OTP Bank Plc.
3Q 2025
Earnings consensus

Name:
Company:

Please fill in the highlighted cells.

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	**3Q 2024 Fact**	**2Q 2025 Fact**	**3Q 2025 Forecast**	**Q-o-Q**	**Y-o-Y**	**Notes**
Consolidated profit after tax	**318,514**	**330,015**	**0**	**-100%**	**-100%**	In 3Q 2025, the quarterly average rate of the Hungarian Forint appreciated by 2% 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	**318,514**	**330,015**	**0**	**-100%**	**-100%**	
Profit before tax	388,672	394,270	0	-100%	-100%	
Operating profit	415,488	460,777	0	-100%	-100%	
Total income	676,125	747,111	0	-100%	-100%	
Net interest income	444,235	480,975				
Net fees and commissions	137,485	151,987				
Other non-interest income	94,405	114,149				
Operating expenses	-260,636	-286,335				
Total risk costs	-26,816	-66,506				
Corporate taxes	-70,158	-64,255				