	10,259
OTP Bank Plc.	Retail bond	OTP HUF 2026/13	12/09/2025	12/09/2026	HUF	6,707	6,707
OTP Mortgage Bank Ltd.	Corporate bond	OMB2031/I	01/10/2025	31/03/2031	EUR	500,000,000	192,925
Ipoteka-Bank	Corporate bond	IPTBZU 6.45 10/09/30	09/10/2025	09/10/2030	USD	299,800,000	100,871
Ipoteka-Bank	Corporate bond	IPTBZU 17 ½ 10/09/28	09/10/2025	09/10/2028	UZS	1,200,000,000,000	33,120
OTP Bank Plc.	Retail bond	OTP HUF 2026/14	10/10/2025	10/10/2026	HUF	11,559	11,559
OTP Bank Plc.	Retail bond	OTP HUF 2026/15	31/10/2025	31/10/2026	HUF	5,110	5,110
OTP Bank Plc.	Retail bond	OTP HUF 2026/16	21/11/2025	21/11/2026	HUF	7,297	7,297
OTP Bank Plc.	Retail bond	OTP HUF 2026/17	12/12/2025	12/12/2026	HUF	6,666	6,666
OTP Bank Plc.	Retail bond	OTP HUF 260918	20/03/2026	18/09/2026	HUF	12,168	12,168
OTP Bank Plc.	Retail bond	OTP HUF 2027/1	16/01/2026	16/01/2027	HUF	9,756	9,756
OTP Bank Plc.	Retail bond	OTP HUF 2027/2	13/02/2026	13/02/2027	HUF	14,891	14,891
OTP Bank Plc.	Corporate bond	OTPHB 3 % 02/03/32	03/02/2026	03/02/2032	EUR	499,000,000	192,539
OTP Mortgage Bank Ltd.	Corporate bond	OMB2032/I	12/02/2026	31/05/2032	EUR	500,000,000	192,925
OTP Bank Plc.	Retail bond	OTP HUF 2027/3	13/03/2026	13/03/2027	HUF	11,930	11,930

SECURITY REDEMPTIONS ON GROUP LEVEL BETWEEN 01/04/2025 AND 31/03/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy	Outstanding consolidated debt (in original currency or HUF million) 31/03/2025	Outstanding consolidated debt (in HUF million) 31/03/2026
OTP Bank Plc.	Retail bond	OTP HUF 2025/7	26/04/2024	26/04/2025	HUF	8,097	8,097
OTP Bank Plc.	Retail bond	OTP HUF 2025/8	24/05/2024	24/05/2025	HUF	5,835	5,835
OTP Bank Plc.	Corporate bond	OTP DK HUF 2025/III	31/05/2021	31/05/2025	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP DK HUF 2025/I	30/05/2019	31/05/2025	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP DK HUF 2025/II	29/05/2020	31/05/2025	HUF	0	0
OTP Bank Plc.	Retail bond	OTP HUF 2025/9	07/06/2024	07/06/2025	HUF	5,707	5,707
OTP Bank Plc.	Corporate bond	OTPHB Float 06/22/26	22/12/2023	22/06/2025	EUR	75,000,000	30,143
OTP Bank Plc.	Corporate bond	OTPHB Float 06/27/26	29/06/2023	27/06/2025	EUR	110,000,000	44,209
OTP Bank d.d.	Corporate bond	NOVAKR 7 % 06/29/26	29/06/2023	29/06/2025	EUR	400,000,000	160,760
OTP Bank Plc.	Retail bond	OTP HUF 2025/10	05/07/2024	05/07/2025	HUF	11,588	11,588
OTP Mortgage Bank Ltd.	Mortgage bond	OJB 2025/I	31/07/2009	31/07/2025	HUF	0	0
OTP Bank Plc.	Retail bond	OTP HUF 2025/11	02/08/2024	02/08/2025	HUF	6,562	6,562
OTP Bank Plc.	Retail bond	OTP HUF 2025/12	30/08/2024	30/08/2025	HUF	4,460	4,460
OTP Bank Plc.	Retail bond	OTP HUF 2025/13	27/09/2024	27/09/2025	HUF	57,039	57,039
OTP Bank Plc.	Corporate bond	OTPHB 7 ¼ 09/29/26	29/09/2022	29/09/2025	USD	60,000,000	22,270
OTP Bank Plc.	Corporate bond	OTPHB 8.1 10/13/26	13/10/2023	13/10/2025	RON	170,000,000	13,728
Ipoteka-Bank	Corporate bond	IPTBZU 5 ½ 11/19/25	19/11/2020	30/10/2025	USD	300,000,000	107,680
OTP Bank Plc.	Retail bond	OTP HUF 2025/14	31/10/2024	31/10/2025	HUF	5,751	5,751
OTP Bank Plc.	Retail bond	OTP HUF 2025/15	29/11/2024	01/12/2025	HUF	3,169	3,169
OTP Bank Plc.	Retail bond	OTP HUF 2025/16	18/12/2024	18/12/2025	HUF	7,152	7,152
OTP Bank Plc.	Retail bond	OTP HUF 2026/3	17/01/2025	17/01/2026	HUF	11,162	11,162
OTP Bank Plc.	Retail bond	OTP HUF 2026/4	31/01/2025	31/01/2026	HUF	4,325	4,325
OTP Bank Plc.	Retail bond	OTP HUF 2026/5	14/02/2025	14/02/2026	HUF	5,060	5,060
OTP Bank Plc.	Retail bond	OTP HUF 2026/6	14/03/2025	14/03/2026	HUF	12,453	12,453

SECURITY LISTED ON THE BUDAPEST STOCK EXCHANGE BETWEEN 01/01/2016 AND 31/03/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy
OTP Bank Plc.	Retail bond	OTP VK USD 1 2017/I	29/01/2016	29/01/2017	USD
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/I	29/01/2016	12/02/2017	EUR
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/II	12/02/2016	26/02/2017	EUR
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/III	26/02/2016	12/03/2017	EUR
OTP Bank Plc.	Retail bond	OTP VK USD 1 2017/II	18/03/2016	18/03/2017	USD
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/IV	18/03/2016	01/04/2017	EUR
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/V	15/04/2016	29/04/2017	EUR
OTP Bank Plc.	Retail bond	OTP VK USD 1 2017/III	27/05/2016	27/05/2017	USD
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/VI	27/05/2016	10/06/2017	EUR
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/VII	10/06/2016	24/06/2017	EUR
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/VIII	01/07/2016	15/07/2017	EUR
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/X	10/08/2016	24/08/2017	EUR
OTP Bank Plc.	Retail bond	OTP VK USD 1 2017/IV	16/09/2016	16/09/2017	USD
OTP Bank Plc.	Retail bond	OTP EURO 1 2017/X	16/09/2016	30/09/2017	EUR
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/I	20/01/2017	20/01/2018	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2021/I	15/02/2017	27/10/2021	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2020/III	23/02/2017	20/05/2020	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2022/I	24/02/2017	24/05/2022	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/II	03/03/2017	03/03/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/III	13/04/2017	13/04/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/IV	02/06/2017	02/06/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/V	14/07/2017	14/07/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/VI	04/08/2017	04/08/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/VII	29/09/2017	29/09/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/VIII	17/11/2017	17/11/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2018/IX	20/12/2017	20/12/2018	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/I	16/02/2018	16/02/2019	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/II	29/03/2018	29/03/2019	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2023/I	05/04/2018	24/11/2023	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/III	18/05/2018	18/05/2019	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/IV	28/06/2018	28/06/2019	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/V	06/08/2018	06/08/2019	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/A	17/09/2018	20/05/2024	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/B	18/09/2018	24/05/2024	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/VI	04/10/2018	04/10/2019	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/II	10/10/2018	24/10/2024	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/VII	15/11/2018	15/11/2019	USD
OTP Bank Plc.	Corporate bond	OTP DK HUF 2019/II	15/12/2018	31/05/2019	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2020/I	15/12/2018	31/05/2020	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2021/I	15/12/2018	31/05/2021	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2022/I	15/12/2018	31/05/2022	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2023/I	15/12/2018	31/05/2023	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2019/VIII	20/12/2018	20/12/2019	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/I	21/02/2019	21/02/2020	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/II	04/04/2019	04/04/2020	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/III	16/05/2019	16/05/2020	USD
OTP Bank Plc.	Corporate bond	OTP DK HUF 2024/I	30/05/2019	31/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2025/I	30/05/2019	31/05/2025	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/IV	27/06/2019	27/06/2020	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/V	15/08/2019	15/08/2020	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/VI	26/09/2019	26/09/2020	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/VII	07/11/2019	07/11/2020	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2020/VIII	19/12/2019	19/12/2020	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2025/II	03/02/2020	26/11/2025	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2021/I	20/02/2020	20/02/2021	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2024/C	24/02/2020	24/10/2024	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2021/II	02/04/2020	02/04/2021	USD
OTP Bank Plc.	Retail bond	OTP VK USD 1 2021/III	14/05/2020	14/05/2021	USD
OTP Bank Plc.	Corporate bond	OTP DK HUF 2022/II	29/05/2020	31/05/2022	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2023/II	29/05/2020	31/05/2023	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2024/II	29/05/2020	31/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2025/II	29/05/2020	31/05/2025	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2026/I	29/05/2020	31/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2027/I	29/05/2020	31/05/2027	HUF
OTP Bank Plc.	Retail bond	OTP VK USD 1 2021/IV	18/06/2020	18/06/2021	USD
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2027/I	23/07/2020	27/10/2027	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2025/III	31/05/2021	31/05/2025	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2024/III	31/05/2021	31/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2027/II	31/05/2021	31/05/2027	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2026/II	31/05/2021	31/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2028/I	31/05/2021	31/05/2028	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2029/I	31/05/2021	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2030/I	31/05/2021	31/05/2030	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2031/I	18/08/2021	22/10/2031	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2026/III	31/03/2022	31/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2027/III	31/03/2022	31/05/2027	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2028/II	31/03/2022	31/05/2028	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2029/II	31/03/2022	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2030/II	31/03/2022	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2031/I	31/03/2022	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2032/I	31/03/2022	31/05/2032	HUF

SUMMARY OF THE FIRST QUARTER 2026 RESULTS

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2029/A	25/07/2022	24/05/2029	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/1	18/11/2022	18/11/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/1	22/12/2022	05/01/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/1	17/02/2023	17/02/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/2	10/03/2023	10/03/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/3	31/03/2023	31/03/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/4	21/04/2023	21/04/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/5	12/05/2023	12/05/2024	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2028/III	01/06/2023	31/05/2028	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2029/III	01/06/2023	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2030/III	01/06/2023	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2031/II	01/06/2023	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2032/II	01/06/2023	31/05/2032	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2033/I	01/06/2023	31/05/2033	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/6	02/06/2023	02/06/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/7	23/06/2023	23/06/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/8	30/06/2023	30/06/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/2	30/06/2023	30/06/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/9	28/07/2023	28/07/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/10	07/08/2023	07/08/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/11	01/09/2023	01/09/2024	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2032/A	20/09/2023	24/11/2032	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/12	25/09/2023	25/09/2024	HUF
OTP Bank Plc.	Retail bond	OTP TBSZ HUF 2028/1	13/10/2023	15/12/2028	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/13	20/10/2023	20/10/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/14	17/11/2023	17/11/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/2	15/12/2023	15/12/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2024/15	20/12/2023	20/12/2024	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/3	12/01/2024	12/01/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/4	02/02/2024	02/02/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/5	01/03/2024	01/03/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/6	28/03/2024	28/03/2025	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2029/B	10/04/2024	20/06/2029	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/7	26/04/2024	26/04/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/8	24/05/2024	24/05/2025	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2029/IV	31/05/2024	31/05/2029	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2030/IV	31/05/2024	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2031/III	31/05/2024	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2032/III	31/05/2024	31/05/2032	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2033/II	31/05/2024	31/05/2033	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2034/I	31/05/2024	31/05/2034	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/9	07/06/2024	07/06/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/10	05/07/2024	05/07/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/11	02/08/2024	02/08/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/12	30/08/2024	30/08/2025	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2029/I	16/09/2024	31/10/2029	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/13	27/09/2024	27/09/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/14	31/10/2024	31/10/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/15	29/11/2024	29/11/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2025/16	18/12/2024	18/12/2025	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/3	17/01/2025	17/01/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/4	31/01/2025	31/01/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/5	14/02/2025	14/02/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/6	14/03/2025	14/03/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/7	11/04/2025	11/04/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/8	09/05/2025	09/05/2026	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2030/V	30/05/2025	31/05/2030	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2031/IV	30/05/2025	31/05/2031	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2032/IV	30/05/2025	31/05/2032	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2033/III	30/05/2025	31/05/2033	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2034/II	30/05/2025	31/05/2034	HUF
OTP Bank Plc.	Corporate bond	OTP DK HUF 2035/I	30/05/2025	31/05/2035	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/9	06/06/2025	06/06/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/10	27/06/2025	27/06/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/11	16/07/2025	16/07/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/12	15/08/2025	15/08/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/13	12/09/2025	12/09/2026	HUF
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2032/B	22/09/2025	20/12/2032	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/14	10/10/2025	10/10/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/15	31/10/2025	31/10/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/16	21/11/2025	21/11/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2026/17	12/12/2025	12/12/2026	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2027/1	16/01/2026	16/01/2027	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2027/2	13/02/2026	13/02/2027	HUF
OTP Bank Plc.	Retail bond	OTP HUF 2027/3	13/03/2026	13/03/2027	HUF
OTP Bank Plc.	Retail bond	OTP HUF 260918	20/03/2026	18/09/2026	HUF

RELATED-PARTY TRANSACTIONS

The compensation of key management personnel, such as the members of the Board of Directors, members of the Supervisory Board, key employees of the Bank and its major subsidiaries involved in the decision-making process in accordance with the compensation categories defined in IAS 24 Related party disclosures, is summarised below.

Compensations (in HUF million) ¹	1Q 2025	4Q 2025	1Q 2026	Q-o-Q	Y-o-Y
Total compensation for key management personnel	4,131	6,905	5,370	-22%	30%
Short-term employee benefits	3,018	4,108	3,841	-6%	27%
Share-based payment	961	2,362	1,345	-43%	40%
Other long-term employee benefits	152	428	148	-65%	-3%
Termination benefits	0	7	36	414%	
Loans to key management individuals and their close family members as well as to entities in which they have an interest	80,705	92,754	109,208	18%	35%
Credit lines of key management individuals and their close family members as well as entities in which they have an interest	36,424	114,278	97,875	-14%	169%
Loans provided to unconsolidated subsidiaries	2,160	2,026	2,164	7%	0%

¹ Due to the changes in the definition of key management personnel, figures are not comparable with previously published data.

**Alternative performance measures
pursuant to the National Bank of Hungary 5/2017. (V.24.) recommendation⁷**

Alternative performance measures name	Description	Calculation (data in HUF million)	1Q 2025	1Q 2026
Leverage, consolidated ⁸	The leverage ratio is calculated pursuant to Article 429 CRR. The calculation of the indicator is designed quarterly by the Bank for the prudential consolidation circle.	The leverage ratio shall be calculated as an institution's capital measure divided by that institution's total exposure measure and shall be expressed as a percentage. Example for 1Q 2026: $\frac{5,302,424.5}{51,770,047.9} = 10.2\%$ Example for 1Q 2025: $\frac{4,858,505.7}{47,192,471.5} = 10.3\%$	10.3%	10.2%
Liquidity Coverage Ratio (LCR)	According to Article 412 (1) of CRR, the liquidity coverage ratio (LCR) is designed to promote short-term resilience of the Issuer's / Group's liquidity risk profile and aims to ensure that the Issuer / Group has an adequate stock of unencumbered High Quality Liquid Assets (HQLA) to meet its liquidity needs for a 30 calendar day liquidity stress scenario.	The LCR is expressed as: (stock of HQLA) / (total net cash outflows over the next 30 calendar days) $\geq 100\%$. The numerator of the LCR is the stock of HQLA (High Quality Liquid Assets). In order to qualify as HQLA, assets should be liquid in markets during a time of stress and, in most cases, be eligible for use in central bank operations. The denominator of the LCR is the total net cash outflows, defined as total expected cash outflows minus total expected cash inflow in the specified stress scenario for the subsequent 30 calendar days. Total cash inflows are subject to an aggregate cap of 75% of total expected cash outflows, thereby ensuring a minimum level of HQLA holdings at all times. Example for 1Q 2026: $\frac{12,382,297.0}{7,400,870.6 - 1,934,518.9} = 226.5\%$ Example for 1Q 2025: $\frac{12,595,327.1}{7,359,239.3 - 2,068,438.2} = 238.1\%$	238.1%	226.5%
ROE (accounting), consolidated	The return on equity ratio shall be calculated the consolidated accounting profit after tax for the given period divided by the average equity, thus shows the effectiveness of the use of equity.	The numerator of the indicator is the consolidated accounting profit after tax for the given period (annualized for periods less than one year), the denominator is the average consolidated equity. (The definition of average equity: calendar day-weighted average of the average balance sheet items in periods comprising the given period, where periods comprising the given period are defined as quarters (and within that months) in case of 1H, 9M and FY periods, and months in case of quarters. Furthermore, the average of the average balance sheet items is computed as the arithmetic average of closing balance sheet items for the previous period and the current period.) Example for 1Q 2026: $\frac{176,970.5 * 4.1}{5,602,210.8} = 12.8\%$ Example for 1Q 2025: $\frac{188,576.4 * 4.1}{5,117,237.4} = 14.9\%$	14.9%	12.8%
ROE (adjusted), consolidated	The return on equity ratio shall be calculated the consolidated adjusted profit after tax for the given period divided by the average equity, thus shows the effectiveness of the use of equity.	The numerator of the indicator is the consolidated adjusted profit after tax for the given period (annualized for periods less than one year), the denominator is the average consolidated equity. Example for 1Q 2026: $\frac{176,970.5 * 4.1}{5,602,210.8} = 12.8\%$ Example for 1Q 2025: $\frac{188,576.4 * 4.1}{5,117,237.4} = 14.9\%$	14.9%	12.8%
ROA (adjusted), consolidated	The return on asset ratio shall be calculated the consolidated adjusted net profit for the given period divided by the average total asset, thus shows the effectiveness of the use of equity.	The numerator of the indicator is the consolidated adjusted net profit for the given period, the denominator is the average consolidated total asset. (The definition of average asset: calendar day-weighted average of the average balance sheet items in periods comprising the given period, where periods comprising the given period are defined as quarters (and within that months) in case of 1H, 9M and FY periods, and months in case of quarters. Furthermore, the average of the average balance sheet items is computed as the arithmetic average of closing balance sheet items for the previous period and the current period.) Example for 1Q 2026: $\frac{176,970.5 * 4.1}{46,598,093.7} = 1.5\%$ Example for 1Q 2025: $\frac{188,576.4 * 4.1}{44,191,927.7} = 1.7\%$	1.7%	1.5%

⁷ The NBH's recommendation (5/2017, 24 May) on Alternative Performance Measures (APM) came into effect from 1 June 2017, in line with ESMA's guidance (ESMA/2015/1415) on the same matter. The recommendation is aimed at – amongst other things – enhancing the transparency, reliability, clarity and comparability of those APMs within the framework of regulated information and thus facilitating the protection of existing and potential investors.

⁸ Based on the prudential consolidation scope, which is different from the consolidation scope used in this report.

Alternative performance measures name	Description	Calculation (data in HUF million)	1Q 2025	1Q 2026
Operating profit margin (adjusted, without one-off items), consolidated	The operating profit margin shall be calculated the consolidated adjusted net operating profit without one-off items for the given period divided by the average total assets, thus shows the effectiveness of the operating profit generation on total assets.	The numerator of the indicator is the consolidated adjusted net operating profit without one-off items for the given period, the denominator is the average consolidated total assets. Example for 1Q 2026: $\frac{435,056.3 * 4.1}{46,598,093.7} = 3.79\%$ Example for 1Q 2025: $\frac{408,070.1 * 4.1}{44,191,927.7} = 3.74\%$	3.74%	3.79%
Total income margin (adjusted, without one-off items), consolidated	The total income margin shall be calculated the consolidated adjusted total income without one-off items for the given period divided by the average total assets, thus shows the effectiveness of income generation on total assets.	The numerator of the indicator is the consolidated adjusted total income without one-off items for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets. Example for 1Q 2026: $\frac{754,316.7 * 4.1}{46,598,093.7} = 6.57\%$ Example for 1Q 2025: $\frac{689,626.8 * 4.1}{44,191,927.7} = 6.33\%$	6.33%	6.57%
Net interest margin (adjusted), consolidated	The net interest margin shall be calculated the consolidated adjusted net interest income for the given period divided by the average total assets, thus shows the effectiveness of net interest income generation on total assets.	The numerator of the indicator is the consolidated adjusted net interest income for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets. Example for 1Q 2026: $\frac{527,282.3 * 4.1}{46,598,093.7} = 4.59\%$ Example for 1Q 2025: $\frac{465,407.5 * 4.1}{44,191,927.7} = 4.27\%$	4.27%	4.59%
Operating cost (adjusted)/ total assets, consolidated	The indicator shows the operational efficiency.	The numerator of the indicator is the consolidated adjusted operating cost for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets. Example for 1Q 2026: $\frac{319,260.4 * 4.1}{46,598,093.7} = 2.78\%$ Example for 1Q 2025: $\frac{281,556.7 * 4.1}{44,191,927.7} = 2.58\%$	2.58%	2.78%
Cost/income ratio (adjusted, without one-off items), consolidated	The indicator is another measure of operational efficiency.	The numerator of the indicator is the consolidated adjusted operating cost for the given period, the denominator is the adjusted operating income (without one-off items) for the given period. Example for 1Q 2026: $\frac{319,260.4}{754,316.7} = 42.3\%$ Example for 1Q 2025: $\frac{281,556.7}{689,626.8} = 40.8\%$	40.8%	42.3%
Provision for impairment on loan and placement losses (adjusted)/ average (adjusted) gross loans, consolidated	The indicator provides information on the amount of impairment on loan and placement losses relative to gross customer loans.	The numerator of the indicator is the consolidated adjusted provision for impairment on loan and placement losses for the given period (annualized for periods less than one year), the denominator is the adjusted consolidated gross customer loans for the given period. (The definition of average (adjusted) gross customer loans: calendar day-weighted average of the average balance sheet items in periods comprising the given period, where periods comprising the given period are defined as quarters (and within that months) in case of 1H, 9M and FY periods, and months in case of quarters. Furthermore, the average of the average balance sheet items is computed as the arithmetic average of closing balance sheet items for the previous period and the current period.) Example for 1Q 2026: $\frac{31,520.2 * 4.1}{27,106,858.0} = 0.47\%$ Example for 1Q 2025: $\frac{24,474.7 * 4.1}{24,569,065.9} = 0.40\%$	0.40%	0.47%
Total risk cost (adjusted)/ total asset ratio, consolidated	The indicator shows the amount of total risk cost relative to the balance sheet total.	The numerator of the indicator is consolidated adjusted total risk cost for the given period (annualized for periods less than one year), the denominator is the average consolidated total assets for the given period. Example for 1Q 2026: $\frac{15,423.3 * 4.1}{46,598,093.7} = 0.13\%$ Example for 1Q 2025: $\frac{32,881.2 * 4.1}{44,191,927.7} = 0.30\%$	0.30%	0.13%

SUMMARY OF THE FIRST QUARTER 2026 RESULTS

Alternative performance measures name	Description	Calculation (data in HUF million)	1Q 2025	1Q 2026
Effective tax rate (adjusted), consolidated	The indicator shows the amount of corporate income tax ⁹ accounted on pre-tax profit.	The numerator of the indicator is consolidated adjusted corporate income tax⁹ for the given period, the denominator is the consolidated adjusted pre-tax profit for the given period. Example for 1Q 2026: $\frac{242,662.5}{419,633.0} = 57.8\%$ Example for 1Q 2025: $\frac{186,612.5}{375,189.0} = 49.7\%$	49.7%	57.8%
Net loan/deposit ratio (FX-adjusted), consolidated	The net loan to deposit ratio is the indicator for assessing the bank's liquidity position.	The numerator of the indicator is the consolidated net consumer loan volume (gross loan reduced the amount of provision), the denominator is the end of period consolidated consumer FX-adjusted deposit volume. Example for 1Q 2026: $\frac{26,753,366.6}{34,847,301.9} = 77\%$ Example for 1Q 2025: $\frac{23,075,960.5}{31,375,041.9} = 74\%$	74%	77%

⁹ In addition to corporate income taxes, this line includes special taxes on financial institutions (excluding the Hungarian financial transaction levy), the Hungarian local (municipality) taxes and the innovation contributions, as well as the withholding tax applicable to dividend payments by subsidiaries.

SUPPLEMENTARY DATA

METHODOLOGICAL SUMMARY

FOR PROFIT LINE PROFIT AFTER TAX CONSIDERING THE PRORATED RECOGNITION OF SPECIAL ITEMS BOOKED IN ONE SUM FOR THE FULL YEAR

The profit after tax considering the prorated recognition of special items booked in one sum for the full year presented in the consolidated and OTP Core P&Ls include the amount of Hungarian banking and windfall tax, card transaction levy and contributions into the Compensation Fund in 2025, as well as deposit insurance fees in Bulgaria and Slovenia.

For the sake of transparency, the following table presents the breakdown of the difference of the two profit lines shown in the Report for the basis and current periods.

HUF million	1Q 2025				4Q 2025				2025				1Q 2026			
Consolidated profit after tax	188,576				297,255				1,146,325				176,970			
Consolidated profit after tax considering the prorated recognition of special items booked in one sum for the full year	298,623				260,573				1,146,325				324,412			
Special expenditure items, after tax	Full-year amount (a)	Prorated amount (b)=(a)/4	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)/4	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)/4	Accounted amount (c)	Difference (c)-(b)
TOTAL	99,173	24,793	134,839	110,046	99,173	24,793	-11,889	-36,682	99,173	99,173	99,173	0	153,128	38,282	185,723	147,441
OTP Hungary	82,367	20,592	118,033	97,441	82,367	20,592	-11,889	-32,480	82,367	82,367	82,367	0	138,124	34,531	170,720	136,189
OTP Core	80,438	20,109	116,104	95,994	80,438	20,109	-11,889	-31,998	80,438	80,438	80,438	0	135,195	33,799	167,791	133,992
Banking tax	28,680	7,170	28,680	21,510	28,680	7,170	0	-7,170	28,680	28,680	28,680	0	30,327	7,582	30,327	22,746
Windfall tax	48,853	12,213	84,519	72,306	48,853	12,213	-11,889	-24,102	48,853	48,853	48,853	0	103,009	25,752	135,605	109,853
Card transaction levy	1,831	458	1,831	1,373	1,831	458	0	-458	1,831	1,831	1,831	0	1,859	465	1,859	1,394
Compensation Fund	1,073	268	1,073	805	1,073	268	0	-268	1,073	1,073	1,073	0	-	-	-	-
Merkantil and other Hungarian subsidiaries	1,929	482	1,929	1,447	1,929	482	0	-482	1,929	1,929	1,929	0	2,929	732	2,929	2,196
Banking tax	1,203	301	1,203	902	1,203	301	0	-301	1,203	1,203	1,203	0	1,480	370	1,480	1,110
Windfall tax	726	181	726	544	726	181	0	-181	726	726	726	0	1,449	362	1,449	1,087
Foreign subsidiaries	16,806	4,202	16,806	12,605	16,806	4,202	0	-4,202	16,806	16,806	16,806	0	15,004	3,751	15,004	11,253
Deposit insurance fees in Bulgaria	12,447	3,112	12,447	9,335	12,447	3,112	0	-3,112	12,447	12,447	12,447	0	9,602	2,401	9,602	7,202
Deposit insurance fees in Slovenia	4,359	1,090	4,359	3,270	4,359	1,090	0	-1,090	4,359	4,359	4,359	0	5,401	1,350	5,401	4,051

FOOTNOTES OF THE TABLE 'CONSOLIDATED PROFIT AFTER TAX BREAKDOWN BY SUBSIDIARIES (IFRS)'

General note: regarding OTP Core and other subsidiaries, the adjusted profit after tax is calculated without the effect of adjustment items.

(1) Aggregated adjusted profit after tax of OTP Core and foreign banks.

(2) OTP Core is an economic unit for measuring the result of core business activity of OTP Group in Hungary. Financials of OTP Core are calculated from the partially consolidated IFRS financial statements of certain companies engaged in OTP Group's operation in Hungary. These companies include OTP Bank Hungary Plc., OTP Mortgage Bank Ltd. Ltd, OTP Building Society Ltd, OTP Factoring Ltd, OTP Financial Point Ltd., OTP Bank Employee Stock Ownership Plan Organization, MONICOMP Ltd., OTP Ingatlanpont Llc., SimplePay Plc., OTP Home Solutions Llc., CIL Babér Ltd., BANK CENTER No. 1. Ltd., OD Ltd., HelloPay Plc. and companies providing intragroup financing.

(3) The result and balance sheet of OTP Leasing EOOD, as well as OTP Factoring Bulgaria EAD until 2Q 2023, and DSK Leasing AD until 4Q 2024 is included.

(4) Including the statement of recognised income and balance sheet of SKB Leasing d.o.o., SKB Leasing Select d.o.o. and OTP factoring d.o.o. In august 2024 the merger of SKB Banka and Nova KBM was completed.

(5) The statement of recognised income and balance sheet of OTP Leasing d.d. was included.

(6) The financial performance of OTP Factoring Serbia d.o.o, OTP Leasing Srbija d.o.o., OTP Osiguranje A.D.O. and OTP Services d.o.o. is included.

(7) Figures are based on the aggregated financial statements of OTP Bank JSC and LLC OTP Leasing, as well as OTP Factoring Ukraine LLC until 3Q 2024.

(8) The statement of recognised income and balance sheet of OTP Debt Collection d.o.o. is included.

(9) The statement of recognised income and balance sheet of LLC MFO "OTP Finance" is included.

(10) The subconsolidated adjusted profit after tax of Merkantil Group (Merkantil Bank Ltd., Merkantil Bérlet Ltd., OTP Real Estate Leasing Ltd., NIMO 2002 Ltd., SPLC-P Ltd., SPLC Ltd.) was presented.

(11) LLC AMC OTP Capital, DSK Asset Management EAD (Bulgaria), OTP Invest a.d. Belgrade (Serbia), OTP Invest d.o.o. (Croatia), and OTP Asset Management SAI S.A. (Romania) until September 2024.

(12) Velvin Ventures Ltd. (Belize), Mendota Invest d.o.o. (Slovenia), R.E. Four d.o.o. and Novi Sad (Serbia), as well as SC Aloha Buzz SRL, SC Favo Consultanta SRL, SC Tezaur Cont SRL (Romania), OTP Solution Fund (Ukraine) until 4Q 2024.

(13) The adjusted profit after tax of the Hungarian operation line includes the adjusted profit after tax of the Hungarian subsidiaries, as well as the eliminations allocated onto these entities.

(14) The adjusted profit after tax of the Foreign operation line includes the adjusted profit after tax of the Foreign subsidiaries, as well as the eliminations allocated onto these entities.

CALCULATION OF THE ADJUSTED LINES OF IFRS PROFIT AND LOSS STATEMENTS, AS WELL AS THE ADJUSTED BALANCE SHEET LINES PRESENTED IN THE REPORT, AND THE METHODOLOGY FOR CALCULATING THE FX-ADJUSTED BALANCE SHEET AND P&L DYNAMICS

In order to present Group performance reflecting the underlying business trends, the presented consolidated and separate / sub-consolidated profit and loss statements of this report were adjusted, among others, in the following ways, and the adjusted P&Ls are shown and analysed in the Report (unless otherwise stated). Consolidated financial statements together with separate figures of OTP Bank are disclosed in the *Financial Data* section.

Adjustments affecting the income statement:

- The after tax effect of adjustment items (certain, typically one-off items from banking operations' point of view) are shown and analysed separately in the Statement of Recognised Income. Adjustment items include goodwill impairment and the direct effect of acquisitions (latter includes three items: badwill and initial risk cost related to acquisitions, and the gain or loss on the sale of a subsidiary).
- Performance indicators (such as cost/income ratio, net interest margin, risk cost to average gross loans as well as ROA and ROE ratios, etc.) presented in this report are calculated on the basis of the adjusted profit and loss statement excluding adjustment items (unless otherwise indicated).
- In the *Consolidated financial highlights and share data* table the *Book Value Per Share* and the *Tangible Book Value Per Share*, as well as indicators derived from these are calculated based on the consolidated diluted share count used for EPS calculation.
- The *FX-adjusted* changes of certain consolidated or sub-consolidated P&L lines in HUF terms may be presented in this Report. According to the applied methodology in the case of the P&L lines, the FX effect is filtered out only in relation to the currency of the given country, irrespective of the transactional currency mix in which the given P&L line materialized. Thus, for instance, as for the consolidated FX-adjusted operating cost development, the effect of the Hungarian Forint rate changes against the given currency is not eliminated in the case of the cost items arising in FX within the Hungarian cost base.

Adjustments affecting the balance sheet:

- In the adjusted balance sheet, net customer loans include the stock of loans at amortized cost, loans mandatorily at fair value through profit or loss, and finance lease receivables.
- Within the report, FX-adjusted statistics for business volume developments and their product breakdown, as well as the FX-adjusted stock of allowances for loan losses are disclosed, too. For FX-adjustment, the closing cross currency rates for the current period were used to calculate the HUF equivalent of loan and deposit volumes in the base periods. Thus, the FX-adjusted volumes for the base periods are different from those published in previous reports

ADJUSTMENTS OF CONSOLIDATED IFRS P&L LINES

in HUF million	1Q 25	2Q 25	3Q 25	4Q 25 Audited	2025 Audited	1Q 26
Net interest income	464,456	479,948	488,029	508,139	1,940,571	526,111
(-) Reclassification due to the introduction of IFRS16	-952	-1,027	-1,004	-1,071	-4,053	-1,171
Net interest income (adj.)	465,408	480,975	489,032	509,210	1,944,625	527,282
Net fees and commissions	251,848	258,095	252,613	263,689	1,026,245	222,889
(+) Financial Transaction Tax	-41,331	-40,210	-39,504	-42,467	-163,512	-42,443
(-) Structural shift of income from currency exchange from net fees to the FX result	71,256	65,897	60,425	60,830	258,409	42,568
Net fees and commissions (adj.)	139,261	151,987	152,684	160,392	604,324	137,878
Foreign exchange result	-3,142	3,759	-723	4,261	4,156	-4,555
(+) Structural shift of income from currency exchange from net fees to the FX result	71,256	65,897	60,425	60,830	258,409	42,568
Foreign exchange result (adj.)	68,114	69,657	59,703	65,091	262,565	38,013
Gain/loss on securities, net	4,436	13,308	3,205	1,058	22,008	7,169
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)	28	11	-381	-1,440	-1,782	-342
(+) Shifting of the <i>Gains and losses on non-trading securities mandatorily at fair value through profit or loss</i> line from the <i>Net other non-interest income</i> to the <i>Gains or losses from securities</i> line	4,766	6,381	649	10,157	21,953	2,084
Gain/loss on securities, net (adj.)	9,230	19,701	3,473	9,775	42,180	8,912
Gains and losses on real estate transactions	2,141	2,050	1,655	1,627	7,473	1,025
Result of discontinued operation and gains from disposal of subsidiaries classified as held for sale (adjusted)	0	0	0	0	0	-381
(+) Other non-interest income	26,982	40,628	34,690	30,981	133,281	13,938
(+) Net results on derivative instruments and hedge relationships	1,853	-4,494	5,961	-4,634	-1,315	20,423
(+) Net insurance result	566	993	883	934	3,375	869
(+) Losses on loans measured mandatorily at fair value through other comprehensive income and on securities at amortized cost	-3,145	-6,701	11,993	6,131	8,278	7,953
(+) Profit from associates	148	22,132	-1,136	299	21,443	3,840
(-) Shifting of the <i>Gains and losses on non-trading securities mandatorily at fair value through profit or loss</i> line from the <i>Net other non-interest income</i> to the <i>Gains or losses from securities</i> line	4,766	6,381	649	10,157	21,953	2,084
(+) Other other non-interest expenses	-15,370	-22,442	-19,629	-26,083	-83,524	-2,406
(+) Shifting of the costs of mediated services at Merkantil Bérlet Ltd. to the net other non-interest result line	-488	-635	-617	-679	-2,418	-598
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)	-50	-78	-89	-29	-246	-48
(+) Shifting of the depreciation of leased vehicles at Merkantil Bérlet Ltd. to the net other non-interest result line	-257	-280	-285	-302	-1,125	-298
Net other non-interest result (adj.)	7,613	24,791	32,776	-1,912	63,269	42,231
Gain from derecognition of financial assets at amortized cost	-93	-1,832	-137	1,363	-699	3,108
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)	28	11	-381	-1,440	-1,782	-342
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Provision for impairment on loan losses)	-71	-1,766	334	2,832	1,329	3,498
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)	-50	-78	-89	-29	-246	-48
Gain from derecognition of financial assets at amortized cost (adj.)	0	0	0	0	0	0
Provision for impairment on loan and placement losses	-25,047	-45,351	-49,447	-35,601	-155,445	-33,697
(+) Modification gains or losses	-138	-4,643	-123	-4,480	-9,383	229
(+) Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss	-493	-707	-68	1,379	111	-629
(+) Loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost	-8,591	-2,829	-1,375	20,211	7,417	7,602
(+) Provision for commitments and guarantees given	1,518	-4,920	-1,434	-1,623	-6,459	-375
(+) Impairment of assets subject to operating lease and of investment properties	-3,224	-777	300	1	-3,699	6
(-) Structural correction between Provision for loan losses and Other provisions	-11,814	-3,606	-1,075	20,213	3,718	7,608
(+) Structural adjustment due to the <i>Gain from derecognition of financial assets at amortized cost</i> line (against <i>Provision for impairment on loan losses</i>)	-71	-1,766	334	2,832	1,329	3,498
(-) Shifting of provision for impairment on placement losses to the other provisions line	244	243	-179	-1,368	-1,060	545
Provision for impairment on loan losses (adj.)	-24,475	-57,630	-50,558	-36,125	-168,788	-31,520

SUMMARY OF THE FIRST QUARTER 2026 RESULTS

in HUF million	1Q 25	2Q 25	3Q 25	4Q 25 Audited	2025 Audited	1Q 26
Depreciation	-35,514	-37,941	-39,155	-40,516	-153,127	-39,455
(+) Goodwill impairment				-674	-674	0
(-) Reclassification due to the introduction of IFRS16	-4,386	-4,540	-4,470	-4,565	-17,960	-4,612
(-) Shifting of the depreciation of leased vehicles at Merkantil Bérlet Ltd. to the net other non-interest result line	-257	-280	-285	-302	-1,125	-298
Depreciation (adj.)	-30,871	-33,121	-34,400	-36,323	-134,716	-34,545
Personnel expenses	-144,528	-153,981	-156,233	-175,533	-630,275	-158,726
Personnel expenses (adj.)	-144,528	-153,981	-156,233	-175,533	-630,275	-158,726
Income taxes	-55,850	-73,935	-69,287	-55,854	-254,926	-53,078
(+) Tax deductible transfers to spectator sports (offset against corporate taxes)	-355	0	0	0	-355	-398
(+) Structural reclassification between Corporate income tax and Other non-interest expenses	-1,233	-782	-740	-911	-3,667	-1,009
(+) Special taxes on financial institutions	-129,174	10,462	10,546	10,662	-97,504	-188,177
Corporate income tax (adj.)	-186,613	-64,255	-59,481	-46,103	-356,452	-242,662
Other operating expense	-17,476	-32,233	-28,046	-75,039	-152,795	-534
(-) Other costs and expenses	-2,718	-2,448	-2,550	-3,839	-11,556	-2,946
(-) Other non-interest expenses	-17,634	-23,901	-20,280	-46,580	-108,394	-5,152
(+) Structural correction between <i>Provision for loan losses</i> and <i>Other provisions</i>	-11,814	-3,606	-1,075	20,213	3,718	7,608
(+) Shifting of provision for impairment on placement losses to the other provisions line	244	243	-179	-1,368	-1,060	545
(-) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line	-289	-370	-443	-476	-1,578	-379
Other provisions (adj.)	-8,406	-8,877	-6,027	-5,299	-28,609	16,097
Other general expenses	-268,130	-120,554	-121,689	-148,865	-659,238	-346,761
(+) Other costs and expenses	-2,718	-2,448	-2,550	-3,839	-11,556	-2,946
(+) Other non-interest expenses	-17,634	-23,901	-20,280	-46,580	-108,394	-5,152
(-) Other other non-interest expenses	-15,370	-22,442	-19,629	-26,083	-83,524	-2,406
(-) Special taxes on financial institutions	-129,174	10,462	10,546	10,662	-97,504	-188,177
(-) Tax deductible transfers to spectator sports (offset against corporate taxes)	-355	0	0	0	-355	-398
(-) Financial Transaction Tax	-41,331	-40,210	-39,504	-42,467	-163,512	-42,443
(+) Reclassification due to the introduction of IFRS16	-5,338	-5,567	-5,473	-5,636	-22,013	-5,784
(-) Shifting of the costs of mediated services at Merkantil Bérlet Ltd. to the net other non-interest result line	-488	-635	-617	-679	-2,418	-598
(+) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line	-289	-370	-443	-476	-1,578	-379
(-) Structural reclassification between Corporate income tax and Other non-interest expenses	-1,233	-782	-740	-911	-3,667	-1,009
Other non-interest expenses (adj.)	-106,158	-99,232	-100,491	-145,918	-451,798	-125,990

ADJUSTMENTS OF CONSOLIDATED IFRS BALANCE SHEET LINES

in HUF million	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026
Deposits from customers	32,419,089	32,746,169	33,379,889	33,732,763	34,865,046
(+) Fair value changes of the hedged items in portfolio hedge of interest rate risk	6,204	7,568	4,189	1,503	-17,744
Deposits from customers (adjusted)	32,425,293	32,753,737	33,384,078	33,734,266	34,847,302



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