



Name:
Company:

Please fill in the highlighted cells.

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	4Q 2024 Fact	3Q 2025 Fact	4Q 2025 Forecast	Q-o-Q	Y-o-Y	Notes
Consolidated profit after tax	249 735	330 479	0	-100%	-100%	In 4Q 2025, the quarterly average rate of the Hungarian Forint appreciated by 3% against the EUR, lowering the HUF equivalent of profits (and income, costs etc.) realized in Eurozone or EUR-linked countries.
Adjustments (total, after corporate income tax)	0	0	0			
Goodwill impairment charges (after tax)	0	0				
Effect of acquisitions (after tax)	0	0				
Consolidated adjusted profit after tax	249 735	330 479	0	-100%	-100%	
Profit before tax	315 858	389 959	0	-100%	-100%	
Operating profit	408 320	446 544	0	-100%	-100%	
Total income	705 860	737 668	0	-100%	-100%	
Net interest income	460 720	489 032				
Net fees and commissions	148 295	152 684				
Other non-interest income	96 845	95 952				
Operating expenses	-297 540	-291 124				In 4Q 2025, the HUF 20 billion donation for the renovation of the Royal Palace in Gödöllő was recorded in a lump sum under other expenses. (https://www.otpgroup.info/static/sw/file/251013_tamogatas_317_e.pdf)
Total risk costs	-92 462	-56 585				
Corporate taxes	-66 123	-59 481				