OTP Bank Plc.

Half-year Financial Report
First half 2026 result

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

Budapest, 5 August 2026

CONSOLIDATED FINANCIAL HIGHLIGHTS[1] AND SHARE DATA

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 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 in 1Q[2]	*591,955*	*580,303*	*-2%*	*293,333*	*1,146,325*	*324,412*	*255,891*	*-21%*	*-13%*
Consolidated profit after tax	**518,591**	**482,738**	**-7%**	**330,015**	**1,146,325**	**176,970**	**305,767**	**73%**	**-7%**
Adjustments (after tax)	0	0		0	0	0	0		
Consolidated adjusted profit after tax	518,591	482,738	-7%	330,015	1,146,325	176,970	305,767	73%	-7%
Pre-tax profit	769,459	794,123	3%	394,270	1,502,776	419,633	374,490	-11%	-5%
Operating profit	868,847	877,789	1%	460,777	1,700,173	435,056	442,733	2%	-4%
Total income	1,436,738	1,512,182	5%	747,111	2,916,962	754,317	757,866	0%	1%
Net interest income	946,382	1,068,678	13%	480,975	1,944,625	527,282	541,396	3%	13%
Net fees and commissions	291,248	290,263	0%	151,987	604,324	137,878	152,385	11%	0%
Other net non-interest income	199,107	153,241	-23%	114,149	368,013	89,156	64,085	-28%	-44%
Operating expenses	-567,891	-634,393	12%	-286,335	-1,216,789	-319,260	-315,133	-1%	10%
Total risk costs	-99,388	-83,666	-16%	-66,506	-197,396	-15,423	-68,243	342%	3%
Corporate taxes[3]	-250,868	-311,385	24%	-64,255	-356,452	-242,662	-68,723	-72%	7%
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	45,427,144	46,666,664	3%	44,337,749	45,427,144	47,860,619	46,666,664	-2%	5%
Total customer loans (net, FX-adjusted)	24,417,135	26,457,018	8%	22,537,011	24,417,135	25,260,224	26,457,018	5%	17%
Total customer loans (gross, FX-adjusted)	25,401,317	27,451,623	8%	23,474,218	25,401,317	26,246,612	27,451,623	5%	17%
Performing (Stage 1+2) customer loans (gross, FX-adjusted)	**24,511,287**	**26,579,527**	**8%**	**22,662,206**	**24,511,287**	**25,359,767**	**26,579,527**	**5%**	**17%**
Allowances for possible loan losses (FX-adjusted)	-984,182	-994,605	1%	-937,207	-984,182	-986,389	-994,605	1%	6%
Total customer deposits (FX-adjusted)	**31,948,562**	**33,746,790**	**6%**	**30,243,832**	**31,948,562**	**32,973,010**	**33,746,790**	**2%**	**12%**
Issued securities	2,512,636	2,724,590	8%	2,356,987	2,512,636	2,922,881	2,724,590	-7%	16%
Subordinated bonds and loans	486,084	807,836	66%	497,273	486,084	493,849	807,836	64%	62%
Total shareholders' equity	5,625,616	5,508,896	-2%	5,239,346	5,625,616	5,821,920	5,508,896	-5%	5%
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROE (from profit after tax)	20.3%	17.5%	-2.8%p	25.6%	21.6%	12.8%	22.2%	9.3%p	-3.4%p
ROE (from adjusted profit after tax)	20.3%	17.5%	-2.8%p	25.6%	21.6%	12.8%	22.2%	9.3%p	-3.4%p
ROA (from profit after tax)	2.4%	2.1%	-0.3%p	3.0%	2.6%	1.5%	2.6%	1.1%p	-0.3%p
ROA (from adjusted profit after tax)	2.4%	2.1%	-0.3%p	3.0%	2.6%	1.5%	2.6%	1.1%p	-0.3%p
Operating profit margin	3.94%	3.78%	-0.16%p	4.13%	3.80%	3.79%	3.78%	-0.01%p	-0.35%p
Total income margin	6.52%	6.52%	0.00%p	6.70%	6.52%	6.57%	6.47%	-0.10%p	-0.23%p
Net interest margin	4.29%	4.61%	0.31%p	4.31%	4.34%	4.59%	4.62%	0.03%p	0.31%p
Cost-to-asset ratio	2.58%	2.73%	0.16%p	2.57%	2.72%	2.78%	2.69%	-0.09%p	0.12%p
Cost/income ratio	39.5%	42.0%	2.4%p	38.3%	41.7%	42.3%	41.6%	-0.7%p	3.3%p
Provision for impairment on loan losses-to-average gross loans ratio	0.66%	0.76%	0.09%p	0.91%	0.66%	0.47%	1.03%	0.56%p	0.12%p
Total risk cost-to-asset ratio	0.45%	0.36%	-0.09%p	0.60%	0.44%	0.13%	0.58%	0.45%p	-0.01%p
Effective tax rate	32.6%	39.2%	6.6%p	16.3%	23.7%	57.8%	18.4%	-39.5%p	2.1%p
Net loan/deposit ratio (FX-adjusted)	76%	78%	2%p	75%	76%	77%	78%	2%p	4%p
Capital adequacy ratio (consolidated, IFRS)	19.8%	20.3%	0.6%p	19.8%	19.7%	19.2%	20.3%	1.2%p	0.6%p
Tier 1 ratio	18.0%	17.6%	-0.4%p	18.0%	18.1%	17.6%	17.6%	0.0%p	-0.4%p
Common Equity Tier 1 ('CET1') ratio	18.0%	17.6%	-0.4%p	18.0%	18.1%	17.6%	17.6%	0.0%p	-0.4%p
Share data	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
EPS diluted (HUF) (from profit after tax)	1,993	1,889	-5%	1,273	4,434	692	1,197	73%	-6%
EPS diluted (HUF) (from adjusted profit after tax)	2,005	1,901	-5%	1,279	4,456	697	1,204	73%	-6%
Closing price (HUF)	27,100	45,950	70%	27,100	35,100	35,420	45,950	30%	70%
Highest closing price (HUF)	28,490	45,970	61%	28,490	35,450	41,650	45,970	10%	61%
Lowest closing price (HUF)	21,520	35,020	63%	22,200	21,520	35,020	35,420	1%	60%
Market Capitalization (EUR billion)	19.0	36.2	91%	19.0	25.5	25.7	36.2	41%	91%
Book Value Per Share (HUF)	20,258	21,696	7%	20,300	21,868	22,930	21,700	-5%	7%
Tangible Book Value Per Share (HUF)	19,462	20,875	7%	19,501	21,096	22,073	20,879	-5%	7%
Price/Book Value	1.3	2.1	58%	1.3	1.6	1.5	2.1	37%	59%
Price/Tangible Book Value	1.4	2.2	58%	1.4	1.7	1.6	2.2	37%	58%
P/E (trailing, from profit after tax)	7.0	11.6	66%	7.0	8.6	8.7	11.6	33%	66%
P/E (trailing, from adjusted profit after tax)	7.0	11.6	66%	7.0	8.6	8.7	11.6	33%	66%
Average daily turnover (EUR million)	30	50	66%	29	28	47	57	22%	99%
Average daily turnover (million share)	0.5	0.4	-15%	0.5	0.4	0.4	0.5	11%	7%

[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 – Senior unsecured debt	Baa3
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

At the **Euromoney Awards for Excellence 2026**, the OTP Group received 13 awards in total, including the title of Best Retail Bank in Central and Eastern Europe (CEE). In Hungary, OTP Bank was named Best Bank and Best Corporate Bank. Furthermore, the Group's foreign members received prestigious accolades in eight additional countries for excellence in retail and corporate banking, ESG, corporate social responsibility, SME financing, and mortgage lending.

EUROMONEY AWARDS FOR EXCELLENCE 2026 HUNGARY BEST BANK

EUROMONEY AWARDS FOR EXCELLENCE 2026 CEE BEST RETAIL BANK

EUROMONEY AWARDS FOR EXCELLENCE 2026 HUNGARY BEST BANK FOR CORPORATES

A PROMINENT POSITION IN AN INTERNATIONAL COMPARISON

According to S&P Global Market Intelligence's 2026 analysis, OTP Bank delivered the second-best performance among the 50 largest publicly listed banks in Europe.

OTP Group advanced into the Top 400 of the Forbes Global 2000 ranking in 2026, reinforcing its position among the world's leading companies, compared with 1,077th place in 2022.

Forbes Global 2000 2026

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.

HALF-YEAR FINANCIAL REPORT – OTP BANK'S RESULTS FOR FIRST HALF 2026

The Half-year Financial Report of OTP Bank Plc. for the first half of 2026 has been prepared on the basis of its non-audited separate and consolidated IFRS financial statements for 30 June 2026 or derived from that.

However, for the purpose of including the consolidated eligible profit of the actual 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 predefined in the legislation (special purpose review report) to the Supervisory Authority until the pre-determined deadline.

EXECUTIVE SUMMARY

OTP Group continued its strong financial performance in the first half of 2026: performing loan volumes increased by 8% over the first half year on an FX-adjusted basis, while the 'normalized' return on equity reached 21%, i.e. with the prorated recognition of special items booked in 1Q for the full year. Asset quality indicators improved further, while the Group maintained its strong liquidity and capital position.

To better understand the quarterly profit after tax dynamics, it is important to highlight two items that occurred in 2Q and had a material impact on the development of normalized profit (-HUF 68.5 billion q-o-q):

- ***In Hungary, changes to the interest rate cap regulation resulted in a negative impact of HUF 30.4 billion in 2Q (HUF 27.6 billion after tax).***
- ***In Hungary, the fair value adjustment of subsidized retail loans and interest rate hedge transactions providing a partial economic hedge against these loans' FVA amounted to +HUF 22.6 billion in 1Q and -HUF 20.9 billion in 2Q. As a result, this item deteriorated by HUF 43.5 billion q-o-q, exerting a negative post-tax impact of HUF 39.6 billion on the q-o-q profit dynamics.***

In the first half of the year, OTP Group achieved outstanding results: **profit after tax amounted to HUF 580 billion, and ROE hit 21.0%** 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 1H 2026,** i.e. not adjusted for these special items, was **HUF 483 billion**, corresponding to an ROE of 17.5%.

Had these special items recognized in one sum for the whole year been booked evenly within the year, the semi-annual profit after tax would have been higher by HUF 97.6 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: the special banking taxes booked at the Hungarian Group members in the first quarter and the related deductions recognized in the first six months amounted to HUF 160 billion in total (after tax). The gross tax burden reached HUF 175.7 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 semi-annual part of the expected reduction for the full-year. The full-year windfall tax after deduction is expected to be HUF 114.8 billion, thus in the first half the windfall tax after the prorated part of the deduction was HUF 138.7 billion (before corporate income tax shield);
  - The annual amount of the financial transaction tax on card transactions shall be booked 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 13.6 billion, taking into account the refunds booked in 2Q.

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 24% or HUF 61 billion y-o-y to HUF 311 billion. This was driven primarily by the HUF 58 billion y-o-y increase in the windfall tax booked in 1H: its gross amount after prorated deductions rose from HUF 80.6 billion in 1H 2025 to HUF 138.7 billion in 1H 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.

In the first half of 2026, profit and balance sheet trends were significantly affected by the appreciation of the Hungarian forint against the euro. The closing exchange rate strengthened by 11%, while the average exchange rate appreciated by 8% compared to the same period of the previous year.

Semi-annual profit before tax increased by 3% y-o-y, which corresponds to 8% growth in FX-adjusted terms, taking into account the appreciation of the HUF versus EUR. Profit before tax was supported by the 6% FX-adjusted improvement in operating profit as well as by moderating risk costs.

Total income growth was primarily supported by the 13% y-o-y increase in net interest income (+19% FX-adjusted), reflecting both the continued dynamic expansion of business volumes and the improvement in net interest margin (+31 bps y-o-y). The favourable semi-annual margin development was partly driven by the q-o-q improvements at OTP Core (Hungary) and Uzbekistan, but composition effects also played a positive role, through the declining share of the lower-margin Slovenian, Croatian and Serbian businesses within the Group.

The European Central Bank's key deposit facility rate declined from 3.0% to 2.0% during the first half of 2025 and remained unchanged at that level between June 2025 and June 2026, before increasing to 2.25% in June 2026. The National Bank of Hungary reduced its base rate, which had stood at 6.5% since September 2024, by 25 bps in both February and June 2026, bringing it to 6.0% at the end of the reporting period. Following the balance sheet date, in July the base rate was further reduced by 25 bps to 5.75%. Despite the outbreak of the Iranian conflict at the end of February 2026, Hungarian benchmark yields generally moved lower during the first half of 2026. As benchmark yields declined by less than 100 bps at the short end of the curve and by 120-200 bps at maturities beyond one year, the yield curve became inverted by the end of the period.

Net fee and commission income remained flat in 1H 2026 in HUF terms, while increasing by 3% on an FX-adjusted basis. Positive trends were visible even in HUF terms at the Group's largest subsidiaries (Hungary, Bulgaria and Slovenia), primarily driven by growth in business volumes and transaction activity. In Hungary, however, net fee income growth dynamics at OTP Core were tempered by a nearly HUF 7 billion y-o-y increase in agent sales commission expenses related to Hungarian subsidized loans, largely as a result of the Home Start programme launched in September 2025. In addition, restrictions on the inflation-linked indexation of fees permitted by the law, introduced under the April 2025 agreement between the Hungarian Banking Association and the Ministry for National Economy, remained in effect until the end of June 2026. At the same time, net fee and commission income improved significantly in Serbia and Uzbekistan, in both cases largely reflecting stronger business activity. In contrast, the contribution from Russia fell by nearly 20% y-o-y.

Semi-annual other income declined by 23% y-o-y, or HUF 46 billion. This was primarily driven by lower FX conversion income, mainly in Russia, where other income contracted by altogether HUF 30 billion y-o-y, and to a lesser extent in Bulgaria, where revenues from FX conversion fell by approximately HUF 6 billion following the introduction of the euro. The y-o-y momentum of other income was also negatively affected by the fact that, within the other Hungarian subsidiaries segment, higher positive fair value revaluation gains were recognized in the base period on the investments of PortfoLion (Hungarian private equity firm). In addition, the contribution from the Group's agricultural companies moderated. In contrast, OTP Core's other income improved by HUF 20 billion y-o-y, largely due to revaluation effects: the MOL-OTP treasury share swap agreement, as well as subsidized retail loans and interest rate hedge swaps providing a partial economic hedge against these loans' FVA altogether resulted in HUF 19 billion higher revaluation gains compared to the same period of the previous year.

Operating expenses increased by 12% y-o-y, or 16% FX-adjusted. Personnel expenses grew at double-digit rate as a joint effect of wage inflation typically materially exceeding the rate of inflation and a 3% increase in average semi-annual headcount. The increase in depreciation was driven primarily by amortisation of IT CAPEX. The growth in other expenses was mainly induced by IT infrastructure and software costs, as well as higher marketing costs and real estate-related expenses.

Semi-annual total risk costs moderated by 16%.

Within that, provision for impairment on loan losses increased by 24%, or HUF 20 billion, to HUF 102 billion. Almost half of this amount, HUF 48 billion was recognized in Russia. In Hungary, OTP Core and Merkantil Bank recognized in full during the second quarter the expected losses related to the interest rate cap programme, following the removal of the 30 June 2026 expiry date from the regulation. The impact, calculated over the full remaining lifetime of loans subject to the rate cap scheme, amounted to -HUF 24.8 billion within credit risk costs and -HUF 5.6 billion within other income. As a result, the credit cost ratio was 76 bps in the first half of 2026, after 66 bps in full-year 2025.

On the other hand, semi-annual other risk costs declined by HUF 36 billion. This was mainly due to releases of provisions on Russian government bonds and related exposures held by the Hungarian and Bulgarian banks to the tune of the HUF 20 billion in 1Q 2026 and HUF 3 billion in 2Q compared to the roughly HUF 11 billion created in 1H 2025. Following the maturity of bonds with a nominal value of EUR 63 million on 4 December 2025 and USD 29 million on 27 May 2026, the full amounts were 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, in the case of the amounts from these maturities, 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.

At the end of June 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 May 2026 currently being subject to legal proceedings, amounted to HUF 109 billion. Of this, HUF 61 billion represents non-matured exposures generating interest income. Total impairment on these exposures stood at HUF 62 billion at the end of June, implying 56% coverage ratio (-3 pps q-o-q).

Regarding **P&L dynamics in the second quarter**, the profit after tax reached HUF 256 billion with the even recognition within the year of the special expenditure items booked in 1Q in a lump-sum for the whole year, falling short of the previous quarter by 21%, and marking a y-o-y decline of 13%.

In the second quarter, net interest income increased by 3% q-o-q in HUF terms, and by 6% on an FX-adjusted basis, thanks to the continued growth in business volumes, a favourable calendar effect, and a 3 bps q-o-q improvement in net interest margin. The margin expansion was mainly driven by a composition effect, as the Slovenian, Croatian and Serbian operations, which operate below the Group average margin level, recorded total asset growth below the Group average. It was also favourable that the improving margin trend in Uzbekistan continued.

In 2Q, net fees and commissions grew by 13% q-o-q on an FX-adjusted basis. In addition to seasonal factors, the increase was also supported by a base effect, as the full annual financial transaction levy payable on bank card transactions was recognized at OTP Core in the first quarter in the amount of HUF 2 billion.

Other income declined by 28% q-o-q, or HUF 25 billion, primarily due to developments in the Hungarian operation. On the one hand, OTP Core's other income decreased by HUF 18 billion q-o-q, mainly reflecting the deterioration in the fair value adjustment of subsidized household loans measured at fair value and interest rate hedge transactions providing a partial economic hedge against these loans' FVA. On the other hand, the contribution of the other Hungarian subsidiaries segment declined largely due to a base effect, as HUF 8 billion of positive revaluation gains were recognized on PortfoLion's investments in the first quarter. In addition, at the consolidated level, other income was pulled back by HUF 2.6 billion in the second quarter following the decision on the dividend to be paid by Ipoteka Bank. This -HUF 2.6 billion item was recognized within other income because, under the share purchase agreement signed in June 2023, OTP Bank is expected to acquire the remaining stake owned by the State in Ipoteka Bank. Consequently, the dividend attributable to that stake was recognized through profit or loss as an increase in other expenses, rather than as a deduction from equity within non-controlling interests on the balance sheet.

Credit quality remained stable, and the underlying credit quality dynamics continued to evolve favourably overall. The share of Stage 1 loans improved by 1.3 pp ytd, driven by a 1 pp decrease in the Stage 2 ratio and a 0.3 pp decline in the Stage 3 ratio. By the end of June the Stage 3 ratio improved to 3.2%, while the own provision coverage of Stage 3 loans went up by 1.3 pps over the last 12 months.

Consolidated performing (Stage 1+2) loans recorded FX-adjusted ytd growth of 8%, within that 3% in the first quarter and 5% in the second.

As for the geographical distribution of this growth, Ukraine stood out with an 18% growth rate in the first six months. In addition, the two largest operations, the Hungarian OTP Core (+10%) and DSK Bulgaria (+11%) also achieved double-digit expansion. In contrast, Russia, Serbia and Uzbekistan delivered below-average growth. In Uzbekistan, while consumer loans increased by 8% ytd, the performing corporate loan portfolio continued to follow a declining trend.

As for product and client segments, mortgage loans remained the engine of growth, increasing by 12% over the first six months of the year, to a great extent 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 and by 6% in the second quarter. Bulgaria posted an outstanding 14% growth in mortgage loans over the first half of the year. Consolidated consumer loans increased by 7% ytd on an FX-adjusted basis.

As a favourable development, consolidated performing corporate + MSE loan volume growth accelerated from 2% in 1Q to 4% in 2Q (FX-adjusted), and leasing exposures also expanded dynamically, by 6% in the second quarter. Particularly noteworthy is that OTP Core's corporate + MSE loan portfolio expanded at an above-Group-average pace in both 1Q and 2Q, by 3% and 5%, respectively. Within this, the micro- and small-business segment delivered an overall growth of 14% over the six-month period.

Consolidated customer deposits increased by 6% ytd on an FX-adjusted basis. Within this, household deposits grew by 5%, driven primarily by Hungary, where volumes increased by 9% in the first quarter before remaining stable in 2Q. In Bulgaria, following the substantial inflows at the end of the year related to the euro adoption, household deposit volumes expanded by a further 4% during the first six months of 2026. Consolidated corporate + MSE deposits, after the 3% outflow observed in 4Q 2025, grew by the same magnitude in 1Q and, followed by an additional 3% inflow in 2Q largely driven by corporate deposit placements in Hungary.

The Group's net loan-to-deposit ratio stood at 78% at the end of June, up by 2 pps compared to the end of last year.

The volume of **issued securities** increased by 8% in the first half of the year, 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. In the second quarter, OTP Mortgage Bank completed another EUR 500 million mortgage bond issuance, with settlement on 3 June 2026. On the other hand, in May 2026 OTP Bank redeemed a USD 500 million bond, while the Slovenian bank called a EUR 175.7 million Senior Non-Preferred bond.

The 66% ytd increase in **subordinated bonds** was driven by the issuance of a EUR 1 billion Tier 2 capital instrument on 24 June 2026, representing the largest capital market transaction ever executed by OTP Bank.

Shareholders' equity declined by HUF 313 billion, or 5% during the second quarter. This was mainly attributable to the HUF 300 billion dividend payment to shareholders and the higher deduction related to treasury shares, while the net comprehensive income for the second quarter amounted to HUF 21 billion (1H: HUF 208 billion).

Development of the Group's operating environment

During the first six months of 2026, the operating environment remained broadly stable across the Group's core markets despite ongoing geopolitical tensions, including the continued Russia-Ukraine war and the Iranian conflict that erupted at the end of February. In light of the heightened risks, during the first half of the year OTP Bank revised its 2026 GDP growth forecasts downward for most Group countries.

In Hungary, OTP Research Centre lowered its 2026 GDP growth forecast from slightly above 2% at the beginning of the year to 1.8%, reflecting the surge in energy prices triggered by the Iranian conflict. At the same time, Hungary experienced a notable decline in benchmark yields and an appreciation of the HUF during the first half of the year, partly supported by positive newsflow regarding EU funding following the formation of the new Government. This could create room for further policy rate cuts during the remainder of the year.

Across the Group's Central and Eastern European markets, economic growth is expected to accelerate in 2026 compared with 2025. By contrast, in the tourism-driven Balkan countries, which had previously outperformed, stronger growth momentum has started to moderate. In the ex-CIS countries, a mild deceleration of economic growth is also expected.

The lending trends observed in recent quarters across the Group's Central and Eastern European markets are expected to continue during the remainder of the year. We anticipate sustained growth in retail lending at a dynamic but not overheated pace, while corporate loan growth is likely to remain somewhat more moderate. Similarly, deposit volumes are expected to continue expanding.

In light of semi-annual results, management amended its guidance for the Group's 2026 performance

In light of the first-half 2026 performance and underlying trends, management revised one element of its guidance for 2026: in 1H 2026 the consolidated net interest margin reached 4.61%, which is higher than the 4.34% recorded in full-year 2025; considering the expected margin dynamics in the second half of the year, management now expects the full-year margin to be higher than the 4.34% achieved in 2025.

Therefore, the management's amended expectations for 2026 are as follows:

- FX-adjusted organic performing loan volume growth may be around 15% achieved in 2025.
- The net interest margin may exceed 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, as well as covered bonds through OTP Mortgage Bank.

In July OTP Bank agreed to acquire Luminor Bank

Details of the agreement:

- signed on 20 July 2026, OTP Bank is to acquire 100% of the shares in Luminor Holding, the parent company of Luminor Bank;
- from a consortium of private equity funds managed by Blackstone, and DNB Bank;
- completion of the transaction is subject to obtaining the necessary regulatory approvals.

According to pro forma 1Q 2026 figures, as a result of the transaction, OTP Group's

- total assets would increase by 13%, gross loans by 16%, mortgage loans by 29%, leasing exposures by 30%;
- exposure to the Eurozone in terms of net loans would jump from 42% to 50%.

The conservative valuation principles we have adhered to over the past decade were also applied in the case of the Luminor transaction. Accordingly, the purchase price of Luminor Bank was set below its book value.

We believe that this transaction represents a compelling strategic opportunity, enabling OTP to establish a presence in three eurozone markets in a single step, with all of these countries being relatively advanced in terms of both banking sector and GDP per capita.

This investment could serve as a solid growth platform for OTP, and through organic growth and potential further acquisitions, it could create an opportunity for Luminor to become a meaningful challenger to the market leaders in their respective countries.

Luminor's local management team is particularly strong and has achieved significant successes in recent years, especially in modernizing the bank's IT systems, attested by the successful introduction of the new mobile banking platform. The ongoing IT infrastructure developments should enable Luminor to offer an even broader range of innovative services and may open up the opportunity to bring cost efficiency (C/I) closer to peer benchmarks.

Consolidated capital adequacy ratios

At the end of June 2026, the total capital adequacy ratio (CAR) of OTP Group, calculated in accordance with IFRS under the prudential scope of consolidation, improved by 64 bps ytd to 20.3%, thanks mainly to the Tier 2 issuance in the nominal amount of EUR 1 billion in June, lifting the CAR ratio by around 120 bps *ceteris paribus*. The Common Equity Tier 1 (CET1) ratio of the Group stood at 17.6% at the end of June, marking a 47 bps ytd decline. In the absence of Additional Tier 1 (AT1) instrument, the CET1 rate equals the Tier 1 ratio.

The CET1 ratio for the end of June was negatively impacted to the tune of 28 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 semi-annual eligible profit. With these special items' prorated recognition throughout the year, the CET1 ratio would have stood at 17.9% at the end of the second quarter.

In addition, in the first half-year regulatory changes reduced the CET1 ratio by 32 bps. Within this, 23 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. Furthermore, 10 bps decline in the CET1 ratio stemmed from the increase in the risk weights applied to EU sovereign exposures denominated in non-local currencies and to equity participations.

The CET1 capital moderated by HUF 105 billion in the first six months, explained mainly by the following factors:

- The eligible profit for the period, including dividend deduction, increased CET1 capital by HUF 385 billion. In the actual period, HUF 137 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 management proposal regarding the dividend payment to be paid after the 2026 financial year.
- Changes in foreign exchange rates reduced CET1 capital by HUF 266 billion in the first half of 2026.
- CET1 capital was reduced by HUF 66 billion as of 1 January 2026 due to the expiry of the transitional treatment introduced by Article 468 of the Capital Requirements Regulation (CRR), which had allowed the partial add-back of unrealised gains and losses measured at fair value through other comprehensive income in regulatory capital calculations.
- The increase in deductions from regulatory capital related to own shares was primarily driven by approvals received from the National Bank of Hungary (NBH) during the first half of the year for treasury share buybacks. In line with the terms of these approvals, the full amounts authorized by the NBH were immediately deducted from regulatory capital. Pursuant to the single permission issued by the NBH on 14 April 2026, OTP Bank was authorized to repurchase own shares in the total amount of HUF 60 billion for the purpose of optimizing its capital structure; this repurchase limit was fully utilized on 23 July 2026. In addition, following the expiry of an earlier HUF 20 billion authorization, the NBH granted a general authorization on 26 June 2026 for the repurchase of own shares up to HUF 55 billion.

At the end of June 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 30 June 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, 2.5% 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 2Q 2026.
- Effective from 1 January 2026, the National Bank of Hungary 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 2Q 2026.

Risk weighted assets (RWA) calculated under the prudential scope of consolidation increased by 0.6% ytd, or HUF 184 billion, to HUF 29,242 billion. Credit risk-related RWA, including counterparty risk, grew by 0.6% ytd (+HUF 151 billion), explained mainly by organic growth effects (+HUF 1,458 billion) and FX effects (-HUF 1,393 billion), but regulatory changes also played a role: the increase in the risk weight of EU sovereign exposures denominated in foreign currencies and of equity participations increased RWA by HUF 150 billion. Market risk RWA increased by 0.8% (+HUF 33 billion) compared to the end of 2025, while operational risk RWA remained unchanged over the first six months.

MREL adequacy

At the end of June 2026, the MREL ratio of OTP Bank resolution group stood at 25.9%, against the effective mandatory minimum MREL requirement of 23.9%. The ytd improvement of 67 bps in the MREL ratio was significantly supported by OTP Bank's issuance of a EUR 1 billion Tier 2 instrument in June. The positive impact of the EUR 500 million MREL-eligible Senior Preferred bond issued by OTP Bank in the first quarter was largely offset by the redemption of a USD 500 million nominal amount bond in May.

Credit rating, shareholder structure

As at the end of July 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, on 23 July 2026 the outlook was changed from positive to stable, while the dated subordinated foreign currency debt was rated 'Ba1'. OTP Mortgage Bank Ltd. holds a 'Baa3' long-term issuer rating, on 23 July 2026 the outlook was changed from positive to stable, while its mortgage bonds were rated 'A1'. OTP Bank's long-term foreign currency deposit rating stood at 'Baa1', on 23 July 2026 the outlook was changed from positive to stable.
- 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 second quarter of 2026, the following investors held more than 5% influence (voting rights) in the Company: MOL Plc. (Hungarian Oil and Gas Company, 9.08%), the Groupama Group (5.40%), and the OTP Special Employee Partial Ownership Plan Organizations (Special Employee Partial Ownership Plan Organization No. I and No. II of OTP Employees, 5.17% 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 up to 31 July 2026.

Hungary

- Pursuant to the agreement concluded on 9 April 2025 between the Hungarian Banking Association and the Ministry of National Economy, banks did not apply fee adjustments to retail customers resulting from inflation indexation or increases in other operating costs until 30 June 2026. Following the expiration of this period, and while simultaneously introducing certain discounts, OTP Bank selectively raised its fees effective 1 July 2026. For a typical retail customer, the impact of the increase was less than HUF 100 per month.
- On 20 July 2026 OTP Bank signed a share purchase agreement to acquire 100% of the shares of Luminor Holding, the parent company of Luminor Bank, operating in the Baltic region, from a consortium of private equity funds managed by Blackstone, and DNB Bank. Completion of the transaction is subject to obtaining the necessary regulatory approvals.
- At its interest rate decision meeting on 21 July 2026, the National Bank of Hungary cut the central bank's base rate by 25 bps, from 6% to 5.75%.
- On 23 July 2026 Moody's Ratings changed the outlook on OTP Bank's 'Baa1' long-term local and foreign currency deposit rating and on its 'Baa3' senior preferred debt rating to positive from stable. All other ratings and assessments of OTP Bank were affirmed. At the same time, Moody's Ratings changed the outlook on OTP Mortgage Bank's 'Baa3' backed long term domestic currency issuer rating to positive from stable. All other ratings and assessments of OTP Mortgage Bank were affirmed.
- The share buyback limit of HUF 60 billion, as stipulated in the individual authorization for the repurchase of Common Equity Tier 1 (CET1) instruments received from the National Bank of Hungary on 14 April 2026, was fully exhausted on 23 July 2026.
- Based on preliminary data published by the Central Statistical Office on 30 July 2026, Hungary's gross domestic product grew by 1.7% in the second quarter of 2026 according to raw data, and by 1.6% according to seasonally and calendar-adjusted and balanced data, compared to the same period of the previous year. Compared to the previous quarter, economic output expanded by 0.4% based on seasonally and calendar-adjusted and balanced data.
- On 31 July 2026, OTP Bank fully redeemed its CNY 300 million Senior Preferred notes originally due in 2027. The principal amount of the notes, together with accrued and unpaid interest was paid to the holders of the notes.

Russia

- On 24 July 2026, the Bank of Russia reduced the key interest rate from 14.25% to 14%.

Slovenia

- On 23 July 2026, the European Central Bank left the key interest rate unchanged at 2.25%.
- On 31 July 2026, Moody's Ratings changed the outlook on OTP Bank Slovenia's 'A2' long-term deposit rating and on its 'Baa1' senior unsecured debt rating to positive from stable. All other ratings and assessments of OTP Bank Slovenia were affirmed.

Ukraine

- On 30 July the National Bank of Ukraine hiked the policy rate by 0.5 pp to 15.50%.

CONSOLIDATED PROFIT AFTER TAX BREAKDOWN BY SEGMENTS[4]

in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Consolidated profit after tax	**518,591**	**482,738**	**-7%**	**330,015**	**1,146,325**	**176,970**	**305,767**	**73%**	**-7%**
Adjustments (after tax)	0	0		0	0	0	0		
Consolidated adjusted profit after tax	**518,591**	**482,738**	**-7%**	**330,015**	**1,146,325**	**176,970**	**305,767**	**73%**	**-7%**
Banks total[1]	491,377	455,933	-7%	311,245	1,073,118	162,454	293,479	81%	-6%
OTP Core (Hungary)[2]	74,745	70,057	-6%	106,739	263,975	-14,249	84,306		-21%
DSK Group (Bulgaria)[3]	103,373	103,339	0%	54,788	211,269	43,790	59,549	36%	9%
OTP Bank Slovenia[4]	57,861	46,515	-20%	30,053	105,833	15,255	31,260	105%	4%
OBH (Croatia)[5]	27,076	24,957	-8%	14,984	54,591	13,149	11,809	-10%	-21%
OTP Bank Serbia[6]	39,442	31,954	-19%	17,001	79,324	15,800	16,154	2%	-5%
Ipoteka Bank (Uzbekistan)	25,003	34,581	38%	12,040	49,496	17,408	17,173	-1%	43%
OTP Bank Ukraine[7]	30,298	17,189	-43%	15,393	55,849	9,226	7,963	-14%	-48%
CKB Group (Montenegro)[8]	10,968	8,980	-18%	5,674	22,376	5,285	3,695	-30%	-35%
OTP Bank Albania	9,578	7,820	-18%	4,844	18,597	4,329	3,492	-19%	-28%
OTP Bank Moldova	4,420	4,098	-7%	2,237	10,027	2,108	1,991	-6%	-11%
OTP Bank Russia[9]	108,611	106,443	-2%	47,491	201,783	50,354	56,089	11%	18%
Leasing	2,207	1,117	-49%	2,041	4,404	-145	1,262		-38%
Merkantil Group (Hungary)[10]	2,207	1,117	-49%	2,041	4,404	-145	1,262		-38%
Asset Management	11,906	11,229	-6%	6,300	24,422	6,045	5,184	-14%	-18%
OTP Asset Management (Hungary)	11,750	11,005	-6%	6,281	24,310	5,950	5,055	-15%	-20%
Foreign Asset Management Companies[11]	156	224	44%	19	112	95	129	37%	582%
Other Hungarian Subsidiaries	20,440	1,897	-91%	14,415	27,418	9,190	-7,293		
Other Foreign Subsidiaries[12]	-4,344	-760	-82%	-1,077	-4,637	-542	-219	-60%	-80%
Eliminations	-2,995	13,321		-2,908	21,599	-31	13,353		
Adjusted profit after tax of the Hungarian operation[13]	106,861	96,589	-10%	126,301	333,033	1,114	95,475		-24%
Adjusted profit after tax of the Foreign operation[14]	411,731	386,149	-6%	203,714	813,291	175,857	210,293	20%	3%
Share of Hungarian contribution to the adjusted profit after tax	21%	20%	-1%p	38%	29%	1%	31%	31%p	-7%p
Share of Foreign contribution to the adjusted profit after tax	79%	80%	1%p	62%	71%	99%	69%	-31%p	7%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

	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 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 in 1Q[1]	*591,955*	*580,303*	*-2%*	*293,333*	*1,146,325*	*324,412*	*255,891*	*-21%*	*-13%*
Consolidated profit after tax	**518,591**	**482,738**	**-7%**	**330,015**	**1,146,325**	**176,970**	**305,767**	**73%**	**-7%**
Adjustments (after tax)	0	0		0	0	0	0		
Consolidated adjusted profit after tax	518,591	482,738	-7%	330,015	1,146,325	176,970	305,767	73%	-7%
Profit before tax	769,459	794,123	3%	394,270	1,502,776	419,633	374,490	-11%	-5%
Operating profit	868,847	877,789	1%	460,777	1,700,173	435,056	442,733	2%	-4%
Total income	1,436,738	1,512,182	5%	747,111	2,916,962	754,317	757,866	0%	1%
Net interest income	946,382	1,068,678	13%	480,975	1,944,625	527,282	541,396	3%	13%
Net fees and commissions	291,248	290,263	0%	151,987	604,324	137,878	152,385	11%	0%
Other net non-interest income	199,107	153,241	-23%	114,149	368,013	89,156	64,085	-28%	-44%
Foreign exchange result, net	137,771	90,311	-34%	69,657	262,565	38,013	52,298	38%	-25%
Gain/loss on securities, net	28,931	30,892	7%	19,701	42,180	8,912	21,981	147%	12%
Net other non-interest result	32,405	32,038	-1%	24,791	63,269	42,231	-10,194		
Operating expenses	-567,891	-634,393	12%	-286,335	-1,216,789	-319,260	-315,133	-1%	10%
Personnel expenses	-298,509	-330,625	11%	-153,981	-630,275	-158,726	-171,899	8%	12%
Depreciation	-63,993	-71,139	11%	-33,121	-134,716	-34,545	-36,594	6%	10%
Other expenses	-205,389	-232,629	13%	-99,232	-451,798	-125,990	-106,640	-15%	7%
Total risk costs	-99,388	-83,666	-16%	-66,506	-197,396	-15,423	-68,243	342%	3%
Provision for impairment on loan losses	-82,105	-102,115	24%	-57,630	-168,788	-31,520	-70,595	124%	22%
Other provision	-17,283	18,449		-8,877	-28,609	16,097	2,352	-85%	
Corporate taxes[2]	-250,868	-311,385	24%	-64,255	-356,452	-242,662	-68,723	-72%	7%
Performance indicators (adjusted)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
ROE (from profit after tax)	20.3%	17.5%	-2.8%p	25.6%	21.6%	12.8%	22.2%	9.3%p	-3.4%p
ROE (from adjusted profit after tax)	20.3%	17.5%	-2.8%p	25.6%	21.6%	12.8%	22.2%	9.3%p	-3.4%p
ROA (from profit after tax)	2.4%	2.1%	-0.3%p	3.0%	2.6%	1.5%	2.6%	1.1%p	-0.3%p
ROA (from adjusted profit after tax)	2.4%	2.1%	-0.3%p	3.0%	2.6%	1.5%	2.6%	1.1%p	-0.3%p
Operating profit margin	3.94%	3.78%	-0.16%p	4.13%	3.80%	3.79%	3.78%	-0.01%p	-0.35%p
Total income margin	6.52%	6.52%	0.00%p	6.70%	6.52%	6.57%	6.47%	-0.10%p	-0.23%p
Net interest margin	4.29%	4.61%	0.31%p	4.31%	4.34%	4.59%	4.62%	0.03%p	0.31%p
Net fee and commission margin	1.32%	1.25%	-0.07%p	1.36%	1.35%	1.20%	1.30%	0.10%p	-0.06%p
Net other non-interest income margin	0.90%	0.66%	-0.24%p	1.02%	0.82%	0.78%	0.55%	-0.23%p	-0.48%p
Cost-to-asset ratio	2.58%	2.73%	0.16%p	2.57%	2.72%	2.78%	2.69%	-0.09%p	0.12%p
Cost/income ratio	39.5%	42.0%	2.4%p	38.3%	41.7%	42.3%	41.6%	-0.7%p	3.3%p
Provision for impairment on loan losses-to-average gross loans ratio	0.66%	0.76%	0.09%p	0.91%	0.66%	0.47%	1.03%	0.56%p	0.12%p
Total risk cost-to-asset ratio	0.45%	0.36%	-0.09%p	0.60%	0.44%	0.13%	0.58%	0.45%p	-0.01%p
Effective tax rate	32.6%	39.2%	6.6%p	16.3%	23.7%	57.8%	18.4%	-39.5%p	2.1%p
Non-interest income/total income	34%	29%	-5%p	36%	33%	30%	29%	-2%p	-7%p
EPS base (HUF) (from profit after tax)	1,994	1,890	-5%	1,274	4,435	693	1,197	73%	-6%
EPS diluted (HUF) (from profit after tax)	1,993	1,889	-5%	1,273	4,434	692	1,197	73%	-6%
EPS base (HUF) (from adjusted profit after tax)	2,006	1,902	-5%	1,279	4,457	697	1,205	73%	-6%
EPS diluted (HUF) (from adjusted profit after tax)	2,005	1,901	-5%	1,279	4,456	697	1,204	73%	-6%
Comprehensive Income Statement	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Consolidated profit after tax	518,592	482,738	-7%	330,015	1,146,325	176,971	305,767	73%	-7%
Fair value changes of financial instruments measured at fair value through other comprehensive income	9,291	-7,285		9,664	7,123	4,141	-11,426		
Net investment hedge in foreign operations	10,790	30,350	181%	2,600	24,690	-450	30,800		
Foreign currency translation difference	-77,777	-297,969	283%	-50,274	-215,803	5,822	-303,791		504%
Change of actuarial costs (IAS 19)	1	27		1	-299	-2	29		
Net comprehensive income	**460,897**	**207,861**	**-55%**	**292,006**	**962,036**	**186,482**	**21,379**	**-89%**	**-93%**
o/w Net comprehensive income attributable to equity holders	457,234	205,584	-55%	290,836	956,252	185,276	20,308	-89%	-93%
Net comprehensive income attributable to non-controlling interest	3,663	2,277	-38%	1,170	5,784	1,206	1,071	-11%	-8%
Average exchange rates[3] (in HUF)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
HUF/EUR	405	372	-8%	404	398	384	360	-6%	-11%
HUF/CHF	430	406	-6%	431	425	419	392	-6%	-9%
HUF/USD	371	319	-14%	357	353	328	310	-6%	-13%

[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)	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
TOTAL ASSETS	**44,337,749**	**45,427,144**	**47,860,619**	**46,666,664**	**-2%**	**5%**	**3%**
Cash, amounts due from Banks and balances with the National Banks	7,147,995	4,965,634	7,036,723	6,180,434	-12%	-14%	24%
Placements with other banks, net of allowance for placement losses	856,734	1,991,490	883,715	959,927	9%	12%	-52%
Securities at fair value through profit or loss	372,835	425,213	460,340	523,776	14%	40%	23%
Securities at fair value through other comprehensive income	1,747,626	2,046,413	2,267,284	2,301,676	2%	32%	12%
Net customer loans	24,474,167	25,829,350	26,753,367	26,457,018	-1%	8%	2%
Net customer loans (FX-adjusted[1])	22,537,011	24,417,135	25,260,224	26,457,018	5%	17%	8%
Gross customer loans	25,485,150	26,863,462	27,792,820	27,451,623	-1%	8%	2%
Gross customer loans (FX-adjusted[1])	23,474,218	25,401,317	26,246,612	27,451,623	5%	17%	8%
Gross performing (Stage 1+2) customer loans (FX-adjusted[1])	**22,662,206**	**24,511,287**	**25,359,767**	**26,588,480**	**5%**	**17%**	**8%**
o/w Retail loans	13,411,022	14,658,688	15,294,081	16,062,257	5%	20%	10%
Retail mortgage loans (incl. home equity)	6,271,530	6,979,682	7,386,888	7,798,404	6%	24%	12%
Retail consumer loans	6,219,853	6,716,869	6,891,580	7,178,592	4%	15%	7%
MSE loans	919,638	962,138	1,015,613	1,085,261	7%	18%	13%
Corporate loans	7,655,075	8,204,301	8,373,389	8,726,127	4%	14%	6%
Leasing	1,596,110	1,648,298	1,692,297	1,800,097	6%	13%	9%
Allowances for loan losses	-1,010,983	-1,034,112	-1,039,454	-994,605	-4%	-2%	-4%
Allowances for loan losses (FX-adjusted[1])	-937,207	-984,182	-986,389	-994,605	1%	6%	1%
Associates and other investments	143,419	160,418	159,446	153,137	-4%	7%	-5%
Securities at amortized costs	7,470,378	7,925,465	8,081,667	8,064,411	0%	8%	2%
Tangible and intangible assets, net	986,884	1,033,988	999,271	1,000,087	0%	1%	-3%
o/w Goodwill, net	70,239	68,169	68,214	65,182	-4%	-7%	-4%
Tangible and other intangible assets, net	916,645	965,818	931,057	934,905	0%	2%	-3%
Other assets	1,137,711	1,049,173	1,218,805	1,026,200	-16%	-10%	-2%
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**44,337,749**	**45,427,144**	**47,860,619**	**46,666,664**	**-2%**	**5%**	**3%**
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	1,777,182	1,581,260	1,667,491	1,518,084	-9%	-15%	-4%
Deposits from customers	32,753,737	33,734,266	34,847,302	33,746,790	-3%	3%	0%
Deposits from customers (FX-adjusted[1])	**30,243,832**	**31,948,562**	**32,973,010**	**33,746,790**	**2%**	**12%**	**6%**
o/w Retail deposits	20,178,914	21,868,317	22,391,364	22,794,724	2%	13%	4%
Household deposits	17,080,560	18,499,606	19,097,137	19,455,594	2%	14%	5%
MSE deposits	3,098,354	3,368,711	3,294,227	3,339,130	1%	8%	-1%
Corporate deposits	10,064,918	10,080,244	10,581,646	10,952,066	4%	9%	9%
Liabilities from issued securities	2,356,987	2,512,636	2,922,881	2,724,590	-7%	16%	8%
Other liabilities	1,713,224	1,487,281	2,107,175	2,360,468	12%	38%	59%
Subordinated bonds and loans	497,273	486,084	493,849	807,836	64%	62%	66%
Total shareholders' equity	**5,239,346**	**5,625,616**	**5,821,920**	**5,508,896**	**-5%**	**5%**	**-2%**
Indicators	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
Loan/deposit ratio (FX-adjusted[1])	78%	80%	80%	81%	2%p	4%p	2%p
Net loan/deposit ratio (FX-adjusted[1])	75%	76%	77%	78%	2%p	4%p	2%p
Stage 1 loan volume under IFRS 9	21,396,200	23,246,910	24,215,563	24,177,903	0%	13%	4%
Stage 1 loans under IFRS 9/gross customer loans	84.0%	86.5%	87.1%	88.1%	0.9%p	4.1%p	1.5%p
Own coverage of Stage 1 loans under IFRS 9	0.8%	0.8%	0.8%	0.8%	0.0%p	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9	3,215,524	2,680,060	2,641,150	2,410,578	-9%	-25%	-10%
Stage 2 loans under IFRS 9/gross customer loans	12.6%	10.0%	9.5%	8.8%	-0.7%p	-3.8%p	-1.2%p
Own coverage of Stage 2 loans under IFRS 9	9.4%	9.9%	10.1%	10.4%	0.3%p	1.0%p	0.5%p
Stage 3 loan volume under IFRS 9	873,426	936,493	936,107	863,143	-8%	-1%	-8%
Stage 3 loans under IFRS 9/gross customer loans	3.4%	3.5%	3.4%	3.1%	-0.2%p	-0.3%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	61.0%	61.8%	61.5%	62.4%	0.9%p	1.5%p	0.6%p
Consolidated capital adequacy Basel IV, IFRS, according to prudential scope of consolidation	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
Capital adequacy ratio	19.8%	19.7%	19.2%	20.3%	1.2%p	0.6%p	0.6%p
Tier 1 ratio	18.0%	18.1%	17.6%	17.6%	0.0%p	-0.4%p	-0.5%p
Common Equity Tier 1 ('CET1') capital ratio	18.0%	18.1%	17.6%	17.6%	0.0%p	-0.4%p	-0.5%p
Own funds	5,396,788	5,725,502	5,788,186	5,949,588	3%	10%	4%
o/w Tier 1 Capital	4,907,990	5,253,292	5,302,425	5,148,215	-3%	5%	-2%
o/w Common Equity Tier 1 capital	4,907,990	5,253,292	5,302,425	5,148,215	-3%	5%	-2%
Tier 2 Capital	488,798	472,210	485,762	801,373	65%	64%	70%
Consolidated risk weighted assets (RWA) (credit, market, operational risk)	27,299,095	29,057,123	30,187,709	29,241,540	-3%	7%	1%
o/w RWA - credit risk RWA	23,625,734	24,869,051	25,872,830	25,020,217	-3%	6%	1%
RWA - market & operational risk	3,673,360	4,188,072	4,314,879	4,221,323	-2%	15%	1%
Closing exchange rates (in HUF)	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
HUF/EUR	399	385	386	355	-8%	-11%	-8%
HUF/CHF	427	414	421	385	-8%	-10%	-7%
HUF/USD	340	328	336	312	-7%	-8%	-5%

[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	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	**422,208**	**379,428**	**-10%**	**310,836**	**681,344**	**213,523**	**165,905**	**-22%**	**-47%**
Dividend received from subsidiaries	347,462	309,370	-11%	204,097	417,369	227,772	81,599	-64%	-60%
Profit after tax without received dividend	74,745	70,057	-6%	106,739	263,975	-14,249	84,306		-21%
Adjustments (without dividend received from subsidiaries, after tax)	0	0		0	0	0	0		
Adjusted profit after tax considering the prorated recognition of special items booked in 1Q in one sum for the full year[1]	***138,741***	***159,386***	***15%***	***74,741***	***263,975***	***119,743***	***39,642***	***-67%***	***-47%***
Adjusted profit after tax	**74,745**	**70,057**	**-6%**	**106,739**	**263,975**	**-14,249**	**84,306**		**-21%**
Profit before tax	215,505	278,566	29%	116,790	408,620	178,846	99,720	-44%	-15%
Operating profit	239,038	300,736	26%	131,171	457,408	157,603	143,132	-9%	9%
Total income	469,004	562,156	20%	250,774	975,327	280,100	282,056	1%	12%
Net interest income	313,049	382,703	22%	160,746	654,815	185,575	197,127	6%	23%
Net fees and commissions	114,561	118,030	3%	60,567	247,158	54,612	63,417	16%	5%
Other net non-interest income	41,394	61,424	48%	29,461	73,355	39,912	21,511	-46%	-27%
Operating expenses	-229,966	-261,420	14%	-119,604	-517,920	-122,497	-138,923	13%	16%
Total risk costs	-23,533	-22,170	-6%	-14,381	-48,788	21,243	-43,412		202%
Provision for impairment on loan losses	-14,031	-23,144	65%	-11,769	-6,658	1,154	-24,298		106%
Other provisions	-9,502	974		-2,612	-42,129	20,088	-19,114		632%
Corporate income tax	-140,760	-208,509	48%	-10,051	-144,645	-193,095	-15,414	-92%	53%
Indicators (adjusted)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
ROE (adjusted)	5.0%	4.3%	-0.7%p	14.0%	8.5%	-1.8%	10.1%	11.9%p	-3.9%p
ROA (adjusted)	0.7%	0.6%	-0.1%p	2.1%	1.3%	-0.3%	1.4%	1.7%p	-0.6%p
Operating profit margin	2.33%	2.64%	0.31%p	2.53%	2.20%	2.87%	2.43%	-0.10%p	-0.10%p
Total income margin	4.56%	4.93%	0.37%p	4.83%	4.70%	5.09%	4.78%	-0.31%p	-0.05%p
Net interest margin	3.05%	3.36%	0.31%p	3.09%	3.15%	3.37%	3.34%	-0.03%p	0.25%p
Net fee and commission margin	1.11%	1.04%	-0.08%p	1.17%	1.19%	0.99%	1.08%	0.08%p	-0.09%p
Net other non-interest income margin	0.40%	0.54%	0.14%p	0.57%	0.35%	0.73%	0.36%	-0.36%p	-0.20%p
Operating costs to total assets ratio	2.2%	2.3%	0.1%p	2.3%	2.5%	2.2%	2.4%	0.1%p	0.1%p
Cost/income ratio	49.0%	46.5%	-2.5%p	47.7%	53.1%	43.7%	49.3%	5.5%p	1.6%p
Provision for impairment on loan losses / average gross loans[2]	0.39%	0.55%	0.16%p	0.65%	0.09%	-0.06%	1.14%	1.19%p	0.49%p
Effective tax rate	65.3%	74.9%	9.5%p	8.6%	35.4%	108.0%	15.5%	-92.5%p	6.9%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	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
Total Assets	20,421,828	20,049,496	23,293,873	23,651,216	2%	16%	18%
Financial assets[1] (net)	10,661,600	9,521,816	12,119,475	12,416,444	2%	16%	30%
Net customer loans	7,046,478	7,836,334	8,189,602	8,455,279	3%	20%	8%
Net customer loans (FX-adjusted)	6,880,627	7,700,749	8,049,205	8,455,279	5%	23%	10%
Gross customer loans	7,321,566	8,095,510	8,449,359	8,715,257	3%	19%	8%
Gross customer loans (FX-adjusted)	7,151,118	7,956,829	8,305,909	8,715,257	5%	22%	10%
Stage 1+2 customer loans (FX-adjusted)	**6,881,274**	**7,691,477**	**8,043,016**	**8,454,637**	**5%**	**23%**	**10%**
Retail loans	4,367,896	4,779,559	5,067,488	5,359,980	6%	23%	12%
Retail mortgage loans (incl. home equity)	2,049,336	2,343,427	2,575,993	2,742,224	6%	34%	17%
Retail consumer loans	1,754,162	1,851,435	1,873,125	1,952,185	4%	11%	5%
MSE loans	564,398	584,697	618,371	665,571	8%	18%	14%
Corporate loans	2,513,379	2,911,918	2,975,528	3,094,658	4%	23%	6%
Provisions	-275,089	-259,176	-259,757	-259,978	0%	-5%	0%
Provisions (FX adjusted)	-270,491	-256,081	-256,705	-259,978	1%	-4%	2%
Tangible and intangible assets (net)	438,061	470,679	469,424	481,537	3%	10%	2%
Shares and equity investments (net)	2,036,513	2,023,310	2,036,463	2,023,050	-1%	-1%	0%
Other assets (net)	239,177	197,356	478,909	274,906	-43%	15%	39%
Deposits from customers	11,535,689	11,453,532	12,309,829	12,410,426	1%	8%	8%
Deposits from customers (FX-adjusted)	**11,266,224**	**11,278,645**	**12,115,264**	**12,410,426**	**2%**	**10%**	**10%**
Retail deposits	6,933,965	7,246,059	7,724,483	7,701,010	0%	11%	6%
Household deposits	5,522,734	5,711,058	6,203,078	6,189,417	0%	12%	8%
MSE deposits	1,411,232	1,535,001	1,521,406	1,511,593	-1%	7%	-2%
Corporate deposits	4,332,258	4,032,502	4,390,742	4,709,352	7%	9%	17%
Liabilities to credit institutions	2,331,948	1,969,564	3,561,102	3,697,272	4%	59%	88%
Issued securities	2,201,009	2,261,368	2,647,511	2,544,339	-4%	16%	13%
Subordinated bonds and loans	471,244	460,614	450,496	765,447	70%	62%	66%
Total shareholders' equity	3,131,840	3,265,229	3,495,068	3,351,317	-4%	7%	3%
Loan Quality	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
Stage 1 loan volume under IFRS 9 (in HUF million)	5,893,924	6,916,981	7,255,550	7,563,319	4%	28%	9%
Stage 1 loans under IFRS 9/gross customer loans	80.5%	85.4%	85.9%	86.8%	0.9%p	6.3%p	1.3%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.5%	0.5%	0.5%	0.0%p	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	1,152,987	909,842	927,696	891,318	-4%	-23%	-2%
Stage 2 loans under IFRS 9/gross customer loans	15.7%	11.2%	11.0%	10.2%	-0.8%p	-5.5%p	-1.0%p
Own coverage of Stage 2 loans under IFRS 9	7.3%	7.9%	7.8%	8.0%	0.2%p	0.7%p	0.1%p
Stage 3 loan volume under IFRS 9 (in HUF million)	274,655	268,686	266,113	260,620	-2%	-5%	-3%
Stage 3 loans under IFRS 9/gross customer loans	3.8%	3.3%	3.1%	3.0%	-0.2%p	-0.8%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	58.5%	57.1%	57.3%	58.5%	1.2%p	0.0%p	1.4%p
Market Share	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
Loans	26.8%	27.7%	28.2%	28.7%	0.5%p	1.8%p	1.0%p
Deposits	27.2%	27.4%	27.3%	27.7%	0.4%p	0.5%p	0.3%p
Total Assets	29.3%	28.3%	30.0%	30.4%	0.4%p	1.1%p	2.1%p
Performance Indicators	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y	YTD
Net loans to deposits (FX adjusted)	61%	68%	66%	68%	2%p	7%p	0%p
Shareholder's Equity/Total Assets (closing)	15.3%	16.3%	15.0%	14.2%	-0.8%p	-1.2%p	-2.1%p
Total Assets/Shareholder's Equity (closing)	6.5x	6.1x	6.7x	7.1x	0.4x	0.5x	0.9x
Capital adequacy ratio (OTP Bank, non-consolidated, Basel 4, IFRS)	25.6%	25.1%	24.0%	27.0%	3.1%	1.4%	1.9%
Common Equity Tier1 ratio (OTP Bank, non-consolidated, Basel IV, IFRS)	21.6%	21.4%	20.4%	21.0%	0.6%	-0.6%	-0.4%

[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 generated HUF 70.1 billion profit after tax in 1H 2026, excluding dividends received from subsidiaries. Performance was materially weighed down by increasing government burdens recognised in a lump-sum in 1Q, as well as by higher risk costs, partly driven by regulatory developments. The Home Start Programme remained the key driver of retail loan growth, generating strong disbursements also in 2Q, while corporate lending expansion continued as well. Thanks to its high-quality and continuously improving service proposition, the Bank maintained its trend-like market share gains across most product segments.

OTP Core generated HUF 159.4 billion adjusted profit after tax in 1H 2026 assuming the prorated recognition of special items booked in 1Q in a lump sum for the whole year, representing a 15% y-o-y increase. Profit growth was supported by higher net interest income and rising other revenues, while accounting items related to changes[5] in the interest rate cap regulation had a negative impact on earnings.

Prorated profit after tax amounted to HUF 39.6 billion in 2Q. The q-o-q decline to roughly one-third of the previous quarter's level reflected the effects of lower other income and higher operating expenses as well as the expected loss booked due to the amendment of the interest rate cap regulation.

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 23.9 billion in the first six months. As a result, the effective burden on 1H earnings amounted to HUF 173.5 billion.

Semi-annual net interest income increased by 22% y-o-y, supported both by a 31 bps improvement in net interest margin as well as the larger average balance sheet total. The strengthening margin was mainly driven by continued growth in household deposits. In addition, the growing ratio of higher-margin loan portfolio as well as the reinvestment of maturing Hungarian government bonds into higher yielding ones also had a positive impact on net interest income. In 2Q, net interest income increased by 6% q-o-q, supported by volume growth, while the 3 bps q-o-q decline in margin was mainly attributable to a 6% q-o-q increase in average total assets, driven mainly by intragroup deposit placements.

The modest 3% y-o-y increase in cumulated net fees and commissions stemmed from several negative factors: the increase in the monthly limit of free cash withdrawals for retail customers effective from February 2026, the fee freeze for retail loans introduced in April 2025 and effective until mid-2026, as well as higher agent commission expenses (+HUF 6.7 billion y-o-y in 1H) related to the sales of subsidised loans, primarily the Home Start mortgages. These effects were only partly offset by the increase in distribution fees charged to OTP Fund Management, which is eliminated at Group level. The 16% q-o-q increase in net fees and commissions in 2Q was primarily driven by seasonality. From 1 July 2026, following the expiry of the fee freeze, the Bank implemented selective fee increases, alongside the introduction of certain discounts. For a typical retail customer, the impact remained below HUF 100 per month.

Other net non-interest income amounted to HUF 61.4 billion in 1H 2026, nearly 50% higher y-o-y, partly due to the negative HUF 13 billion fair value adjustment recognised in the base period on subsidised loans measured at fair value. In 1H 2026, the combined fair value adjustment of subsidised retail loans and IRS transactions providing a partial economic hedge against these loans' FVA amounted to a mere +HUF 2 billion. From March 2026, the Bank started entering into IRS transactions to hedge the interest rate risk of the banking book. These derivatives are not designated as hedge accounting; therefore, their revaluation result is recognised within other income. The resulting gains provide a partial economic hedge for the yield-driven component of fair value changes in the subsidised retail loan portfolio. However, the component of loan fair value changes attributable to non-interest-rate risk factors continues to be recognised within the other net non-interest income line.

In 2Q 2026, other net non-interest income amounted to HUF 21.5 billion, down by HUF 18.4 billion q-o-q. The line included HUF 12.0 billion MOL dividend income together with the revaluation effect of the MOL-OTP treasury share swap transaction, together amounting to HUF 26 billion. This was offset by the HUF -43.5 billion q-o-q impact of the fair value adjustment of subsidised retail loans (Home Start, CSOK, Baby Loan and Worker Loan) and IRS hedges providing a partial economic hedge against these loans' FVA. The decrease was mainly attributable to the elevated volatility of the non-interest-rate risk components affecting the fair value of these loans following the outbreak of the Iran conflict, lifting the 1Q total FVA above HUF 20 billion. These components returned to normal levels in 2Q, to levels seen at the beginning of the year. As a result, although the semi-annual combined fair value adjustment of subsidised retail loans and IRS transactions used to hedge interest rate risk amounted to barely HUF 2 billion, a significant q-o-q volatility was generated on the other income line.

[5] For details see 'Key regulatory changes' at the end of this section

As a one-off item, -HUF 5.6 billion expected loss was recognised within other net non-interest income due to changes in the interest rate cap regulation relating to loans measures at fair value.

Semi-annual operating expenses increased by 14% y-o-y, mainly driven by higher personnel expenses and higher depreciation related to IT investments and branch rationalisation. The 13% q-o-q increase in 2Q was primarily attributable to seasonally higher personnel costs, while operating expenses remained broadly flat.

Total risk costs amounted to HUF 22.2 billion in 1H 2026, almost entirely recognised within credit risk costs. The charge was primarily attributable to the abolishment of the 30 June 2026 deadline for the interest rate cap scheme from the relevant regulation, resulting in a HUF 23.5 billion modification loss presented on the credit risk cost line.

In 2Q, other risk costs amounted to -HUF 19.1 billion, mainly reflecting the revaluation of investments in subsidiaries. At Group level, the revaluation of subsidiary investments is eliminated, only the related tax effect is reflected in OTP Group’s P&L.

A total of HUF 23.1 billion impairment was released in 1H in connection with Russian government bonds, including HUF 3.2 billion in 2Q following the maturity of a bond with USD 29 million face value in May. As a result, the coverage ratio of Russian government bonds and related receivables held on the Core balance sheet decreased to 54%.

Credit quality trends remained favourable. The Stage 3 ratio improved by 0.8 ppts y-o-y and 0.2 ppts q-o-q to 3.0%, while the Stage 2 ratio decreased by 5.5 ppts y-o-y and 0.8 ppts q-o-q.

Total assets increased by 16% y-o-y and remained broadly stable q-o-q. Annual growth was primarily driven by customer deposits, especially retail deposits, higher shareholders' equity and the increase in issued securities.

The dynamic expansion of the performing (Stage 1+2) loan portfolio continued in 2Q 2026, with volumes increasing by 5% q-o-q (FX-adjusted), supported by both retail (+6%) and corporate (+5%) segments. As a result, ytd growth in performing loans reached 10%, exceeding the Group average.

Within retail lending, growth in performing mortgage loans moderated somewhat in 2Q, but remained robust at 6% q-o-q, bringing ytd growth to 17%. While the semi-annual contractual volume of market-based housing loans declined by half y-o-y, the contractual volume of subsidised housing loans surged sevenfold, mainly driven by the Home Start subsidised housing loan programme launched on 1 September 2025. Under the programme, the Bank had received HUF 797 billion of loan applications and signed contracts worth HUF 723 billion by end-June 2026, corresponding to a market share of 42%. In 2Q, subsidised housing loan disbursements declined by 11% q-o-q, while market-based mortgage disbursements remained stable.

Consumer loans expanded by 4% q-o-q and 11% y-o-y in 2Q 2026, with more than half of the increase driven by cash loans (+6% q-o-q, +18% y-o-y). The workers’ loan programme, launched in early 2025, remained a significant contributor to annual growth; OTP's stock market share reached 44% by the end of 1H 2026. Baby loan volumes increased by only 2% y-o-y, despite a pick-up in demand from mid-2025 linked to the Home Start Programme, with six-month contractual volumes increasing by 15% y-o-y.

Growth in corporate (including MSE) loan volumes continued in 2Q 2026 as well, expanding by 5% q-o-q and reaching 8% ytd growth. OTP’s market share in loans to non-financial corporates rose further to a new historical high of 22.0%.

Within corporate lending, micro and small business loans expanded by 8% q-o-q, primarily driven by subsidised loan programmes. New disbursements under the Széchenyi Card MAX+ Loan Programme doubled y-o-y in 1H 2026 to HUF 386 billion, resulting in a 42% stock market share at end-June. Under the Demján Sándor Programme, launched in early 2025, loan agreements amounting to HUF 106.3 billion were signed, of which HUF 79.6 billion had been drawn by mid-2026.

In 1H 2026, customer deposits increased by 10% ytd (FX-adjusted). Retail deposits remained stable in 2Q after the 9% increase recorded in 1Q, which had been primarily supported by state transfers and pension payments. Corporate (including MSE) deposits increased by 5% q-o-q.

Issued securities increased by 16% y-o-y, but declined by 4% q-o-q. OTP Core remained active in international capital markets demonstrated by several recent successful transactions. In 2Q 2026, a new EUR 500 million mortgage bond was issued, and a Senior Preferred bond with nominal value of USD 500 million was called back. In June, the Bank completed its largest ever transaction issuing Tier 2 bondswith a face value of EUR 1 billion, increasing the stock of subordinated bonds and loans by 70% q-o-q.

Key regulatory changes announced in Hungary in the recent period:

- The interest rate cap scheme was introduced by Government Decree 782/2021 (XII.24.) for a terminated period from 1 January 2022 until 30 June 2022, which period was subsequently extended several times. Government Decree 84/2026 (IV.17.) abolished the expiry date of the scheme.

  In accordance with the currently effective legal framework, modification loss was recognised in 2Q for the full remaining tenor of loans subject to the interest rate cap. For OTP Core this expected loss amounted to HUF 29.1 billion, of which HUF 5.6 billion affected the other net non-interest income and HUF 23.5 billion the credit risk cost line.

- Government Decree 101/2026 (VI.29.) extended the original five-year childbearing deadline under the Baby Loan programme until 1 November 2026 for borrowers whose original deadline would have expired between 1 July 2024 and 31 October 2026. The extension aims to provide time for the government to redesign the current penalty regime applicable to borrowers failing to meet the eligibility condition.

- Effective from 15 July 2026, liquidity and overdraft facilities under the Széchenyi MAX+ Loan Programme carry an interest rate equal to the applicable 3-month BUBOR, replacing the previous fixed 3% rate. For applications submitted after 19 June 2026, loan agreements have been concluded under the new terms from 15 July 2026 onwards.

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	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	11,750	11,005	-6%	6,281	24,310	5,950	5,055	-15%	-20%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	11,750	11,005	-6%	6,281	24,310	5,950	5,055	-15%	-20%
Income tax	-1,194	-1,011	-15%	-631	-2,342	-550	-461	-16%	-27%
Profit before income tax	12,944	12,016	-7%	6,911	26,652	6,500	5,516	-15%	-20%
Operating profit	12,930	11,975	-7%	6,898	26,655	6,505	5,470	-16%	-21%
Total income	16,070	15,342	-5%	8,482	33,466	8,101	7,242	-11%	-15%
Net fees and commissions	15,453	14,656	-5%	8,085	32,170	7,368	7,288	-1%	-10%
Other net non-interest income	587	663	13%	382	1,235	718	-55		
Operating expenses	-3,140	-3,367	7%	-1,584	-6,811	-1,595	-1,772	11%	12%
Total provisions	14	41	200%	13	-3	-6	47		257%
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	48,768	37,341	-23%	44,490	48,768	54,774	37,341	-32%	-16%
Total shareholders' equity	37,559	15,752	-58%	25,000	37,559	10,697	15,752	47%	-37%
Asset under management in HUF billion	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Assets under management, total (w/o duplicates)[1]	**4,665**	**4,998**	**7%**	**4,372**	**4,665**	**4,751**	**4,998**	**5%**	**14%**
Volume of investment funds (closing, w/o duplicates)	4,042	4,306	7%	3,784	4,042	4,123	4,306	4%	14%
Volume of managed assets (closing)	623	692	11%	588	623	628	692	10%	18%
Volume of investment funds (closing, with duplicates)[2, 3]	**5,276**	**5,640**	**7%**	**5,027**	**5,276**	**5,396**	**5,640**	**5%**	**12%**
bond	2,826	2,852	1%	2,675	2,826	2,789	2,852	2%	7%
mixed	755	879	16%	728	755	804	879	9%	21%
absolute return	597	871	46%	586	597	850	871	2%	49%
equity	674	657	-3%	584	674	569	657	15%	12%
money market	278	277	-1%	310	278	295	277	-6%	-11%
guaranteed	71	101	41%	55	71	83	101	21%	82%
commodity market	74	4	-95%	88	74	5	4	-13%	-96%

[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 revised retrospectively.

At OTP Fund Management, the steady and trend-like growth of assets under management continued in the first half of 2026 as well. The Company's market share in the asset management market increased from 23.6% at the end of 2015 to 30.8% by the end of June 2026.

OTP Fund Management posted a profit of HUF 11 billion in the first half of 2026, of which HUF 5 billion were realized in 2Q.

Half-year operating profit totalled HUF 12 billion, down 7% from the same period a year earlier. Half-year net fee and commission income declined by 5%. This was due to the fact that, although fee income grew at a double-digit rate y-o-y, distribution fee expenses paid to OTP Bank rose even faster. However, this item has a neutral effect on the net fees and commissions line at the group level, as these expenses are incurred within the group and are eliminated at the consolidated level.

Half-year operating expenses rose by 7% y-o-y. The cost dynamics were primarily driven by increases in personnel expenses and IT costs.

In the domestic fund management market, the growth in investment fund assets continued in the first half of 2026 as well.

The total assets under management by OTP Fund Management exceeded HUF 5,600 billion by the end of June (+7% ytd, +12% y-o-y). The assets of bond funds grew by 7% y-o-y; by the end of June, the total assets of bond funds under management exceeded HUF 2,800 billion. Balanced funds also showed dynamic growth (+21% y-o-y). With a 30.8% market share, the Company maintained its market-leading position in the asset management market.

MERKANTIL GROUP (HUNGARY)

Performance of Merkantil Group:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	2,207	1,117	-49%	2,041	4,404	-145	1,262		-38%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	2,207	1,117	-49%	2,041	4,404	-145	1,262		-38%
Income tax	-3,287	-3,874	18%	-594	-4,072	-3,220	-654	-80%	10%
Profit before income tax	5,494	4,992	-9%	2,635	8,476	3,075	1,917	-38%	-27%
Operating profit	6,990	6,571	-6%	3,680	12,940	3,092	3,479	13%	-5%
Total income	14,566	14,733	1%	7,518	28,898	6,979	7,754	11%	3%
Net interest income	12,561	12,762	2%	6,138	25,656	6,161	6,602	7%	8%
Net fees and commissions	287	219	-24%	161	569	136	84	-38%	-48%
Other net non-interest income	1,718	1,752	2%	1,219	2,673	683	1,069	57%	-12%
Operating expenses	-7,576	-8,162	8%	-3,838	-15,958	-3,887	-4,275	10%	11%
Total provisions	-1,497	-1,580	6%	-1,045	-4,464	-17	-1,562		50%
Provision for impairment on loan losses	-1,168	-1,629	40%	-674	-2,616	-83	-1,546		130%
Other provision	-329	49		-371	-1,848	65	-16		-96%
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	841,801	869,719	3%	842,571	841,801	854,985	869,719	2%	3%
Gross customer loans	731,482	762,281	4%	694,533	731,482	741,391	762,281	3%	10%
Gross customer loans (FX-adjusted)	725,732	762,281	5%	687,147	725,732	735,438	762,281	4%	11%
Stage 1+2 customer loans (FX-adjusted)	715,156	752,945	5%	674,862	715,156	724,871	752,945	4%	12%
Corporate loans	58,616	58,147	-1%	57,122	58,616	58,213	58,147	0%	2%
Leasing	656,540	694,799	6%	617,739	656,540	666,658	694,799	4%	12%
Allowances for possible loan losses	-10,403	-9,929	-5%	-9,905	-10,403	-10,084	-9,929	-2%	0%
Deposits from customers	5,349	4,557	-15%	7,069	5,349	4,918	4,557	-7%	-36%
Liabilities to credit institutions	719,963	747,850	4%	729,708	719,963	735,955	747,850	2%	2%
Subordinated debt	10,019	10,030	0%	6,000	10,019	10,031	10,030		67%
Total shareholders' equity	76,659	74,758	-2%	71,083	76,659	70,346	74,758	6%	5%
Loan Quality	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	623,815	690,362	11%	623,815	659,721	678,087	690,362	2%	11%
Stage 1 loans under IFRS 9/gross customer loans	89.8%	90.6%	0.7%p	89.8%	90.2%	91.5%	90.6%	-0.9%p	0.7%p
Own coverage of Stage 1 loans under IFRS 9	0.4%	0.5%	0.1%p	0.4%	0.4%	0.4%	0.5%	0.0%p	0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	58,256	62,583	7%	58,256	61,055	52,627	62,583	19%	7%
Stage 2 loans under IFRS 9/gross customer loans	8.4%	8.2%	-0.2%p	8.4%	8.3%	7.1%	8.2%	1.1%p	-0.2%p
Own coverage of Stage 2 loans under IFRS 9	3.8%	4.1%	0.3%p	3.8%	4.0%	4.1%	4.1%	0.0%p	0.3%p
Stage 3 loan volume under IFRS 9 (in HUF million)	12,462	9,336	-25%	12,462	10,706	10,677	9,336	-13%	-25%
Stage 3 loans under IFRS 9/gross customer loans	1.8%	1.2%	-0.6%p	1.8%	1.5%	1.4%	1.2%	-0.2%p	-0.6%p
Own coverage of Stage 3 loans under IFRS 9	42.2%	44.5%	2.3%p	42.2%	48.0%	46.2%	44.5%	-1.7%p	2.3%p
Provision for impairment on loan losses/average gross loans	0.35%	0.44%	0.09%	0.40%	0.38%	0.05%	0.83%	0.78%	0.43%
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	0.5%	0.3%	-0.2%p	0.9%	0.5%	-0.1%	0.6%	0.7%p	-0.3%p
ROE	6.5%	3.1%	-3.4%p	11.8%	6.2%	-0.8%	6.9%	7.7%p	-4.9%p
Total income margin	3.25%	3.48%	0.23%p	3.39%	3.28%	3.35%	3.61%	0.26%p	0.21%p
Net interest margin	2.80%	3.01%	0.21%p	2.77%	2.91%	2.96%	3.07%	0.11%p	0.30%p
Operating costs / Average assets	1.7%	1.9%	0.2%p	1.7%	1.8%	1.9%	2.0%	0.1%p	0.3%p
Cost/income ratio	52.0%	55.4%	3.4%p	51.0%	55.2%	55.7%	55.1%	-0.6%p	4.1%p

In the first half of 2026, the Merkantil Group reported adjusted profit after tax of HUF 1.1 billion with a ROE of 3.1%. The 49% y-o-y decline in half-year profit after tax was primarily due to higher risk costs and a greater tax burden. The latter item is explained by the full-year amount of the one-time bank special tax and extra profit tax, which were recognized in the first quarter. Taking these special taxes into account on a pro rata basis, half-year net income after tax would have been HUF 2.6 billion, with a 7.2% ROE.

Half-year operating profit declined by 6%, within this, net interest income rose by 2%, while operating expenses increased by 8%.

In accordance with applicable regulations, Merkantil recognized the expected loss for the entire remaining term of loans subject to the interest rate cap in the second quarter, which increased credit risk costs by HUF 1.3 billion in 2Q.

FX-adjusted performing (Stage 1+2) loans increased by 5% ytd: corporate loans decreased by 1%, while leasing exposures expanded by 6%.

In 2Q, the volume of newly disbursed loans increased by 35% y-o-y. This growth was primarily driven by financing for production assets, which more than doubled y-o-y. Retail auto financing, which accounted for the largest volume, grew by 17%.

Credit dynamics continued to benefit from state-subsidised loan schemes. Under the KAVOSZ Széchenyi Card Programme, customers of Merkantil Bank have concluded agreements for a total of HUF 250 billion in subsidised loans since the launch of the programme (of which HUF 19 billion were in 2Q 2026). From 2025 onwards, similar preferential interest rate schemes have also been available under the Demján Sándor Programme, under which customers of Merkantil Bank have signed agreements for a total of HUF 17.5 billion in subsidised loans since its inception.

IFRS REPORTS OF THE MAIN SUBSIDIARIES

DSK GROUP (BULGARIA)

Performance of DSK Group:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	103,373	103,339	0%	54,788	211,269	43,790	59,549	36%	9%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	103,373	103,339	0%	54,788	211,269	43,790	59,549	36%	9%
Income tax	-17,912	-17,477	-2%	-9,634	-34,763	-7,121	-10,357	45%	7%
Profit before income tax	121,285	120,817	0%	64,423	246,032	50,911	69,905	37%	9%
Operating profit	129,253	135,511	5%	70,187	263,095	58,331	77,180	32%	10%
Total income	196,435	208,103	6%	99,780	396,069	101,317	106,785	5%	7%
Net interest income	136,732	150,399	10%	68,425	276,402	75,381	75,018	0%	10%
Net fees and commissions	46,153	47,135	2%	23,448	94,067	22,718	24,417	7%	4%
Other net non-interest income	13,550	10,568	-22%	7,907	25,600	3,218	7,350	128%	-7%
Operating expenses	-67,182	-72,592	8%	-29,593	-132,973	-42,987	-29,605	-31%	0%
Total provisions	-7,968	-14,694	84%	-5,765	-17,063	-7,419	-7,275	-2%	26%
Provision for impairment on loan losses	-7,674	-15,057	96%	-5,461	-17,259	-7,767	-7,290	-6%	33%
Other provision	-295	363		-304	196	348	15	-96%	
Main components of balance sheet closing balances in HUF million	2025	1H 2026	YTD	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Total assets	8,507,136	8,554,042	1%	7,762,030	8,507,136	9,095,845	8,554,042	-6%	10%
Gross customer loans	5,313,633	5,405,115	2%	4,947,657	5,313,633	5,575,429	5,405,115	-3%	9%
Gross customer loans (FX-adjusted)	4,895,727	5,405,115	10%	4,399,577	4,895,727	5,130,496	5,405,115	5%	23%
Stage 1+2 customer loans (FX-adjusted)	4,802,613	5,307,699	11%	4,309,206	4,802,613	5,034,346	5,307,699	5%	23%
Retail loans	3,101,286	3,446,566	11%	2,768,064	3,101,286	3,249,945	3,446,566	6%	25%
Retail mortgage loans	1,788,119	2,039,841	14%	1,512,530	1,788,119	1,901,841	2,039,841	7%	35%
Retail consumer loans	1,227,384	1,316,782	7%	1,168,167	1,227,384	1,260,178	1,316,782	4%	13%
MSE loans	85,783	89,943	5%	87,368	85,783	87,926	89,943	2%	3%
Corporate loans	1,343,043	1,476,780	10%	1,201,905	1,343,043	1,415,828	1,476,780	4%	23%
Leasing	358,283	384,353	7%	339,237	358,283	368,572	384,353	4%	13%
Allowances for possible loan losses	-131,458	-124,438	-5%	-136,646	-131,458	-135,418	-124,438	-8%	-9%
Allowances for possible loan losses (FX-adjusted)	-121,118	-124,438	3%	-121,526	-121,118	-124,612	-124,438	0%	2%
Deposits from customers	6,944,798	6,639,103	-4%	6,239,570	6,944,798	7,134,494	6,639,103	-7%	6%
Deposits from customers (FX-adjusted)	6,404,200	6,639,103	4%	5,555,465	6,404,200	6,565,056	6,639,103	1%	20%
Retail deposits	5,498,646	5,708,130	4%	4,763,996	5,498,646	5,622,165	5,708,130	2%	20%
Retail deposits	4,968,932	5,149,559	4%	4,265,441	4,968,932	5,079,691	5,149,559	1%	21%
MSE deposits	529,714	558,571	5%	498,555	529,714	542,474	558,571	3%	12%
Corporate deposits	905,554	930,973	3%	791,469	905,554	942,891	930,973	-1%	18%
Liabilities to credit institutions	297,002	611,314	106%	316,367	297,002	609,767	611,314	0%	93%
Subordinated debt	88,637	134,960	52%	91,840	88,637	88,746	134,960	52%	47%
Total shareholders' equity	1,100,261	1,020,243	-7%	1,028,830	1,100,261	1,045,985	1,020,243	-2%	-1%
Loan Quality	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	4,256,487	4,841,467	14%	4,256,487	4,661,437	4,922,638	4,841,467	-2%	14%
Stage 1 loans under IFRS 9/gross customer loans	86.0%	89.6%	3.5%p	86.0%	87.7%	88.3%	89.6%	1.3%p	3.5%p
Own coverage of Stage 1 loans under IFRS 9	0.6%	0.5%	-0.1%p	0.6%	0.5%	0.5%	0.5%	0.0%p	-0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	589,537	466,231	-21%	589,537	551,128	548,301	466,231	-15%	-21%
Stage 2 loans under IFRS 9/gross customer loans	11.9%	8.6%	-3.3%p	11.9%	10.4%	9.8%	8.6%	-1.2%p	-3.3%p
Own coverage of Stage 2 loans under IFRS 9	9.3%	9.5%	0.2%p	9.3%	9.1%	9.2%	9.5%	0.4%p	0.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	101,633	97,416	-4%	101,633	101,068	104,491	97,416	-7%	-4%
Stage 3 loans under IFRS 9/gross customer loans	2.1%	1.8%	-0.3%p	2.1%	1.9%	1.9%	1.8%	-0.1%p	-0.3%p
Own coverage of Stage 3 loans under IFRS 9	57.2%	58.4%	1.1%p	57.2%	58.3%	58.6%	58.4%	-0.3%p	1.1%p
Provision for impairment on loan losses/average gross loans	0.32%	0.56%	0.25%p	0.45%	0.35%	0.59%	0.54%	-0.05%p	0.10%p
Performance Indicators (adjusted)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
ROA	2.7%	2.4%	-0.3%p	2.8%	2.7%	2.1%	2.8%	0.7%p	0.0%p
ROE	20.4%	19.8%	-0.5%p	21.8%	20.3%	16.3%	23.5%	7.2%p	1.8%p
Total income margin	5.10%	4.86%	-0.23%p	5.12%	5.00%	4.76%	4.96%	0.20%p	-0.16%p
Net interest margin	3.55%	3.51%	-0.03%p	3.51%	3.49%	3.54%	3.48%	-0.06%p	-0.03%p
Operating costs / Average assets	1.7%	1.7%	0.0%p	1.5%	1.7%	2.0%	1.4%	-0.6%p	-0.1%p
Cost/income ratio	34.2%	34.9%	0.7%p	29.7%	33.6%	42.4%	27.7%	-14.7%p	-1.9%p
Net loans to deposits (FX-adjusted)	77%	80%	3%p	77%	75%	76%	80%	3%p	3%p
FX rates (in HUF)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
HUF/EUR (closing)	399.3	355.1	-11%	399.3	385.4	385.9	355.1	-8%	-11%
HUF/EUR (average)	406.1	373.1	-8%	405.1	399.1	382.6	363.7	-5%	-10%

From 1 January 2026, Bulgaria became a member of the Eurozone. From 2H 2025, corporate loan demand also started to recover; as a result, DSK's business volumes expanded by more than 20% y-o-y on both the asset and liability side, further strengthening the Bank's market share across its key product segments. DSK delivered outstanding performance again in 1H, with ROE reaching 20.7%, taking into account the prorated amount of the annual deposit insurance fee recognised in one lump sum in 1Q.

In 1H 2026, DSK Group generated HUF 103.3 billion profit after tax, virtually unchanged y-o-y in HUF terms, while representing a 9% increase in EUR. Taking into account the prorated recognition of the annual deposit insurance fee booked in a lump sum for the full year 2026 in 1Q and refunds booked in 2Q, profit after tax would have amounted to HUF 107.7 billion, implying a ROE of 20.7%.

Semi-annual net interest income increased by 20% y-o-y in EUR terms, driven by robust business volume growth and a stable net interest margin. Following euro adoption, the mandatory reserve ratio declined from 12% to 1%, investing almost EUR 2 billion of previously non-interest-bearing released liquidity into short-term EUR assets has had a favourable impact on net interest income and margins from 2026 onwards.

In 2Q, net interest income grew by 6% q-o-q in EUR terms, supported by the continued dynamic expansion of business volumes. The ECB raised its policy rates by 25 bps on 17 June 2026; however, due to the time required for portfolio repricing, the measure had no material impact yet on 2Q net interest income.

Net fees and commissions increased by 11% y-o-y in EUR terms in 1H. The 14% q-o-q growth in 2Q was mainly driven by seasonally higher card-related fee income.

Semi-annual other income declined by 14% y-o-y in EUR termsprimarily reflecting lower FX conversion revenues following euro adoption from 2026. The q-o-q increase in 2Q was largely attributable to reimbursements from fees paid to international card providers.

Cumulated operating expenses increased by 17% y-o-y on an FX-adjusted basis, mainly driven by several years of double-digit wage inflation in Bulgaria as well as rising IT costs. The HUF 13.4 billion, or 27% q-o-q decrease in EUR terms in 2Q was largely explained by the HUF 12.4 billion q-o-q impact of the annual deposit insurance fee, which, similarly to previous years, was booked in full in 1Q, and partly reimbursed in 2Q.

Total risk costs more than doubled y-o-y in EUR terms in 1H, reaching HUF 14.7 billion and resulting in a 56 bps cost of risk ratio. The stock of provisions on claims related to Russian government bonds held on the Bank's balance sheet remained unchanged in 2Q, with their coverage being flat at 65%.

Asset quality trends remained favourable: the Stage 3 ratio declined by 25 bps y-o-y to 1.8%, while the Stage 2 ratio decreased by a further 1.2 pps q-o-q.

The performing (Stage 1+2) loan portfolio expanded by 11% ytd (FX-adjusted), with retail and corporate (including MSE) loans contributing to the growth with similar volumes. Consequently, the expansion of the corporate loan portfolio, which restarted in mid-2025, continued, with annual growth reaching 22%. Retail lending growth was primarily driven by mortgages, whose volume increased by 14% ytd and 35% y-o-y, improving the Bank's mortgage market share by almost 2 pps y-o-y.

Deposits increased by 20% y-o-y (FX-adjusted), supported by both retail (+21%) and corporate (+15%) volumes. Deposit volumes remained stable in 2Q. Notably, following the strong retail deposit inflows seen in 4Q, retail deposits increased for the second quarter by a further 1% q-o-q.

The 52% q-o-q increase in subordinated debt was explained by a EUR 150 million intragroup subordinated loan transaction. The transaction was reasoned one hand by increasing regulatory capital requirements effective from 1 April 2027 (the countercyclical capital buffer will increase by 25 bps to 2.25%), on the other hand by the growing loan portfolio.

OTP BANK SLOVENIA

Performance of OTP Bank Slovenia:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	57,861	46,515	-20%	30,053	105,833	15,255	31,260	105%	4%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	57,861	46,515	-20%	30,053	105,833	15,255	31,260	105%	4%
Income tax	-10,537	-10,144	-4%	-5,080	-20,972	-4,361	-5,783	33%	14%
Profit before income tax	68,398	56,659	-17%	35,133	126,805	19,616	37,043	89%	5%
Operating profit	67,784	63,016	-7%	35,880	133,731	27,609	35,407	28%	-1%
Total income	120,771	115,468	-4%	60,109	235,932	57,891	57,576	-1%	-4%
Net interest income	90,262	86,643	-4%	44,614	179,928	44,065	42,578	-3%	-5%
Net fees and commissions	26,278	26,812	2%	13,525	52,994	13,628	13,185	-3%	-3%
Other net non-interest income	4,231	2,012	-52%	1,970	3,010	198	1,814	815%	-8%
Operating expenses	-52,987	-52,451	-1%	-24,229	-102,201	-30,282	-22,170	-27%	-9%
Total provisions	614	-6,357		-747	-6,927	-7,993	1,636		
Provision for impairment on loan losses	905	-4,006		-497	-7,315	-1,956	-2,049	5%	313%
Other provision	-291	-2,352	709%	-251	388	-6,037	3,685		
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	5,928,358	5,564,491	-6%	5,976,780	5,928,358	6,019,026	5,564,491	-8%	-7%
Gross customer loans	2,979,608	2,929,046	-2%	2,974,659	2,979,608	3,086,565	2,929,046	-5%	-2%
Gross customer loans (FX-adjusted)	2,745,041	2,929,046	7%	2,645,132	2,745,041	2,840,161	2,929,046	3%	11%
Stage 1+2 customer loans (FX-adjusted)	2,660,792	2,856,563	7%	2,593,000	2,660,792	2,763,568	2,856,563	3%	10%
Retail loans	1,351,220	1,408,014	4%	1,316,622	1,351,220	1,378,088	1,408,014	2%	7%
Retail mortgage loans	852,029	884,258	4%	838,409	852,029	861,170	884,258	3%	5%
Retail consumer loans	447,787	461,452	3%	426,691	447,787	457,506	461,452	1%	8%
MSE loans	51,404	62,305	21%	51,522	51,404	59,411	62,305	5%	21%
Corporate loans	1,106,378	1,227,758	11%	1,079,910	1,106,378	1,174,700	1,227,758	5%	14%
Leasing	203,194	220,790	9%	196,468	203,194	210,780	220,790	5%	12%
Allowances for possible loan losses	-51,136	-39,943	-22%	-50,267	-51,136	-43,105	-39,943	-7%	-21%
Allowances for possible loan losses (FX-adjusted)	-47,111	-39,943	-15%	-44,708	-47,111	-39,660	-39,943	1%	-11%
Deposits from customers	4,727,443	4,459,878	-6%	4,760,857	4,727,443	4,763,118	4,459,878	-6%	-6%
Deposits from customers (FX-adjusted)	4,356,945	4,459,878	2%	4,235,119	4,356,945	4,383,168	4,459,878	2%	5%
Retail deposits	3,549,515	3,703,070	4%	3,455,698	3,549,515	3,585,950	3,703,070	3%	7%
Retail deposits	3,094,823	3,221,804	4%	3,034,275	3,094,823	3,114,978	3,221,804	3%	6%
MSE deposits	454,692	481,265	6%	421,423	454,692	470,972	481,265	2%	14%
Corporate deposits	807,430	756,808	-6%	779,421	807,430	797,218	756,808	-5%	-3%
Liabilities to credit institutions	34,945	100,011	186%	42,863	34,945	33,015	100,011	203%	133%
Issued securities	305,326	213,910	-30%	310,655	305,326	307,654	213,910	-30%	-31%
Subordinated debt	30,841	28,408	-8%	31,949	30,841	30,877	28,408	-8%	-11%
Total shareholders' equity	746,666	670,900	-10%	723,482	746,666	693,732	670,900	-3%	-7%
Loan Quality	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	2,558,437	2,609,507	2%	2,558,437	2,644,651	2,756,352	2,609,507	-5%	2%
Stage 1 loans under IFRS 9/gross customer loans	86.0%	89.1%	3.1%p	86.0%	88.8%	89.3%	89.1%	-0.2%p	3.1%p
Own coverage of Stage 1 loans under IFRS 9	0.2%	0.2%	0.0%p	0.2%	0.2%	0.2%	0.2%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	357,617	247,055	-31%	357,617	243,516	246,971	247,055	0%	-31%
Stage 2 loans under IFRS 9/gross customer loans	12.0%	8.4%	-3.6%p	12.0%	8.2%	8.0%	8.4%	0.4%p	-3.6%p
Own coverage of Stage 2 loans under IFRS 9	4.4%	3.4%	-1.0%p	4.4%	3.3%	3.5%	3.4%	-0.1%p	-1.0%p
Stage 3 loan volume under IFRS 9 (in HUF million)	58,604	72,483	24%	58,604	91,441	83,242	72,483	-13%	24%
Stage 3 loans under IFRS 9/gross customer loans	2.0%	2.5%	0.5%p	2.0%	3.1%	2.7%	2.5%	-0.2%p	0.5%p
Own coverage of Stage 3 loans under IFRS 9	49.9%	37.3%	-12.7%p	49.9%	42.6%	36.2%	37.3%	1.0%p	-12.7%p
Provision for impairment on loan losses/average gross loans	-0.06%	0.27%	0.33%p	0.07%	0.25%	0.26%	0.28%	0.01%p	0.21%p
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	1.9%	1.6%	-0.3%p	2.0%	1.8%	1.0%	2.2%	1.2%p	0.2%p
ROE	15.4%	13.4%	-2.1%p	16.5%	14.2%	8.4%	18.7%	10.3%p	2.2%p
Total income margin	4.03%	4.03%	-0.01%p	4.00%	3.95%	3.98%	4.07%	0.09%p	0.08%p
Net interest margin	3.02%	3.02%	0.01%p	2.97%	3.01%	3.03%	3.01%	-0.02%p	0.05%p
Operating costs / Average assets	1.8%	1.8%	0.1%p	1.6%	1.7%	2.1%	1.6%	-0.5%p	0.0%p
Cost/income ratio	43.9%	45.4%	1.6%p	40.3%	43.3%	52.3%	38.5%	-13.8%p	-1.8%p
Net loans to deposits (FX-adjusted)	61%	65%	3%p	61%	62%	64%	65%	1%p	3%p
FX rates (in HUF)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/EUR (closing)	399.3	355.1	-11%	399.3	385.4	385.9	355.1	-8%	-11%
HUF/EUR (average)	406.1	373.1	-8%	405.1	399.1	382.6	363.7	-5%	-10%

In Slovenia, the significantly stronger GDP growth expected for 2026, at around 2%, compared with last year, had a favourable impact on business volume growth: the performing loan portfolio grew by 7% ytd. Cost control remained strong and the NIM was stable.

In 1H 2026, the Slovenian operation generated HUF 46.5 billion profit after tax (-20% y-o-y in HUF terms, -12% y-o-y in EUR terms), of which HUF 31.3 billion was generated in 2Q, doubling q-o-q. The 1H ROE stood at 13.4%, down 2.1 pps y-o-y.

The 7% y-o-y decline in 1H operating profit was only partly offset by strict cost control. Net interest income decreased slightly in 1H 2026 (while improving by 4% y-o-y in EUR terms), despite a virtually stable net interest margin of 3.02%. The quarterly NIM declined only marginally to 3.01% in 2Q.

Net fee and commission income increased by 2% y-o-y in 1H 2026, supported by pricing measures as well as higher insurance and card fee income. The Bank remained a successful participant in syndicates arranging sovereign bond issuances, which also contributed to fee generation.

The improvement in 2Q profit after tax was partly attributable to a higher operating profit (+28% q-o-q, +37% in EUR terms). Within this, broadly stable revenues were more than offset by a 27% q-o-q decline in operating expenses. IT and personnel expenses decreased significantly, while the annual deposit insurance fee of EUR 18 million, recognized in full in 1Q, did not recur. The number of branches decreased by one unit q-o-q to 69, while headcount remained unchanged. Other net non-interest income increased almost ninefold q-o-q, primarily driven by strong FX income related to customer activity and interbank transactions.

Asset quality improved further, with the Stage 3 ratio declining by 0.2 pp q-o-q to 2.5% at end-June.

Credit risk costs remained broadly stable q-o-q. On the one hand, the review of risk parameters resulted in additional impairment charges; on the other hand, a release of provisions of a broadly similar magnitude was recognized in relation to a guarantee from previous years.

Following 4% growth in the previous quarter, the FX-adjusted performing loan portfolio expanded by a further 3% q-o-q in 2Q (+10% y-o-y). Meaningful volume growth was recorded across all segments: both large corporate and MSE loans increased by 6% q-o-q, while retail volumes grew by a more moderate 2% q-o-q. Based on sector data available at end-June, the Bank's market shares in consumer and corporate loans improved ytd. Mortgage loan market share declined slightly, although a modest improvement was already visible in June.

The FX-adjusted deposit base grew by 2% q-o-q (+5% y-o-y). The 5% q-o-q decline in corporate deposits was fully offset by growth in the retail and MSE segments. Based on 1H data, both retail and corporate deposit market shares improved. The Bank's net loan-to-deposit ratio increased by 1 pp q-o-q to 65%.

The Bank's capital adequacy and liquidity ratios remained safely above regulatory minimum requirements. At end-June, the CAR stood at 19.93%, the Tier 1 ratio at 19.3%, while the LCR amounted to 349%.

The Bank closed 1H 2026 with total assets of EUR 15.7 billion, maintaining its position as the second-largest bank in Slovenia, corresponding to a market share of 26.6%.

Nearly 600 legal cases related to CHF-denominated loans are currently pending against the Slovenian subsidiary. These cases may necessitate additional provisions in the coming periods. Consistent with previous practice, provisions have been recognized only for ongoing cases, currently amounting to EUR 3 million. Going forward, the Bank will assess whether any change to this provisioning approach is warranted.

OTP BANK CROATIA

Performance of OTP Bank Croatia:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	27,076	24,957	-8%	14,984	54,591	13,149	11,809	-10%	-21%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	27,076	24,957	-8%	14,984	54,591	13,149	11,809	-10%	-21%
Income tax	-6,157	-5,698	-7%	-3,039	-12,297	-2,896	-2,803	-3%	-8%
Profit before income tax	33,233	30,656	-8%	18,023	66,889	16,044	14,611	-9%	-19%
Operating profit	35,167	29,670	-16%	18,190	69,634	14,148	15,522	10%	-15%
Total income	71,663	66,902	-7%	36,523	143,651	33,228	33,673	1%	-8%
Net interest income	53,215	51,608	-3%	26,369	106,903	26,139	25,470	-3%	-3%
Net fees and commissions	15,046	14,499	-4%	8,076	31,441	6,806	7,693	13%	-5%
Other net non-interest income	3,401	794	-77%	2,078	5,307	284	510	79%	-75%
Operating expenses	-36,496	-37,232	2%	-18,334	-74,016	-19,080	-18,151	-5%	-1%
Total provisions	-1,934	986		-166	-2,746	1,896	-910		447%
Provision for impairment on loan losses	709	-1,795		1,065	3,145	2,144	-3,939		
Other provision	-2,643	2,781		-1,232	-5,891	-248	3,028		

Main components of balance sheet closing balances in HUF million	2025	1H 2026	YTD	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Total assets	3,878,564	3,656,524	-6%	3,833,875	3,878,564	3,909,255	3,656,524	-6%	-5%
Gross customer loans	2,809,007	2,763,599	-2%	2,898,102	2,809,007	2,869,583	2,763,599	-4%	-5%
Gross customer loans (FX-adjusted)	2,588,303	2,763,599	7%	2,577,308	2,588,303	2,640,627	2,763,599	5%	7%
Stage 1+2 customer loans (FX-adjusted)	2,520,790	2,697,144	7%	2,510,010	2,520,790	2,573,945	2,697,144	5%	7%
Retail loans	1,464,762	1,579,317	8%	1,384,665	1,464,762	1,517,391	1,579,317	4%	14%
Retail mortgage loans	763,849	824,316	8%	728,680	763,849	787,361	824,316	5%	13%
Retail consumer loans	582,770	613,292	5%	558,509	582,770	600,150	613,292	2%	10%
MSE loans	118,143	141,709	20%	97,476	118,143	129,880	141,709	9%	45%
Corporate loans	840,052	866,676	3%	894,899	840,052	834,404	866,676	4%	-3%
Leasing	215,977	251,152	16%	230,446	215,977	222,150	251,152	13%	9%
Allowances for possible loan losses	-80,259	-72,459	-10%	-86,267	-80,259	-74,814	-72,459	-3%	-16%
Allowances for possible loan losses (FX-adjusted)	-73,945	-72,459	-2%	-76,713	-73,945	-68,842	-72,459	-2%	-6%
Deposits from customers	2,786,251	2,585,713	-7%	2,705,588	2,786,251	2,766,982	2,585,713	-7%	-4%
Deposits from customers (FX-adjusted)	2,570,712	2,585,713	1%	2,408,952	2,570,712	2,546,625	2,585,713	1%	7%
Retail deposits	1,916,646	1,940,709	1%	1,782,173	1,916,646	1,898,127	1,940,709	2%	9%
Retail deposits	1,656,297	1,675,044	1%	1,552,134	1,656,297	1,646,650	1,675,044	2%	8%
MSE deposits	260,349	265,664	2%	230,039	260,349	251,477	265,664	6%	15%
Corporate deposits	654,067	645,005	-1%	626,779	654,067	648,498	645,005	-1%	3%
Liabilities to credit institutions	466,527	465,619	0%	514,938	466,527	493,131	465,619	-6%	-10%
Subordinated debt	69,730	82,013	18%	54,298	69,730	77,481	82,013	6%	51%
Total shareholders' equity	466,311	435,497	-7%	454,491	466,311	458,312	435,497	-5%	-4%

Loan Quality	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	2,531,595	2,528,486	0%	2,531,595	2,500,968	2,615,321	2,528,486	-3%	0%
Stage 1 loans under IFRS 9/gross customer loans	87.4%	91.5%	4.1%p	87.4%	89.0%	91.1%	91.5%	0.4%p	4.1%p
Own coverage of Stage 1 loans under IFRS 9	0.5%	0.6%	0.1%p	0.5%	0.5%	0.5%	0.6%	0.1%p	0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	290,829	168,658	-42%	290,829	234,758	181,794	168,658	-7%	-42%
Stage 2 loans under IFRS 9/gross customer loans	10.0%	6.1%	-3.9%p	10.0%	8.4%	6.3%	6.1%	-0.2%p	-3.9%p
Own coverage of Stage 2 loans under IFRS 9	6.5%	7.4%	0.9%p	6.5%	6.6%	7.0%	7.4%	0.4%p	0.9%p
Stage 3 loan volume under IFRS 9 (in HUF million)	75,678	66,455	-12%	75,678	73,281	72,468	66,455	-8%	-12%
Stage 3 loans under IFRS 9/gross customer loans	2.6%	2.4%	-0.2%p	2.6%	2.6%	2.5%	2.4%	-0.1%p	-0.2%p
Own coverage of Stage 3 loans under IFRS 9	72.3%	68.9%	-3.4%p	72.3%	72.0%	67.9%	68.9%	1.0%p	-3.4%p
Provision for impairment on loan losses/average gross loans	-0.05%	0.13%	0.18%p	-0.15%	-0.11%	-0.31%	0.57%	0.88%p	0.72%p

Performance Indicators (adjusted)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
ROA	1.5%	1.3%	-0.1%p	1.6%	1.4%	1.4%	1.3%	-0.1%p	-0.3%p
ROE	11.8%	11.2%	-0.6%p	13.3%	11.8%	11.5%	10.8%	-0.7%p	-2.5%p
Total income margin	3.88%	3.59%	-0.29%p	3.90%	3.75%	3.51%	3.66%	0.15%p	-0.23%p
Net interest margin	2.88%	2.77%	-0.11%p	2.82%	2.79%	2.76%	2.77%	0.01%p	-0.04%p
Operating costs / Average assets	2.0%	2.0%	0.0%p	2.0%	1.9%	2.0%	2.0%	0.0%p	0.0%p
Cost/income ratio	50.9%	55.7%	4.7%p	50.2%	51.5%	57.4%	53.9%	-3.5%p	3.7%p
Net loans to deposits (FX-adjusted)	104%	104%	0%p	104%	98%	101%	104%	3%p	0%p

FX rates (in HUF)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
HUF/EUR (closing)	399.3	355.1	-11%	399.3	385.4	385.9	355.1	-8%	-11%
HUF/EUR (average)	406.1	373.1	-8%	405.1	399.1	382.6	363.7	-5%	-10%

In 1H 2026, the Croatian operation delivered a return on equity (ROE) of 11.2%. The period was characterized by strengthening loan demand, while the net interest margin gradually recovered from its previous low point.

The Croatian operation generated a profit after tax of nearly HUF 25 billion in 1H 2026, of which HUF 11.8 billion was recorded in the second quarter.

Total revenues declined by 7% y-o-y in HUF terms, while increasing by 2% in euro terms. Following the ECB's rate-cutting cycle that started in mid-2024 and continued through the first half of 2025, the net interest margin for 1H 2026 decreased by 11 basis points y-o-y. At the same time, the quarterly margin showed a gradual improvement after reaching its low point in 3Q 2025. The performing loan portfolio expanded by 5% q-o-q and 7% ytd on an FX-adjusted basis, supporting net interest income generation. Net interest income for the first half increased by 5% y-o-y in euro terms, while posting a 4% q-o-q increase in 2Q 2026.

Net fee and commission income for the first half grew by 5% y-o-y in euro terms, supported primarily by stronger business activity, higher transaction volumes and lending-related fee income.

The 11% increase in operating expenses measured in euro terms was only partly offset by revenue growth, resulting in a cost-to-income ratio of 55.7% in 1H 2026.

The risk profile of the loan portfolio continued to improve, with the Stage 3 loan ratio declining to 2.4% by the end of June. The HUF 4 billion risk cost booked in 2Q reflected the revision of IFRS 9 parameters related to the macroeconomic outlook.

At the same time, approximately HUF 3 billion of releases were recognized under other risk costs in the second quarter. A ruling by the Croatian Supreme Court significantly reduced the bank's exposure to CHF loan-related litigation by excluding claims for additional compensation beyond the previous conversion of loans into euros and limiting consumer claims to default interest on overpayments.

The performing (Stage 1+2) loan portfolio expanded by 5% q-o-q and 7% ytd on an FX-adjusted basis in 1H 2026. Within the retail segment, mortgage loans increased by 8% ytd, including 5% growth in 2Q. Consumer loans grew by 5% ytd, supported by strong retail loan demand and digital loan application solutions, including the Cash2go and Klik Kredit products.

The corporate (including MSE) loan portfolio also expanded, increasing by 5% both ytd and q-o-q. Growth in the leasing portfolio continued to be driven primarily by tourism-related investment demand; the portfolio increased by 16% ytd and by 13% q-o-q.

The FX-adjusted deposit base was broadly stable during the first half of the year (+1% ytd). Alongside moderate growth in retail deposits, the corporate (including MSE) deposit portfolio remained essentially unchanged. The net loan-to-deposit ratio of 104% continued to reflect a stable funding position.

OTP BANK SERBIA

Performance of OTP Bank Serbia:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	39,442	31,954	-19%	17,001	79,324	15,800	16,154	2%	-5%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	39,442	31,954	-19%	17,001	79,324	15,800	16,154	2%	-5%
Income tax	-5,819	-5,218	-10%	-2,433	-11,493	-2,591	-2,627	1%	8%
Profit before income tax	45,261	37,172	-18%	19,434	90,816	18,391	18,781	2%	-3%
Operating profit	48,650	39,723	-18%	24,961	97,283	19,785	19,939	1%	-20%
Total income	79,340	72,695	-8%	40,488	161,850	36,401	36,294	0%	-10%
Net interest income	59,478	52,664	-11%	30,072	118,297	26,796	25,867	-3%	-14%
Net fees and commissions	11,453	13,362	17%	6,043	26,552	6,190	7,171	16%	19%
Other net non-interest income	8,409	6,670	-21%	4,373	17,000	3,415	3,255	-5%	-26%
Operating expenses	-30,690	-32,972	7%	-15,527	-64,567	-16,617	-16,355	-2%	5%
Total provisions	-3,389	-2,551	-25%	-5,527	-6,466	-1,394	-1,157	-17%	-79%
Provision for impairment on loan losses	-3,245	-2,104	-35%	-5,085	-5,883	-1,075	-1,028	-4%	-80%
Other provision	-144	-448	211%	-442	-583	-319	-129	-60%	-71%
Main components of balance sheet closing balances in HUF million	2025	1H 2026	YTD	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Total assets	3,438,979	3,192,995	-7%	3,519,727	3,438,979	3,430,314	3,192,995	-7%	-9%
Gross customer loans	2,515,142	2,435,737	-3%	2,428,342	2,515,142	2,524,818	2,435,737	-4%	0%
Gross customer loans (FX-adjusted)	2,316,840	2,435,737	5%	2,158,749	2,316,840	2,324,044	2,435,737	5%	13%
Stage 1+2 customer loans (FX-adjusted)	2,262,059	2,385,342	5%	2,101,690	2,262,059	2,270,102	2,385,342	5%	13%
Retail loans	1,072,664	1,170,317	9%	988,723	1,072,664	1,113,729	1,170,317	5%	18%
Retail mortgage loans	470,400	503,457	7%	445,785	470,400	481,445	503,457	5%	13%
Retail consumer loans	538,131	594,971	11%	485,179	538,131	564,422	594,971	5%	23%
MSE loans	64,133	71,889	12%	57,758	64,133	67,862	71,889	6%	24%
Corporate loans	1,079,487	1,098,886	2%	1,004,285	1,079,487	1,045,584	1,098,886	5%	9%
Leasing	109,908	116,139	6%	108,681	109,908	110,789	116,139	5%	7%
Allowances for possible loan losses	-76,426	-68,810	-10%	-80,840	-76,426	-76,426	-68,810	-10%	-15%
Allowances for possible loan losses (FX-adjusted)	-70,399	-68,810	-2%	-71,860	-70,399	-70,356	-68,810	-2%	-4%
Deposits from customers	2,273,048	2,103,204	-7%	2,347,538	2,273,048	2,273,926	2,103,204	-8%	-10%
Deposits from customers (FX-adjusted)	2,095,445	2,103,204	0%	2,088,734	2,095,445	2,093,446	2,103,204	0%	1%
Retail deposits	1,226,967	1,247,257	2%	1,144,753	1,226,967	1,208,988	1,247,257	3%	9%
Retail deposits	1,060,868	1,075,196	1%	984,811	1,060,868	1,038,129	1,075,196	4%	9%
MSE deposits	166,099	172,061	4%	159,942	166,099	170,859	172,061	1%	8%
Corporate deposits	868,477	855,947	-1%	943,981	868,477	884,457	855,947	-3%	-9%
Liabilities to credit institutions	583,402	559,816	-4%	607,447	583,402	562,423	559,816	0%	-8%
Subordinated debt	67,318	62,160	-8%	69,567	67,318	67,887	62,160	-8%	-11%
Total shareholders' equity	450,161	412,447	-8%	426,651	450,161	464,103	412,447	-11%	-3%
Loan Quality	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	2,099,735	2,191,718	4%	2,099,735	2,225,580	2,234,367	2,191,718	-2%	4%
Stage 1 loans under IFRS 9/gross customer loans	86.5%	90.0%	3.5%p	86.5%	88.5%	88.5%	90.0%	1.5%p	3.5%p
Own coverage of Stage 1 loans under IFRS 9	0.6%	0.6%	0.0%p	0.6%	0.6%	0.6%	0.6%	0.1%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	264,409	193,624	-27%	264,409	230,087	231,865	193,624	-16%	-27%
Stage 2 loans under IFRS 9/gross customer loans	10.9%	7.9%	-2.9%p	10.9%	9.1%	9.2%	7.9%	-1.2%p	-2.9%p
Own coverage of Stage 2 loans under IFRS 9	10.4%	11.2%	0.8%p	10.4%	11.0%	10.9%	11.2%	0.2%p	0.8%p
Stage 3 loan volume under IFRS 9 (in HUF million)	64,198	50,394	-22%	64,198	59,475	58,586	50,394	-14%	-22%
Stage 3 loans under IFRS 9/gross customer loans	2.6%	2.1%	-0.6%p	2.6%	2.4%	2.3%	2.1%	-0.3%p	-0.6%p
Own coverage of Stage 3 loans under IFRS 9	63.4%	66.4%	3.0%p	63.4%	64.7%	65.4%	66.4%	1.0%p	3.0%p
Provision for impairment on loan losses/average gross loans	0.28%	0.17%	-0.10%p	0.85%	0.24%	0.18%	0.17%	-0.01%p	-0.68%p
Performance Indicators (adjusted)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
ROA	2.3%	1.9%	-0.4%p	1.9%	2.3%	1.9%	2.0%	0.1%p	0.0%p
ROE	18.1%	14.6%	-3.4%p	15.5%	18.1%	14.2%	15.1%	0.9%p	-0.4%p
Total income margin	4.62%	4.40%	-0.21%p	4.62%	4.64%	4.35%	4.45%	0.10%p	-0.17%p
Net interest margin	3.46%	3.19%	-0.27%p	3.43%	3.39%	3.21%	3.17%	-0.03%p	-0.26%p
Operating costs / Average assets	1.8%	2.0%	0.2%p	1.8%	1.8%	2.0%	2.0%	0.0%p	0.2%p
Cost/income ratio	38.7%	45.4%	6.7%p	38.3%	39.9%	45.6%	45.1%	-0.6%p	6.7%p
Net loans to deposits (FX-adjusted)	100%	113%	13%p	100%	107%	108%	113%	5%p	13%p
FX rates (in HUF)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
HUF/RSD (closing)	3.4	3.0	-11%	3.4	3.3	3.3	3.0	-8%	-11%
HUF/RSD (average)	3.5	3.2	-8%	3.5	3.4	3.3	3.1	-5%	-10%

The Serbian banking group's performance moderated in 1H 2026, primarily due to narrowing interest margins and measures introduced by the National Bank of Serbia affecting retail lending. At the same time, asset quality continued to improve, while retail lending momentum remained strong.

The Serbian operation generated HUF 32 billion net profit in 1H 2026, down 19% y-o-y, of which HUF 16.2 billion was recorded in 2Q.

Regarding revenue trends, net interest income declined by 11% y-o-y in HUF terms and by 4% y-o-y in local currency in 1H 2026. Meanwhile, the net interest margin narrowed by 27 bps y-o-y. Margin performance was adversely affected by the fact that around two-thirds of the loan portfolio is FX-denominated, predominantly in euro. As a result, the decline in euro area interest rates during 1H 2025, together with interest rate caps introduced on retail loan products, exerted pressure on margins.

Net fee and commission income increased by 17% y-o-y in 1H 2026, while it expanded by 16% q-o-q in 2Q, mainly driven by stronger business activity.

Operating expenses increased by 7% y-o-y in 1H 2026 (up 17% in RSD terms). The increase was mainly attributable to higher IT and marketing expenses, as well as rising supervisory fees y-o-y.

In 1H 2026, total risk costs amounted to HUF 2.6 billion, including HUF 2.1 billion related to credit risks. In 2Q, the HUF 2 billion negative impact of the macroeconomic IFRS 9 parameter review was offset by an impairment release of the same amount related to the prepayment of a Stage 2 exposure.

Loan portfolio continued to improve: the Stage 3 loan ratio declined to 2.1% by the end of June, while Stage 3 coverage increased both q-o-q and y-o-y, reaching 66.4%. At the same time, the Stage 2 ratio declined by 2.9 ppts y-o-y to 7.9% by end-June.

The performing (Stage 1+2) loan portfolio increased by 5% ytd, with the entire growth recorded in 2Q. Retail lending growth continued to be driven by consumer loans, supported by favourable borrowing conditions, higher maximum loan amounts and regulatory interest rate caps introduced in 2025. Mortgage lending also accelerated meaningfully: the portfolio grew by 7% ytd and by 5% q-o-q.

The corporate (including MSE) loan portfolio expanded by 2% ytd during the first six months of the year.

On an FX-adjusted basis, deposits remained broadly flat y-o-y. As a result, the net loans-to-deposits ratio increased to 113% by end-June.

IPOTEKA BANK (UZBEKISTAN)

Performance of Ipoteka Bank (Uzbekistan):

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	25,003	34,581	38%	12,040	49,496	17,408	17,173	-1%	43%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	25,003	34,581	38%	12,040	49,496	17,408	17,173	-1%	43%
Income tax	-3,854	-3,716	-4%	-1,397	-7,591	-1,437	-2,279	59%	63%
Profit before income tax	28,857	38,297	33%	13,438	57,087	18,845	19,452	3%	45%
Operating profit	29,120	38,523	32%	13,997	64,252	19,032	19,490	2%	39%
Total income	54,155	69,064	28%	26,530	116,708	34,217	34,847	2%	31%
Net interest income	47,330	58,817	24%	23,747	98,378	29,076	29,742	2%	25%
Net fees and commissions	5,394	7,676	42%	2,708	13,476	3,801	3,875	2%	43%
Other net non-interest income	1,432	2,571	80%	75	4,854	1,341	1,231	-8%	
Operating expenses	-25,035	-30,541	22%	-12,532	-52,455	-15,185	-15,357	1%	23%
Total provisions	-263	-226	-14%	-560	-7,166	-188	-38	-80%	-93%
Provision for impairment on loan losses	624	189	-70%	281	-5,696	-30	219		-22%
Other provision	-887	-415	-53%	-841	-1,470	-158	-257	63%	-69%
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	1,484,426	1,461,735	-2%	1,345,466	1,484,426	1,546,720	1,461,735	-5%	9%
Gross customer loans	1,042,097	1,005,344	-4%	983,512	1,042,097	1,058,334	1,005,344	-5%	2%
Gross customer loans (FX-adjusted)	983,617	1,005,344	2%	931,586	983,617	986,650	1,005,344	2%	8%
Stage 1+2 customer loans (FX-adjusted)	842,457	866,839	3%	812,496	842,457	847,272	866,839	2%	7%
Retail loans	705,176	728,706	3%	634,584	705,176	710,478	728,706	3%	15%
Retail mortgage loans	436,037	445,905	2%	394,254	436,037	438,281	445,905	2%	13%
Retail consumer loans	250,361	269,957	8%	218,680	250,361	258,766	269,957	4%	23%
MSE loans	18,777	12,844	-32%	21,650	18,777	13,432	12,844	-4%	-41%
Corporate loans	137,281	138,134	1%	177,912	137,281	136,794	138,134	1%	-22%
Allowances for possible loan losses	-113,037	-103,636	-8%	-107,076	-113,037	-113,202	-103,636	-8%	-3%
Allowances for possible loan losses (FX-adjusted)	-106,375	-103,636	-3%	-100,521	-106,375	-105,209	-103,636	-1%	3%
Deposits from customers	482,720	461,965	-4%	425,439	482,720	491,367	461,965	-6%	9%
Deposits from customers (FX-adjusted)	456,294	461,965	1%	402,884	456,294	457,973	461,965	1%	15%
Retail deposits	215,024	174,009	-19%	168,038	215,024	165,969	174,009	5%	4%
Retail deposits	157,237	142,239	-10%	131,234	157,237	137,916	142,239	3%	8%
MSE deposits	57,787	31,770	-45%	36,804	57,787	28,053	31,770	13%	-14%
Corporate deposits	241,270	287,955	19%	234,846	241,270	292,003	287,955	-1%	23%
Liabilities to credit institutions	543,318	514,416	-5%	530,354	543,318	559,350	514,416	-8%	-3%
Issued securities	171,748	162,762	-5%	139,298	171,748	180,237	162,762	-10%	17%
Subordinated debt	10,312	9,417	-9%	10,803	10,312	10,351	9,417	-9%	-13%
Total shareholders' equity	240,326	247,002	3%	212,746	240,326	260,530	247,002	-5%	16%
Loan Quality	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	686,907	776,898	13%	686,907	799,627	815,499	776,898	-5%	13%
Stage 1 loans under IFRS 9/gross customer loans	69.8%	77.3%	7.4%p	69.8%	76.7%	77.1%	77.3%	0.2%p	7.4%p
Own coverage of Stage 1 loans under IFRS 9	2.6%	1.9%	-0.8%p	2.6%	2.3%	2.2%	1.9%	-0.3%p	-0.8%p
Stage 2 loan volume under IFRS 9 (in HUF million)	168,663	89,942	-47%	168,663	92,236	92,535	89,942	-3%	-47%
Stage 2 loans under IFRS 9/gross customer loans	17.1%	8.9%	-8.2%p	17.1%	8.9%	8.7%	8.9%	0.2%p	-8.2%p
Own coverage of Stage 2 loans under IFRS 9	19.5%	17.0%	-2.5%p	19.5%	16.4%	17.7%	17.0%	-0.7%p	-2.5%p
Stage 3 loan volume under IFRS 9 (in HUF million)	127,943	138,504	8%	127,943	150,234	150,299	138,504	-8%	8%
Stage 3 loans under IFRS 9/gross customer loans	13.0%	13.8%	0.8%p	13.0%	14.4%	14.2%	13.8%	-0.4%p	0.8%p
Own coverage of Stage 3 loans under IFRS 9	43.8%	53.2%	9.4%p	43.8%	52.8%	52.4%	53.2%	0.8%p	9.4%p
Provision for impairment on loan losses/average gross loans	-0.12%	-0.04%	0.09%p	-0.11%	0.56%	0.01%	-0.09%	-0.10%p	0.03%p
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	3.6%	4.8%	1.2%p	3.5%	3.5%	4.8%	4.7%	-0.1%p	1.2%p
ROE	23.5%	27.8%	4.3%p	22.7%	22.4%	28.9%	26.9%	-2.0%p	4.1%p
Total income margin	7.78%	9.52%	1.74%p	7.78%	8.32%	9.51%	9.53%	0.02%p	1.75%p
Net interest margin	6.80%	8.11%	1.31%p	6.96%	7.01%	8.08%	8.13%	0.05%p	1.17%p
Operating costs / Average assets	3.6%	4.2%	0.6%p	3.7%	3.7%	4.2%	4.2%	0.0%p	0.5%p
Cost/income ratio	46.2%	44.2%	-2.0%p	47.2%	44.9%	44.4%	44.1%	-0.3%p	-3.2%p
Net loans to deposits (FX-adjusted)	206%	195%	-11%p	206%	192%	192%	195%	3%p	-11%p
FX rates (in HUF)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/1.000 UZS (closing)	26.9	25.8	-4%	26.9	27.3	27.6	25.8	-7%	-4%
HUF/1.000 UZS (average)	29.0	26.3	-9%	27.8	28.2	26.8	25.8	-4%	-7%

In the first half of 2026 Ipoteka Bank reached a 38% higher net profit y-o-y, reaching HUF 35 billion, which translated into an ROE of 27.8%. Consumer loans expanded by 23% y-o-y, while the net interest margin continued to improve, extending the positive trend observed in recent periods.

The Bank generated HUF 34.6 billion in net profit in 1H 2026, up 38% y-o-y, of which HUF 17.1 billion was earned in 2Q.

First-half operating profit increased by 32% y-o-y, supported by the upward trend that has been unfolding since 2Q 2025. Net interest income rose by 24% y-o-y, reflecting the combined effect of a growing loan portfolio and a 1.31 pps improvement in net interest margin. Net fees and commissions increased by 42%, closely linked to the expansion of consumer lending, while other income improved by 80%. On a quarterly basis, 2Q total income increased by 7% q-o-q in local currency, driven by 7% growth in both net interest income and fee income.

Operating expenses for the first half increased by 22% in HUF terms, primarily due to a 13% rise in personnel expenses, a 12% increase in depreciation, and a 56% leap in operational expenses. The increase in operational expenses was driven by higher costs related to credit assessment, as well as rising marketing and IT expenditures.

Risk costs amounted to HUF 0.2 billion in 1H 2026, representing a 14% decrease compared with the same period of the previous year. In 2Q, risk costs were close to zero.

The Stage 3 loan ratio improved by 0.4 pp q-o-q.

The FX-adjusted performing loan portfolio was 7% higher y-o-y, reflecting a 23% increase in consumer loans and a 13% growth in mortgage loans, partially being offset by a 24% decline in corporate (including MSE) exposures. Growth in consumer lending was somewhat slower due to IT-related issues experienced in 1Q; however, following the resolution of these issues during the quarter and the Bank's continued expansion into new customer segments, the consumer loan portfolio grew by 4% q-o-q in 2Q.

A government-supported mortgage lending programme was relaunched at the end of 1Q, resulting in a 34% q-o-q increase in mortgage loan disbursements, while the mortgage portfolio expanded by 2% q-o-q.

The FX-adjusted deposit base increased by 15% y-o-y, driven primarily by an 18% increase in corporate (including MSE) deposits, while retail deposits grew by 8%. On a quarterly basis, total deposits increased by 1%.

The net loans to deposit ratio stood at 195% at the end of 2Q 2026, which was 11 pps lower than a year ago. Excluding government interest-subsidized and refinanced mortgage loans, the net loans to deposit ratio stood at 111% at the end of 2Q 2026.

In May 2026, the International Finance Corporation (IFC) converted its outstanding convertible debt provided to Ipoteka Bank prior to the acquisition into equity. As a result of the conversion, IFC acquired an 8.7% stake in Ipoteka Bank, whilst the shareholding of the Republic of Uzbekistan changed to 17.5% and the stake held by OTP Bank changed to 72.9%.

OTP BANK UKRAINE

Performance of OTP Bank Ukraine:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	30,298	17,189	-43%	15,393	55,849	9,226	7,963	-14%	-48%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	30,298	17,189	-43%	15,393	55,849	9,226	7,963	-14%	-48%
Income tax	-5,494	-14,703	168%	-2,943	-10,597	-8,082	-6,621	-18%	125%
Profit before income tax	35,792	31,892	-11%	18,336	66,446	17,308	14,584	-16%	-20%
Operating profit	36,217	36,104	0%	17,901	73,522	18,502	17,602	-5%	-2%
Total income	53,465	53,628	0%	26,660	108,651	27,089	26,539	-2%	0%
Net interest income	48,085	46,256	-4%	24,296	96,238	23,668	22,588	-5%	-7%
Net fees and commissions	3,976	4,204	6%	1,832	7,816	2,155	2,050	-5%	12%
Other net non-interest income	1,405	3,168	126%	532	4,598	1,267	1,902	50%	257%
Operating expenses	-17,248	-17,524	2%	-8,759	-35,130	-8,587	-8,937	4%	2%
Total provisions	-425	-4,212	890%	435	-7,076	-1,194	-3,018	153%	
Provision for impairment on loan losses	-660	-4,977	654%	41	-4,722	-2,047	-2,930	43%	
Other provision	234	765	226%	394	-2,354	853	-88		
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	1,139,284	1,063,487	-7%	1,086,790	1,139,284	1,106,998	1,063,487	-4%	-2%
Gross customer loans	445,995	472,942	6%	414,191	445,995	478,525	472,942	-1%	14%
Gross customer loans (FX-adjusted)	405,777	472,942	17%	361,521	405,777	437,305	472,942	8%	31%
Stage 1+2 customer loans (FX-adjusted)	382,987	452,929	18%	335,752	382,987	416,059	452,929	9%	35%
Retail loans	52,919	68,027	29%	40,947	52,919	58,595	68,027	16%	66%
Retail mortgage loans	814	662	-19%	896	814	734	662	-10%	-26%
Retail consumer loans	52,075	67,354	29%	40,015	52,075	57,854	67,354	16%	68%
MSE loans	30	12	-61%	37	30	7	12	57%	-69%
Corporate loans	242,453	279,424	15%	207,719	242,453	261,123	279,424	7%	35%
Leasing	87,616	105,477	20%	87,086	87,616	96,340	105,477	9%	21%
Allowances for possible loan losses	-35,766	-36,819	3%	-36,539	-35,766	-37,826	-36,819	-3%	1%
Allowances for possible loan losses (FX-adjusted)	-32,690	-36,819	13%	-32,226	-32,690	-34,636	-36,819	6%	14%
Deposits from customers	828,899	753,632	-9%	770,868	828,899	780,627	753,632	-3%	-2%
Deposits from customers (FX-adjusted)	754,850	753,632	0%	675,242	754,850	713,824	753,632	6%	12%
Retail deposits	257,017	268,349	4%	254,931	257,017	273,403	268,349	-2%	5%
Retail deposits	224,603	236,731	5%	224,257	224,603	241,627	236,731	-2%	6%
MSE deposits	32,414	31,618	-2%	30,674	32,414	31,776	31,618	0%	3%
Corporate deposits	497,834	485,283	-3%	420,311	497,834	440,421	485,283	10%	15%
Liabilities to credit institutions	71,438	70,054	-2%	81,381	71,438	72,117	70,054	-3%	-14%
Subordinated debt	0	0		0	0	0	0		
Total shareholders' equity	212,210	207,640	-2%	204,449	212,210	219,707	207,640	-5%	2%
Loan Quality	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	323,663	393,106	21%	323,663	361,194	393,879	393,106	0%	21%
Stage 1 loans under IFRS 9/gross customer loans	78.1%	83.1%	5.0%p	78.1%	81.0%	82.3%	83.1%	0.8%p	5.0%p
Own coverage of Stage 1 loans under IFRS 9	2.3%	3.1%	0.8%p	2.3%	2.5%	2.9%	3.1%	0.3%p	0.8%p
Stage 2 loan volume under IFRS 9 (in HUF million)	61,609	59,823	-3%	61,609	60,146	61,550	59,823	-3%	-3%
Stage 2 loans under IFRS 9/gross customer loans	14.9%	12.6%	-2.2%p	14.9%	13.5%	12.9%	12.6%	-0.2%p	-2.2%p
Own coverage of Stage 2 loans under IFRS 9	14.1%	15.6%	1.5%p	14.1%	15.1%	15.6%	15.6%	0.0%p	1.5%p
Stage 3 loan volume under IFRS 9 (in HUF million)	28,919	20,014	-31%	28,919	24,654	23,096	20,014	-13%	-31%
Stage 3 loans under IFRS 9/gross customer loans	7.0%	4.2%	-2.8%p	7.0%	5.5%	4.8%	4.2%	-0.6%p	-2.8%p
Own coverage of Stage 3 loans under IFRS 9	70.6%	75.5%	4.9%p	70.6%	71.4%	73.2%	75.5%	2.4%p	4.9%p
Provision for impairment on loan losses/average gross loans	0.31%	2.20%	1.89%p	-0.04%	1.09%	1.86%	2.53%	0.67%p	2.57%p
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	5.3%	3.2%	-2.1%p	5.5%	5.0%	3.4%	3.0%	-0.3%p	-2.5%p
ROE	29.1%	16.5%	-12.6%p	29.6%	26.3%	17.7%	15.4%	-2.3%p	-14.2%p
Total income margin	9.39%	9.98%	0.59%p	9.49%	9.67%	9.88%	10.07%	0.19%p	0.58%p
Net interest margin	8.44%	8.60%	0.16%p	8.65%	8.56%	8.63%	8.57%	-0.06%p	-0.08%p
Operating costs / Average assets	3.0%	3.3%	0.2%p	3.1%	3.1%	3.1%	3.4%	0.3%p	0.3%p
Cost/income ratio	32.3%	32.7%	0.4%p	32.9%	32.3%	31.7%	33.7%	2.0%p	0.8%p
Net loans to deposits (FX-adjusted)	49%	58%	9%p	49%	49%	56%	58%	1%p	9%p
FX rates (in HUF)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/UAH (closing)	8.1	7.0	-15%	8.1	7.8	7.7	7.0	-9%	-15%
HUF/UAH (average)	9.0	7.3	-19%	8.6	8.5	7.5	7.1	-6%	-18%

Amid the ongoing war, the Ukrainian bank continued to demonstrate strong business momentum reflected by the 18% growth of its performing loan portfolio during the first six months of 2026. Despite the doubling of the corporate income tax rate for banks from the beginning of 2026, the Ukrainian operation delivered a 16.5% ROE in the first half of the year and continues to maintain significant capital and liquidity buffers. These reserves could support a sharp acceleration in business activity should the war come to an end or a political settlement be reached.

OTP Bank Ukraine generated more than HUF 17 billion in net profit in 1H 2026 (-31% y-o-y in LCY terms), resulting in a 16.5% ROE. The y-o-y decline was driven to a lesser extent by higher risk costs and, to a greater extent, by the increase in the corporate income tax rate applicable to banks from 25% to 50%, effective from 1 January 2026.

Corporate income tax expenses for the first half increased by more than 2.5 times, reflecting not only the higher tax rate but also a base effect. In 1H 2025, the leasing company recognized HUF 3.5 billion of deferred tax assets originating from previous years.

Profit before tax increased by 8% y-o-y in local currency, while total income rose by 22% (remaining broadly flat in HUF terms). Within this, net interest income increased by 17% in hryvnia terms, primarily due to strong loan growth. Net fees and commissions expanded by 29% y-o-y in hryvnia, while other income nearly tripled from a low base, mainly due to a one-off compensation payment received from a card company.

Operating expenses in the first half increased by 24% y-o-y in local currency, while in 2Q they grew by 12% q-o-q, mainly driven by higher personnel expenses in an environment characterized by elevated wage inflation.

Total risk costs amounted to HUF 4.2 billion in 1H 2026, with the vast majority recognized in 2Q, reflecting the expanding loan portfolio as well as the review of IFRS 9 model parameters in response to geopolitical developments. Positive other risk costs recorded during the first half were mainly attributable to the reversal in 1Q of impairment charges previously recognized on Ukrainian government bonds.

Underlying credit quality trends remained favourable, with the Stage 3 ratio declining to 4.2%, an improvement of 2.8 pps y-o-y and 0.6 pp q-o-q.

Supported by a prudent and disciplined lending strategy, the FX-adjusted stock of performing loans (Stage 1+2) increased by 35% y-o-y. Within the portfolio, retail consumer loans expanded by 68% y-o-y, supported by the continued growth of digital sales channels. Corporate loans (including MSE) also increased (+35% y-o-y), while leasing exposures grew by 21%.

On a quarterly basis, consumer loans increased by 16%, supported in part by a new online lending product launched during 2Q. Corporate loans (including MSE) expanded by 7% q-o-q, while leasing exposures increased by 9% q-o-q.

FX-adjusted deposits grew by 12% y-o-y, driven primarily by a 15% increase in corporate deposits. On a quarterly basis, following the seasonally weaker 1Q, corporate deposits (including MSE) increased by 9% in 2Q.

CKB GROUP (MONTENEGRO)

Performance of CKB Group:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	10,968	8,980	-18%	5,674	22,376	5,285	3,695	-30%	-35%
Adjustments (after tax)	0	0	-100%	0	0	0	0		
Adjusted profit after tax	10,968	8,980	-18%	5,674	22,376	5,285	3,695	-30%	-35%
Income tax	-1,842	-1,530	-17%	-949	-3,980	-882	-647	-27%	-32%
Profit before income tax	12,810	10,510	-18%	6,624	26,356	6,168	4,342	-30%	-34%
Operating profit	13,782	11,797	-14%	7,196	26,908	5,961	5,835	-2%	-19%
Total income	23,223	22,267	-4%	12,032	47,569	11,270	10,997	-2%	-9%
Net interest income	17,871	17,355	-3%	8,982	36,581	8,853	8,502	-4%	-5%
Net fees and commissions	4,862	4,511	-7%	2,790	10,020	2,213	2,297	4%	-18%
Other net non-interest income	490	401	-18%	259	968	204	197	-3%	-24%
Operating expenses	-9,441	-10,470	11%	-4,835	-20,660	-5,309	-5,162	-3%	7%
Total provisions	-972	-1,287	32%	-572	-552	206	-1,493		161%
Provision for impairment on loan losses	-797	-1,298	63%	-460	-46	83	-1,381		200%
Other provision	-174	11		-112	-506	123	-112		0%
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	847,297	823,789	-3%	830,669	847,297	867,496	823,789	-5%	-1%
Gross customer loans	609,038	605,747	-1%	587,728	609,038	641,320	605,747	-6%	3%
Gross customer loans (FX-adjusted)	561,077	605,747	8%	522,597	561,077	590,127	605,747	3%	16%
Stage 1+2 customer loans (FX-adjusted)	548,182	593,394	8%	509,173	548,182	577,874	593,394	3%	17%
Retail loans	284,359	307,070	8%	261,644	284,359	295,618	307,070	4%	17%
Retail mortgage loans	132,803	142,837	8%	122,912	132,803	138,193	142,837	3%	16%
Retail consumer loans	142,703	153,061	7%	131,090	142,703	147,514	153,061	4%	17%
MSE loans	8,853	11,172	26%	7,642	8,853	9,912	11,172	13%	46%
Corporate loans	259,861	280,905	8%	243,655	259,861	278,147	280,905	1%	15%
Leasing	3,962	5,418	37%	3,874	3,962	4,109	5,418	32%	40%
Allowances for possible loan losses	-15,653	-15,546	-1%	-16,454	-15,653	-15,638	-15,546	-1%	-6%
Allowances for possible loan losses (FX-adjusted)	-14,420	-15,546	8%	-14,631	-14,420	-14,390	-15,546	8%	6%
Deposits from customers	602,692	558,235	-7%	588,341	602,692	571,667	558,235	-2%	-5%
Deposits from customers (FX-adjusted)	555,628	558,235	0%	523,446	555,628	526,100	558,235	6%	7%
Retail deposits	357,328	360,568	1%	321,143	357,328	347,132	360,568	4%	12%
Retail deposits	284,928	289,269	2%	260,315	284,928	280,772	289,269	3%	11%
MSE deposits	72,400	71,300	-2%	60,828	72,400	66,360	71,300	7%	17%
Corporate deposits	198,299	197,667	0%	202,303	198,299	178,968	197,667	10%	-2%
Liabilities to credit institutions	80,636	105,994	31%	86,041	80,636	128,792	105,994	-18%	23%
Total shareholders' equity	135,781	133,474	-2%	128,984	135,781	141,116	133,474	-5%	3%
Loan Quality	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	534,725	543,172	2%	534,725	561,392	590,514	543,172	-8%	2%
Stage 1 loans under IFRS 9/gross customer loans	91.0%	89.7%	-1.3%p	91.0%	92.2%	92.1%	89.7%	-2.4%p	-1.3%p
Own coverage of Stage 1 loans under IFRS 9	0.7%	0.6%	-0.1%p	0.7%	0.6%	0.6%	0.6%	0.0%p	-0.1%p
Stage 2 loan volume under IFRS 9 (in HUF million)	37,906	50,222	32%	37,906	33,649	37,490	50,222	34%	32%
Stage 2 loans under IFRS 9/gross customer loans	6.4%	8.3%	1.8%p	6.4%	5.5%	5.8%	8.3%	2.4%p	1.8%p
Own coverage of Stage 2 loans under IFRS 9	5.1%	6.3%	1.2%p	5.1%	6.3%	6.6%	6.3%	-0.3%p	1.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	15,097	12,353	-18%	15,097	13,997	13,316	12,353	-7%	-18%
Stage 3 loans under IFRS 9/gross customer loans	2.6%	2.0%	-0.5%p	2.6%	2.3%	2.1%	2.0%	0.0%p	-0.5%p
Own coverage of Stage 3 loans under IFRS 9	71.2%	73.0%	1.8%p	71.2%	73.0%	72.8%	73.0%	0.3%p	1.8%p
Provision for impairment on loan losses/average gross loans	0.29%	0.42%	0.14%p	0.32%	0.01%	-0.05%	0.90%	0.95%p	0.58%p
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.8%	2.2%	-0.7%p	2.8%	2.7%	2.5%	1.8%	-0.8%p	-1.0%p
ROE	17.7%	13.4%	-4.4%p	17.9%	17.4%	15.7%	11.0%	-4.7%p	-6.9%p
Total income margin	5.96%	5.35%	-0.61%p	5.95%	5.84%	5.40%	5.30%	-0.10%p	-0.65%p
Net interest margin	4.59%	4.17%	-0.42%p	4.44%	4.49%	4.24%	4.10%	-0.15%p	-0.34%p
Operating costs / Average assets	2.4%	2.5%	0.1%p	2.4%	2.5%	2.5%	2.5%	-0.1%p	0.1%p
Cost/income ratio	40.7%	47.0%	6.4%p	40.2%	43.4%	47.1%	46.9%	-0.2%p	6.7%p
Net loans to deposits (FX-adjusted)	97%	106%	9%p	97%	98%	109%	106%	-4%p	9%p
FX rates (in HUF)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/EUR (closing)	399.3	355.1	-11%	399.3	385.4	385.9	355.1	-8%	-11%
HUF/EUR (average)	406.1	373.1	-8%	405.1	399.1	382.6	363.7	-5%	-10%

CKB Bank of Montenegro delivered a profit of nearly HUF 9 billion in the first half of 2026, corresponding to a 13.4% ROE. In the second quarter, both loans and deposits recorded strong growth, while the net loan to deposit ratio improved.

The CKB Group's total income in the first half of the year decreased by 4% in HUF terms, but increased by 4% in local currency terms. The improvement in net interest income in euro terms was driven by growing business volumes, although the net interest margin contracted by 42 bps. The margin decline was mainly attributable to rising average funding costs, intense competition in the lending market, and lower lending rates as a result of the declining EUR interest rate environment compared to the previous year.

In 2Q 2026, total income increased by 4% in euro terms. Within this, net interest income grew by 2% in euros, reflecting the combined effect of expanding volumes and narrowing margins. The q-o-q decline in the margin was primarily caused by lower average lending rates. Net fees and commissions increased by 10% q-o-q in local currency, driven by higher card-related fee income associated with the summer tourist season.

Operating expenses in the first half increased by 20% y-o-y in local currency, mainly due to higher supervisory fees and IT costs, while the cost-to-income ratio grew to 47%. On a quarterly basis, operating expenses increased by 3% in local currency.

Risk costs amounted to HUF 1.3 billion in the first half of the year, with the entire amount recognized in 2Q. This was mainly due to a one-off impairment charge related to the reclassification of a corporate exposure into Stage 2, as well as the review of macroeconomic parameters within the IFRS 9 models. As a result of this reclassification, the Stage 2 ratio increased to 8.3%, up 2.4 pps q-o-q.

Performing loans (Stage 1 + 2) grew by 8% ytd and by 3% q-o-q, adjusted for FX effects. Aggregate mortgage and personal loan disbursements in the first six months increased by 6% y-o-y. Supported by strong corporate loan demand, the corporate and MSE loan portfolio expanded by 9% ytd. Having entered the leasing market in 2024, the Bank continued to build it up and the portfolio grew albeit from a low base by nearly 40% ytd.

On a quarterly basis, both retail deposits (+3%) and corporate (including MSE) deposits (+10%) increased, with the latter benefiting from seasonal inflows related to the summer tourism period.

The net loan to deposit ratio stood at 106% at end of June, representing a 4 pps decline q-o-q. Liabilities to credit institutions increased by 31% ytd, driven by an intragroup funding transaction.

OTP BANK ALBANIA

Performance of OTP Bank Albania:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	9,578	7,820	-18%	4,844	18,597	4,329	3,492	-19%	-28%
Adjustments (after tax)	0	0	0%	0	0	0	0		
Adjusted profit after tax	9,578	7,820	-18%	4,844	18,597	4,329	3,492	-19%	-28%
Income tax	-1,671	-1,434	-14%	-862	-3,478	-763	-671	-12%	-22%
Profit before income tax	11,250	9,254	-18%	5,706	22,075	5,092	4,162	-18%	-27%
Operating profit	11,371	9,271	-18%	5,650	21,543	4,746	4,525	-5%	-20%
Total income	20,207	18,444	-9%	10,263	39,913	9,321	9,123	-2%	-11%
Net interest income	17,221	15,487	-10%	8,661	33,531	7,924	7,563	-5%	-13%
Net fees and commissions	1,992	1,558	-22%	1,026	3,895	754	803	7%	-22%
Other net non-interest income	994	1,399	41%	576	2,487	642	756	18%	31%
Operating expenses	-8,837	-9,173	4%	-4,612	-18,369	-4,575	-4,598	0%	0%
Total provisions	-121	-17	-86%	55	531	346	-363		
Provision for impairment on loan losses	-427	-182	-57%	-234	85	315	-497		112%
Other provision	306	165	-46%	289	446	31	134	338%	-54%
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	818,039	807,347	-1%	814,210	818,039	861,458	807,347	-6%	-1%
Gross customer loans	499,796	503,256	1%	496,100	499,796	512,160	503,256	-2%	1%
Gross customer loans (FX-adjusted)	467,917	503,256	8%	452,083	467,917	476,905	503,256	6%	11%
Stage 1+2 customer loans (FX-adjusted)	450,343	486,672	8%	432,553	450,343	459,649	486,672	6%	13%
Retail loans	203,442	226,857	12%	192,427	203,442	211,222	226,857	7%	18%
Retail mortgage loans	149,478	168,355	13%	140,387	149,478	157,176	168,355	7%	20%
Retail consumer loans	34,427	39,899	16%	30,995	34,427	35,628	39,899	12%	29%
MSE loans	19,537	18,603	-5%	21,046	19,537	18,419	18,603	1%	-12%
Corporate loans	239,361	252,363	5%	232,462	239,361	241,061	252,363	5%	9%
Leasing	7,541	7,452	-1%	7,665	7,541	7,366	7,452	1%	-3%
Allowances for possible loan losses	-19,141	-16,677	-13%	-20,558	-19,141	-19,017	-16,677	-12%	-19%
Allowances for possible loan losses (FX-adjusted)	-17,938	-16,677	-7%	-18,777	-17,938	-17,719	-16,677	-6%	-11%
Deposits from customers	631,867	620,596	-2%	610,497	631,867	639,079	620,596	-3%	2%
Deposits from customers (FX-adjusted)	590,578	620,596	5%	554,900	590,578	594,124	620,596	4%	12%
Retail deposits	518,121	534,229	3%	488,508	518,121	523,088	534,229	2%	9%
Retail deposits	473,019	482,440	2%	447,874	473,019	476,456	482,440	1%	8%
MSE deposits	45,102	51,789	15%	40,634	45,102	46,631	51,789	11%	27%
Corporate deposits	72,457	86,367	19%	66,392	72,457	71,037	86,367	22%	30%
Liabilities to credit institutions	24,094	50,514	110%	28,795	24,094	47,283	50,514	7%	75%
Issued securities	4,188	3,857	-8%	4,329	4,188	4,239	3,857	-9%	-11%
Total shareholders' equity	125,921	97,502	-23%	120,014	125,921	107,438	97,502	-9%	-19%
Loan Quality	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	425,870	442,310	4%	425,870	434,618	445,257	442,310	-1%	4%
Stage 1 loans under IFRS 9/gross customer loans	85.8%	87.9%	2.0%p	85.8%	87.0%	86.9%	87.9%	1.0%p	2.0%p
Own coverage of Stage 1 loans under IFRS 9	1.0%	1.0%	0.0%p	1.0%	1.1%	1.1%	1.0%	0.0%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	48,897	44,362	-9%	48,897	46,472	48,424	44,362	-8%	-9%
Stage 2 loans under IFRS 9/gross customer loans	9.9%	8.8%	-1.0%p	9.9%	9.3%	9.5%	8.8%	-0.6%p	-1.0%p
Own coverage of Stage 2 loans under IFRS 9	8.4%	9.6%	1.2%p	8.4%	9.1%	9.8%	9.6%	-0.2%p	1.2%p
Stage 3 loan volume under IFRS 9 (in HUF million)	21,334	16,584	-22%	21,334	18,706	18,480	16,584	-10%	-22%
Stage 3 loans under IFRS 9/gross customer loans	4.3%	3.3%	-1.0%p	4.3%	3.7%	3.6%	3.3%	-0.3%p	-1.0%p
Own coverage of Stage 3 loans under IFRS 9	56.2%	47.2%	-9.0%p	56.2%	54.9%	51.9%	47.2%	-4.7%p	-9.0%p
Provision for impairment on loan losses/average gross loans	0.18%	0.07%	-0.10%p	0.19%	-0.02%	-0.26%	0.40%	0.66%p	0.21%p
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.4%	1.9%	-0.5%p	2.4%	2.3%	2.1%	1.7%	-0.4%p	-0.7%p
ROE	16.5%	14.9%	-1.5%p	16.2%	15.5%	16.2%	13.6%	-2.6%p	-2.6%p
Total income margin	5.15%	4.49%	-0.65%p	5.16%	4.98%	4.55%	4.44%	-0.11%p	-0.72%p
Net interest margin	4.39%	3.77%	-0.61%p	4.35%	4.18%	3.87%	3.68%	-0.19%p	-0.67%p
Operating costs / Average assets	2.3%	2.2%	0.0%p	2.3%	2.3%	2.2%	2.2%	0.0%p	-0.1%p
Cost/income ratio	43.7%	49.7%	6.0%p	44.9%	46.0%	49.1%	50.4%	1.3%p	5.5%p
Net loans to deposits (FX-adjusted)	78%	78%	0%p	78%	76%	77%	78%	1%p	0%p
FX rates (in HUF)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/ALL (closing)	4.1	3.8	-7%	4.1	4.0	4.0	3.8	-6%	-7%
HUF/ALL (average)	4.1	3.9	-6%	4.1	4.1	4.0	3.8	-4%	-7%

In 2Q 2026, OTP Bank Albania preserved its fifth-place position in Albania's banking sector: its net loan market share stood at 12.9%, while it achieved a 15% return on equity in the first half of the year.

In the first half of 2026, OTP Bank Albania reported profit after tax of HUF 7.8 billion, of which HUF 3.5 billion were generated in the second quarter, representing a 19% q-o-q decline.

In local currency, the 14% decline in half-year operating profit is attributable to a 4% decrease in total revenue and an 10% increase in operating expenses. The increase in operating expenses for the first half of the year was primarily driven by a 6% rise in personnel costs, which was partly attributable to a 5.5% increase in the average number of employees during the period. In addition, higher operating expenses also contributed to the increase, including, among other things, higher IT costs and regulatory fees.

Within total revenue for the first half of this year, net interest income fell short of the level recorded in the first half of last year by 10% (5% in local currency), primarily due to a narrowing of the interest margin, which was partially offset by the expansion of the Bank's business portfolio. The decline in the margin was primarily driven by the easing interest rate environment: the half-year average yield on the 1-year Albanian discount treasury bill, which is relevant to the Bank, decreased by 26 bps y-o-y (1H 2025 average: 2.75%, average for 1H 2026: 2.49%); in addition, the easing of the EUR interest rate environment also had a negative impact, primarily on EUR-denominated corporate loans.

In the second quarter, net interest income in local currency rose by 1% q-o-q, driven primarily by growth in business volumes.

Half-year net fee and commission income in local currency decreased by 17%, primarily due to higher costs related to the card business.

The proportion of Stage 3 loans continued to decline, falling by 1 pps y-o-y and 0.3 pp q-o-q to 3.3%, with a 47.2% internal coverage ratio.

The FX-adjusted performing (Stage 1+2) loans expanded by 8% ytd; within this, the corporate loan portfolio which accounts for more than 55% of the total, grew by 5% ytd, while the retail loan portfolio increased by 13% ytd. Performing loans grew by 6% q-o-q in 2Q, driven by an 8% increase in retail loans and a 4% increase in corporate loans.

The deposits from customers (FX-adjusted) grew by 12% y-o-y, with retail deposits rising by 9%. The net loan to deposit ratio stood at 78% at the end of June 2026.

OTP BANK MOLDOVA

Performance of OTP Bank Moldova:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	4,420	4,098	-7%	2,237	10,027	2,108	1,991	-6%	-11%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	4,420	4,098	-7%	2,237	10,027	2,108	1,991	-6%	-11%
Income tax	-691	-542	-22%	-355	-1,472	-259	-283	9%	-20%
Profit before income tax	5,111	4,640	-9%	2,592	11,498	2,367	2,273	-4%	-12%
Operating profit	5,385	4,992	-7%	2,695	11,456	2,380	2,612	10%	-3%
Total income	12,590	12,079	-4%	6,305	26,145	6,079	6,000	-1%	-5%
Net interest income	8,552	9,217	8%	4,282	17,901	4,664	4,553	-2%	6%
Net fees and commissions	1,229	783	-36%	627	2,331	350	434	24%	-31%
Other net non-interest income	2,809	2,079	-26%	1,396	5,913	1,066	1,013	-5%	-27%
Operating expenses	-7,204	-7,088	-2%	-3,611	-14,690	-3,700	-3,388	-8%	-6%
Total provisions	-274	-351	28%	-103	42	-12	-339		230%
Provision for impairment on loan losses	-137	-144	5%	35	404	-4	-139		
Other provision	-137	-208	52%	-137	-361	-8	-200		45%
Main components of balance sheet closing balances in HUF million	**2025**	**1H 2026**	**YTD**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Total assets	389,355	366,921	-6%	402,768	389,355	381,946	366,921	-4%	-9%
Gross customer loans	204,662	202,706	-1%	189,333	204,662	208,857	202,706	-3%	7%
Gross customer loans (FX-adjusted)	185,920	202,706	9%	166,236	185,920	192,932	202,706	5%	22%
Stage 1+2 customer loans (FX-adjusted)	181,954	198,582	9%	162,170	181,954	188,905	198,582	5%	22%
Retail loans	84,271	89,958	7%	75,867	84,271	86,195	89,958	4%	19%
Retail mortgage loans	41,954	45,920	9%	37,383	41,954	44,004	45,920	4%	23%
Retail consumer loans	31,536	32,818	4%	27,744	31,536	31,799	32,818	3%	18%
MSE loans	10,781	11,220	4%	10,740	10,781	10,392	11,220	8%	4%
Corporate loans	92,382	103,045	12%	81,389	92,382	97,161	103,045	6%	27%
Leasing	5,301	5,580	5%	4,914	5,301	5,550	5,580	1%	14%
Allowances for possible loan losses	-6,370	-6,006	-6%	-6,661	-6,370	-6,345	-6,006	-5%	-10%
Allowances for possible loan losses (FX-adjusted)	-5,787	-6,006	4%	-5,851	-5,787	-5,863	-6,006	2%	3%
Deposits from customers	303,688	282,369	-7%	307,668	303,688	294,886	282,369	-4%	-8%
Deposits from customers (FX-adjusted)	276,790	282,369	2%	271,257	276,790	272,412	282,369	4%	4%
Retail deposits	175,674	178,430	2%	168,071	175,674	177,063	178,430	1%	6%
Retail deposits	142,039	147,945	4%	136,443	142,039	145,524	147,945	2%	8%
MSE deposits	33,634	30,485	-9%	31,628	33,634	31,539	30,485	-3%	-4%
Corporate deposits	101,116	103,939	3%	103,186	101,116	95,349	103,939	9%	1%
Liabilities to credit institutions	16,113	13,615	-16%	18,637	16,113	16,316	13,615	-17%	-27%
Total shareholders' equity	65,247	59,206	-9%	69,806	65,247	65,689	59,206	-10%	-15%
Loan Quality	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
Stage 1 loan volume under IFRS 9 (in HUF million)	165,415	184,705	12%	165,415	181,947	186,344	184,705	-1%	12%
Stage 1 loans under IFRS 9/gross customer loans	87.4%	91.1%	3.8%p	87.4%	88.9%	89.2%	91.1%	1.9%p	3.8%p
Own coverage of Stage 1 loans under IFRS 9	1.4%	1.4%	0.0%p	1.4%	1.3%	1.3%	1.4%	0.1%p	0.0%p
Stage 2 loan volume under IFRS 9 (in HUF million)	19,295	13,877	-28%	19,295	18,355	18,156	13,877	-24%	-28%
Stage 2 loans under IFRS 9/gross customer loans	10.2%	6.8%	-3.3%p	10.2%	9.0%	8.7%	6.8%	-1.8%p	-3.3%p
Own coverage of Stage 2 loans under IFRS 9	9.4%	8.5%	-1.0%p	9.4%	8.5%	8.6%	8.5%	-0.2%p	-1.0%p
Stage 3 loan volume under IFRS 9 (in HUF million)	4,623	4,123	-11%	4,623	4,360	4,357	4,123	-5%	-11%
Stage 3 loans under IFRS 9/gross customer loans	2.4%	2.0%	-0.4%p	2.4%	2.1%	2.1%	2.0%	-0.1%p	-0.4%p
Own coverage of Stage 3 loans under IFRS 9	56.1%	54.8%	-1.3%p	56.1%	54.6%	52.9%	54.8%	1.9%p	-1.3%p
Provision for impairment on loan losses/average gross loans	0.15%	0.14%	-0.01%p	-0.07%	-0.21%	0.01%	0.28%	0.27%p	0.35%p
Performance Indicators (adjusted)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
ROA	2.1%	2.2%	0.1%p	2.2%	2.5%	2.3%	2.2%	-0.1%p	0.0%p
ROE	12.9%	13.0%	0.2%p	12.8%	15.0%	13.3%	12.8%	-0.5%p	-0.1%p
Total income margin	6.07%	6.56%	0.49%p	6.22%	6.44%	6.52%	6.60%	0.08%p	0.38%p
Net interest margin	4.13%	5.01%	0.88%p	4.22%	4.41%	5.00%	5.01%	0.00%p	0.79%p
Operating costs / Average assets	3.5%	3.9%	0.4%p	3.6%	3.6%	4.0%	3.7%	-0.2%p	0.2%p
Cost/income ratio	57.2%	58.7%	1.5%p	57.3%	56.2%	60.9%	56.5%	-4.4%p	-0.8%p
Net loans to deposits (FX-adjusted)	59%	70%	11%p	59%	65%	69%	70%	1%p	11%p
FX rates (in HUF)	**1H 2025**	**1H 2026**	**Y-o-Y**	**2Q 2025**	**2025**	**1Q 2026**	**2Q 2026**	**Q-o-Q**	**Y-o-Y**
HUF/MDL (closing)	20.2	17.6	-13%	20.2	19.6	19.1	17.6	-7%	-13%
HUF/MDL (average)	20.9	18.6	-11%	20.7	20.4	19.2	18.0	-6%	-13%

Amid persistently elevated geopolitical risks, the Moldovan subsidiary generated HUF 4 billion in net profit in the first half of 2026, delivering a 13% ROE. In the rising interest rate environment, the net interest margin improved y-o-y, while loan quality indicators also developed favourably.

The Moldovan operation posted HUF 4 billion in net profit in 1H 2026, representing a 4% y-o-y increase in local currency terms. Of this amount, HUF 2 billion was generated in 2Q.

Net interest income increased by 21% y-o-y in local currency during the first half: while total assets expanded by 4% in local currency, the net interest margin improved by 88 bps, primarily due to a favourable change in balance sheet composition: this reflected both a higher share of loans within total assets, particularly higher-margin consumer loans, and a lower average weight of higher-yielding corporate deposits in the funding mix.

The decline in net fees and commissions during the first half was mainly attributable to seasonal effects impacting fee income related to corporate deposits in the first quarter, as well as weaker foreign exchange conversion fee revenues. The 17% y-o-y decline in other income in local currency terms was primarily the result of lower foreign exchange trading margin income.

On a quarterly basis, total income increased by 6% in local currency. Within this, net interest income grew by 5% q-o-q, while net fees and commissions rose by 33% q-o-q, partly reflecting a recovery from the seasonally weaker first quarter.

Operating expenses increased by 10% y-o-y in local currency during 1H 2026, mainly due to wage inflation. In 2Q, operating expenses declined by 2% q-o-q in local currency terms.

The Stage 3 loan ratio decreased by 0.4 pp y-o-y to 2.0%. The first-half cost of risk amounted to 14 bps.

The FX-adjusted stock of performing loans (Stage 1 +2) increased by 9% ytd, driven by 7% growth in retail loans, 11% growth in corporate (including MSE) loans, and 5% growth in the leasing portfolio. On a quarterly basis, the performing loan portfolio expanded by 5%, with corporate (including MSE) loans increasing by 6% and retail loans by 4%.

FX-adjusted deposits increased by 2% ytd, supported by 4% growth in retail deposits, while corporate (including MSE) deposits remained broadly unchanged. On a quarterly basis, total deposits grew by 4%, mainly driven by a 6% increase in corporate deposits (including MSE).

The net loan-to-deposit ratio stood at 70% at the end of 2Q 2026, representing an 11 pps increase y-o-y.

OTP BANK RUSSIA

Performance of OTP Bank Russia:

Main components of P&L account in HUF million	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Profit after tax	108,611	106,443	-2%	47,491	201,783	50,354	56,089	11%	18%
Adjustments (after tax)	0	0		0	0	0	0		
Adjusted profit after tax	108,611	106,443	-2%	47,491	201,783	50,354	56,089	11%	18%
Income tax[1]	-49,505	-35,824	-28%	-25,050	-94,203	-16,881	-18,942	12%	-24%
Profit before income tax	158,116	142,267	-10%	72,541	295,986	67,235	75,031	12%	3%
Operating profit	209,701	188,504	-10%	106,360	415,346	88,339	100,165	13%	-6%
Total income	268,927	274,912	2%	137,768	544,919	131,788	143,124	9%	4%
Net interest income	139,270	182,941	31%	72,925	296,644	88,264	94,677	7%	30%
Net fees and commissions	39,938	32,263	-19%	20,992	73,390	14,954	17,309	16%	-18%
Other net non-interest income	89,719	59,708	-33%	43,850	174,885	28,570	31,139	9%	-29%
Operating expenses	-59,225	-86,408	46%	-31,407	-129,573	-43,449	-42,959	-1%	37%
Total provisions	-51,585	-46,237	-10%	-33,819	-119,360	-21,104	-25,134	19%	-26%
Provision for impairment on loan losses	-56,071	-47,553	-15%	-34,907	-121,845	-21,800	-25,753	18%	-26%
Other provision	4,487	1,315	-71%	1,088	2,485	697	619	-11%	-43%
Main components of balance sheet closing balances in HUF million	2025	1H 2026	YTD	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Total assets	3,320,292	3,578,714	8%	3,068,730	3,320,292	3,476,748	3,578,714	3%	17%
Gross customer loans	1,732,713	1,803,069	4%	1,593,252	1,732,713	1,802,735	1,803,069	0%	13%
Gross customer loans (FX-adjusted)	1,677,995	1,803,069	7%	1,464,745	1,677,995	1,733,151	1,803,069	4%	23%
Stage 1+2 customer loans (FX-adjusted)	1,561,935	1,679,256	8%	1,383,601	1,561,935	1,607,293	1,679,256	4%	21%
Retail loans	1,559,030	1,677,451	8%	1,379,579	1,559,030	1,605,330	1,677,451	4%	22%
Retail mortgage loans	772	630	-18%	959	772	693	630	-9%	-34%
Retail consumer loans	1,558,259	1,676,821	8%	1,378,619	1,558,259	1,604,637	1,676,821	4%	22%
MSE loans	0	0	-26%	2	0	0	0	21%	
Corporate loans	2,904	1,806	-38%	4,022	2,904	1,963	1,806	-8%	-55%
Allowances for possible loan losses	-235,528	-240,688	2%	-184,449	-235,528	-248,088	-240,688	-3%	30%
Allowances for possible loan losses (FX-adjusted)	-228,055	-240,688	6%	-169,557	-228,055	-238,449	-240,688	1%	42%
Deposits from customers	2,700,943	2,903,979	8%	2,474,887	2,700,943	2,825,595	2,903,979	3%	17%
Deposits from customers (FX-adjusted)	2,608,822	2,903,979	11%	2,272,771	2,608,822	2,708,870	2,903,979	7%	28%
Retail deposits	909,180	973,415	7%	695,347	909,180	862,953	973,415	13%	40%
Retail deposits	723,660	840,402	16%	518,752	723,660	730,273	840,402	15%	62%
MSE deposits	185,520	133,013	-28%	176,595	185,520	132,680	133,013	0%	-25%
Corporate deposits	1,699,643	1,930,564	14%	1,577,424	1,699,643	1,845,917	1,930,564	5%	22%
Liabilities to credit institutions	57,730	28,164	-51%	40,886	57,730	26,005	28,164	8%	-31%
Subordinated debt	8,763	8,686	-1%	9,259	8,763	9,308	8,686	-7%	-6%
Total shareholders' equity	440,246	547,903	24%	428,569	440,246	508,589	547,903	8%	28%
Loan Quality	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Stage 1 loan volume under IFRS 9 (in HUF million)	1,325,546	1,493,917	13%	1,325,546	1,414,012	1,478,010	1,493,917	1%	13%
Stage 1 loans under IFRS 9/gross customer loans	83.2%	82.9%	-0.3%p	83.2%	81.6%	82.0%	82.9%	0.9%p	-0.3%p
Own coverage of Stage 1 loans under IFRS 9	3.7%	4.4%	0.7%p	3.7%	4.6%	4.5%	4.4%	-0.1%p	0.7%p
Stage 2 loan volume under IFRS 9 (in HUF million)	179,427	185,339	3%	179,427	198,816	193,742	185,339	-4%	3%
Stage 2 loans under IFRS 9/gross customer loans	11.3%	10.3%	-1.0%p	11.3%	11.5%	10.7%	10.3%	-0.5%p	-1.0%p
Own coverage of Stage 2 loans under IFRS 9	29.5%	32.0%	2.5%p	29.5%	29.9%	30.8%	32.0%	1.2%p	2.5%p
Stage 3 loan volume under IFRS 9 (in HUF million)	88,279	123,813	40%	88,279	119,885	130,982	123,813	-5%	40%
Stage 3 loans under IFRS 9/gross customer loans	5.5%	6.9%	1.3%p	5.5%	6.9%	7.3%	6.9%	-0.4%p	1.3%p
Own coverage of Stage 3 loans under IFRS 9	93.0%	93.2%	0.2%p	93.0%	93.2%	93.3%	93.2%	-0.1%p	0.2%p
Provision for impairment on loan losses/average gross loans	7.9%	5.3%	-2.7%p	9.1%	7.9%	5.0%	5.6%	0.6%p	-3.5%p
Performance Indicators (adjusted)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
ROA	7.5%	6.1%	-1.4%p	6.2%	6.6%	6.0%	6.2%	0.2%p	0.0%p
ROE	54.9%	41.8%	-13.1%p	44.4%	48.7%	42.2%	41.4%	-0.9%p	-3.1%p
Total income margin	18.57%	15.78%	-2.79%p	17.93%	17.90%	15.73%	15.83%	0.10%p	-2.09%p
Net interest margin	9.62%	10.50%	0.89%p	9.49%	9.75%	10.54%	10.47%	-0.06%p	0.98%p
Operating costs / Average assets	4.1%	5.0%	0.9%p	4.1%	4.3%	5.2%	4.8%	-0.4%p	0.7%p
Cost/income ratio	22.0%	31.4%	9.4%p	22.8%	23.8%	33.0%	30.0%	-3.0%p	7.2%p
Net loans to deposits (FX-adjusted)	57%	54%	-3%p	57%	56%	55%	54%	-1%p	-3%p
FX rates (in HUF)	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
HUF/RUB (closing)	4.3	4.0	-8%	4.3	4.1	4.2	4.0	-4%	-8%
HUF/RUB (average)	4.2	4.2	-1%	4.4	4.2	4.2	4.2	0%	-5%

[1]The 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 in dividends was paid between September 2023 and September 2025. No dividend payment has been made in 2026 so far.

OTP Bank Russia generated HUF 106.4 billion adjusted profit after tax in 1H 2026, while 2Q profit after tax amounted to HUF 56.1 billion.

In 1H 2026, net interest income increased by 34% y-o-y in RUB terms, supported by growing business volumes and a 89 bps improvement in 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 declined from 21% at end-June 2025 to 16% by year-end 2025, and further to 14.25% by end-June 2026.

Semi-annual net fees and commissions declined by 17% y-o-y, primarily due to lower corporate transaction activity. In 2Q, the q-o-q increase was mainly driven by fee revenues associated with the expanding retail loan portfolio. Semi-annual other net non-interest income decreased by 32% y-o-y, reflecting the trend-like decline in FX conversion volumes.

Half-year operating expenses increased by 49% y-o-y in RUB terms, largely due to persistently high inflation and wage inflation, as well as a sharp rise in IT costs. By now, 80% of consumer loan sales are completed through digital channels.

1H risk costs declined by 8% y-o-y. In 2Q, the 20% q-o-q increase was partly attributable to higher car loan disbursements, while portfolio quality remained stable. In 2Q, HUF 12 billion worth of non-performing loans were sold; as a result, the Stage 3 ratio improved by 0.4 ppt q-o-q.

The performing (Stage 1+2) consumer loan portfolio expanded by 8% ytd and by 4% q-o-q (FX-adjusted). By the end of June 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.

The FX-adjusted deposit base grew by 11% ytd and 7% q-o-q. The majority of the corporate deposit portfolio, which expanded by 9% since the beginning of the year, is linked to foreign-owned multinational clients.

STAFF LEVEL AND OTHER INFORMATION

	31/12/2025				30/06/2026			
	Branches	ATM	POS	Headcount (closing)	Branches	ATM	POS	Headcount (closing)
OTP Core	**301**	**1,987**	**150,158**	**11,732**	**299**	**1,929**	**149,868**	**11,459**
DSK Group (Bulgaria)	274	955	20,994	5,319	271	952	22,641	5,301
OTP Bank Slovenia	74	390	13,001	2,117	69	384	12,830	2,100
OBH (Croatia)	102	439	9,955	2,389	99	455	9,604	2,380
OTP Bank Serbia	153	301	32,040	2,664	149	306	34,295	2,581
Ipoteka Bank (Uzbekistan)	39	811	45,918	4,668	39	811	40,351	4,705
OTP Bank Ukraine	68	167	373	2,298	66	169	374	2,280
CKB Group (Montenegro)	26	106	11,603	597	24	106	12,116	608
OTP Bank Albania	49	157	3,234	761	50	187	3,477	783
OTP Bank Moldova	52	173	1,398	882	52	171	1,537	874
OTP Bank Russia	58	136	97	6,617	59	149	95	6,912
Foreign subsidiaries, total	**895**	**3,635**	**138,613**	**28,311**	**878**	**3,690**	**137,320**	**28,524**
Other Hungarian and foreign subsidiaries				802				1,107
OTP Group (aggregated)	**1,196**	**5,622**	**288,771**	**40,846**	**1,177**	**5,619**	**287,188**	**41,089**

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.

CORPORATE STRATEGY

OTP Group is the leading universal banking group in Central and Eastern Europe, and one of the most successful financial institutions in Europe.

OTP Group's strategic objective is to meet the needs and expectations of its customers, investors, and employees at the highest possible level, and to set a positive example from an environmental, social and corporate governance perspective even at international level.

Our skilled and helpful staff, state-of-the-art IT solutions, and universal yet customisable product offering make us a trustworthy partner for customers in ten countries of the Central and Eastern European region, and in Uzbekistan in Central Asia. The impressive performance of our employees and the value they create are important building blocks of OTP Group's results. We provide regular training courses to support our highly qualified professionals. OTP Group's innovations also enhance our competitiveness and contribute to further strengthening our international position.

The pillars of our strategy are stability & sustainability, growth, innovation and profitability.

Stability & sustainability

OTP Group's excellent capital and liquidity position provide the fundamentals for stable operation and growth throughout economic cycles. In addition to full compliance with European and local regulations, we promote transparency and prudence, while laying great emphasis to maintaining stability at all times.

OTP Group is committed to enforcing sustainability principles in its socio-economic role and in serving customers, as well as in its own operations. Accordingly, OTP Group aims to be the regional leader in financing a fair and gradual transition to a low-carbon economy and building a sustainable future through our responsible solutions.

As part of our social activities, we make a positive impact through our financial awareness raising and donation programmes, and extensive civil society partnerships. As a responsible employer, we have designed complex programmes for employee well-being.

Growth

We believe in the future of the Central and Eastern European region and intend to actively contribute to its progress. Our products and services are designed to help the region grow faster than the EU average. We aim to increase our market share on all our markets through organic growth and acquisitions.

In Uzbekistan, our aim is to become the leading retail bank in this underpenetrated market by capitalizing on growth opportunities, while also supporting the development and transformation of the local economy.

Our acquisition strategy is based on creating shareholder value by achieving optimal scale of economics and leveraging OTP's expertise in the regional markets. We keep exploring new acquisition opportunities, primarily in the CEE region, and in other countries with high growth potential, too.

Innovation

To meet our customers' needs, we develop convenient and contemporary services that are easy and fast to access anytime, from anywhere. OTP Bank's innovations are popular for a good reason – millions of customers use our products and services regularly. Digital developments contribute to enhancing customer experience as well as to improving the efficiency of business processes. To explore new directions and opportunities, we have established our own futurology team and are incorporating best practices. We have hundreds of developments underway. We are partnering with the region's leading fintech companies and have made considerable progress in building beyond-banking ecosystems, in addition to building our own successful fintech company as well.

Profitability

Profitability is crucial for maintaining stable operations, as well as for continuous development and renewal. Our long-term profitability is underpinned by the revenue margin supported by excellent customer experience and cost-efficient processes, along with geographical diversification, which has been increasing in recent years. The market recognizes our success in creating shareholder value through favourable valuation compared to European and regional peers

ASSET-LIABILITY MANAGEMENT

Similar to previous periods OTP Group maintained a strong and safe liquidity position…

The primary objective of OTP Bank in terms of asset-liability management has not changed, that is to ensure that the Group's liquidity is maintained at a safe level.

Refinancing sources of the European Central Bank are available for OTP (ECB repo eligible securities portfolio on Group level exceeded EUR 10.6 billion).

Total liquidity reserves of OTP Bank remained steadily and substantially above the safety level. As of 30 June 2026, the gross liquidity buffer was around EUR 13.9 billion equivalent. The level of these buffers is significantly higher than the maturing debt within one year and the reserves required to manage possible liquidity shocks.

As of 30 June 2026, OTP Group's consolidated liquidity coverage (LCR) ratio was 212%, while NSFR compliance has remained comfortable (151%).

The periodic changes in the issued securities, as well as in the subordinated and loans balance sheet line, are presented in the *Executive summary* section.

…and kept its interest-rate risk exposures low

The Bank has an interest-rate risk exposure resulting from its business operations, particularly stemming from the liabilities which respond to yield change s only to a moderate extent. The Bank considers the reduction of interest rate risk and closing of this exposure as a strategic matter.

The HUF interest rate risk sensitivity slightly increased from basically closed levels in previous year but remained moderate in 2026. The sensitivity of HUF net interest income to 1%-point decline in interest rates is approximately -HUF 23 billion. The upcoming maturities of the long-term HUF liquid asset portfolio and the operating profit generation cause the variable rate asset surplus to increase over time, which is mitigated by the purchase of long-term fixed-rate securities and the execution of fixed receiver interest rate swaps.

In case of EUR denominated volumes the Group has relatively higher variable rate asset surplus compared to the HUF position, thus an open interest rate risk position, which slightly decreased in 2026. The impact of 1%-point change in EUR interest rates on EUR net interest income exceeds EUR 120 million, which is practically symmetric in the case of upward and downward rate changes. The Group continued to purchase fixed rate EUR assets in 2026 in order to hedge the Group's net interest income from the negative effects of decreasing EUR yields.

Market Risk Exposure of OTP Group

The consolidated capital requirement of the trading book positions, the counterparty risk and the FX risk exposure represented HUF 49.9 billion in total.

OTP Group is an active participant of the international FX and derivative market. Open FX positions of group members are restricted to individual and global net open position limits (overnight and intraday), and to stop-loss limits. The open positions of the group members outside were negligible measured against either the balance sheet total or the regulatory capital. Therefore, the group level FX exposure was concentrated at OTP Bank.

In order to mitigate the FX rate sensitivity of the consolidated shareholders' equity, OTP Bank Plc. has opened a short euro open FX position; the revaluation result of which is recognized directly against equity.

STATEMENT ON CORPORATE GOVERNANCE PRACTICE

Corporate governance practice

OTP Bank Plc., being registered in Hungary, has a corporate governance policy that complies with the provisions on companies of the act applicable (Civil Code). As the company conducts banking operations, it also adheres to the statutory regulations pertaining to credit institutions.

Beyond fulfilling the statutory requirements, as a listed company on the Budapest Stock Exchange (BSE), the company also makes an annual declaration on its compliance with the BSE's Corporate Governance Recommendations. After being approved by the General Meeting, this declaration is published on the websites of both the Stock Exchange (www.bet.hu) and the Bank (www.otpbank.hu).

System of internal controls

OTP Bank Plc., as a provider of financial and investment services, operates a closely regulated and state-supervised system of internal controls.

OTP Bank Plc. has detailed risk management regulations that include every type of risk (credit, country, counterparty, market, liquidity, operational, compliance) which are consistent with the statutory regulations pertaining to prudential banking operation. The Bank Group pays special attention to the management of ESG risks and the implementation of climate protection aspects in business practice. Its risk management system encompasses the identification of the risks, assessment of their impact, elaboration of the necessary action plans, and the monitoring of their effectiveness and results. The business continuity framework is intended to provide for the continuity of services. Developed on the basis of international methodologies, the lifecycle model includes process evaluation, action plan development for critical processes, the regular review and testing of these, as well as related DRP activities.

OTP Bank Plc.'s internal audit function consists of several modular control levels. The elements of the internal audit system are comprised of in-process controls and management controls, and an independent internal audit and management information system. As one of the internal lines of defence of priority importance, the independent internal audit unit assists in the legally compliant and effective management of assets and liabilities and the protection of property; it supports secure business operation, the effective operation of internal control systems, the minimisation of risks, and it also detects and reports differences and deviations from the provisions of the statutory regulations and internal policies and their underlying causes, makes recommendations for the elimination and prevention of deficiencies and for strengthening controls, and monitors the implementation of the measures. The independent internal audit makes group-level reports on its internal auditing activities and results for the management bodies at quarterly and annual intervals. The independent internal audit reports annually to the Supervisory Board, the Board of Directors and the Risk Assumption and Risk Management Committee with the prior opinion of the Audit Committee, on the operation of risk management, internal control mechanisms and corporate governance functions. In addition, in line with the provisions of the Credit Institutions Act, reports, once a year, to the Supervisory Board and the Board of Directors on the regularity of internal audit tasks, professional requirements and the conduct of audits, and on the review of compliance with IT and other technical conditions needed for the audits. Furthermore, it reports annually to the Supervisory Board on the functioning of the Single Internal Audit System at the Parent Bank and the companies under its professional supervision, as well as on the planned developments of that system.

In line with the regulations of the European Union, the applicable Hungarian laws and supervisory recommendations, OTP Bank Plc. operates an independent organisational unit with the task of identifying and managing compliance risks. The Compliance Directorate prepares a report quarterly to the Board of Directors and to the Supervisory Board, about the Bank's and the Bank Group's compliance activities and position.

General Meeting

The supreme body of OTP Bank Plc. shall be the General Meeting consisting of the shareholders. The Articles of Association regulate the manner of convocation and operation of the General Meeting, the manner of participation, and of the exercise of voting rights, and comply fully with both general and special statutory requirements. Information on the General Meeting is available in the Corporate Governance Report.

Committees

Members of the Board of Directors
Dr. Sándor Csányi – Chairman
Tamás Erdei – Deputy Chairman
Gabriella Balogh
Mihály Baumstark – until 17 April 2026
Péter Csányi
Dr. István Gresa – until 17 April 2026
Antal Kovács – until 17 April 2026
György Nagy
Dr. Márton Gellért Vági
Dr. József Vörös
László Wolf

Members of the Supervisory Board
Tibor Tolnay – Chairman
Dr. József Gábor Horváth – Deputy Chairman
Klára Bella
Dr. Tamás Gudra
András Michnai
Granger-Ponchon Catherine Paule

Members of the Audit Committee
Dr. József Gábor Horváth – Chairman
Tibor Tolnay – Deputy Chairman
Dr. Tamás Gudra
Granger-Ponchon Catherine Paule

The résumés of the board and committee members are available in the Corporate Governance Report/Annual Report.

Operation of the executive boards

OTP Bank Plc. has a dual governance structure, in which the Board of Directors is the Company's executive management body in its managerial function, while the Supervisory Board is the management body in its supervisory function of the Company. It controls the supervision of the lawfulness of the Company's operation, its business practices and management, performs oversight tasks and accepts the provisions of the Bank Group's Remuneration Policy.

The effective operation of Supervisory Board is supported by the Audit Committee, as a committee, which also monitors the internal audit, the risk management, the reporting systems, the activities aimed at providing assurance on the sustainability report and the auditing activities.

In order to assist the performance of the governance functions the Board of Directors founded and operates, as permanent or other committees, such as the Management Committee, the Executive Steering Committee, the Remuneration Committee, the Nomination Committee and the Risk Assumption and Risk Management Committee.

To ensure effective operation OTP Bank Plc. also has a number of further permanent committees.

OTP Bank Plc. gives an account of the activities of the executive boards and the committees every year in its Corporate Governance Report.

The Board of Directors held 3, the Supervisory Board held 5 meetings, while the Audit Committee held 2 meetings in the first half of 2026. In addition, resolutions were passed by the Board of Directors on 79, by the Supervisory Board on 42 and by the Audit Committee on 16 occasions by written vote.

ENVIRONMENTAL POLICY, ENVIRONMENTAL ACTIONS[6]

OTP Group's operations require the use of natural resources and energy; however, the majority of the Group's environmental impact stems from indirect effects associated with its core financial service activities. Among the environmental impacts related to its operations, OTP Group considers greenhouse gas (GHG) emissions to be the most significant, yet it strives to mitigate its environmental footprint beyond this aspect alone. GHG emissions contribute to climate change, which adversely affects the natural environment and the state of ecosystems, making the reduction of its own emissions and the implementation of measures to mitigate climate change key priorities for OTP Group. Furthermore, OTP Bank's environmental practices serve to shape attitudes, and the consistent application of environmental awareness in operations is a crucial element of the leadership role the Bank aims to assume in the region's green transition.

OTP Group pursues its environmental objectives in two ways: by mitigating the environmental impact of its own operations and through its financial services. Managing environmental risks associated with financial services and capitalizing on business opportunities linked to environmental and social sustainability take place within the framework of the ESG strategy, which provides guidance on integrating environmental considerations into business decisions and supporting the transition to a sustainable economy.

OTP Bank contributes to reducing the environmental impact of its operations through the following activities:

- Efficient use of resources
- Energy-efficiency investments
- Purchase of green electricity and use of renewable energy sources
- Reducing paper consumption through digitalization and using recycled paper
- Rationalizing business travel
- Improving waste management
- Transparent reporting on the environmental impacts of operations
- Awareness-raising activities among employees and customers

OTP Bank operates in full compliance with environmental regulations; no fines were imposed in this regard during the first half of 2026. Environmental activities are governed by the Environmental Policy. OTP Bank prepares an annual internal report on the environmental impact of its operations, which is approved by the executive responsible for this area. To enhance both work-related and general environmental knowledge, every OTP Bank employee receives environmental training every two years.

Measures supporting energy consumption reduction

To reduce its energy consumption and greenhouse gas emissions, OTP Group continuously works on improving the energy efficiency of its operations and increasing the share of renewable energy sources. A significant portion of electricity consumption is covered by green energy, while the largest share of operational emissions continues to originate from natural gas consumption and fuel use of the vehicle fleet.

In 2025, OTP Bank adopted a decarbonization plan targeting reductions in its Scope 1 and Scope 2 emissions from direct operations. The plan sets targets for emissions related to the real estate portfolio and vehicle fleet with a target year of 2030, considering NGFS[7] scenarios, as well as the feasibility and ambition level of the targets. The design of the plan allows for its future extension to the entire OTP Group.

Measures aimed at reducing energy consumption primarily focus on modernization of the building portfolio, upgrading technical systems, and expanding the use of green energy. Members of OTP Group regularly implement energy-efficiency investments, including modernization of heating and cooling systems, installation of LED lighting, building automation improvements, application of motion sensors, and installation of solar power systems at certain locations. Environmental impact reduction is also an important consideration when procuring new equipment.

The increasing use of green electricity, rationalization of vehicle usage, and employee awareness-raising initiatives supporting energy-efficient operations also contribute to reducing operational energy consumption. Several Group members have launched educational programs tailored to local conditions to promote energy-efficient office use and conscious operation of building engineering systems.

At Group level, the procurement of green electricity continues to be one of the most significant emission-reduction measures. In addition, energy-efficiency upgrades and the gradual electrification of vehicle fleets are ongoing at several subsidiaries. The results of these measures are regularly monitored by Group members to ensure a long-term downward trend in energy consumption and related emissions.

[6] The OTP Group reports its sustainability data on an annual basis, thus presenting data as of 31 December 2025.
[7] Network for Greening the Financial System

In 2025, natural gas consumption increased by 20%, while fuel consumption related to vehicles decreased by 4% and district heating consumption decreased by 9% compared to the previous year. The use of non-renewable electricity decreased by 14% compared to 2024.

In 2025, OTP Bank sought to partially offset its Scope 1 and Scope 2 emissions through the purchase of carbon credits. The Bank purchased a total of 7,000 tCO_2 of carbon credits, which was 764 tCO_2e below the preliminarily determined total Scope 1 and Scope 2 emissions for 2025. The purchased and retired credits were certified under the Verified Carbon Standard (VCS) operated by Verra. The Bank considers it important that projects supported through carbon offsetting are implemented in countries where OTP Group operates; therefore, in 2025 it once again selected a Bulgarian project. The Saint Nikola Wind Farm, located near the city of Kavarna, is the largest wind farm in the country.

To reduce emissions from its vehicle fleet, OTP Group continues to maintain maximum carbon dioxide emission limits for vehicle purchases. At the beginning of 2026, these limits were increased only for Category “A” vehicles, while electric and hybrid vehicles remained available in all categories. During the first half of 2026, OTP Bank acquired 19 hybrid and 10 electric vehicles. In addition, the share of hybrid-powered vehicles continued to increase gradually across subsidiary banks.

OTP Bank and its subsidiary banks also support the adoption of sustainable transportation modes. For this purpose, bicycle storage facilities are available at several headquarters buildings and bank branches, enabling employees and customers to use alternative means of transportation. At branches, installation typically requires approval from local municipalities, which may make implementation more challenging.

The amount of energy consumption is presented for OTP Bank only.

Energy consumption within the organisation (GJ), OTP Bank*	2024	2025
Total energy consumption	244,012	255,061
Total energy consumption per employee	22.55	23.09

*The energy consumption data are derived from metering; solar energy and part of the heat pump energy is estimated based on manufacturer information in the absence of a meter. Where necessary, we used the calorific values taken from the National Inventory Report (NIR) from 2022 onwards, and previously the EU regulation and DEFRA values, to convert the consumed quantities into energy.

Environmentally conscious use and waste management

OTP Bank follows the principle of using equipment, devices and machines for as long as reasonably possible. Furniture is reused several times, and interchangeability is ensured.

Waste collection practices remained unchanged in 2025. The handling and separate collection of hazardous waste, as well as documents containing business secrets, are ensured throughout OTP Group in compliance with applicable legal requirements. For non-confidential paper, plastic, metal and other waste streams, the implementation of selective waste collection varies among Group members, taking into account local operational and infrastructural conditions. Overall, the practice is primarily characteristic of headquarters offices and larger sites, where selective waste collection is being gradually expanded.

As part of its efforts to support the circular economy and strengthen environmental awareness, OTP Bank installed a MOHU REpont reverse vending machine at its M12 headquarters in early 2025. The machine facilitates the collection and return of deposit-bearing beverage containers placed on the market under Hungary's mandatory Deposit Return System (DRS), including plastic bottles, metal cans and glass containers.

Awareness raising

OTP Group members promote environmental awareness and the preservation of natural values through numerous programs, awareness-raising campaigns and active involvement of employees year after year.

In addition to awareness-raising activities, the Bank also seeks to reduce and offset its remaining environmental impacts.

OTP Bank currently offsets part of its remaining emissions through the purchase of carbon credits; however, in the future, where feasible, it intends to shift towards nature-based solutions. The OTP Green Forest project forms part of this effort and is being implemented in cooperation with Pilisi Parkerdő Zrt., while scientific validation is provided by the Institute of Environmental and Nature Conservation at the University of Sopron.

The initiative goes beyond merely offsetting OTP Bank’s own greenhouse gas emissions. Its primary focus is on enhancing biodiversity and ecosystem services while also increasing carbon sequestration capacity. The ten-year project is supported by a total of HUF 228 million in funding.

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.

This Report does not constitute or form part of any offer to purchase or subscribe for any securities. The making of this Report does not constitute a recommendation regarding any securities.

The distribution of this Report in other jurisdictions may be restricted by law and persons into whose possession this Report comes should inform themselves about, and observe, any such restrictions. Any failure to comply with these restrictions may constitute a violation of the laws of other jurisdictions.

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

STATEMENT

OTP Bank Plc. hereby informs capital market participants that the Half-Year Financial Report on the first half of 2026 results has been completed, which will be published in full in the form of this document on 5 August 2026, on the website of the Budapest Stock Exchange Ltd. (www.bet.hu), on the website operated by the National Bank of Hungary (kozzetelek.mnb.hu), and on the website of OTP Bank (www.otpbank.hu).

OTP Bank Plc. hereby declare that, to the best of our knowledge, the Half-Year Financial Report on the first half of 2026 results which has been prepared in accordance with the applicable accounting standards, present a true and fair view of the assets, liabilities, financial position and profit and loss of OTP Bank Plc. and its consolidated subsidiaries and associates, and give a fair view of the position, development and performance of OTP Bank Plc. and its consolidated subsidiaries and associates, describing the principal risks and uncertainties, and do not conceal facts or information which are relevant to the evaluation of the Issuer’s position.

OTP Bank Plc. hereby declares that the Half-Year Financial Report on the first half of 2026 results has not been audited by an independent auditor.

Budapest, 4 August 2026

Péter Csányi
Chief Executive Officer

László Bencsik
Chief Financial and Strategic Officer

FINANCIAL DATA

OTP BANK SEPARATE IFRS STATEMENT OF FINANCIAL POSITION

in HUF million	30/06/2026	31/12/2025	30/06/2025	change ytd	change y-o-y
Cash, amounts due from banks and balances with the National Bank of Hungary	2,649,067	1,359,760	2,875,881	95%	-8%
Placements with other banks, net of allowance for placement losses	3,858,391	3,161,544	2,919,886	22%	32%
Repo receivables	169,927	322,368	314,765	-47%	-46%
Financial assets at fair value through profit or loss	652,223	350,781	278,091	86%	135%
Financial assets at fair value through other comprehensive income	1,601,949	1,265,443	809,624	27%	98%
Securities at amortised cost	4,008,326	3,368,087	3,558,941	19%	13%
Loans at amortised cost	5,262,754	5,135,324	4,795,750	2%	10%
Loans mandatorily measured at fair value through profit or loss	1,127,508	1,082,688	1,043,166	4%	8%
Investments in subsidiaries	2,144,617	2,170,130	2,189,141	-1%	-2%
Property and equipment	124,664	120,331	112,557	4%	11%
Intangible assets	195,974	190,825	168,734	3%	16%
Right of use assets	55,779	58,916	56,897	-5%	-2%
Investments properties	4,257	4,332	4,397	-2%	-3%
Current tax assets	2,800	0	0		
Deferred tax asset	0	568	0		
Derivative financial assets designated as hedge accounting relationships	22,894	27,099	49,211	-16%	-53%
Other assets	548,506	383,177	430,344	43%	27%
TOTAL ASSETS	**22,429,636**	**19,001,373**	**19,607,385**	**18%**	**14%**
Amounts due to banks and deposits from the National Bank of Hungary and other banks	1,950,777	1,656,367	1,823,395	18%	7%
Repo liabilities	1,798,933	377,532	660,804	376%	172%
Deposits from customers	12,386,637	11,391,727	11,462,483	9%	8%
Fair value changes of the hedged items in portfolio hedge of interest rate risk	26,975	471	4,354		520%
Leasing liabilities	56,873	62,640	61,765	-9%	-8%
Liabilities from issued securities	1,287,070	1,341,250	1,416,717	-4%	-9%
Financial liabilities at fair value through profit or loss	15,697	15,279	15,695	3%	0%
Derivative financial liabilities designated as held for trading	217,832	94,022	139,621	132%	56%
Derivative financial liabilities designated as hedge accounting relationships	107,163	6,682	42,800		150%
Deferred tax liabilities	4,094	0	2,221		84%
Current tax assets	7,839	18,589	9,388	-58%	-16%
Provisions	32,099	50,347	24,437	-36%	31%
Other liabilities	625,990	483,161	536,709	30%	17%
Subordinated bonds and loans	818,350	493,587	503,687	66%	62%
TOTAL LIABILITIES	**19,336,329**	**15,991,654**	**16,704,076**	**21%**	**16%**
Share capital	28,000	28,000	28,000	0%	0%
Retained earnings and reserves	3,063,906	2,646,374	2,647,228	16%	16%
Profit after tax	399,077	663,259	433,508	-40%	-8%
Treasury shares	-397,676	-327,914	-205,427	21%	94%
TOTAL SHAREHOLDERS' EQUITY	**3,093,307**	**3,009,719**	**2,903,309**	**3%**	**7%**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**22,429,636**	**19,001,373**	**19,607,385**	**18%**	**14%**

CONSOLIDATED IFRS STATEMENT OF FINANCIAL POSITION

in HUF million	30/06/2026	31/12/2025	30/06/2025	change ytd	change y-o-y
Cash, amounts due from banks and balances with the National Banks	6,180,434	4,965,635	7,147,996	24%	-14%
Placements with other banks	959,926	1,991,489	856,733	-52%	12%
Repo receivables	157,757	237,144	356,606	-33%	-56%
Financial assets at fair value through profit or loss	523,777	425,213	372,835	23%	40%
Securities at fair value through other comprehensive income	2,301,675	2,046,414	1,747,626	12%	32%
Securities at amortized cost	8,064,411	7,925,465	7,470,377	2%	8%
Loans at amortized cost	22,389,487	22,299,578	21,242,018	0%	5%
Loans mandatorily at fair value through profit or loss	2,409,653	1,941,222	1,642,748	24%	47%
Finance lease receivables	1,636,391	1,588,550	1,589,402	3%	3%
Associates and other investments	153,137	160,418	143,419	-5%	7%
Property and equipment	572,805	601,071	584,645	-5%	-2%
Intangible assets and goodwill	381,289	385,796	360,198	-1%	6%
Right-of-use assets	82,024	81,587	78,411	1%	5%
Investment properties	76,567	92,977	85,520	-18%	-10%
Derivative financial assets designated as hedge accounting	27,474	29,625	46,802	-7%	-41%
Deferred tax assets	70,647	76,274	64,555	-7%	9%
Current income tax receivable	36,655	31,296	38,403	17%	-5%
Other assets	552,452	547,390	509,455	1%	8%
Assets classified as held for sale	68,617	0	0		
TOTAL ASSETS	**46,645,178**	**45,427,144**	**44,337,749**	**3%**	**5%**
Amounts due to banks, the National Governments, deposits from the National Banks and other banks	1,429,204	1,490,921	1,698,367	-4%	-16%
Repo liabilities	704,886	166,809	226,462	323%	211%
Financial liabilities designated at fair value through profit or loss	88,881	90,340	78,815	-2%	13%
Deposits from customers	33,721,692	33,732,764	32,746,169	0%	3%
Fair value changes of the hedged items in portfolio hedge of interest rate risk	25,098	1,503	7,568		232%
Liabilities from issued securities	2,724,590	2,512,635	2,356,987	8%	16%
Derivative financial liabilities held for trading	163,485	81,265	130,842	101%	25%
Derivative financial liabilities designated as hedge accounting	146,689	11,501	43,645		236%
Leasing liabilities	79,742	82,401	80,572	-3%	-1%
Deferred tax liabilities	29,044	28,347	32,009	2%	-9%
Current income tax payable	23,499	35,641	38,335	-34%	-39%
Provisions	124,025	151,123	129,880	-18%	-5%
Other liabilities	1,047,928	930,194	1,031,479	13%	2%
Subordinated bonds and loans	807,836	486,084	497,273	66%	62%
Liabilities directly associated with assets classified as held for sale	19,683	0	0		
TOTAL LIABILITIES	**41,136,282**	**39,801,528**	**39,098,403**	**3%**	**5%**
Share capital	28,000	28,000	28,000	0%	0%
Retained earnings and reserves	5,949,491	6,040,575	5,536,570	-2%	7%
Treasury shares	-514,442	-458,637	-337,838	12%	52%
Total equity attributable to the parent	5,463,049	5,609,938	5,226,732	-3%	5%
Total equity attributable to non-controlling interest	45,847	15,678	12,614	192%	263%
TOTAL SHARHOLDERS' EQUITY	**5,508,896**	**5,625,616**	**5,239,346**	**-2%**	**5%**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**46,645,178**	**45,427,144**	**44,337,749**	**3%**	**5%**

OTP BANK SEPARATE IFRS STATEMENT OF RECOGNIZED INCOME

in HUF million	1H 2026	1H 2025	change
Interest income calculated using the effective interest method	525,560	475,641	10%
Income similar to interest income	379,139	279,086	36%
Total Interest Income	904,699	754,727	20%
Total Interest Expense	-559,009	-467,819	19%
NET INTEREST INCOME	**345,690**	**286,908**	**20%**
Risk cost total	-4,629	-29,240	
NET INTEREST INCOME AFTER RISK COST	**341,061**	**257,668**	**32%**
Losses arising from derecognition of financial assets measured at amortised cost	**-859**	**-1,502**	**-43%**
Modification loss	**-3,652**	**-781**	**368%**
Income from fees and commissions	280,212	265,962	5%
Expenses from fees and commissions	-60,381	-55,793	8%
Net profit from fees and commissions	**219,831**	**210,169**	**5%**
Foreign exchange gains (+)/ loss (-)	125	1,412	
Gains (+) or loss (-) on securities, net	19,468	14,801	**32%**
Losses on financial instruments at fair value through profit or loss	21,718	-10,569	
Gains on derivative instruments, net	-8,291	27,516	-130%
Dividend income	313,955	352,293	-11%
Other operating income	55,259	27,882	98%
Net other operating expenses	-39,466	-19,116	106%
Net operating income	**362,768**	**394,219**	**-8%**
Personnel expenses	-126,031	-107,778	17%
Depreciation and amortization	-41,998	-36,349	16%
Other administrative expenses	-320,858	-254,601	26%
Other administrative expenses	**-488,887**	**-398,728**	**23%**
PROFIT BEFORE INCOME TAX	**430,262**	**461,045**	**-7%**
Income tax expense	-31,185	-27,537	13%
PROFIT AFTER TAX FOR THE PERIOD	**399,077**	**433,508**	**-8%**

CONSOLIDATED IFRS STATEMENT OF RECOGNIZED INCOME

in HUF million	1H 2026	1H 2025	change
CONTINUING OPERATIONS			
Interest income calculated using the effective interest method	1,448,097	1,372,882	5%
Income similar to interest income	360,412	275,111	31%
Interest incomes	1,808,509	1,647,993	10%
Interest expenses	-742,171	-703,589	5%
NET INTEREST INCOME	**1,066,338**	**944,404**	**13%**
Risk cost total	**-77,256**	**-90,421**	**-15%**
Loss allowance / Release of loss allowance on loans, placements, amounts due from banks and repo receivables	-83,196	-70,398	18%
Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss	-2,114	-1,201	76%
Loss allowance / Release of loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost	13,590	-11,420	
Provision for commitments and guarantees given	-5,409	-3,402	
Impairment / (Release of impairment) of assets subject to operating lease and of investment properties	-127	-4,000	
NET INTEREST INCOME AFTER RISK COST	**989,082**	**853,983**	**16%**
Income from fees and commissions	593,944	624,715	-5%
Expense from fees and commissions	-126,151	-114,772	10%
Net profit from fees and commissions	**467,793**	**509,943**	**-8%**
Modification gain or loss	**-24,692**	**-4,780**	
Other assets	-25,457	-2,023	
Foreign exchange gains / losses, net	-3,324	618	
Net results on derivative instruments and hedge relationships	-22,133	-2,641	738%
Gains / Losses on securities, net	25,186	17,744	42%
Gains / Losses on financial assets /liabilities measured at fair value through profit or loss	19,813	-9,846	
Gain from derecognition of financial assets at amortized cost	10,711	-1,925	
Profit from associates	19,621	22,279	-12%
Other operating income	39,464	73,360	-46%
Gains and losses on real estate transactions	2,897	4,192	-31%
Other non-interest income	34,608	67,609	-49%
Net insurance result	1,960	1,558	26%
Other operating expense	-20,247	-49,710	-59%
Net operating income	**69,091**	**49,879**	**39%**
Personnel expenses	-330,625	-298,509	11%
Depreciation and amortization	-80,731	-73,456	10%
Other administrative expenses	-476,389	-388,683	23%
Other administrative expenses	**-887,745**	**-760,648**	**17%**
PROFIT BEFORE INCOME TAX	**613,529**	**648,377**	**-5%**
Income tax expense	-130,410	-129,785	0%
PROFIT AFTER INCOME TAX FOR THE PERIOD FROM CONTINUING OPERATIONS	**483,119**	**518,592**	**-7%**
DISCONTINUED OPERATIONS	**0**	**0**	
Net loss / gain from discontinued operation	**-381**	**0**	
PROFIT AFTER INCOME TAX FROM CONTINUING AND DISCOUNTINUED OPERATION	**482,738**	**518,592**	**-7%**
From this, attributable to:			
Non-controlling interest	3,064	3,113	-2%
Owners of the company	479,674	515,479	-7%

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	--	--	515,479	--	3,113	518,592
Other comprehensive income	--	--	-58,245	--	550	-57,695
Dividends paid to non-controlling interest	--	--	--	--	-729	-729
Share-based payment	--	--	2,442	--	--	2,442
Dividend for the year 2024	--	--	-270,000	--	--	-270,000
Adjustment related to share-based payment	--	--	13,260	--	--	13,260
Treasury shares	--	--	--	--	--	
– sale	--	--	--	29,465	--	29,465
– loss on sale	--	--	5,982	--	--	5,982
– volume change	--	--	--	-121,984	--	-121,984
Balance as at 30 June 2025	**28,000**	**52**	**5,536,518**	**-337,838**	**12,614**	**5,239,346**

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	--	--	479,674	--	3,064	482,738
Other comprehensive income	--	--	-274,090	--	-787	-274,877
Impact of a subsidiary's capital increase on non-controlling interests (NCI)	--	--	-35,212	--	30,803	-4,409
Dividends paid to non-controlling interest	--	--	--	--	-2,911	-2,911
Share-based payment	--	--	3,548	--	--	3,548
Dividend for the year 2025	--	--	-300,000	--	--	-300,000
Adjustment related to share-based payment	--	--	13,226	--	--	13,226
Treasury shares	--	--	--	--	--	
– sale	--	--	--	42,503	--	42,503
– loss on sale	--	--	21,770	--	--	21,770
– volume change	--	--	--	-98,308	--	-98,308
Balance as at 30 June 2026	**28,000**	**52**	**5,949,439**	**-514,442**	**45,847**	**5,508,896**

[1]The deduction related to repurchased treasury shares (2Q 2026: HUF 514,442 million) includes the book value of OTP shares held by ESOP (2Q 2026: 11,013,064 shares).

OTP BANK SEPARATE IFRS STATEMENT OF CASH FLOWS

in HUF million	30/06/2026	30/06/2025	change
OPERATING ACTIVITIES			
Profit before income tax	430,262	461,045	-7%
Net accrued interest	-2,302	-36,377	-94%
Income tax paid	-41,918	-37,883	11%
Depreciation and amortization	42,080	36,427	16%
Loss allowance / (Release of loss allowance)	19,061	42,625	-55%
Share-based payment	3,548	2,442	45%
Exchange rate gains on securities	847	-288	
Unrealised gains on fair value adjustment of financial instruments at fair value through profit or loss	-20,384	11,162	
Unrealised losses on fair value adjustment of derivative financial instruments	-27,320	28,135	
Interest expense from leasing liabilities	-1,142	1,214	
Effect of currency revaluation	-56,270	-54,321	4%
Result from the sale of property, plant and equipment and intangible assets	-275	53	
Net change in assets and liabilities in operating activities	1,880,033	926,877	103%
Net cash provided by operating activities	**2,226,220**	**1,381,111**	61%
INVESTING ACTIVITIES			
Net cash used in investing activities	**-805,359**	**-279,222**	**188%**
FINANCING ACTIVITIES			
Net cash provided by / (used in) financing activities	**56,322**	**-375,661**	
Net decrease in cash and cash equivalents	**1,477,183**	**726,228**	**103%**
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	**1,834,945**	**1,638,064**	**12%**

CONSOLIDATED IFRS STATEMENT OF CASH FLOWS

in HUF million	30/06/2026	30/06/2025	change
OPERATING ACTIVITIES			
Profit after tax for the period	479,674	515,479	-7%
Net changes in assets and liabilities in operating activities			
Income tax paid	-124,062	-177,487	-30%
Depreciation and amortization	84,606	77,145	10%
Release (-) / recognition (+) of provisions	63,669	99,388	-36%
Net accrued interest	7,148	10,814	-34%
Share-based payment	3,548	2,442	45%
Unrealised exchange rate differences	-63,396	-33,086	92%
Unrealized result of fair value adjustment of financial instruments valued at fair value	-24,627	13,411	
Unrealized result of the fair value adjustment of derivative financial instruments	151,521	78,546	93%
Profit from discontinued activity	381	0	
Other changes in assets and liabilities in operating activities	1,744,016	1,077,523	62%
Net cash flow from operating activities	**2,322,478**	**1,664,175**	**40%**
INVESTING ACTIVITIES			
Net cash used in investing activities	**-451,312**	**-346,514**	**30%**
FINANCING ACTIVITIES			
Net cash used in financing activities	89,871	-378,787	
Net increase (+) / decrease (-) of cash and cash equivalents	**1,961,037**	**938,874**	**109%**
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	**4,501,566**	**4,456,161**	**1%**
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	9,000,000	100.00	100.00	L
31	OTP Hungaro-Projekt Ltd.	Hungary	HUF	27,720,000	100.00	100.00	L
32	OTP Mérnöki 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	CRESCO 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	7,803,508	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	54,500,000	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	217,354,546,801	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, Nepremicninska druzba, d.o.o.	Slovenia	EUR	257,500	100.00	100.00	L

	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	4,199,123,112,258	72.89	90.39	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 Résztulajdonosi Program Szervezet	Hungary	HUF	2,030,000,000	0.00	0.00	L
84	OTP Skladi d.o.o.	Slovenia	EUR	661,046	100.00	100.00	L
85	Balansz Real Estate Institute Fund	Hungary	HUF	45,812,856,452	100.00	100.00	L
86	Portfolion Zöld Fund	Hungary	HUF	37,500,000,000	100.00	100.00	L
87	PortfoLion Digitális Magántőkealap I.	Hungary	HUF	3,500,000,000	100.00	100.00	L
88	PortfoLion Regionális Fund II.	Hungary	HUF	25,060,000,000	49.88	49.88	L
89	PortfoLion Partner Magántőke Alap	Hungary	HUF	72,004,608,295	30.56	30.56	L
90	PortfoLion Digitális Magántőkealap II.	Hungary	HUF	14,000,000,000	100.00	100.00	L
91	Portfolion Agrár Magántőkealap II.	Hungary	HUF	40,000,000,000	100.00	100.00	L
92	PortfoLion Regionális Magántőkealap III.	Hungary	HUF	60,000,000,000	49.91	49.91	L
93	"Nemesszalóki Mezőgazdasági"Állattenyésztési, Növénytermesztési,Termelő és Szolgáltató Plc.	Hungary	HUF	924,124,000	100.00	100.00	L
94	ZA-Invest Béta Ltd.	Hungary	HUF	8,000,000	100.00	100.00	L
95	NAGISZ Plc.	Hungary	HUF	3,802,080,000	100.00	100.00	L
96	Nádudvari Élelmiszer Feldolgozó és Kereskedelmi Ltd.	Hungary	HUF	1,954,680,000	99.97	99.97	L
97	HAGE Ltd.	Hungary	HUF	2,689,000,000	100.00	100.00	L
98	AFP Private Equity Invest Plc.	Hungary	EUR	452,000	29.14	29.14	L
99	ZA-Invest Delta Ltd.	Hungary	HUF	4,000,000	100.00	100.00	L
100	ZA-Invest Kappa Ltd.	Hungary	HUF	11,000,000	100.00	100.00	L
101	ZA Invest Gamma Ltd.	Hungary	HUF	3,100,000	100.00	100.00	L
102	ZA Gamma HoldCo Ltd.	Hungary	HUF	3,100,000	100.00	100.00	L
103	Aranykalász 1955. Ltd	Hungary	HUF	55,560,000	75.00	100.00	L
104	AGROMAG-PLUSZ Ltd.	Hungary	HUF	39,110,000	74.99	100.00	L
105	ARANYMEZŐ 2001. Ltd	Hungary	HUF	3,000,000	75.00	100.00	L
106	Agricultural Privatey Held Joint-Stock Company Szekszárd	Hungary	HUF	862,000,000	100.00	100.00	L
107	Szajk Agricultural Closed Company Limited by shares	Hungary	HUF	659,859,000	100.00	100.00	L
108	ZA-Invest Poultry Korlátolt Felelősségű Társaság	Hungary	HUF	9,000,000	50.10	50.10	L
109	"YASHIL FERMA" Joint Venture Limited Liability Company	Uzbekistan	UZS	1,210,976,001,632	66.67	66.67	L
110	ZA-Invest Lambda Kft.	Hungary	HUF	4,950,000	100.00	100.00	L
111	ZA Lambda Holdco Kft.	Hungary	HUF	4,000,000	100.00	100.00	L
112	BAKONYI AGRÁR Mezőgazdasági, Vagyonkezelő és Szolgáltató Kft	Hungary	HUF	480,000,000	98.71	98.71	L
113	AGRO-MILCH Mezőgazdasági és Szolgáltató Ltd.	Hungary	HUF	69,060,000	99.42	99.42	L
114	BOSFLÓR Kft.	Hungary	HUF	80,420,000	97.81	97.81	L
115	AGR-Invest Alfa Korlátolt Felelősségű Társaság	Hungary	HUF	4,000,000	100.00	100.00	L
116	AGR-Holdco Alfa Korlátolt Felelősségű Társaság	Hungary	HUF	5,000,000	100.00	100.00	L
117	GEO-MILK Ltd.	Hungary	HUF	40,000,000	100.00	100.00	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					
	1 January 2026			30 June 2026		
	Ownership share	Voting rights[1]	Number of shares	Ownership share	Voting rights [1]	Number of shares
Domestic institution/company	30.26%	31.90%	84,722,909	29.84%	31.62%	83,555,118
Foreign institution/company	54.37%	57.32%	152,240,896	53.59%	56.78%	150,045,384
Domestic individual	9.08%	9.57%	25,423,825	9.21%	9.76%	25,780,262
Foreign individual	0.48%	0.51%	1,343,306	0.41%	0.43%	1,142,774
Employees, senior officers	0.50%	0.53%	1,402,070	0.46%	0.49%	1,291,424
Treasury shares[2]	5.15%	0.00%	14,416,678	5.62%	0.00%	15,739,328
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%	0.02%	41,232
Other[3]	0.07%	0.07%	194,652	0.81%	0.86%	2,266,842
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 30 June 2026 ESOP owned 11,013,064 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	15,739,328		
Subsidiaries	0	0	0		
TOTAL	14,416,678	14,416,930	15,739,328		

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%**	**9.08%**	
Groupama Group	**F/D**	**C**	**14,273,359**	**5.10%**	**5.40%**	
Groupama Gan Vie SA	F	C	14,140,000	5.05%	5.35%	
Groupama Biztosító Ltd.	D	C	133,359	0.05%	0.05%	
OTP Bank Plc.	**D**	**C**	**15,739,328**	**5.62%**	**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 June 2026, their ownership interest was below the 5% threshold and, consequently, they were not included in this table. At the end of 2Q 2026, their combined voting right reached 5.17%.
[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 30 June 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	2031	190,467
IG	Tamás Erdei	Deputy Chairman	27/04/2012	2031	71,285
IG	Gabriella Balogh	member	16/04/2021	2031	46,593
IG	Péter Csányi	member, CEO	16/04/2021	2031	97,002
IG	György Nagy[3]	member	16/04/2021	2031	3,300
IG	dr. Márton Gellért Vági	member	16/04/2021	2031	39,100
IG	dr. József Vörös	member	15/05/1992	2031	224,114
IG	László Wolf	member, Deputy CEO	15/04/2016	2031	564,407
FB	Tibor Tolnay	Chairman	15/05/1992	2029	54
FB	dr. Gábor Horváth	Deputy Chairman	19/05/1995	2029	0
FB	Klára Bella	member	12/04/2019	2029	1,535
FB	dr. Tamás Gudra	member	16/04/2021	2029	0
FB	András Michnai	member	25/04/2008	2029	1,410
FB	Catherine Paule Granger-Ponchon	member	25/04/2025	2029	0
SP	András Becsei	Deputy CEO			13,000
SP	László Bencsik	Deputy CEO			1,000
SP	György Kiss-Haypál	Deputy CEO			14,751
SP	András Sebők	Deputy CEO			0
SP	Imre Bertalan	MC member			991
SP	dr. Bálint Csere	MC member			17,512
SP	dr. Zoárd Gázmár	MC member			4,903
TOTAL No. of shares held by management					**1,291,424**

[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: 5,390,467.
[3] Number of OTP shares owned by György Nagy, Member of Board of Directors, directly or indirectly: 1,244,049.

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

	30/06/2026	30/06/2025
Commitments to extend credit	6,507,175	5,735,831
Guarantees arising from banking activities	1,578,530	1,588,133
Confirmed letters of credit	81,860	43,988
Legal disputes (disputed value)	129,203	131,755
Other	1,164,713	1,042,342
TOTAL	**9,461,481**	**8,542,049**

[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]	10,632	10,819	10,534
Consolidated[2]	39,847	40,845	41,089

[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 01/07/2025 AND 30/06/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy	Outstanding consolidated debt (in original currency or HUF million) 30/06/2026	Outstanding consolidated debt (in HUF million) 30/06/2026
OTP Bank Plc.	Retail bond	OTP_HUF_2026/11	16/07/2025	16/07/2026	HUF	11,113	11,113
OTP Bank Plc.	Retail bond	OTP_HUF_2026/12	15/08/2025	15/08/2026	HUF	10,051	10,051
OTP Bank Plc.	Retail bond	OTP_HUF_2026/13	12/09/2025	12/09/2026	HUF	6,619	6,619
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2032/B	22/09/2025	20/12/2032	HUF	30,000	30,000
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2031/I	01/10/2025	31/03/2031	EUR	500,000,000	177,525
Ipoteka Bank	Corporate bond	IPTBZU 6.45 10/09/30	09/10/2025	09/10/2030	USD	300,000,000	94,150
Ipoteka Bank	Corporate bond	IPTBZU 17 ½ 10/09/28	09/10/2025	09/10/2028	UZS	1,200,000,000,000	32,053
OTP Bank Plc.	Retail bond	OTP_HUF_2026/14	10/10/2025	10/10/2026	HUF	11,226	11,226
OTP Bank Plc.	Retail bond	OTP_HUF_2026/15	31/10/2025	31/10/2026	HUF	5,045	5,045
OTP Bank Plc.	Retail bond	OTP_HUF_2026/16	21/11/2025	21/11/2026	HUF	7,089	7,089
OTP Bank Plc.	Retail bond	OTP_HUF_2026/17	12/12/2025	12/12/2026	HUF	6,514	6,514
OTP Bank Plc.	Retail bond	OTP_HUF_260918	20/03/2026	18/09/2026	HUF	11,825	11,825
OTP Bank Plc.	Retail bond	OTP_HUF_2027/1	16/01/2026	16/01/2027	HUF	9,618	9,618
OTP Bank Plc.	Retail bond	OTP_HUF_2027/2	13/02/2026	13/02/2027	HUF	14,651	14,651
OTP Bank Plc.	Corporate bond	OTPHB 3 ⅝ 02/03/32	03/02/2026	03/02/2032	EUR	499,974,000	177,516
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2032/I	12/02/2026	31/05/2032	EUR	500,000,000	177,525
OTP Bank Plc.	Retail bond	OTP_HUF_2027/3	13/03/2026	13/03/2027	HUF	11,740	11,740
OTP Bank Plc.	Retail bond	OTP_HUF_261015	16/04/2026	15/10/2026	HUF	8,969	8,969
OTP Bank Plc.	Retail bond	OTP_HUF_2027/4	17/04/2026	17/04/2027	HUF	14,488	14,488
OTP Bank Plc.	Retail bond	OTP_HUF_261112	14/05/2026	12/11/2026	HUF	4,761	4,761
OTP Bank Plc.	Retail bond	OTP_HUF_2027/5	15/05/2026	15/05/2027	HUF	12,902	12,902
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2031/V	29/05/2026	31/05/2031	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2032/V	29/05/2026	31/05/2032	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2033/IV	29/05/2026	31/05/2033	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2034/III	29/05/2026	31/05/2034	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2035/II	29/05/2026	31/05/2035	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2036/I	29/05/2026	31/05/2036	HUF	0	0
OTP Mortgage Bank Ltd.	Mortgage bond	OMB2033/I	03/06/2026	31/08/2033	EUR	500,000,000	177,525
OTP Bank Plc.	Retail bond	OTP_HUF_261210	11/06/2026	10/12/2026	HUF	3,694	3,694
OTP Bank Plc.	Retail bond	OTP_HUF_2027/6	12/06/2026	12/06/2027	HUF	9,529	9,529
OTP Bank Plc.	Corporate bond	OTPHB 4 ⅝ 12/24/36	24/06/2026	24/12/2036	EUR	997,825,000	354,278

SECURITY REDEMPTIONS ON GROUP LEVEL BETWEEN 01/07/2025 AND 30/06/2026

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy	Outstanding consolidated debt (in original currency or HUF million) 30/06/2025	Outstanding consolidated debt (in HUF million) 30/06/2025
OTP Bank Plc.	Retail bond	OTP_HUF_2025/10	05/07/2024	05/07/2025	HUF	11,463	11,463
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	6,464	6,464
OTP Bank Plc.	Retail bond	OTP_HUF_2025/12	30/08/2024	30/08/2025	HUF	4,359	4,359
OTP Bank Plc.	Retail bond	OTP_HUF_2025/13	27/09/2024	27/09/2025	HUF	4,958	4,958
OTP Bank Plc.	Corporate bond	OTPHB 7 ¼ 09/29/26	29/09/2022	29/09/2025	USD	60,000,000	20,425
OTP Bank Plc.	Corporate bond	OTPHB 8.1 10/13/26	13/10/2023	13/10/2025	RON	170,000,000	13,369
Ipoteka Bank	Corporate bond	IPTBZU 5 ½ 11/19/25	19/11/2020	30/10/2025	USD	300,000,000	101,526
OTP Bank Plc.	Retail bond	OTP_HUF_2025/14	31/10/2024	31/10/2025	HUF	5,677	5,677
OTP Mortgage Bank Ltd.	Mortgage bond	OJB2025/II	03/02/2020	26/11/2025	HUF	22,550	22,550
OTP Bank Plc.	Retail bond	OTP_HUF_2025/15	29/11/2024	01/12/2025	HUF	3,115	3,115
OTP Bank Plc.	Retail bond	OTP_HUF_2025/16	18/12/2024	18/12/2025	HUF	7,026	7,026
OTP Bank Plc.	Retail bond	OTP_HUF_2026/3	17/01/2025	17/01/2026	HUF	10,979	10,979
OTP Bank Plc.	Retail bond	OTP_HUF_2026/4	31/01/2025	31/01/2026	HUF	4,171	4,171
OTP Bank Plc.	Retail bond	OTP_HUF_2026/5	14/02/2025	14/02/2026	HUF	4,974	4,974
OTP Bank Plc.	Retail bond	OTP_HUF_2026/6	14/03/2025	14/03/2026	HUF	12,315	12,315
OTP banka d.d.	Corporate bond	NOVAKR 05/25/27	25/05/2022	25/05/2026	EUR	175,700,000	70,157
OTP Bank Plc.	Corporate bond	OTPHB 7 ½ 05/25/27	25/05/2023	25/05/2026	USD	497,832,000	169,467
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/I	29/05/2020	31/05/2026	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/II	31/05/2021	31/05/2026	HUF	0	0
OTP Bank Plc.	Corporate bond	OTP_DK_HUF_2026/III	31/03/2022	31/05/2026	HUF	0	0
OTP Bank Plc.	Retail bond	OTP_HUF_2026/7	11/04/2025	11/04/2026	HUF	17,688	17,688
OTP Bank Plc.	Retail bond	OTP_HUF_2026/8	09/05/2025	09/05/2026	HUF	14,036	14,036
OTP Bank Plc.	Retail bond	OTP_HUF_2026/9	06/06/2025	06/06/2026	HUF	12,971	12,971
OTP Bank Plc.	Retail bond	OTP_HUF_2026/10	27/06/2025	27/06/2026	HUF	7,927	7,927

SECURITY LISTED ON THE BUDAPEST STOCK EXCHANGE BETWEEN 01/01/2016 AND 30/06/2026

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/IX	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

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
OTP Bank Nyrt.	Retail bond	OTP_HUF_261015	16/04/2026	15/10/2026	HUF
OTP Bank Nyrt.	Retail bond	OTP_HUF_2027/4	17/04/2026	17/04/2027	HUF
OTP Bank Nyrt.	Retail bond	OTP_HUF_261112	14/05/2026	12/11/2026	HUF
OTP Bank Nyrt.	Retail bond	OTP_HUF_2027/5	15/05/2026	15/05/2027	HUF
OTP Bank Nyrt.	Corporate bond	OTP_DK_HUF_2031/V	29/05/2026	31/05/2031	HUF
OTP Bank Nyrt.	Corporate bond	OTP_DK_HUF_2032/V	29/05/2026	31/05/2032	HUF
OTP Bank Nyrt.	Corporate bond	OTP_DK_HUF_2033/IV	29/05/2026	31/05/2033	HUF

Issuer	Type of security	Security name	Date of issue	Date of maturity	Ccy
OTP Bank Nyrt.	Corporate bond	OTP_DK_HUF_2034/III	29/05/2026	31/05/2034	HUF
OTP Bank Nyrt.	Corporate bond	OTP_DK_HUF_2035/II	29/05/2026	31/05/2035	HUF
OTP Bank Nyrt.	Corporate bond	OTP_DK_HUF_2036/I	29/05/2026	31/05/2036	HUF
OTP Bank Nyrt.	Retail bond	OTP_HUF_261210	11/06/2026	10/12/2026	HUF
OTP Bank Nyrt.	Retail bond	OTP_HUF_2027/6	12/06/2026	12/06/2027	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]	1H 2025	1H 2026	Y-o-Y	2Q 2025	2025	1Q 2026	2Q 2026	Q-o-Q	Y-o-Y
Total compensation for key management personnel	**9,350**	**13,353**	**43%**	**5,219**	**21,478**	**5,370**	**7,983**	**49%**	**53%**
Short-term employee benefits	7,115	9,167	29%	4,097	15,261	3,841	5,326	39%	30%
Share-based payment	1,852	3,644	97%	891	5,257	1,345	2,299	71%	158%
Other long-term employee benefits	383	514	34%	231	953	148	366	147%	58%
Termination benefits	0	28		0	7	36	-8		
Loans to key management individuals and their close family members as well as to entities in which they have an interest	69,001	109,012	58%	69,001	92,754	109,208	109,012	0%	58%
Credit lines of key management individuals and their close family members as well as entities in which they have an interest	44,709	87,874	97%	44,709	114,278	97,875	87,874	-10%	97%
Loans provided to unconsolidated subsidiaries	2,260	2,033	-10%	2,260	2,026	2,164	2,033	-6%	-10%

[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.) recommendation[8]

Alternative performance measures name	Description	Calculation (data in HUF million)	1H 2025	1H 2026
Leverage, consolidated[9]	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 1H 2026: $\frac{5,148,215.3}{51,223,047.1}$ = 10.1% Example for 1H 2025: $\frac{4,907,990.0}{47,577,922.8}$ = 10.3%	10.3%	10.1%
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) ≥ 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 1H 2026: $\frac{11,708,185.2}{7,035,758.7 - 1,521,523.6}$ = 212.3% Example for 1H 2025: $\frac{12,164,434.8}{7,186,468.1 - 1,897,974.5}$ = 230.0%	230.0%	212.3%
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 1H 2026: $\frac{482,737.6 * 2.0}{5,568,568.1}$ = 17.5% Example for 1H 2025: $\frac{518,591.3 * 2.0}{5,144,492.9}$ = 20.3%	20.3%	17.5%
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 1H 2026: $\frac{482,737.6 * 2.0}{5,568,568.1}$ = 17.5% Example for 1H 2025: $\frac{518,591.3 * 2.0}{5,144,492.9}$ = 20.3%	20.3%	17.5%
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 1H 2026: $\frac{482,737.6 * 2.0}{46,796,785.4}$ = 2.1% Example for 1H 2025: $\frac{518,591.3 * 2.0}{44,461,949.0}$ = 2.4%	2.4%	2.1%

[8] 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.
[9] 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)	1H 2025	1H 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 1H 2026: $\frac{877{,}789.0 \quad * \quad 2.0}{46{,}796{,}785.4} = 3.78\%$ Example for 1H 2025: $\frac{868{,}846.8 \quad * \quad 2.0}{44{,}461{,}949.0} = 3.94\%$	3.94%	3.78%
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 1H 2026: $\frac{1{,}512{,}182.3 \quad * \quad 2.0}{46{,}796{,}785.4} = 6.52\%$ Example for 1H 2025: $\frac{1{,}436{,}738.1 \quad * \quad 2.0}{44{,}461{,}949.0} = 6.52\%$	6.52%	6.52%
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 1H 2026: $\frac{1{,}068{,}678.1 \quad * \quad 2.0}{46{,}796{,}785.4} = 4.61\%$ Example for 1H 2025: $\frac{946{,}382.5 \quad * \quad 2.0}{44{,}461{,}949.0} = 4.29\%$	4.29%	4.61%
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 1H 2026: $\frac{634{,}393.3 \quad * \quad 2.0}{46{,}796{,}785.4} = 2.73\%$ Example for 1H 2025: $\frac{567{,}891.2 \quad * \quad 2.0}{44{,}461{,}949.0} = 2.58\%$	2.58%	2.73%
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 1H 2026: $\frac{634{,}393.3}{1{,}512{,}182.3} = 42.0\%$ Example for 1H 2025: $\frac{567{,}891.2}{1{,}436{,}738.1} = 39.5\%$	39.5%	42.0%
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 1H 2026: $\frac{102{,}115.1 \quad * \quad 2.0}{27{,}250{,}621.4} = 0.76\%$ Example for 1H 2025: $\frac{82{,}104.6 \quad * \quad 2.0}{24{,}938{,}927.6} = 0.66\%$	0.66%	0.76%
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 1H 2026: $\frac{83{,}666.1 \quad * \quad 2.0}{46{,}796{,}785.4} = 0.36\%$ Example for 1H 2025: $\frac{99{,}387.6 \quad * \quad 2.0}{44{,}461{,}949.0} = 0.45\%$	0.45%	0.36%

Alternative performance measures name	Description	Calculation (data in HUF million)	1H 2025	1H 2026
Effective tax rate (adjusted), consolidated	The indicator shows the amount of corporate income tax[10] accounted on pre-tax profit.	The numerator of the indicator is consolidated adjusted corporate income tax[10] for the given period, the denominator is the consolidated adjusted pre-tax profit for the given period. Example for 1H 2026: $\frac{311{,}385.3}{794{,}122.9} = 39.2\%$ Example for 1H 2025: $\frac{250{,}868.0}{769{,}459.2} = 32.6\%$	32.6%	39.2%
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 1H 2026: $\frac{26{,}457{,}017.8}{33{,}746{,}790.2} = 78\%$ Example for 1H 2025: $\frac{22{,}537{,}011.2}{30{,}243{,}831.8} = 75\%$	75%	78%

[10] 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 presened 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	2Q 2025				1H 2025				2025				1Q 2026				2Q 2026				1H 2026			
Consolidated profit after tax				**330,015**				**518,591**				**1,146,325**				**176,970**				**305,767**				**482,738**
Consolidated profit after tax considering the prorated recognition of special items booked in one sum for the full year				**293,333**				**591,955**				**1,146,325**				**324,412**				**255,922**				**580,334**
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)/2	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)	Full-year amount (a)	Prorated amount (b)=(a)/4	Accounted amount (c)	Difference (c)-(b)	Full-year amount (a)	Prorated amount (b)=(a)/2	Accounted amount (c)	Difference (c)-(b)
TOTAL	99,173	24,793	-11,889	**-36,682**	99,173	49,587	122,951	**73,364**	99,173	99,173	99,173	**0**	153,128	38,282	185,723	**147,441**	151,731	37,933	-11,913	**-49,846**	151,731	75,865	173,461	**97,596**
OTP Hungary	82,367	20,592	-11,889	-32,480	82,367	41,184	106,144	64,961	82,367	82,367	82,367	0	138,124	34,531	170,720	136,189	138,124	34,531	-10,865	-45,396	138,124	69,062	159,855	90,793
OTP Core	80,438	20,109	-11,889	-31,998	80,438	40,219	104,215	63,996	80,438	80,438	80,438	0	135,195	33,799	167,791	133,992	135,195	33,799	-10,865	-44,664	135,195	67,598	156,926	89,328
Banking tax	28,680	7,170	0	-7,170	28,680	14,340	28,680	14,340	28,680	28,680	28,680	0	30,327	7,582	30,327	22,746	30,327	7,582	0	-7,582	30,327	15,164	30,327	15,164
Windfall tax	48,853	12,213	-11,889	-24,102	48,853	24,427	72,631	48,204	48,853	48,853	48,853	0	103,009	25,752	135,605	109,853	103,009	25,752	-10,865	-36,618	103,009	51,505	124,740	73,235
Card transaction levy	1,831	458	0	-458	1,831	916	1,831	916	1,831	1,831	1,831	0	1,859	465	1,859	1,394	1,859	465	0	-465	1,859	929	1,859	929
Compensation Fund	1,073	268	0	-268	1,073	536	1,073	536	1,073	1,073	1,073	0	-	-	-	-	-	-	-	-	-	-	-	-
Merkantil and other Hungarian subsidaries	1,929	482	0	-482	1,929	965	1,929	965	1,929	1,929	1,929	0	2,929	732	2,929	2,196	2,929	732	0	-732	2,929	1,464	2,929	1,464
Banking tax	1,203	301	0	-301	1,203	602	1,203	602	1,203	1,203	1,203	0	1,480	370	1,480	1,110	1,480	370	0	-370	1,480	740	1,480	740
Windfall tax	726	181	0	-181	726	363	726	363	726	726	726	0	1,449	362	1,449	1,087	1,449	362	0	-362	1,449	725	1,449	725
Foreign subsidaries	16,806	4,202	0	-4,202	16,806	8,403	16,806	8,403	16,806	16,806	16,806	0	15,004	3,751	15,004	11,253	13,607	3,402	-1,048	-4,449	13,607	6,803	13,607	6,803
Deposit insurance fees in Bulgaria	12,447	3,112	0	-3,112	12,447	6,223	12,447	6,223	12,447	12,447	12,447	0	9,602	2,401	9,602	7,202	8,702	2,176	-675	-2,851	8,702	4,351	8,702	4,351
Deposit insurance fees in Slovenia	4,359	1,090	0	-1,090	4,359	2,180	4,359	2,180	4,359	4,359	4,359	0	5,401	1,350	5,401	4,051	4,905	1,226	-373	-1,599	4,905	2,452	4,905	2,452

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), OTP Skladi d.o.o. (Slovenia), 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.

CALCULCULATION 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

	25 1Q	25 2Q	25 1H	25 3Q	25 4Q Auditált	2025 Auditált	26 1Q	26 2Q	26 1H
Net interest income	**464,456**	**479,948**	**944,404**	**488,029**	**508,139**	**1,940,571**	**526,111**	**540,226**	**1,066,337**
(-) Reclassification due to the introduction of IFRS16	-952	-1,027	-1,979	-1,004	-1,071	-4,053	-1,171	-1,170	-2,341
Net interest income (adj.)	**465,408**	**480,975**	**946,382**	**489,032**	**509,210**	**1,944,625**	**527,282**	**541,396**	**1,068,678**
Net fees and commissions	**251,848**	**258,095**	**509,943**	**252,613**	**263,689**	**1,026,245**	**222,889**	**244,904**	**467,794**
(+) Financial Transaction Tax	-41,331	-40,210	-81,541	-39,504	-42,467	-163,512	-42,443	-41,452	-83,895
(-) Structural shift of income from currency exchange from net fees to the FX result	71,256	65,897	137,153	60,425	60,830	258,409	42,568	51,067	93,635
Net fees and commissions (adj.)	**139,261**	**151,987**	**291,248**	**152,684**	**160,392**	**604,324**	**137,878**	**152,385**	**290,263**
Foreign exchange result	**-3,142**	**3,759**	**618**	**-723**	**4,261**	**4,156**	**-4,555**	**1,231**	**-3,324**
(+) Structural shift of income from currency exchange from net fees to the FX result	71,256	65,897	137,153	60,425	60,830	258,409	42,568	51,067	93,635
Foreign exchange result (adj.)	**68,114**	**69,657**	**137,771**	**59,703**	**65,091**	**262,565**	**38,013**	**52,298**	**90,311**
Gain/loss on securities, net	**4,436**	**13,308**	**17,745**	**3,205**	**1,058**	**22,008**	**7,169**	**18,016**	**25,185**
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)	28	11	39	-381	-1,440	-1,782	-342	-52	-393
(+) Shifting of the *Gains and losses on non-trading securities mandatorily at fair value through profit or loss* line from the *Net other non-interest income* to the *Gains or losses from securities* line	4,766	6,381	11,148	649	10,157	21,953	2,084	4,016	6,101
Gain/loss on securities, net (adj.)	**9,230**	**19,701**	**28,931**	**3,473**	**9,775**	**42,180**	**8,912**	**21,981**	**30,892**
Gains and losses on real estate transactions	**2,141**	**2,050**	**4,192**	**1,655**	**1,627**	**7,473**	**1,025**	**1,871**	**2,897**
Result of discontinued operation and gains from disposal of subsidiaries classified as held for sale (adjusted)	**0**	**0**	**0**	**0**	**0**	**0**	**-381**	**0**	**-381**
(+) Other non-interest income	**26,982**	**40,628**	**67,609**	**34,690**	**30,981**	**133,281**	**13,938**	**20,671**	**34,608**
(+) Net results on derivative instruments and hedge relationships	**1,853**	**-4,494**	**-2,641**	**5,961**	**-4,634**	**-1,315**	**20,423**	**-42,556**	**-22,134**
(+) Net insurance result	**566**	**993**	**1,558**	**883**	**934**	**3,375**	**869**	**1,091**	**1,960**
(+) Losses on loans measured mandatorily at fair value through other comprehensive income and on securities at amortized cost	**-3,145**	**-6,701**	**-9,846**	**11,993**	**6,131**	**8,278**	**7,953**	**11,860**	**19,813**
(+) Profit from associates	**148**	**22,132**	**22,280**	**-1,136**	**299**	**21,443**	**3,840**	**15,782**	**19,622**
(-) Shifting of the *Gains and losses on non-trading securities mandatorily at fair value through profit or loss* line from the *Net other non-interest income* to the *Gains or losses from securities* line	4,766	6,381	11,148	649	10,157	21,953	2,084	4,016	6,101
(+) Other other non-interest expenses	-15,370	-22,442	-37,812	-19,629	-26,083	-83,524	-2,406	-13,920	-16,326
(+) Shifting of the costs of mediated services at Merkantil Bérlet Ltd. to the net other non-interest result line	-488	-635	-1,123	-617	-679	-2,418	-598	-657	-1,255
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)	-50	-78	-128	-89	-29	-246	-48	-27	-75
(+) Shifting of the depreciation of leased vehicles at Merkantil Bérlet Ltd. to the net other non-interest result line	-257	-280	-537	-285	-302	-1,125	-298	-292	-591
Net other non-interest result (adj.)	**7,613**	**24,791**	**32,405**	**32,776**	**-1,912**	**63,269**	**42,231**	**-10,194**	**32,038**
Gain from derecognition of financial assets at amortized cost	**-93**	**-1,832**	**-1,926**	**-137**	**1,363**	**-699**	**3,108**	**7,603**	**10,711**
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)	28	11	39	-381	-1,440	-1,782	-342	-52	-393
(-) 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	-1,837	334	2,832	1,329	3,498	7,681	11,179
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)	-50	-78	-128	-89	-29	-246	-48	-27	-75
Gain from derecognition of financial assets at amortized cost (adj.)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Provision for impairment on loan and placement losses	**-25,047**	**-45,351**	**-70,398**	**-49,447**	**-35,601**	**-155,445**	**-33,697**	**-49,500**	**-83,197**
(+) Modification gains or losses	**-138**	**-4,643**	**-4,780**	**-123**	**-4,480**	**-9,383**	**229**	**-24,921**	**-24,692**
(+) 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**	**-1,201**	**-68**	**1,379**	**111**	**-629**	**-1,485**	**-2,114**
(+) Loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost	**-8,591**	**-2,829**	**-11,419**	**-1,375**	**20,211**	**7,417**	**7,602**	**5,987**	**13,589**
(+) Provision for commitments and guarantees given	**1,518**	**-4,920**	**-3,402**	**-1,434**	**-1,623**	**-6,459**	**-375**	**-5,033**	**-5,409**
(+) Impairment of assets subject to operating lease and of investment properties	**-3,224**	**-777**	**-4,000**	**300**	**1**	**-3,699**	**6**	**-132**	**-126**
(-) Structural correction between Provision for loan losses and Other provisions	-11,814	-3,606	-15,420	-1,075	20,213	3,718	7,608	5,855	13,463
(+) 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	-1,837	334	2,832	1,329	3,498	7,681	11,179
(-) Shifting of provision for impairment on placement losses to the other provisions line	244	243	487	-179	-1,368	-1,060	545	-2,663	-2,118
Provision for impairment on loan losses (adj.)	**-24,475**	**-57,630**	**-82,105**	**-50,558**	**-36,125**	**-168,788**	**-31,520**	**-70,595**	**-102,115**
Depreciation	**-35,514**	**-37,941**	**-73,456**	**-39,155**	**-40,516**	**-153,127**	**-39,455**	**-41,274**	**-80,729**
(+) Goodwill impairment					**-674**	**-674**	**0**	**0**	**0**
(-) Reclassification due to the introduction of IFRS16	-4,386	-4,540	-8,926	-4,470	-4,565	-17,960	-4,612	-4,387	-9,000
(-) Shifting of the depreciation of leased vehicles at Merkantil Bérlet Ltd. to the net other non-interest result line	-257	-280	-537	-285	-302	-1,125	-298	-292	-591

	25 1Q	25 2Q	25 1H	25 3Q	25 4Q Auditált	2025 Auditált	26 1Q	26 2Q	26 1H
Depreciation (adj.)	**-30,871**	**-33,121**	**-63,993**	**-34,400**	**-36,323**	**-134,716**	**-34,545**	**-36,594**	**-71,139**
Personnel expenses	**-144,528**	**-153,981**	**-298,509**	**-156,233**	**-175,533**	**-630,275**	**-158,726**	**-171,899**	**-330,625**
Personnel expenses (adj.)	**-144,528**	**-153,981**	**-298,509**	**-156,233**	**-175,533**	**-630,275**	**-158,726**	**-171,899**	**-330,625**
Income taxes	**-55,850**	**-73,935**	**-129,786**	**-69,287**	**-55,854**	**-254,926**	**-53,078**	**-77,333**	**-130,411**
(+) Tax deductible transfers to spectator sports (offset against corporate taxes)	-355	0	-355	0	0	-355	-398	0	-398
(+) Structural reclassification between Corporate income tax and Other non-interest expenses	-1,233	-782	-2,015	-740	-911	-3,667	-1,009	-854	-1,864
(+) Special taxes on financial institutions	-129,174	10,462	-118,712	10,546	10,662	-97,504	-188,177	9,465	-178,713
Corporate income tax (adj.)	**-186,613**	**-64,255**	**-250,868**	**-59,481**	**-46,103**	**-356,452**	**-242,662**	**-68,723**	**-311,385**
Other operating expense	**-17,476**	**-32,233**	**-49,710**	**-28,046**	**-75,039**	**-152,795**	**-534**	**-19,710**	**-20,243**
(-) Other costs and expenses	-2,718	-2,448	-5,167	-2,550	-3,839	-11,556	-2,946	-3,230	-6,176
(-) Other non-interest expenses	-17,634	-23,901	-41,534	-20,280	-46,580	-108,394	-5,152	-15,112	-20,264
(+) Structural correction between *Provision for loan losses* and *Other provisions*	-11,814	-3,606	-15,420	-1,075	20,213	3,718	7,608	5,855	13,463
(+) Shifting of provision for impairment on placement losses to the other provisions line	244	243	487	-179	-1,368	-1,060	545	-2,663	-2,118
(-) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line	-289	-370	-659	-443	-476	-1,578	-379	-528	-907
Other provisions (adj.)	**-8,406**	**-8,877**	**-17,283**	**-6,027**	**-5,299**	**-28,609**	**16,097**	**2,352**	**18,449**
Other general expenses	**-268,130**	**-120,554**	**-388,684**	**-121,689**	**-148,865**	**-659,238**	**-346,761**	**-129,630**	**-476,391**
(+) Other costs and expenses	-2,718	-2,448	-5,167	-2,550	-3,839	-11,556	-2,946	-3,230	-6,176
(+) Other non-interest expenses	-17,634	-23,901	-41,534	-20,280	-46,580	-108,394	-5,152	-15,112	-20,264
(-) Other other non-interest expenses	-15,370	-22,442	-37,812	-19,629	-26,083	-83,524	-2,406	-13,920	-16,326
(-) Special taxes on financial institutions	-129,174	10,462	-118,712	10,546	10,662	-97,504	-188,177	9,465	-178,713
(-) Tax deductible transfers to spectator sports (offset against corporate taxes)	-355	0	-355	0	0	-355	-398	0	-398
(-) Financial Transaction Tax	-41,331	-40,210	-81,541	-39,504	-42,467	-163,512	-42,443	-41,452	-83,895
(-) Direct effect of acquisitions	0	0	0	0	0	0	0	0	0
(+) Reclassification due to the introduction of IFRS16	-5,338	-5,567	-10,904	-5,473	-5,636	-22,013	-5,784	-5,558	-11,341
(-) Shifting of the costs of mediated services at Merkantil Bérlet Ltd. to the net other non-interest result line	-488	-635	-1,123	-617	-679	-2,418	-598	-657	-1,255
(+) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line	-289	-370	-659	-443	-476	-1,578	-379	-528	-907
(-) Structural reclassification between Corporate income tax and Other non-interest expenses	-1,233	-782	-2,015	-740	-911	-3,667	-1,009	-854	-1,864
Other non-interest expenses (adj.)	**-106,158**	**-99,232**	**-205,389**	**-100,491**	**-145,918**	**-451,798**	**-125,990**	**-106,640**	**-232,629**

ADJUSTMENTS OF CONSOLIDATED IFRS BALANCE SHEET LINES

in HUF million	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026	2Q 2026
Gross customer loans (incl. loans at amortized cost and loans mandatorily at fair value through profit or loss) (incl. accrued interest receivables related to loans)	23,267,756	23,869,102	24,260,779	25,249,892	26,137,754	25,790,465
Gross finance lease receivables	1,546,374	1,616,048	1,625,829	1,613,570	1,655,066	1,661,158
Gross customer loans (adjusted)	24,814,130	25,485,150	25,886,608	26,863,462	27,792,820	27,451,623
Allowances for loan losses (for both loans at amortized cost and loans mandatorily at fair value through profit or loss)	-956,373	-984,336	-1,001,742	-1,009,092	-1,013,977	-969,838
Impairment of finance lease receivables	-32,862	-26,646	-26,462	-25,020	-25,476	-24,767
Allowances for loan losses (adjusted)	-989,235	-1,010,983	-1,028,204	-1,034,112	-1,039,454	-994,605
Deposits from customers	32,419,089	32,746,169	33,379,889	33,732,763	34,865,046	33,721,692
(+) Fair value changes of the hedged items in portfolio hedge of interest rate risk	6,204	7,568	4,189	1,503	-17,744	25,098
Deposits from customers (adjusted)	32,425,293	32,753,737	33,384,078	33,734,266	34,847,302	33,746,790

OTP Bank Plc.

Postal address: P.O.Box: 501 Budapest H-1876 Hungary

Phone: +36 1 473 5460

E-mail: investor.relations@otpbank.hu

Internet: www.otpbank.hu