OTP Group – Best in class financial performance

Fixed income investor presentation

Based on 1H 2026 results

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OTP Group is among the most successful banks in Europe

Dominant position in CEE countries:

Dominant position in 5 countries; 4.6-fold net loan growth in 10 years and 14 acquisitions completed since 2014. 41% of net loans in Eurozone countries, 76% within the EU.

Strong organic loan growth:

In 1H 2026 the FX-adjusted performing loan growth reached 8%, after 15% in 2025. Since 2015, 80% of the 4.6-fold net loan growth has been organic.

Outstanding profitability:

After 21.6% ROE in 2025, in 1H 2026 the ROE indicator was 21.0% with the prorated recognition of special items booked in a lump sum in 1Q for the full year.

Stable portfolio quality:

The Stage 3 ratio moderated to 3.2% in the course of 2Q 2026. Credit risk cost rate was 76 bps in 1H 2026 versus 66 bps in 2025.

Stable capital and liquidity position:

CET1 17.6%, MREL 25.9%, Leverage[1] 10.1%, net loan to deposit 78%. Capital market funding to total assets 8% and Liquidity Coverage Ratio (LCR) 212%.

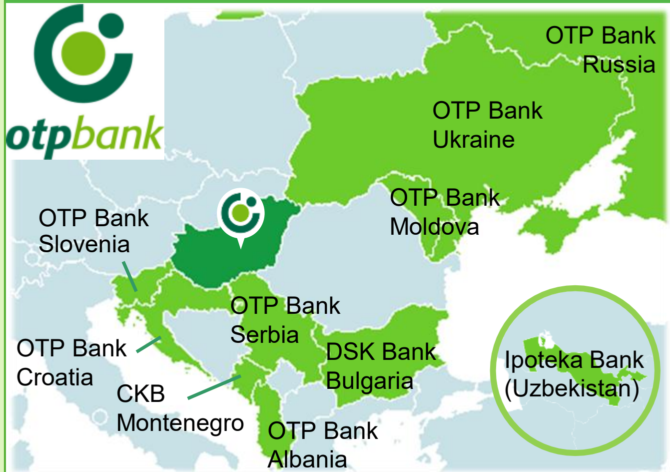
Commitment to ESG

[1] The leverage ratio is calculated in accordance with Article 429 of the CRR. The leverage ratio is the ratio of Tier 1 capital to total exposure (comprising on-balance-sheet assets, off-balance-sheet items, and exposures arising from derivative transactions and securities financing transactions).

OTP Group provides universal banking services to around 17.5 million active customers in 11 countries, in many of them enjoying dominant market position

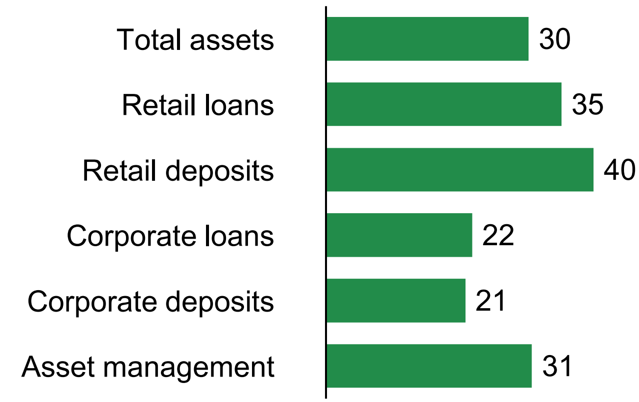
Investment grade rated, EU member

Major Group members

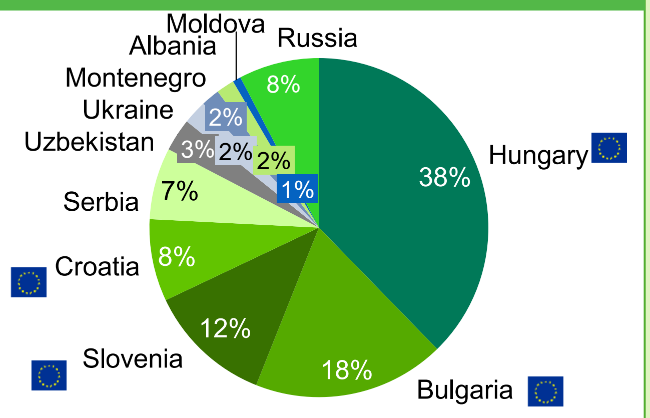


Dominant position in CEE countries[2]

Systemic position in Hungary

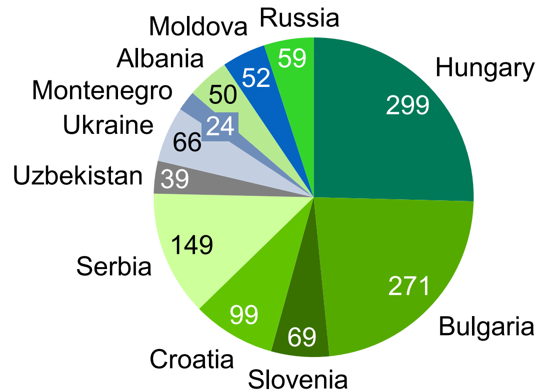


Total assets[1]



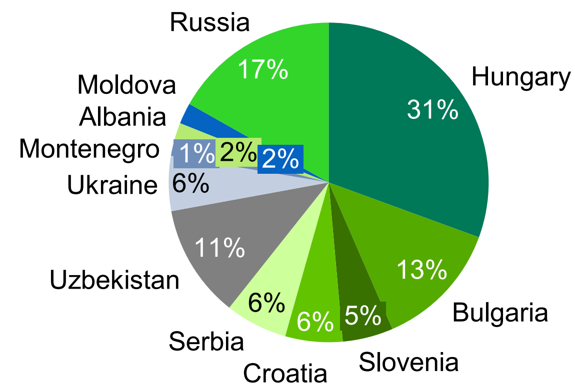
Total assets: HUF 46,667 billion

Number of branches[1]



Total number of branches: 1,177

Headcount[1]



Total headcount: 41,089

[1] As at 2Q 2026. [2] Based on market shares as a % of total assets unless otherwise noted; latest available data; source: National Banks, Banking Associations, Golden books. [3] Based on net loans.

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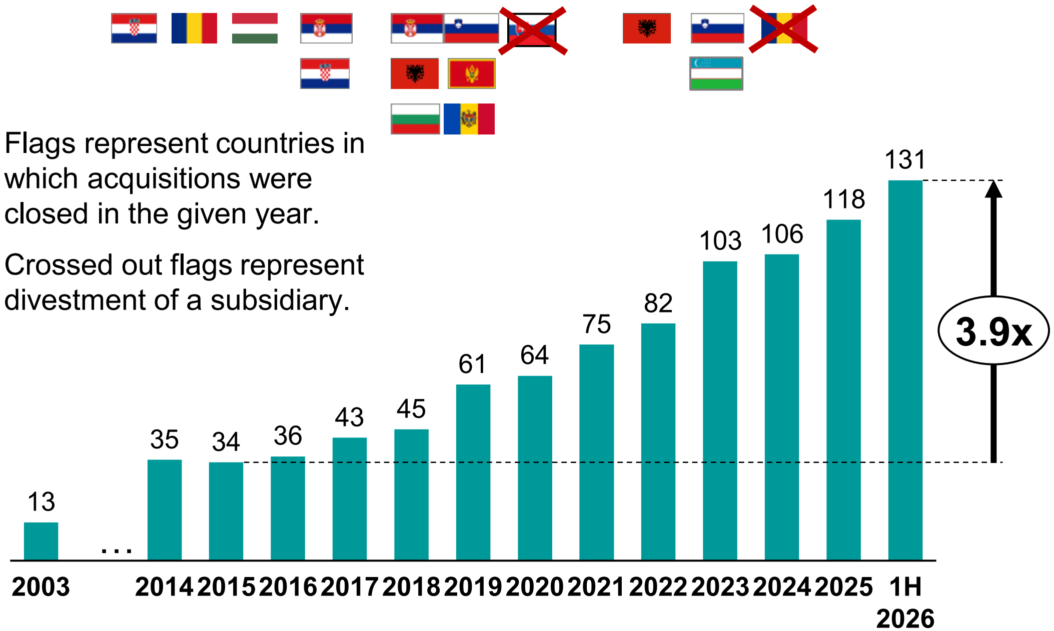
Total assets reached EUR 131 billion by 1H driven by successful acquisitions and dynamic organic growth. As Hungary's share in net loan fell to 34%, the profit contribution of foreign subs showed a trend-like increase during the last few years

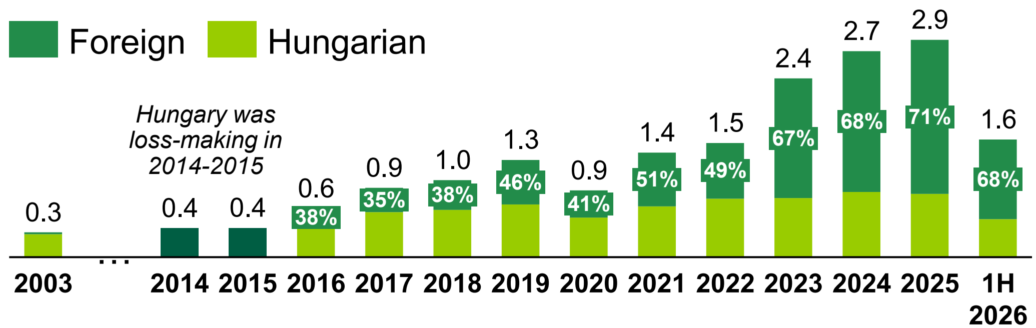
Total assets development of OTP Group (in EUR billion)

Flags represent countries in which acquisitions were closed in the given year.

Crossed out flags represent divestment of a subsidiary.

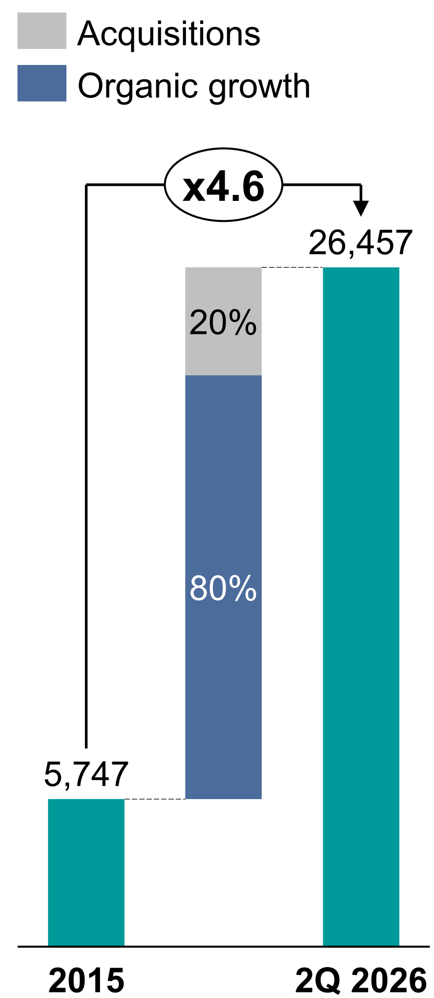


Contribution to the adjusted profit after tax[3] (in EUR billion)



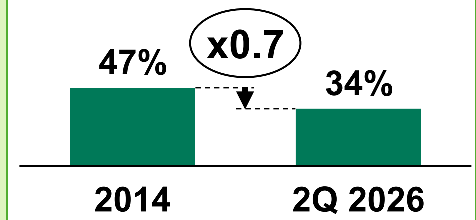
Cons. net loan growth

(FX-adjusted, HUF billion)

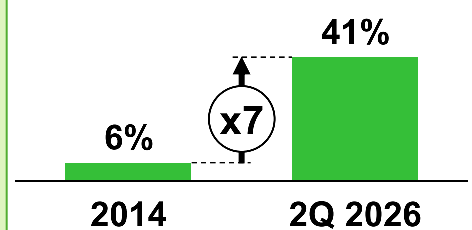


Geographical footprint

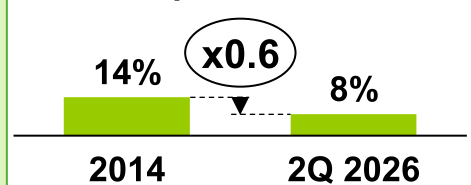
Share of Hungary[1] in the Group's net loan portfolio



Share of Eurozone countries[2] in the Group's net loan portfolio



Share of Russia and Ukraine in the Group's net loan portfolio

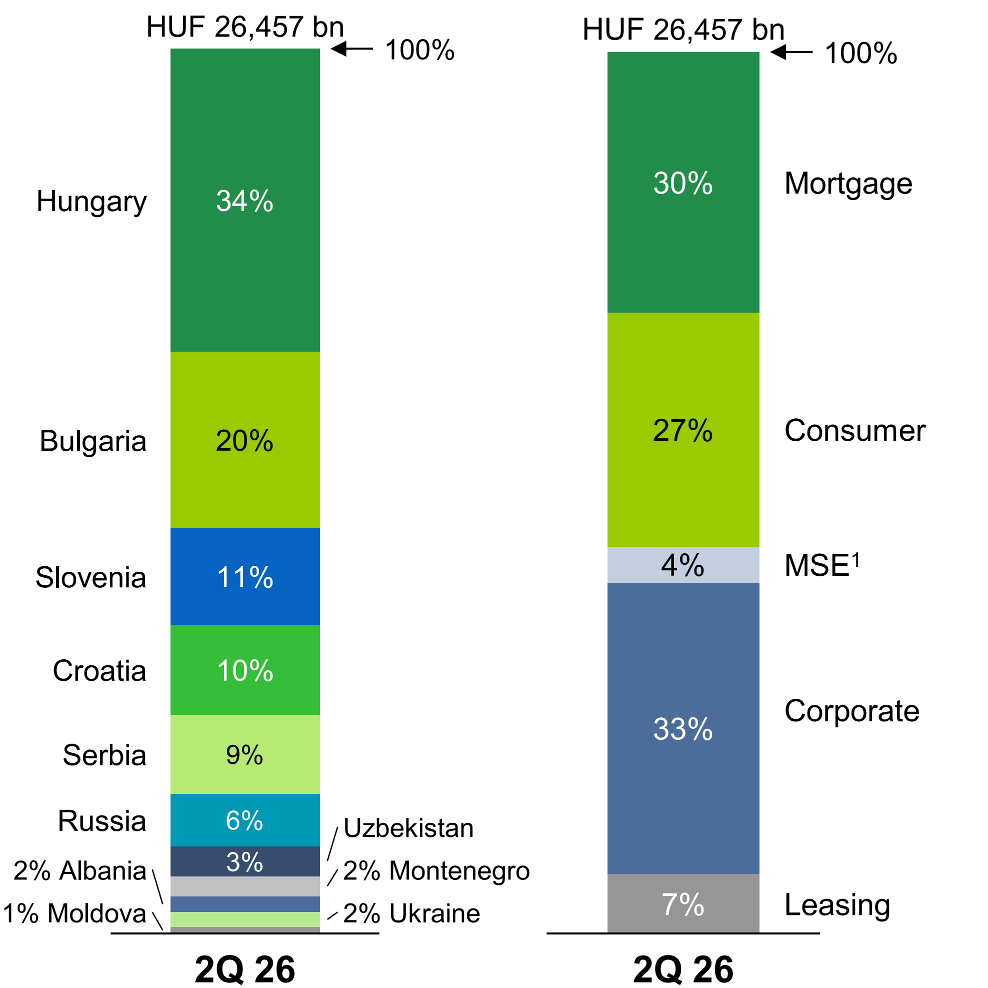


[1] Including OTP Core and Merkantil Group (Hungarian leasing).
[2] 2014: Slovakia, 2025: Bulgaria. Croatia, Slovenia,
[3] For 1H 2026, with the prorated recognition of special items booked in 1Q in one sum for the full year..

High EU diversification with reduced Hungary concentration (34%) in lending, supported by a stable, retail-driven funding base (58% household deposits) with strong regional mix (37% Hungary, 33% Bulgaria & Slovenia)

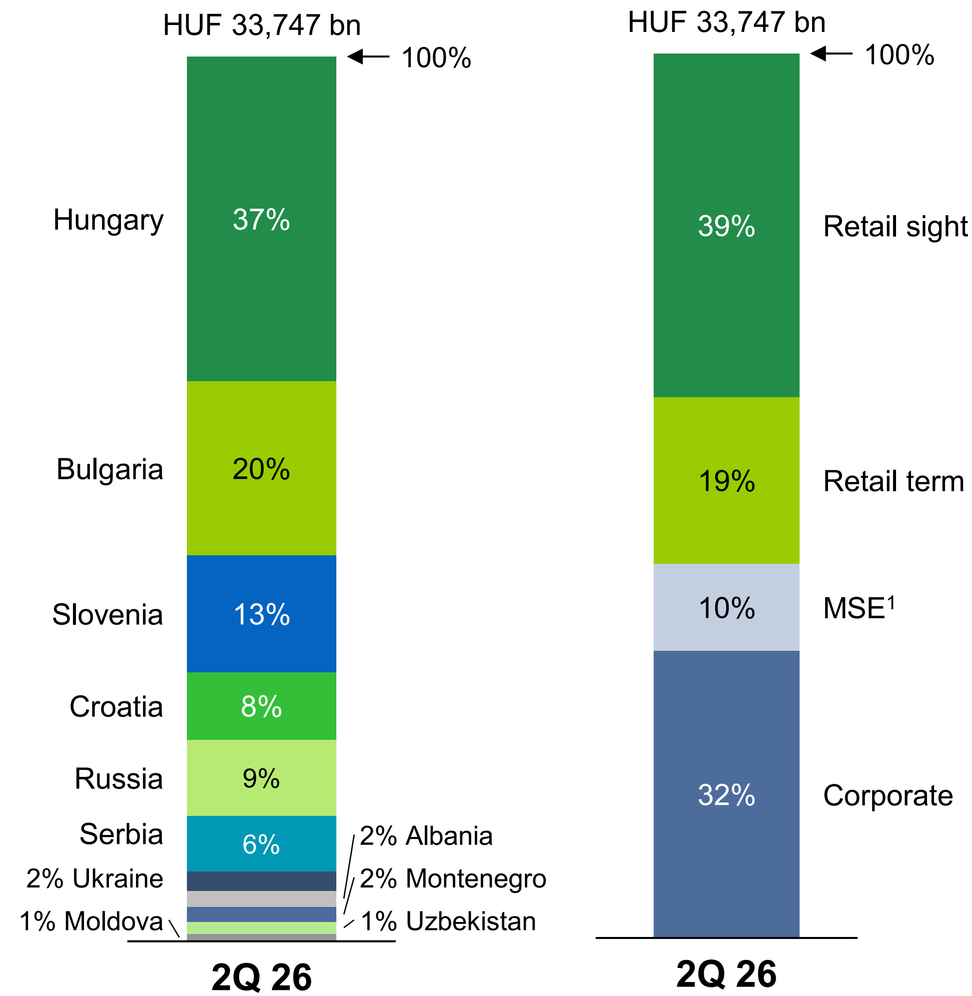
Breakdown of the consolidated net loan book

By country | By product



Breakdown of consolidated customer deposits

By country | By product



[1] MSE = micro and small enterprises.

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Consolidated performing loans increased by 8% in 1H 2026, driven largely by the double-digit expansion of mortgage loans in Hungary and Bulgaria, while corporate loans also posted strong growth in Hungary, Bulgaria, Slovenia and Ukraine

YTD performing (Stage 1+2) LOAN volume changes, adjusted for FX effect

	Cons.	Core[2] (Hungary)	DSK (Bulgaria)	OBS (Slovenia)	OBH (Croatia)	OBSrb (Serbia)	Ipoteka (Uzbek.)	OBU (Ukraine)	CKB (Monten.)	OBA (Albania)	OBM (Moldova)	OBRu (Russia)
YTD nominal change (HUF billion)	2,068	763	505	196	176	123	24	70	45	36	17	117
Total	8%	10%	11%	7%	7%	5%	3%	18%	8%	8%	9%	8%
Consumer	7%	5%	7%	3%	5%	11%	8%	29%	7%	16%	4%	8%
Mortgage	12%	17%	14%	4%	8%	7%	2%		8%	13%	9%	
Corporate[1]	7%	8%	10%	11%	5%	2%	-3%	15%	9%	5%	11%	-38%
Leasing	9%	6%	7%	9%	16%	6%		20%	37%	-1%	5%	

[1] Loans to MSE and corporate clients.
[2] In the Leasing row the leasing volume change applies to Merkantil Group (Hungarian leasing).

Consolidated deposits increased by 6% during the first half of the year, driven by strong growth in Hungary and Bulgaria

YTD DEPOSIT volume changes, adjusted for FX-effect

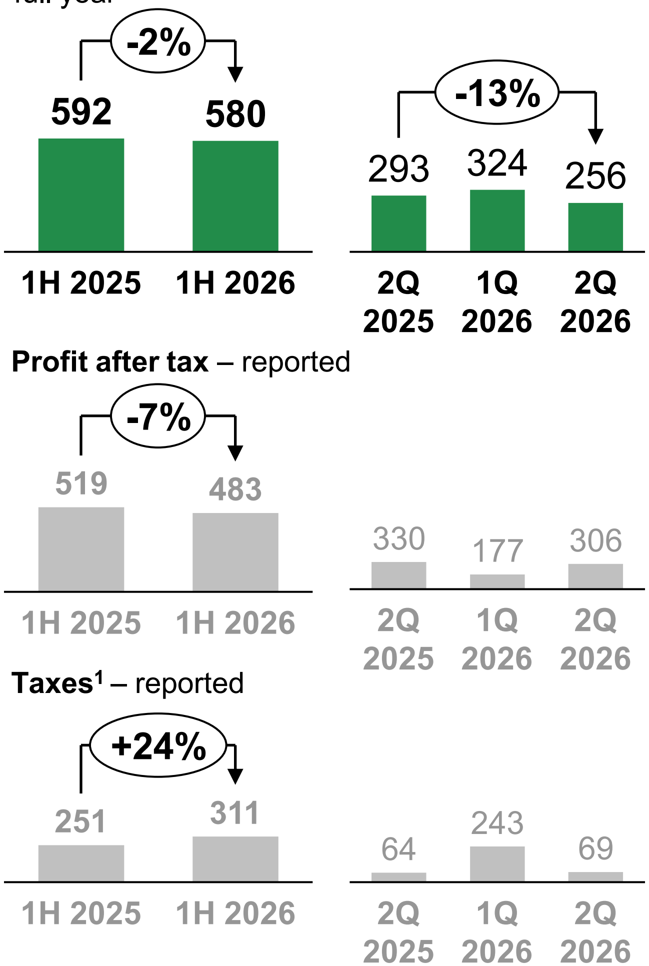
	Cons.	Core (Hungary)	DSK (Bulgaria)	OBS (Slovenia)	OBH (Croatia)	OBSrb (Serbia)	Ipoteka (Uzbek.)	OBU (Ukraine)	CKB (Monten.)	OBA (Albania)	OBM (Moldova)	OBRu (Russia)
YTD nominal change (HUF billion)	1,798	1,132	235	103	15	8	6	-1	3	30	6	295
Total	6%	10%	4%	2%	1%	0%	1%	0%	0%	5%	2%	11%
Retail	5%	8%	4%	4%	1%	1%	-10%	5%	2%	2%	4%	16%
Corporate[1]	6%	12%	4%	-2%	0%	-1%	7%	-3%	-1%	18%	0%	9%

[1] Including MSE and corporate deposits.

OTP Group's normalized semi-annual profit after tax declined by 2%, determined by the strengthening HUF, the doubling windfall tax burden (HUF +30.2 billion) and the HUF 30.4 billion negative impact of the interest rate cap booked in 2Q

Consolidated profit development
(HUF billion)

Profit after tax – with **prorated recognition** of special items booked in 1Q in one sum for the full year



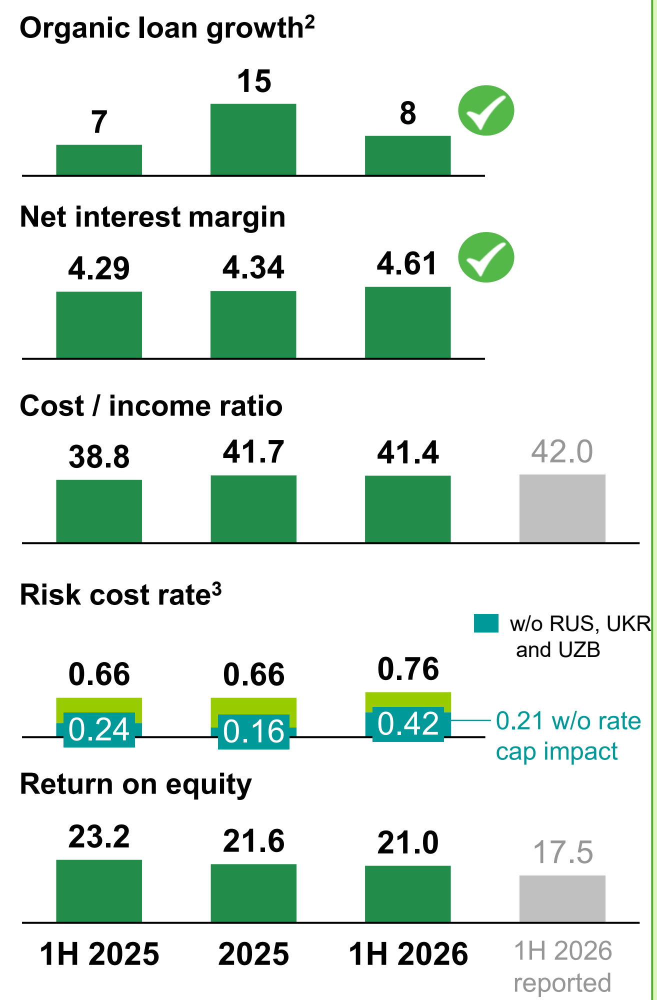
FX-adjusted y-o-y change in semi-annual normalized P&L lines

Net interest income	+19%
Net fees and commissions	+3%
Other net non-interest income	-21%
Total income	+10%
Operating expenses	+17%
Operating profit	+5%
Total risk cost	-13%
Profit before tax	**+8% / +11%***
Taxes	+22%
Profit after tax	**+4%**

*Adjusted for the modification loss booked in 1H 2025 (HUF 4.4 billion) and 1H 2026 (HUF 30.4 billion), in relation to the interest rate cap scheme.

Key performance indicators of OTP Group

(with prorated recognition of special items, %)



[1] In addition to corporate income tax, it includes 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.
[2] FX-adjusted year-to-date growth of performing (Stage 1+2) customer loans.[3] Provision for impairment on loan losses / average gross loans.

Foreign subsidiaries delivered strong performance in 1H 2026

Effect of the prorated recognition of special items booked in 1Q in one sum for the full year

	Profit after tax (HUF billion) 1H 2025	Profit after tax (HUF billion) 1H 2026	ROE 1H 2025	ROE 2025	ROE 1H 2026	Cost / income ratio 1H 2025	Cost / income ratio 2025	Cost / income ratio 1H 2026
Core (Hungary)	139[1]	159[1]	9%[1]	8%	10%[1]	49%/49%[1]	53%	47%/46%[1]
DSK Group (Bulgaria)	110[1]	108[1]	20%	20%	20%	34%/30%[1]	34%	35%/32%[1]
OTP Bank Slovenia	60[1]	49[1]	15%	14%	13%	44%/42%[1]	43%	45%/43%[1]
OTP Bank Croatia	27	25	12%	12%	11%	51%	52%	56%
OTP Bank Serbia	39	32	18%	18%	15%	39%	40%	45%
Ipoteka Bank (Uzbekistan)	25	35	23%	22%	28%	46%	45%	44%
OTP Bank Ukraine	30	17	29%	26%	17%	32%	32%	33%
CKB Group (Montenegro)	11	9	18%	17%	13%	41%	43%	47%
OTP Bank Albania	10	8	16%	15%	15%	44%	46%	50%
OTP Bank Moldova	4	4	13%	15%	13%	57%	56%	59%
OTP Bank Russia	109	106	55%	49%	42%	22%	24%	31%

[1] With prorated recognition of special items booked in 1Q in one sum for the full year.

In July OTP Bank agreed to acquire Luminor, which could become a solid growth platform in the Baltics

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.

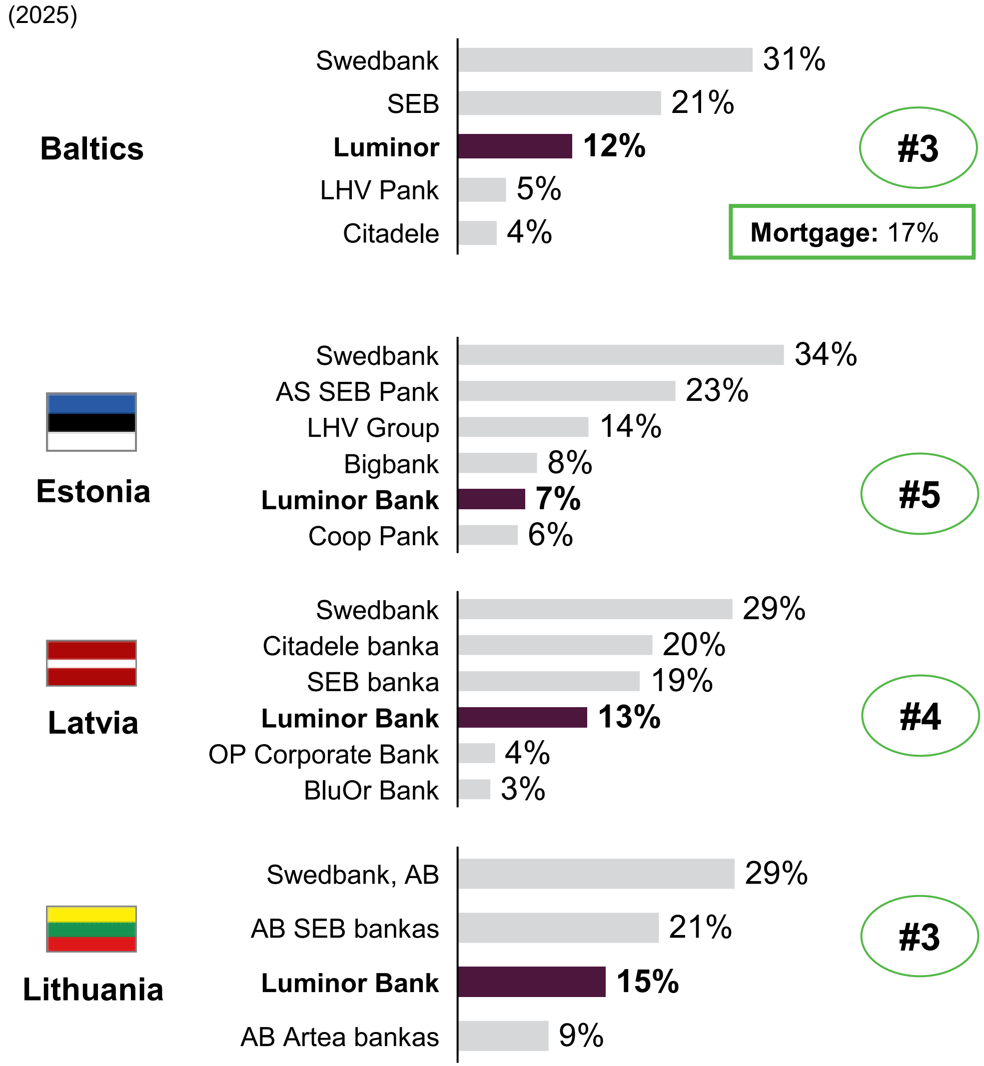
This investment could serve as a solid **growth platform** for OTP, and through organic growth and potential further acquisitions, it could create an opportunity for Luminor to become a meaningful challenger to the market leaders in their respective countries.

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.

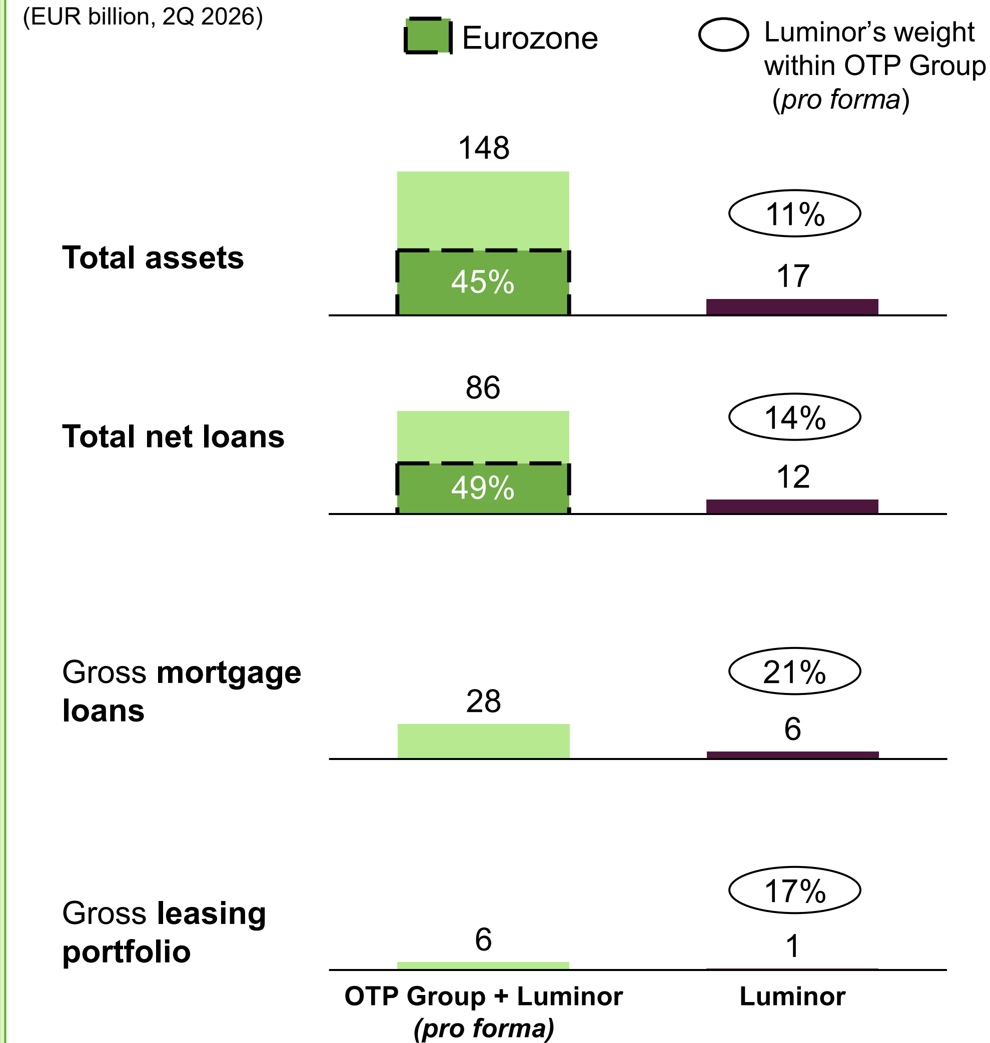
Luminor

Luminor Bank is a leading financial institution in the Baltics, with strong market position especially in mortgage lending and leasing

Loan market share of TOP players in the Baltics[1] (2025)



Assets and loans of OTP Group and Luminor



Source: Luminor Bank AS interim report; Eesti Pank, Latvijas Banka, Lietuvos Bankas statistics.

[1] Excluding Revolut Bank UAB.

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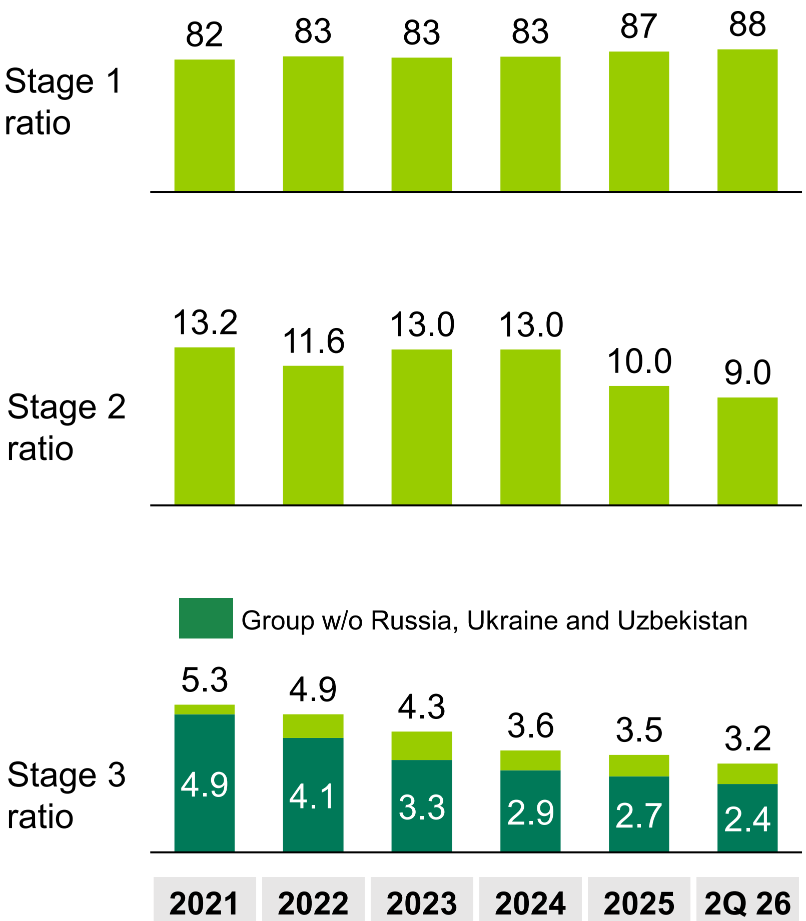
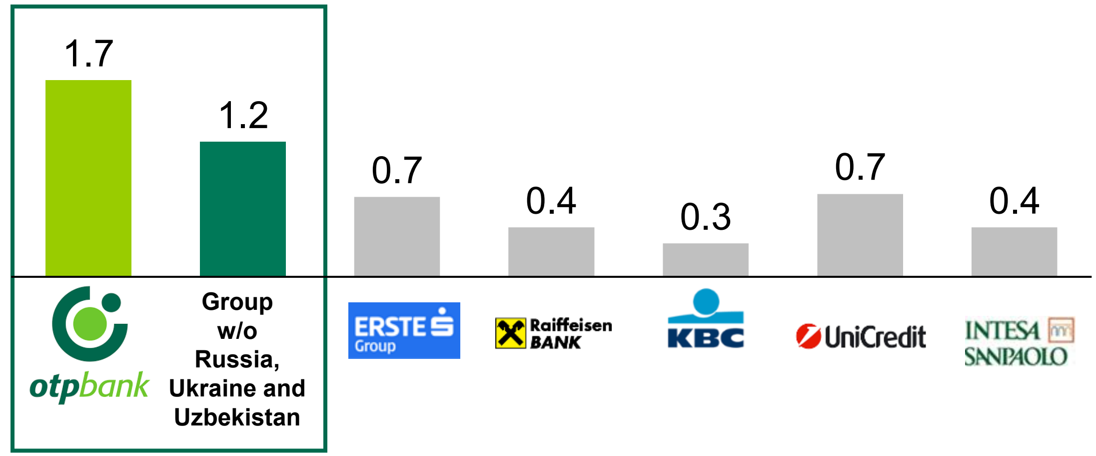
Portfolio quality remained stable, with the Stage 3 ratio improving to 3.2%

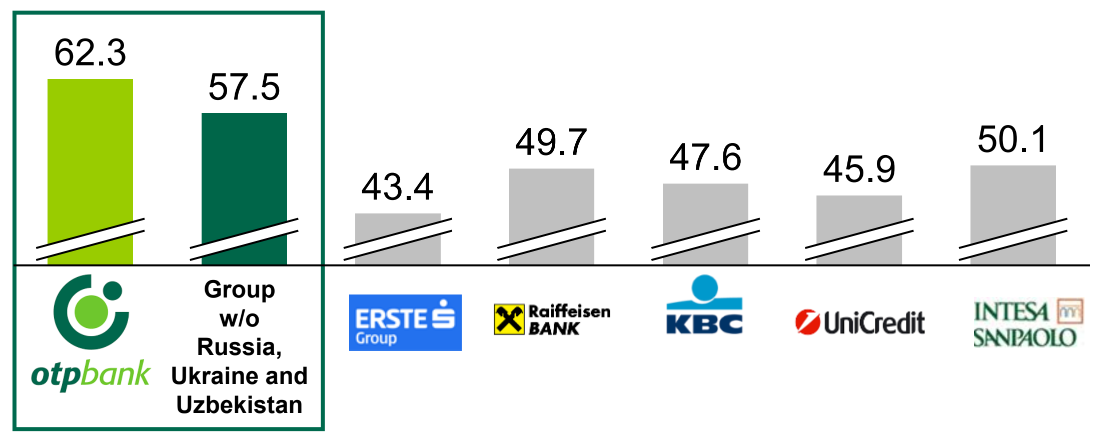
Development of the Group's main credit quality indicators (%)



Own coverage of Stage 1+2 loans compared to regional peers at the end of 2Q 2026 (%)



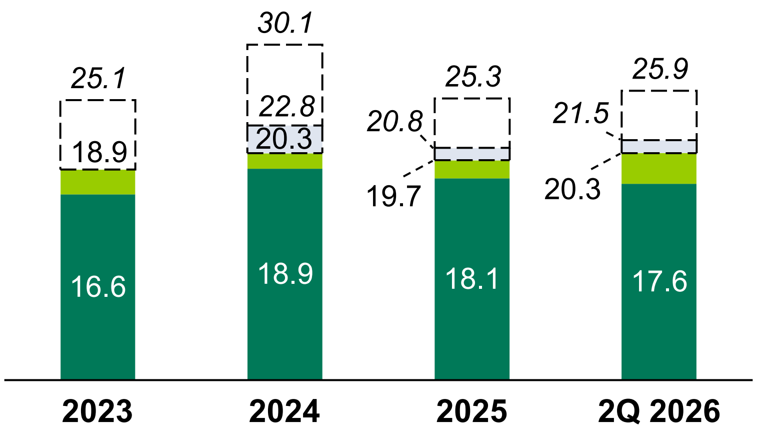
Own coverage of Stage 3 loans compared to regional peers at the end of 2Q 2026 (%)



Source: company reports (estimates in some cases).

OTP Group maintained its strong capital position

Capital adequacy and MREL ratios (%)[1]



	2Q 26 actual	2Q 26 requirement[2]
MREL ratio	25.9	23.9[3]
Subordinated MREL ratio	21.5	19.1[4]
CAR	20.3	15.4
Tier 1 ratio	**17.6**	**13.0**
CET1 ratio	17.6	11.1

[1] Indicators are based on the prudential scope of consolidation. MREL and subordinated MREL ratios are calculated for the OTP Bank Resolution Group. In the absence of AT1, the Tier 1 ratio equals the CET1 ratio.

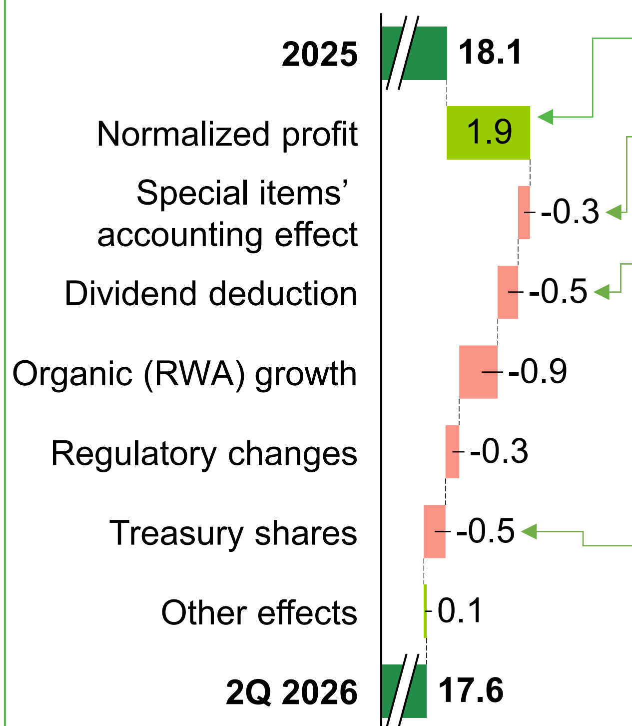
[2] Excluding P2G (1% from 2025, set by the NBH). P2G is to be met with CET1 and does not affect MREL.

[3] MREL requirement (18.23% of OTP Bank Resolution Group RWA, effective from 27 March 2026) plus 5.64% CBR.

[4] Minimum subordination requirement (13.5% of OTP Bank Resolution Group RWA) plus CBR.

Decomposition of the change in the CET1 ratio

(based on the prudential scope of consolidation, % / changes in percentage points)



Impact of eligible profit with prorated recognition of special items booked in 1Q in one sum for the full year[1].

Impact of special items relating to the second half of the year.

Determined in accordance with the Commission Regulation (EU) No. 241/2014. Article 2. (7). Therefore, this amount should not be considered as a management proposal regarding the dividend payment to be paid after the 2026 financial year.

Pursuant to the single permission issued by the National Bank of Hungary (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. In line with the terms of these approvals, the full amounts authorized by the NBH were immediately deducted from regulatory capital.

Resolution strategy and Pillar 2 requirement

The OTP Group applies the Multiple Point of Entry ("MPE") resolution strategy with two resolution groups:

- "OTP Bank Resolution Group" includes the Issuer as resolution entity and the entities in the prudential scope of consolidation excluding the Slovenian OTP Banka d.d. and its subsidiaries;
- Slovenian OTP Banka d.d. as a resolution entity and its subsidiaries.

Based on the group-level Supervisory Review and Evaluation Process (SREP) conducted in 2025, the SREP ratio for 2026 has not changed compared to 2025 and remains at 122.4%.

Abbreviations: Pillar 2 Guidance: P2G; NBH: National Bank of Hungary; CBR: Combined Buffer Requirement

[1] The dividend actually deducted in 1H (HUF 137.2 billion) is shown on separate line („Dividend deduction"); however, the impact of the additional dividend deduction attributable to the difference between the prorated and the reported profit was allocated to this line.

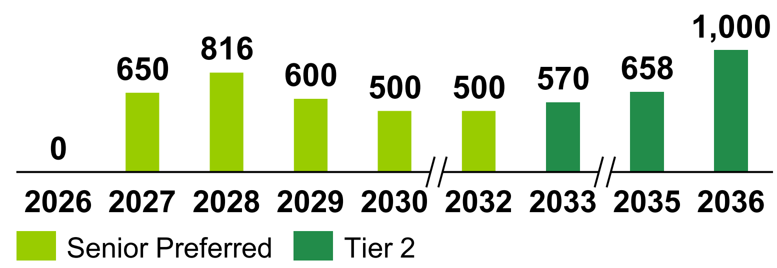
Record EUR 1 billion Tier 2 issuance further strengthened OTP Group's funding position

OTP Core – outstanding FX wholesale bonds

Issue Date	Instrument	Call Date	Maturity Date	Coupon	Issuance Currency	Issued Amt. (in mn)
19/08/2026	SP	19/08/2028	19/08/2029	2.500%	CNY	300
19/08/2026	Covered (TAP)	-	20/06/2030	3.002%	EUR	250
24/06/2026	Tier 2	24/06-24/12/2031	24/12/2036	4.625%	EUR	1,000
03/06/2026	Covered	-	31/08/2033	3.444%	EUR	500
12/02/2026	Covered	-	31/05/2032	3.161%	EUR	500
03/02/2026	SP	03/02/2031	03/02/2032	3.625%	EUR	500
01/10/2025	Covered	-	31/03/2031	3.137%	EUR	500
30/06/2025	SP	30/06/2027	30/06/2028	3.500%	CNY	900
20/06/2025	Covered	-	20/06/2030	3.002%	EUR	500
30/01/2025	Tier 2	30/01-30/07/2030	30/07/2035	7.300%	USD	750
16/10/2024	SP	16/10/2029	16/10/2030	4.250%	EUR	500
12/06/2024	SP	12/06/2027	12/06/2028	4.750%	EUR	700
31/01/2024	SP	31/01/2028	31/01/2029	5.000%	EUR	600
20/12/2023	Covered	-	07/03/2029	3.603%	EUR	500
05/10/2023	SP	05/10/2026	05/10/2027	6.125%	EUR	650
15/02/2023	Tier 2	15/02-15/05/2028	15/05/2033	8.750%	USD	650
31/07/2024	SP	31/07/2026	Called in Jul '26	4.100%	CNY	300

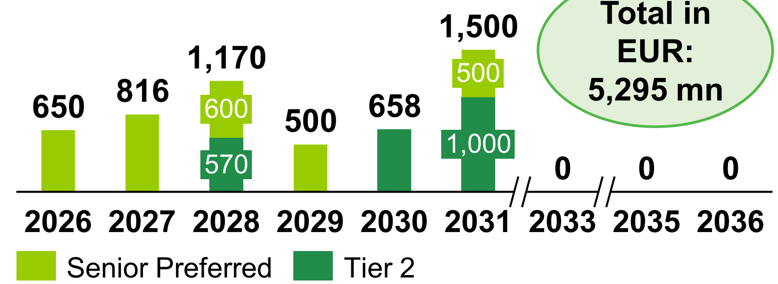
OTP Bank FX MREL-eligible bond maturity profile[2]

(EUR million equivalent)



OTP Bank FX MREL-eligible bond call date profile[2]

(EUR million equivalent)

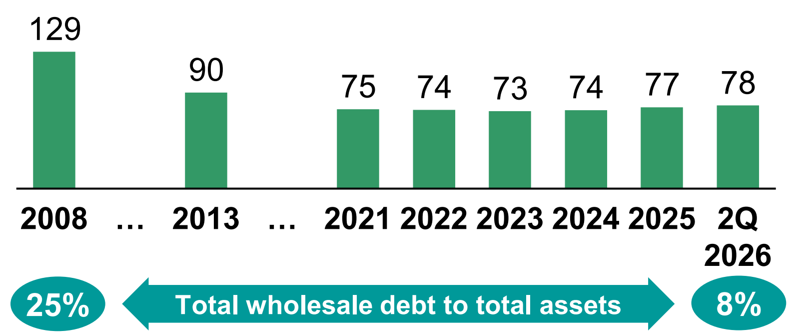


Total in EUR: 5,295 mn

Major ratios suggest strong liquidity position[1]

2Q 2026	otpbank	KBC	ERSTE Group	Raiffeisen BANK	INTESA SANPAOLO	UniCredit
Net Loan / Deposit Ratio (%)	**78**	87	87	83	71	88
Leverage Ratio (%)	**10.1**	5.6	6.6	8.8	5.8	5.1
Liquidity Coverage Ratio (LCR, %)	**212**	159	179	136	138	140
Net Stable Funding Ratio (NSFR, %)	**151**	135	139	155	120	124

Consolidated net loan / deposit ratio (%)[2]



[1] Based on latest available company reports: Erste, KBC and Raiffeisen publish gross loan/deposit ratios only.
[2] Based on 2Q 2026 data, excluding the CNY 300 million SP bonds called on 31 July 2026.

OTP Group's entities have benefited from multiple credit rating upgrades since the end of 2024

(rating outlook) (+) positive, (0) stable, (-) negative

Long-term credit ratings of OTP Group member banks and their changes since 2024

	Moody's Ratings		S&P Global Ratings		Fitch Ratings		Scope	Lianhe
	31 Dec 2024	**31 Jul 2026**	31 Dec 2024	**31 Jul 2026**	31 Dec 2024	**31 Jul 2026**	**31 Jul 2026**	**31 Jul 2026**
OTP Bank								
Issuer Rating			BBB- (0)	**BBB (-)**			**BBB+ (0)**	**AAA (0) /China Scale/**
Counterparty Rating[1]	Baa1	**A3**	BBB	**BBB+**				
Deposits	Baa1 (+)	**Baa1 (+)**						
Senior Preferred Bonds	Baa3 (-)	**Baa3 (+)**	BBB-	**BBB**			**BBB+**	
Non-preferred Senior Bonds							**BBB**	
Tier2 Bonds (with maturity)	Ba2	**Ba1**		**BB**			**BB+**	
OTP Mortgage Bank								
Issuer Rating	Baa3 (-)	**Baa3 (+)**	BBB- (0)	**BBB (-)**				
Counterparty Rating[1]	Baa1	**A3**	BBB	**BBB+**				
Covered Bonds[2]		**A1**						
OTP Bank Slovenia								
Counterparty Rating[1]	A3	**A2**						
Deposits	A3 (+)	**A2 (+)**						
Senior Preferred Bonds	Baa2 (+)	**Baa1 (+)**						
Ipoteka Bank								
Issuer Rating			BB- (0)	**BB (0)**	BB- (0)	**BB (0)**		
Senior Unsecured Bonds				**BB**	BB-	**BB**		
Hungary Rating		**Baa2 (-)**	BBB- (0)	**BBB- (-)**	BBB (0)	**BBB (-)**	**BBB (0)**	**AAA (0) /China Scale/**

One notch higher than the respective Hungarian sovereign rating

[1] Long-term Counterparty Risk Rating for Moody's and long-term Resolution Counterparty Rating for S&P Global.
[2] Not every covered bond has been assigned a Moody's rating.

otpbank

OTP Group has advanced into the TOP 400 companies in the *Forbes Global 2000*

Forbes Global 2000 Ranking Methodology

	2026 Ranking (2022 Ranking)	Revenue	Profit	Assets	Market value
Intesa Sanpaolo	64 (130)	244	83	40	185
UniCredit	97 (299)	450	64	47	167
Societe Generale	109 (225)	123	189	26	430
KBC	223 (307)	463	294	106	456
Erste Group	240 (507)	532	289	93	536
otpbank	**398 (1,077)**	**994**	**360**	**313**	**659**
PKO Bank	470 (939)	1,224	417	281	695
Raiffeisen Bank International	624 (797)	884	964	194	1,240
Bank Pekao	864 (1,679)	1,963	665	461	1,286

Forbes Global 2000 2026

The OTP Group

has advanced 679 positions in the Forbes Global 2000 ranking over the past four years, **moving** from 1,077th **to 398th place**;

is **the highest-ranked Hungarian company in the ranking**;

has risen to 659th place by market value, making it **one of the most valuable** and profitable banking groups **in the** Central and Eastern European **region**.

Source: Forbes Global 2000 (https://www.forbes.com/lists/global2000)

OTP Bank retained its position as the second-best performing bank among the 50 largest publicly listed European banks in S&P Global Market Intelligence's 2026 ranking

S&P Capital IQ PRO

Current rank	Previous rank	Current vs. previous	Company name	Headquarters	Total assets (EUR bn)	Ranking metrics: ROAE (%)	Net interest margin (%)	Non-interest income/ avg. assets (%)	Cost-to-income (%)	Problem loan ratio (%)	NSFR (%)	CET1 ratio (%)
1	1	NC	Banca Mediolanum SpA	Italy	89.94	28.74	1.04	1.75	43.12	0.81 ●	179.27	23.04
2	**2**	**NC**	**OTP Bank Plc.**	**Hungary**	**118.26**	**21.56**	**4.55**	**2.45**	**47.53**	**3.29** ●	**151.52**	**18.08**
3	3	NC	PKO Bank Polski SA	Poland	138.19	19.60	4.57	1.16	35.66	3.47 ●	158.71	15.57
4	4	NC	Bank Polska Kasa Opieki SA	Poland	83.48	21.27	4.14	1.10	40.04	4.28 ●	169.20	15.04
⋮												
17	25	▲	Erste Group Bank AG	Austria	368.57	13.13	2.23	1.01	48.80	2.51 ●	142.20	19.34
⋮												
21	18	▼	UniCredit SpA	Italy	870.24	16.33	1.76	1.38	46.65	2.32 ●	125.00	14.75
⋮												
24	32	▲	Intesa Sanpaolo SpA	Italy	959.89	14.05	1.97	1.17	47.04	1.55 ●	122.00	13.17
⋮												
29	28	▼	KBC Group NV	Belgium	397.37	13.65	1.62	0.92	48.92	1.74 ●	137.54	14.52
30	41	▲	Raiffeisen Bank International AG	Austria	210.26	7.50	2.94	1.24	52.23	3.14 ●	141.89	17.93
⋮												
49	50	▲	Société Générale SA	France	1,546.64	8.89	0.71	1.10	63.03	3.05 ●	116.33	13.51
			Average of the 50 banks			**13.04**	**1.89**	**0.98**	**49.72**	**1.88**	**135.12**	**15.42**

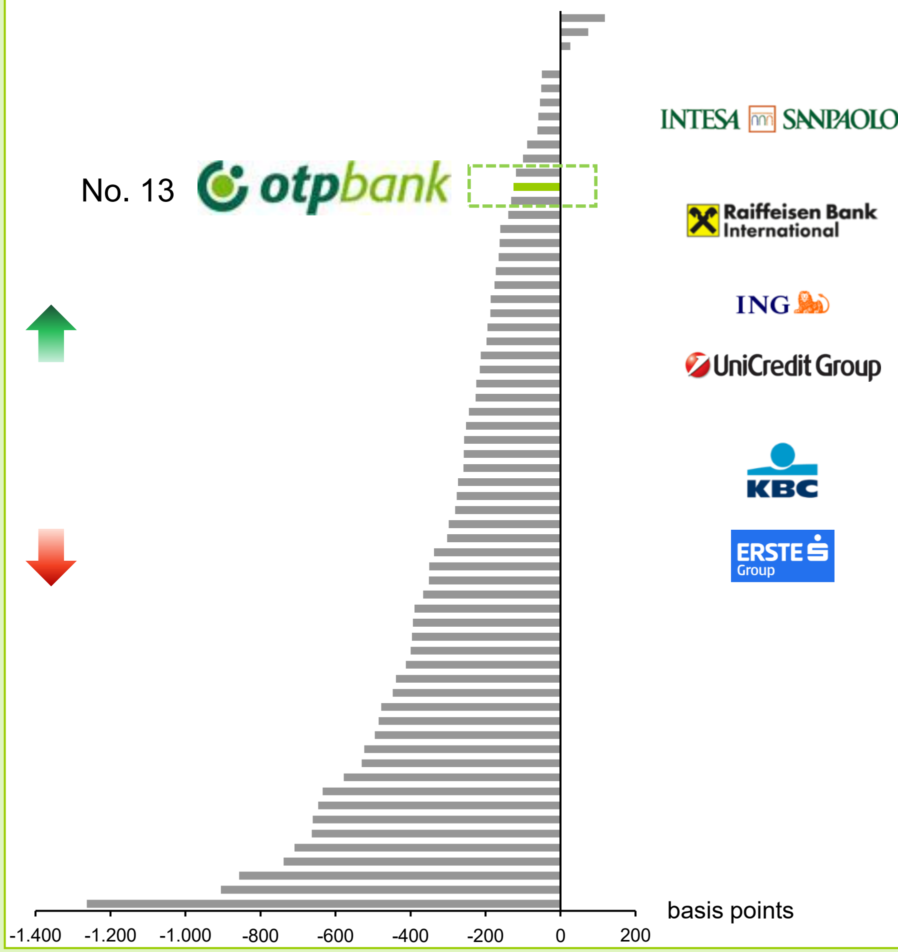
● Nonperforming loans/net customer loans ● Impaired loans/net customer loans

Based on 2025 data. Source: S&P Capital IQ (https://www.capitaliq.spglobal.com).

Out of 64 European banks, OTP Bank achieved the 13th place on the 2025 EBA stress test

OTP Bank once again ranked in the top third in the European Banking Authority's comprehensive stress test

Three-year change in the fully loaded group-level CET1 ratio under the stress scenario:



OTP Bank achieved second place among its direct competitors

Fully loaded group-level CET1 ratios and their decline over the three-year period between 2024 and 2027 under the stress scenario:

	CET1 ratio at the end of 2027	Ranking	Reduction in CET1 ratio	Ranking
INTESA SANPAOLO	11.8%	37.	-0.62%p	9.
otpbank	**16.3%**	**13.**	**-1.24%p**	**13.**
Raiffeisen Bank International	15.2%	15.	-1.61%p	16.
UniCredit Group	11.7%	39.	-2.15%p	26.
KBC	11.8%	36.	-2.73%p	34.
ERSTE Group	12.3%	31.	-3.50%p	40.

Source: EBA.

OTP Group's outstanding performance has traditionally been recognized by professional organizations

THE BANKER
TOP 100
CEE RANKING 2025
OTP Group
CEE #1

otpgroup
OTP BANK RANKED #398 ON THE Forbes 2026 Global 2000 LIST
Among the world's largest public companies

BEST BANK AWARD 2026 – GLOBAL FINANCE – CENTRAL & EASTERN EUROPE

BEST BANK AWARD 2026 – GLOBAL FINANCE – HUNGARY

SUSTAINABLE FINANCE AWARDS 2026 – GLOBAL FINANCE

PWM | THE BANKER
GLOBAL PRIVATE BANKING AWARDS 2024
WINNER
Best Private Bank in Central and Eastern Europe for Growth Strategy

THE BANKER – BANK OF THE YEAR 2024 – HUNGARY

THE BANKER – BANK OF THE YEAR 2024 – BULGARIA

THE BANKER – BANK OF THE YEAR 2024 – SLOVENIA

THE BANKER – BANK OF THE YEAR 2024 – ALBANIA

THE BANKER
TECHNOLOGY AWARDS 2025
Winner - CEE

THE BANKER
TECHNOLOGY AWARDS 2025
Winner - Cyber Security

EUROMONEY AWARDS FOR EXCELLENCE 2026
CEE
BEST RETAIL BANK

EUROMONEY AWARDS FOR EXCELLENCE 2026
HUNGARY
BEST BANK FOR CORPORATES

EUROMONEY AWARDS FOR EXCELLENCE 2026
HUNGARY
BEST BANK

Mastercard
Bank of the Year
2025

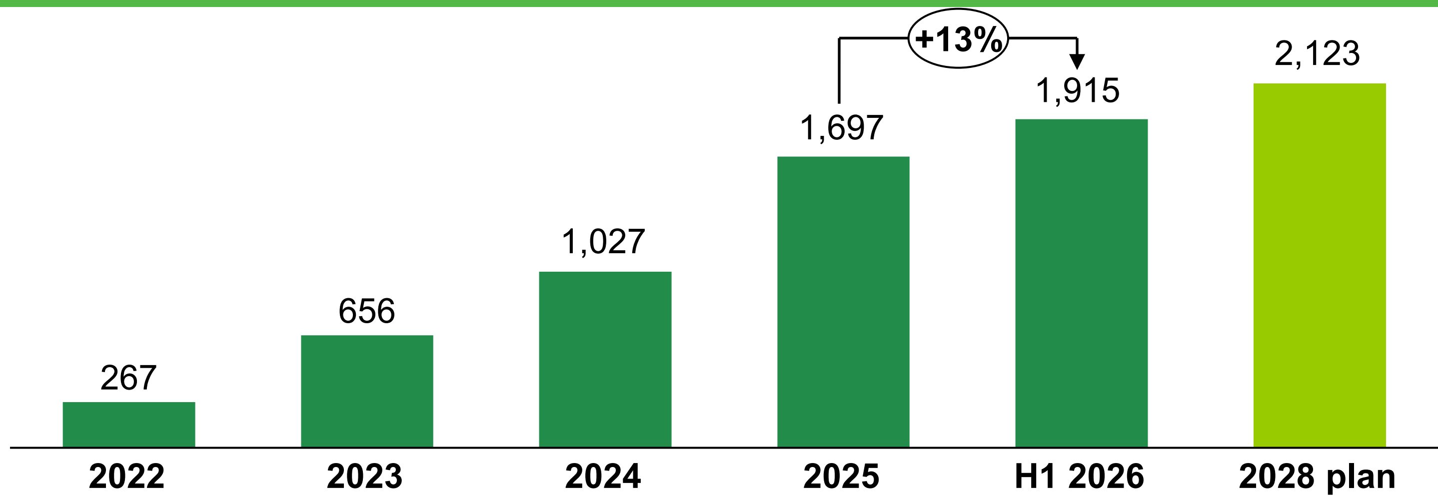
BÉT
LEGEK
2025

Family-Friendly Workplace

pwc
Most Attractive Employer 2025
based on the independent survey of PwC Hungary
1st place in **Financial service providers** category

Green exposures recorded another period of dynamic growth in H1 2026

Green loan stock[1]
(consolidated, HUF billion)



The green portfolio reached HUF 1,915 billion in H1 2026, up 13% from year-end 2025 and almost doubled since the end of 2024.

OTP Bank's main ESG ratings

SUSTAINALYTICS

ESG risk rating

SEVERE — HIGH — MEDIUM — **LOW** — NEGLIGIBLE

17.1

MSCI

ESG rating

Nov 2025 upgrade

CCC — B — BB — BBB — **A** — AA — AAA

A

[1] According to OTP Group's internal definition for green exposures.

As of 30 June 2026, OTP Group's total green loan portfolio amounted to HUF 1,915 billion (approximately EUR 5.4 billion[1]), of which EUR 1.8 billion qualified as Eligible Green Loans under the Sustainable Finance Framework and forms the Green Bond Loan Portfolio

The Allocation Report represents the total outstanding amounts to loans that OTP Group has identified as Eligible Green Loans in accordance with its Sustainable Finance Framework as of 31 December 2025.

- EUR 810 million outstanding volume of Green Bonds issued
- EUR 1,802 million total Eligible Green Loan Portfolio
- 100% allocation of Green Bond proceeds
- 1,720,318 tonnes of avoided CO_2 emissions

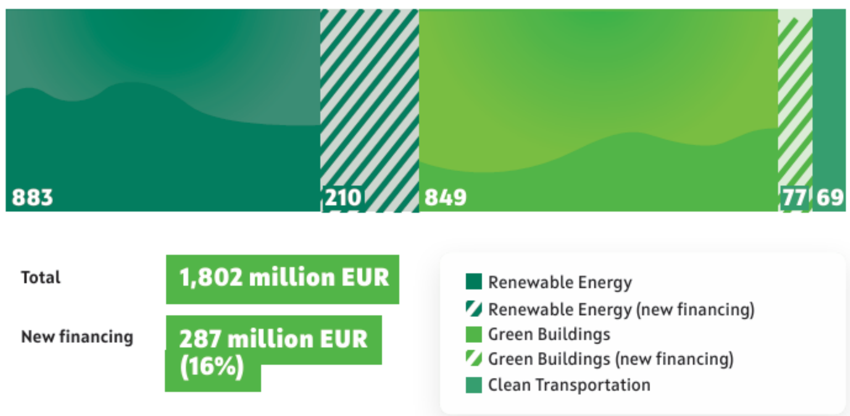


Chart 1: Distribution of portfolio by categories (mn EUR)

3 eligible green categories:
- Green Buildings,
- Renewable Energy
- Clean Transportation

8 locations of financed assets (NO Russia, NO Ukraine):
- Hungary
- Bulgaria
- Slovenia
- Serbia
- Croatia
- Albania
- Moldova
- Romania

[1] Converted at the ECB reference exchange rate of EUR/HUF 356.30 as of 30 June 2026.

Sustainable Finance Framework of OTP Group

• OTP Group has established the Sustainable Finance Framework ("Framework") with the aim to issue Sustainable Finance Instruments to finance and refinance projects which enable the transition to a low carbon and climate resilient economy, and/or provide positive societal impact and to mitigate social problems. In alignment with OTP Group's broader sustainability strategy and support of the UN SDG 2030 agenda, the Eligibility Criteria contemplated under this Framework, directly contribute to the achievement of UN SDGs and EU Environmental Objectives.

• ISS-Corporate's Second Party Opinion (SPO) confirms that the Framework is aligned with the ICMA Green/Social Bond Principles, as well as the LMA Green/Social Loan Principles. In line with these market standards, the Framework is structured around four core pillars: (i) Use of Proceeds, (ii) Process for Project Evaluation and Selection, (iii) Management of Proceeds, and (iv) Reporting & External Review

• Eligible Green Use of Proceeds categories currently include Green Buildings, Renewable Energy and Clean Transportation, with detailed eligibility criteria defined in the Framework and mapped to relevant UN SDGs and EU Environmental Objectives.

• Latest Framework published in March 2024.

• Transparent Sustainability approach: publicly available Framework on OTP webpage.

• OTP Group applies a portfolio-based approach within its Green Bond Program, whereby the eligible Green Bond Loan Portfolio is allocated on a pro rata basis across all Green Bonds issued under the Sustainable Finance Framework.

• Starting this year, OTP Bank took over the preparation of the impact report and the calculation of avoided emissions figures internally. With this change, the Bank's aim is to ensure full control over the applied methodology, underlying assumptions, and the resulting emissions data. In line with ICMA recommendations, the Green Bond Allocation and Impact Report is also reviewed by an external auditor. These steps allow the Group to further enhance transparency, consistency, and traceability in the reporting going forward.

Allocation and impact of OTP Group’s Green Bonds

Total Green Bond Loan Portfolio[3]

	Total financing		New financing out of total	
	No. of Projects	Amount (EUR)	No. of Projects	Amount (EUR)
Green Buildings	55	848,994,770	12	76,807,481
Renewable Energy	263	883,213,760	45	209,920,033
Clean Transportation	2	69,448,084	-	-
Total	**320**	**1,801,656,614**	**57**	**286,727,514**

Key Highlights

- In July 2022, OTP Bank issued its first series of green bonds, which was the first Hungarian green bond issued in the international debt markets;
- EUR 7 billion Medium Term Note Programme in place;
- The current outstanding green bond liability amounts to approximately EUR 810 million;
- As of 31 December 2025, OTP Group’s total Green Bond Loan Portfolio reached EUR 1,802 million, ensuring the full allocation of EUR 810 million in green bond proceeds;
- Estimated avoided greenhouse gas emissions of 1.7 million tons (expressed in tCO2e) in 2025.

Outstanding Green Bonds

Instrument type	ISIN	Settlement	Maturity	Amount
Green Senior Preferred	XS2838495542	12/06/2024	12/06/2028, callable by the Issuer on 12/06/2027	EUR 700,000,000
Green Senior Preferred	XS3102027383	30/06/2025	30/06/2028, callable by the Issuer on 30/06/2027	CNY 900,000,000

[3] Source: OTP Group Green Bond Allocation & Impact Report 2025, published in April 2026

Eligible Green Categories

GBP/GLP Category	Activity	Contribution to UN SDG's
Green Buildings	Financing and/or refinancing of energy-efficient residential and commercial buildings, including new or existing buildings that meet the eligibility criteria defined in OTP Group's Sustainable Finance Framework. Eligible assets may include buildings with strong energy performance, recognised green building certifications or qualifying energy-efficiency improvements.	
Renewable Energy	Financing and/or refinancing of the construction, operation, acquisition or expansion of renewable energy generation assets. Eligible technologies include solar power, wind power, hydropower and other renewable energy projects meeting the Framework criteria.	
Clean Transportation	Financing and/or refinancing of low-carbon transportation assets and related infrastructure, contributing to climate change mitigation by supporting a shift towards cleaner transport solutions.	

OTP Group as responsible service provider

Sustainable Finance Framework

Sustainable Finance Framework (2024 March)

Second Party Opinion — ISS-CORPORATE

OTP Green Bond Allocation and Impact Report 2025 — EY

ESMS Framework, Environmental & Social concerns

Environmental and Social Risk Management Framework of OTP Group (2024 March)

We offer opportunity to be heard and assisted through a grievance mechanism.
Email contact: **environment_otp@otpbank.hu**

Source: https://www.otpgroup.info/sustainability/responsible-service-provider

Glossary

P&L items calculated with 404.22 / 404.67 / 360.28 / 372.30 (2Q25 / 1H25 / 2Q26 / 1H26) HUF/EUR average exchange rate and Balance Sheet items 399.30 / 355.05 (2Q25 / 2Q26) HUF/EUR closing exchange rate

Adjustments or Adjusted or (adj.)	In order to present Group level trends in a comprehensive way, where indicated, the presented profit and loss statement lines or metrics calculated therefrom are adjusted by OTP Bank.
CAR	Capital Adequacy Ratio
CEE	Central and Eastern Europe
CET1	Common Equity Tier 1
CET1 ratio	Common Equity Tier 1 / risk weighted assets
Cost / income ratio	Consolidated adjusted operating cost for the given period, divided by the adjusted operating income (without one-off items) for the given period
EBA	European Banking Authority
ESG	Environmental, Social, Governance
EU	European Union
FX	Foreign currency
Leverage ratio	The leverage ratio is calculated pursuant to Article 429 of CRR
Liquidity Coverage Ratio (LCR)	(Stock of High-Quality Liquid Assets) / (Total net cash outflows over the next 30 calendar days)
MREL	Minimum requirement for own funds and eligible liabilities
MSE	Micro and small sized enterprises
Net interest margin	Net interest income / average total assets
NSFR	Net Stable Funding Ratio
P2G	Pillar 2 Guidance
Performing loans	Stage 1 + Stage 2 loans
Return on Equity (ROE)	Net profit / average equity
RWA	Risk Weighted Assets
Stage 3 ratio	Stage 3 loans / gross customer loans

Investor Relations & Debt Capital Markets

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