

ANALYST TABLES

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1 Consolidated, adjusted IFRS Statement of recognised income of OTP Group¹
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Main components of the Statement of recognised income (in HUF million)	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	2024 Audited	1Q 2025	2Q 2025	3Q 2025	4Q 2025 Audited	2025 Audited
Consolidated profit after tax	-102,258	63,171	202,452	281,339	318,322	412,582	259,636	456,428	347,081	990,459	239,962	267,930	318,514	249,735	1,076,139	188,576	330,015	330,479	297,255	1,146,325
Adjustments (total, after corporate income tax)	-220,272	-57,073	1,276	-2,733	-7,013	-6,470	-50,631	-40,474	-245,466	85,507	0	0	0	0	0	0	0	0	0	0
Dividends and net cash transfers (after tax)	191	144	412	680	457	505	213	729	1,927	-	-	-	-	-	-	-	-	-	-	-
Profit of the strategic open FX position (after tax)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Profit of the sale of OTP Garancia Group (after tax)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Goodwill/investment impairment charges (after tax)	-5,015	6,683	11,552	-6,064	-4,729	-8,427	886	1,909	-59,254	0	0	0	0	0	0	0	0	0	0	0
Special tax on financial institutions and one-timer payment compensating the underperformance of the financial transaction tax (after tax)	-30,193	-29,383	-13,950	-15,233	-15,286	-16,170	-17,365	-18,893	-91,353	-	-	-	-	-	-	-	-	-	-	-
Expected one-off negative effect of the debt repayment moratorium in Hungary and Serbia (after tax)	-	-	-	-	-	-	-28,262	-15,040	-2,473	-	-	-	-	-	-	-	-	-	-	-
Expected one-off effect of the interest rate cap for certain loans in Hungary and Serbia (after tax)	-	-	-	-	-	-	-	-	-36,585	-	-	-	-	-	-	-	-	-	-	-
Impact of fines imposed by the Hungarian Competition Authority (after tax)	0	-662	1,922	177	565	0	749	0	0	-	-	-	-	-	-	-	-	-	-	-
Effect of the winding up of Sberbank Hungary (after tax)	-	-	-	-	-	-	-	-	-10,389	-	-	-	-	-	-	-	-	-	-	-
Corporate tax impact of the transfer of general risk reserves to retained earnings	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Direct effect of acquisitions (after tax)	4,131	1,550	0	17,708	-6,844	19,265	-6,852	-15,506	-15,594	85,507	0	0	0	0	0	0	0	0	0	0
Result of the treasury share swap agreement (after tax)	-	-	-	-	-	-	-	6,326	3,028	-	-	-	-	-	-	-	-	-	-	-
Initial NPV gain on the monetary policy interest rate swap (MIRS) deals (after tax)	-	-	-	-	18,823	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary (after tax)	-155,908	4,594	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
One-off impact of regulatory changes related to CHF consumer contracts in Croatia (after tax)	-	-6,331	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
One-off impact of regulatory changes related to FX consumer contracts in Serbia (after tax)	-	-211	0	0	0	-1,644	0	0	0	-	-	-	-	-	-	-	-	-	-	-
One-off impact of the CHF mortgage loan conversion programme and regulatory changes related to mortgage loans in Romania (after tax)	-	-25,492	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Risk cost created toward Crimean exposures from 2Q 2014 until 4Q 2015 (after tax)	-7,943	-169	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk cost created toward exposures to Donetsk and Luhansk from 3Q 2014 until 4Q 2015 (after tax)	-25,536	-2,258	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairments on Russian government bonds at OTP Core and DSK Bank booked in 2022 (after tax)	-	-	-	-	-	-	-	-	-34,775	-	-	-	-	-	-	-	-	-	-	-
Corporate tax impact of switching to IFRS from HAR in Hungary	-	-	-5,766	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Revaluation of deferred taxes recognized in the P&L due to the corporate tax rate cut in Hungary	-	-	-6,054	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Gain on the sale of Visa Europe shares (after tax)	-	-	13,160	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Revaluation of reverse mortgage portfolio of OTP Life Annuity Ltd. simultaneous with regulatory changes (after tax)	-	-5,539	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Impact of early repayment of FX mortgage loans in Hungary (after tax)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
Consolidated adjusted profit after tax without the effect of adjustments	118,014	120,245	201,176	284,072	325,335	419,052	310,268	496,902	592,547	904,952	239,962	267,930	318,514	249,735	1,076,139	188,576	330,015	330,479	297,255	1,146,325
Profit before tax (adj)	142,341	146,057	244,772	321,421	362,734	465,973	351,802	587,853	690,022	1,179,224	341,231	341,121	388,672	315,858	1,386,883	375,189	394,270	389,959	343,358	1,502,776
Operating profit without one-offs	141,534	362,594	335,900	363,159	384,908	510,045	537,437	660,391	868,487	1,265,909	334,330	387,239	415,488	408,320	1,545,377	408,070	460,777	446,544	384,782	1,700,173
Total income (adj) without one-offs	826,061	754,912	736,316	804,946	881,726	1,077,727	1,169,920	1,313,124	1,656,571	2,245,706	597,615	654,308	676,125	705,860	2,633,908	689,627	747,111	737,668	742,556	2,916,962
Net interest income (adj) without one-offs	636,172	553,659	521,949	546,654	599,832	706,298	788,079	884,012	1,093,579	1,461,850	435,345	442,305	444,235	460,720	1,782,604	465,408	480,975	489,032	509,210	1,944,625
Net fees and commissions (adj)	169,579	167,250	175,966	209,428	220,731	282,504	293,112	325,548	397,118	478,119	121,161	138,690	137,485	148,295	545,631	139,261	151,987	152,684	160,392	604,324
Other non-interest income (adj) without one-offs	20,309	34,002	38,400	48,864	61,163	88,926	88,729	103,563	165,874	305,737	41,109	73,313	94,405	96,845	305,673	84,958	114,149	95,952	72,954	368,013
Foreign exchange gains, net (adj) without one-offs	11,287	18,476	13,266	21,622	33,568	45,177	44,927	44,251	90,691	123,313	27,803	42,994	50,401	42,277	163,475	68,114	69,657	59,703	65,091	262,565
Gain on securities, net (adj) without one-offs	6,489	9,197	5,655	7,068	2,461	12,372	14,193	9,726	1,579	-2,999	-240	2,450	2,949	7,251	12,410	9,230	19,701	3,473	9,775	42,180
Net insurance result	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net other non-interest result (adj) without one-offs	2,534	6,329	19,478	20,175	25,134	31,376	29,610	49,586	73,604	185,423	13,546	27,870	41,055	47,318	129,788	7,613	24,791	32,776	-1,912	63,269
Operating expenses	-411,527	-392,317	-400,416	-441,788	-496,818	-567,682	-632,483	-652,733	-788,084	-979,797	-263,286	-267,069	-260,636	-297,540	-1,088,531	-281,557	-286,335	-291,124	-357,774	-1,216,789
Personnel expenses (adj)	-206,335	-187,806	-191,443	-213,599	-249,447	-280,002	-312,495	-340,201	-396,304	-506,465	-130,409	-142,991	-136,854	-154,120	-564,374	-144,528	-153,981	-156,233	-175,533	-630,275
Depreciation (adj)	-43,721	-45,463	-44,428	-46,482	-48,210	-56,383	-70,286	-72,816	-84,663	-100,458	-26,832	-29,680	-30,288	-31,829	-118,628	-30,871	-33,121	-34,400	-36,323	-134,716
Other non-interest expenses (adj)	-161,470	-159,048	-164,545	-181,707	-199,161	-231,298	-249,702	-239,716	-307,117	-372,874	-106,046	-94,398	-93,494	-111,591	-405,529	-106,158	-99,232	-100,491	-145,918	-451,798
Total risk costs	-274,749	-220,709	-93,218	-45,682	-26,167	-47,107	-187,995	-72,538	-178,465	-86,685	6,902	-46,118	-26,816	-92,462	-158,494	-32,881	-66,506	-56,585	-41,424	-197,396
Provision for impairment on loan losses (adj)	-263,511	-211,663	-73,223	-31,058	-19,283	-29,474	-158,421	-46,006	-135,231	-71,690	9,480	-26,344	-14,546	-58,454	-89,864	-24,475	-57,630	-50,558	-36,125	-168,788
Other provisions (adj)	-11,237	-9,046	-19,995	-14,624	-6,885	-17,633	-29,574	-26,532	-43,234	-14,995	-2,578	-19,774	-12,271	-34,008	-68,631	-8,406	-8,877	-6,027	-5,299	-28,609
One-off items	2,556	4,172	2,090	3,945	3,993	3,034	2,360	-	-	-	-	-	-	-	-	-	-	-	-	-
Revaluation result of FX swaps at OTP Core (booked within Net interest income)	-824	-679	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-recurring FX-gains and losses (booked within Foreign exchange gains, net)	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain on the repurchase of own Upper and Lower Tier2 Capital elements (booked as Net other non-interest result (adj))	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain on Croatian government bonds (booked as Gain on securities, net (adj))	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Result of the treasury share swap agreement (booked as Gain on securities, net (adj) and Dividend income)	3,380	4,852	2,090	3,945	3,993	3,034	2,360	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate income tax (adj)	-24,327	-25,813	-43,596	-37,349	-37,400	-46,921	-41,534	-90,951	-97,475	-274,272	-101,270	-73,192	-70,158	-66,123	-310,743	-186,613	-64,255	-59,481	-46,103	-356,452

2 Consolidated after tax profit breakdown by subsidiaries (IFRS)
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in HUF million	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 24	2Q 24	3Q 24	4Q 24 Audited	2024 Audited	1Q 25	2Q 25	3Q 25	4Q 25 Audited	q/q	y/y	2025 Audited	y/y
Consolidated profit after tax	-102,258	63,171	202,452	281,339	318,322	412,582	259,636	456,428	347,081	990,459	239,962	267,930	318,514	249,735	1,076,139	188,576	330,015	330,479	297,255	-10%	19%	1,146,325	7%
Adjustments (total, after corporate income tax)	-220,272	-57,073	1,276	-2,733	-7,013	-6,470	-50,631	-40,474	-245,466	85,507	0	0	0	0	0	0	0	0	0	0%		0	
Consolidated adjusted profit after tax without the effect of adjustments	118,014	120,240	204,176	284,072	325,335	419,052	310,268	496,901	592,547	904,952	239,962	267,930	318,514	249,735	1,076,139	188,576	330,015	330,479	297,255	-10%	19%	1,146,325	7%
Banks total without one-off items ¹	120,223	121,539	195,822	265,228	302,641	382,144	285,103	468,962	538,685	848,803	228,400	248,951	293,091	230,670	1,001,112	180,132	311,245	316,123	265,619	-16%	15%	1,073,118	7%
OTP Core ² (Hungary)	137,418	123,359	122,194	168,576	180,445	190,956	159,303	213,377	256,200	233,871	50,055	62,443	96,631	61,257	270,387	-31,994	106,739	122,783	66,448	-46%	8%	263,975	-2%
DSK Group (Bulgaria) ³	39,170	52,537	47,385	47,122	47,293	67,879	40,957	76,790	119,885	198,182	43,490	54,108	49,283	53,884	200,765	48,585	54,788	50,238	57,658	15%	7%	211,269	5%
OTP Bank Slovenia ⁴							9,665	16,822	23,860	112,342	26,280	30,600	25,999	30,402	113,282	27,808	30,053	30,479	17,492	-43%	-42%	105,833	-7%
OBH (Croatia) ⁵	104	2,968	3,783	17,105	24,961	30,719	14,830	33,448	42,801	53,333	18,548	14,717	17,282	11,196	61,743	12,092	14,984	13,677	13,838	1%	24%	54,591	-12%
o/w OBH (Croatia) adj.	104	2,968	3,783	17,105	24,961	30,719	14,830	33,448	42,801	53,333	18,548	14,717	17,282	11,196	61,743	12,092	14,984	13,677	13,838	1%	24%	54,591	-12%
OTP Bank Serbia ⁶	50	-385	39	-2,904	2,999	10,430	7,298	32,104	36,873	58,211	20,385	20,843	19,672	5,596	66,496	22,441	17,001	15,627	24,254	55%	333%	79,324	19%
o/w OTP Bank Serbia adj.	50	-385	39	-2,904	2,999	10,430	7,298	32,104	36,873	58,211	20,385	20,843	19,672	5,596	66,496	22,441	17,001	15,627	24,254	55%	333%	79,324	19%
OTP Bank Albania						2,616	1,959	5,522	10,175	11,603	4,995	4,979	5,072	4,639	19,686	4,734	4,844	5,144	3,875	-25%	-16%	18,597	-6%
CKB Group (Montenegro) ⁷	391	909	-1,849	-155	2,214	6,377	4,307	4,140	9,791	21,358	5,343	5,915	6,745	6,191	24,194	5,294	5,674	6,645	4,763	-28%	-23%	22,376	-8%
Ipoteka Bank (Uzbekistan)										-15,422	11,133	11,588	19,251	10,920	52,893	12,963	12,040	8,060	16,433	104%	50%	49,496	-6%
OTP Bank Russia ⁸	-14,541	-15,101	20,535	27,771	16,420	28,127	16,317	37,624	42,548	95,674	29,366	27,813	34,070	45,697	136,946	61,120	47,491	48,203	44,969	-7%	-2%	201,783	47%
o/w OTP Bank Russia adj.	-14,541	-15,101	20,535	27,771	16,420	28,127	16,317	37,624	42,548	95,674	29,366	27,813	34,070	45,697	136,946	61,120	47,491	48,203	44,969	-7%	-2%	201,783	47%
Touch Bank (Russia)		-4,840	-5,898	-7,391																			
OTP Bank Ukraine ⁹	-43,166	-40,312	10,202	14,120	24,415	35,223	26,104	39,024	-15,922	44,908	16,140	11,050	15,074	-1,085	41,179	14,905	15,393	12,568	12,983	3%		55,849	36%
OTP Bank Romania ¹⁰	765	1,480	1,655	3,036	3,850	6,309	1,558	4,253	3,071	20,120	143	1,907			2,050		0						
OTP Bank Moldova						1,936	3,973	5,858	9,403	14,624	2,520	2,989	4,010	1,973	11,492	2,184	2,237	2,700	2,906	8%	47%	10,027	-13%
OBS (Slovakia)	32	924	-2,223	-2,051	44	1,575	-1,169																
o/w OBS (Slovakia) adj.	32	924	-2,223	-2,051	44	1,575	-1,169																
Leasing	-1,587	1,786	3,968	9,836	9,827	7,115	7,661	7,998	10,971	6,647	1,601	1,785	1,874	5,582	10,842	166	2,041	2,049	148	-93%	-97%	4,404	-59%
Merkantil Group (Hungary) ¹¹	-1,518	1,625	2,605	8,260	7,437	7,115	7,661	7,998	10,971	6,647	1,601	1,785	1,874	5,582	10,842	166	2,041	2,049	148	-93%	-97%	4,404	-59%
Foreign Leasing Companies	-69	161	1,363	1,575	2,391																		
Asset Management	5,530	2,713	6,723	8,677	4,159	15,208	9,824	6,321	9,621	19,861	6,089	5,594	5,053	8,012	24,747	5,607	6,300	4,819	7,697	60%	-4%	24,422	-1%
OTP Asset Management (Hungary)	6,139	4,817	6,658	8,259	4,122	15,104	9,747	6,116	9,357	19,673	6,038	5,551	5,001	8,035	24,624	5,470	6,281	4,765	7,795	64%	-3%	24,310	-1%
Foreign Asset Management Companies ¹²	-609	-2,104	65	418	37	104	77	205	263	188	51	42	53	-23	123	137	19	54	-98	-281%	330%	112	-9%
Other Hungarian Subsidiaries	-2,220	-323	1,888	-747	1,601	9,498	8,241	10,205	27,645	35,972	4,699	4,428	9,652	5,590	24,369	6,025	14,415	7,116	-138	-102%	-102%	27,418	13%
Other Foreign Subsidiaries ¹³	-2,894	352	403	295	388	232	108	50	-141	986	-188	-236	-149	-367	-939	-3,266	-1,077	250	-544	-317%	48%	-4,637	394%
Corporate Centre	-1,210	-4,286	-5,868	194	6,190	3,478	-569	2,887															
Eliminations	171	-1,541	-1,760	590	528	1,377	-101	479	5,767	-7,317	-638	7,408	8,992	247	16,009	-87	-2,908	122	24,472			21,599	35%
Adjusted profit after tax of the Hungarian operation¹⁴	185,132	200,323	227,527	184,282	200,323	227,527	184,282	241,304	303,873	298,679	61,626	82,798	113,969	82,224	340,617	-19,440	126,301	138,420	87,753	-37%	7%	333,033	-2%
Adjusted profit after tax of the Foreign operation¹⁵	98,940	125,012	191,525	125,986	125,012	191,525	125,986	255,597	288,674	606,274	178,336	185,132	204,545	167,510	735,523	208,017	203,714	192,059	209,502	9%	25%	813,291	11%
<i>Share of Hungarian contribution to the adjusted profit after tax, %</i>	<i>118%</i>	<i>103%</i>	<i>62%</i>	<i>65%</i>	<i>62%</i>	<i>54%</i>	<i>59%</i>	<i>49%</i>	<i>51%</i>	<i>33%</i>	<i>26%</i>	<i>31%</i>	<i>36%</i>	<i>33%</i>	<i>32%</i>	<i>-10%</i>	<i>38%</i>	<i>42%</i>	<i>30%</i>	<i>-12%p</i>	<i>-3%p</i>	<i>29%</i>	<i>-3%p</i>
<i>Share of Foreign contribution to the adjusted profit after tax, %</i>	<i>-18%</i>	<i>-3%</i>	<i>38%</i>	<i>35%</i>	<i>38%</i>	<i>46%</i>	<i>41%</i>	<i>51%</i>	<i>49%</i>	<i>67%</i>	<i>74%</i>	<i>69%</i>	<i>64%</i>	<i>67%</i>	<i>68%</i>	<i>110%</i>	<i>62%</i>	<i>58%</i>	<i>70%</i>	<i>12%p</i>	<i>3%p</i>	<i>71%</i>	<i>3%p</i>

3 Segmented Profit and Loss Statement of OTP CORE (IFRS)¹
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in HUF million	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 24	2Q 24	3Q 24	4Q 24 Audited	2024 Audited	1Q 25	2Q 25	3Q 25	4Q 25 Audited	q/q	y/y	2025 Audited	y/y
Adjusted profit after tax of OTP Core	137,418	123,359	122,194	168,576	180,445	190,956	159,303	213,377	256,200	233,871	50,055	62,443	96,631	61,257	270,387	-31,994	106,739	122,783	66,448	-46%	8%	263,975	-2%
Profit before tax	161,097	149,216	151,874	185,562	195,162	203,624	175,860	253,972	300,094	359,862	104,762	78,043	113,413	78,419	374,636	98,716	116,790	123,936	69,178	-44%	-12%	408,620	9%
Operating profit without one-offs	181,952	170,598	143,680	150,833	144,577	173,995	181,178	257,182	297,679	360,944	89,587	116,571	113,705	105,440	425,303	107,867	131,171	124,765	93,604	-25%	-11%	457,408	8%
Total income without one-offs	375,668	367,234	354,698	365,591	378,534	432,013	453,634	546,215	642,520	774,869	187,330	228,627	223,886	228,539	868,382	218,229	250,774	248,787	257,537	4%	13%	975,327	12%
Net interest income without one-offs	266,329	251,564	235,871	234,304	245,934	261,754	286,448	369,309	417,662	432,651	137,437	142,878	147,692	149,995	578,001	152,303	160,746	166,894	174,872	5%	17%	654,815	13%
Net fees and commissions	94,244	97,480	100,213	109,128	107,010	126,911	130,470	150,578	176,830	197,341	48,890	56,791	55,411	58,412	219,505	53,994	60,567	63,837	68,760	8%	18%	247,158	13%
Other net non interest income without one-offs	15,095	18,191	18,614	22,159	25,590	43,349	36,717	26,328	48,028	144,877	1,003	28,958	20,783	20,133	70,876	11,933	29,461	18,055	13,905	-23%	-31%	73,355	3%
Operating cost	-193,716	-196,636	-211,018	-214,758	-233,956	-258,018	-272,457	-289,034	-344,841	-413,925	-97,742	-112,056	-110,181	-123,099	-443,078	-110,362	-119,604	-124,022	-163,932	32%	33%	-517,920	17%
Total risk costs	-23,410	-25,555	6,104	30,784	46,591	26,594	-7,677	-3,210	2,415	-1,082	15,175	-38,528	-293	-27,021	-50,667	-9,152	-14,381	-829	-24,426	2847%	-10%	-48,788	-4%
Provisions for possible loan losses	-22,088	-21,550	14,036	33,586	48,192	30,332	2,374	-1,116	32,850	-11,164	13,192	-13,023	9,792	-10,955	-994	-2,263	-11,769	93	7,280	7752%	-166%	-6,658	570%
Other provisions ²	-1,323	-4,005	-7,933	-2,803	-1,601	-3,737	-10,052	-2,094	-30,435	10,083	1,983	-25,505	-10,084	-16,067	-49,673	-6,889	-2,612	-922	-31,706	3340%	97%	-42,129	-15%
One-off items	2,556	4,172	2,090	3,945	3,993	3,034	2,360																
Revaluation result of FX swaps at OTP Core, pre-tax (booked within Net interest income)	-824	-679	-	-	-	-	-																
Non-recurring FX-gains and losses, pre tax (booked within Foreign exchange gains, net)	0	0	0	0	0	0	0																
Gain on the repurchase of own Upper Tier2 Capital elements, pre tax (booked as Net other non-interest result (adj))	0	0	0	0	0	0	0																
Result of the treasury share swap agreement (booked as Gain on securities, net (adj) and Dividend income)	3,380	4,852	2,090	3,945	3,993	3,034	2,360																
Corporate tax	-23,679	-25,857	-29,680	-16,986	-14,717	-12,668	-16,558	-40,594	-43,894	-125,991	-54,707	-15,600	-16,781	-17,162	-104,250	-130,709	-10,051	-1,154	-2,731	137%	-84%	-144,645	39%

4 Profit and loss statements of foreign banks (IFRS)¹

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in HUF million		2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	q/q	y/y	2024 Audited	q/q	1Q 2025	2Q 2025	3Q 2025	4Q 2025 Audited	q/q	y/y	2025 Audited	q/q
Foreign banks subtotal (without one-off items)	Profit after tax	-17,195	-1,820	73,627	96,652	122,196	191,189	125,800	255,585	282,485	614,932	178,344	186,508	196,459	169,414	-14%	38%	730,725	19%	212,126	204,506	193,340	199,172	3%	18%	809,143	11%
	Profit before tax	-19,236	-3,192	86,170	115,015	143,807	221,968	147,995	301,085	328,867	751,390	221,267	241,240	248,260	215,812	-13%	24%	926,578	23%	263,864	256,250	249,942	239,934	-4%	11%	1,009,990	9%
	Operating profit	219,066	184,773	179,112	192,735	213,540	295,125	328,334	361,366	511,390	833,605	229,540	256,846	271,943	282,763	4%	25%	1,041,112	25%	283,413	303,018	305,821	284,519	-7%	1%	1,176,771	13%
	Total income	419,716	360,519	349,560	398,147	449,964	580,164	666,000	692,194	917,575	1,354,308	384,800	400,777	410,337	440,625	7%	16%	1,636,539	21%	444,319	456,458	459,780	460,848	0%	5%	1,821,406	7%
	Net interest income	349,904	286,987	272,619	289,638	322,168	419,230	482,672	490,526	644,835	985,099	290,793	291,976	290,829	303,104	4%	10%	1,176,703	19%	305,643	312,374	315,812	326,974	4%	8%	1,260,802	11%
	Net fees and commissions	67,306	62,533	64,638	85,453	102,299	127,623	138,365	153,792	192,280	238,072	61,431	71,058	71,502	76,029	6%	19%	280,020	18%	75,254	81,067	80,315	79,346	-1%	4%	315,982	13%
	Other non-interest income	2,506	10,999	12,303	23,056	25,498	33,311	44,962	47,875	80,460	131,137	32,575	37,743	48,006	61,492	28%	49%	179,816	37%	63,423	63,017	63,654	54,528	-14%	-1%	244,622	36%
	Operating costs	-200,650	-175,746	-170,448	-205,412	-236,424	-285,039	-337,666	-330,828	-406,185	-520,702	-155,260	-143,931	-138,393	-157,843	14%	1%	-595,427	14%	-160,906	-153,440	-153,599	-176,330	15%	12%	-644,635	8%
	Total risk cost	-238,302	-187,965	-92,943	-77,720	-70,453	-73,157	-180,340	-60,281	-182,523	-82,215	-8,273	-15,606	-23,683	-66,971	183%	29%	-114,534	39%	-19,549	-46,769	-55,879	-44,585	-20%	-33%	-166,781	46%
	Provisions for loans	-231,271	-184,344	-83,905	-67,107	-67,029	-59,347	-159,441	-42,359	-166,990	-58,078	-3,868	-13,413	-22,752	-51,477	126%	19%	-91,510	58%	-21,552	-45,221	-50,505	-41,854	-17%	-19%	-159,132	74%
Other provisions	-7,031	-3,621	-9,038	-10,614	-3,424	-13,809	-20,899	-17,922	-15,533	-24,137	-4,405	-2,193	-931	-15,494	80%	20%	-23,024	-5%	2,003	-1,547	-5,374	-2,731	-49%	-82%	-7,650	-67%	
Corporate tax	2,041	1,372	-12,542	-18,363	-20,891	-30,780	-22,195	-45,500	-46,382	-136,457	-42,922	-54,731	-51,801	-46,398	-10%	-9%	-195,852	44%	-51,738	-51,744	-56,602	-40,762	-28%	-12%	-200,846	3%	
DSK Group (Bulgaria)	Profit after tax	39,170	52,537	47,385	47,122	47,293	67,879	40,957	76,790	119,885	198,182	43,490	54,108	49,283	53,884	9%	13%	200,765	1%	48,585	54,788	50,238	57,658	15%	7%	211,269	5%
	Profit before tax	43,587	58,266	52,381	52,042	51,601	75,078	44,665	85,244	132,565	219,485	51,179	63,455	58,130	61,391	6%	16%	234,156	7%	56,862	64,423	59,044	65,703	11%	7%	246,032	5%
	Operating profit	62,393	73,136	70,113	61,461	57,096	83,495	89,775	106,241	142,383	216,102	52,027	64,732	67,601	70,844	5%	20%	255,204	18%	59,066	70,187	69,532	64,310	-8%	-9%	263,095	3%
	Total income	102,239	114,440	112,503	108,290	107,817	155,567	166,668	176,470	230,834	316,105	88,236	90,521	94,677	101,931	8%	20%	375,365	19%	96,655	99,780	98,808	100,826	2%	-1%	396,069	6%
	Net interest income	79,116	86,674	84,023	72,257	69,979	109,300	111,239	112,869	145,461	226,693	64,321	65,177	67,776	70,138	3%	14%	267,411	18%	68,307	68,425	68,828	70,841	3%	1%	276,402	3%
	Net fees and commissions	20,262	23,013	26,034	27,714	30,435	42,019	45,453	54,508	68,755	72,366	18,822	20,379	21,822	22,702	4%	22%	83,724	16%	22,705	23,448	24,156	23,758	-2%	5%	94,067	12%
	Other non-interest income	2,860	2,752	2,445	8,319	7,403	4,517	9,975	11,993	16,618	17,046	5,093	4,966	5,079	9,092	79%	78%	24,230	42%	5,643	7,907	5,824	6,226	7%	-32%	25,600	6%
	Operating costs	-39,846	-41,303	-42,391	-46,830	-50,720	-72,071	-76,893	-72,230	-88,451	-100,003	-36,209	-25,789	-27,076	-31,087	15%	19%	-120,160	20%	-37,590	-29,593	-29,275	-36,516	25%	17%	-132,973	11%
	Total risk cost	-18,806	-14,870	-17,731	-9,419	-5,495	-8,418	-45,110	-20,997	-9,819	3,383	-848	-1,277	-9,471	-9,453	0%	52%	-21,048	-722%	-2,204	-5,765	-10,488	1,393	-113%	-115%	-17,063	-19%
	Provisions for loans	-17,526	-14,650	-12,980	-3,571	-9,532	-5,216	-44,875	-18,938	-10,992	2,779	-1,595	474	-7,444	-9,150	18%	161%	-18,015	-748%	-2,213	-5,461	-9,987	401	-104%	-104%	-17,259	-4%
Other provisions	-1,279	-220	-4,751	-5,848	4,038	-3,201	-235	-2,059	1,173	604	747	-1,751	-1,727	-303	-82%	-89%	-3,033	-602%	9	-304	-502	992	-298%	-428%	196	-106%	
Corporate tax	-4,417	-5,729	-4,997	-4,920	-4,308	-7,199	-3,707	-8,454	-12,680	-21,303	-7,689	-9,348	-8,847	-7,507	-15%	54%	-33,392	57%	-8,277	-9,634	-8,806	-8,045	-9%	7%	-34,763	4%	
OTP Bank Slovenia	Profit after tax							9,665	16,822	23,860	112,342	26,280	30,600	25,999	30,402	17%	-19%	113,282	1%	27,808	30,053	30,479	17,492	-43%	-42%	105,833	-7%
	Profit before tax							12,104	20,660	29,570	119,568	33,520	38,128	34,937	30,985	-11%	-11%	137,570	15%	33,265	33,133	36,084	22,323	-38%	-28%	126,805	-13%
	Operating profit							19,787	19,595	24,046	131,630	34,782	38,937	35,919	36,130	1%	-2%	145,858	11%	31,904	35,880	36,873	29,075	-21%	-20%	133,731	-8%
	Total income							40,388	42,354	51,403	218,870	63,481	64,264	60,983	63,266	4%	-2%	251,993	15%	60,862	60,109	59,680	55,481	-7%	-12%	235,332	-6%
	Net interest income							28,103	27,673	33,688	167,121	49,429	48,600	46,286	45,988	-1%	-7%	190,303	14%	45,648	44,614	45,243	44,423	-2%	-3%	179,928	-5%
	Net fees and commissions							11,127	13,258	15,416	46,028	12,699	14,659	12,961	13,437	4%	0%	53,756	17%	12,753	13,525	13,160	13,557	3%	1%	52,994	-1%
	Other non-interest income							1,158	1,423	2,299	5,721	1,352	1,005	1,737	3,841	121%	134%	7,934	39%	2,261	1,970	1,277	-2,499	-296%	-165%	3,010	-62%
	Operating costs							-20,601	-22,759	-27,357	-87,240	-28,609	-25,327	-25,064	-27,135	8%	-2%	-106,135	22%	-28,758	-24,229	-22,807	-26,406	16%	-3%	-102,201	-4%
	Total risk cost							-7,683	1,065	5,523	-12,061	-1,351	-809	-982	-5,146	424%	114%	-8,288	-31%	1,361	-747	-789	-6,752	756%	31%	-6,927	-16%
	Provisions for loans							-6,244	1,819	7,048	-2,485	-1,465	-978	-1,394	-4,802	244%	194%	-8,640	248%	1,401	-497	-393	-7,827	63%	-17%	-7,315	-15%
Other provisions							-1,440	-754	-1,525	-9,576	114	169	412	-343	-183%	-56%	352	-104%	-40	-251	-396	1,075	-371%	-413%	388	10%	
Corporate tax							-2,439	-3,838	-5,710	-7,226	-7,240	-7,528	-8,938	-582	-93%	-122%	-24,288	236%	-5,457	-5,080	-5,604	-4,831	-14%	729%	-20,972	-14%	
OBH (Croatia) adj.	Profit after tax	104	2,968	3,783	17,105	24,961	30,719	14,830	33,448	42,801	53,333	18,548	14,717	17,282	11,196	-35%	32%	61,743	16%	12,092	14,984	13,677	13,838	1%	24%	54,591	-12%
	Profit before tax	628	1,711	4,648	20,848	30,599	37,400	17,600	41,065	52,095	65,119	22,628	17,883	21,065	13,841	-34%	31%	75,417	16%	15,210	18,023	16,962	16,963	2%	23%	66,889	-11%
	Operating profit	7,528	10,844	13,538	28,779	35,456	42,925	40,329	43,422	49,013	66,116	16,482	17,669	20,463	18,979	-7%	7%	73,593	11%	16,977	18,190	17,697	16,801	-5%	-11%	69,634	-5%
	Total income	25,427	28,020	31,442	63,643	78,295	85,069	84,907	88,736	102,042	123,133	31,975	33,560	37,109	36,230	-2%	10%	138,874	13%	35,140	36,523	36,033	35,955	0%	-1%	143,651	3%
	Net interest income	17,923	20,345	22,800	44,313	54,059	56,812	58,199	60,933	70,547	91,117	24,858	25,144	28,859	28,438	6%	14%	105,300	16%	26,846	26,369	26,810	26,87				

4 Profit and loss statements of foreign banks (IFRS)¹

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in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 2024	2Q 2024	3Q 2024	4Q 2024	q/q	y/y	2024	q/q	1Q 2025	2Q 2025	3Q 2025	4Q 2025	q/q	y/y	2025 Audited	q/q	
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited			Audited		Audited	Audited	Audited	Audited					
OBA (Albania)	Profit after tax						2,616	1,959	5,522	10,175	11,603	4,995	4,979	5,072	4,639	-9%	98%	19,686	70%	4,734	4,844	5,144	3,875	-25%	-16%	18,597	-6%	
	Profit before tax						3,075	2,448	6,508	12,188	14,073	5,864	5,990	6,140	5,456	-11%	83%	23,449	67%	5,544	5,706	6,002	4,823	-20%	-12%	22,075	-6%	
	Operating profit						3,702	5,904	7,213	9,335	13,750	5,360	5,676	6,287	5,821	-7%	158%	23,145	68%	5,720	5,650	5,457	4,715	-14%	-19%	21,543	-7%	
	Total income						7,953	11,597	13,398	20,232	33,123	9,308	9,784	10,622	10,333	-3%	16%	40,047	21%	9,944	10,263	10,174	9,532	-6%	-8%	39,913	0%	
	Net interest income						6,697	9,824	10,619	16,927	27,912	7,923	8,436	8,374	8,797	5%	13%	33,531	20%	8,560	8,661	8,320	7,989	-4%	-9%	33,531	0%	
	Net fees and commissions						1,007	1,278	1,843	3,067	3,465	878	783	1,536	1,046	-32%	45%	4,243	22%	966	1,026	1,140	763	-33%	-27%	3,895	-8%	
	Other non-interest income						248	495	936	238	1,746	507	565	712	490	-31%	30%	2,274	30%	418	576	713	780	9%	59%	2,487	9%	
	Operating costs						-4,250	-5,693	-6,186	-10,896	-19,373	-3,948	-4,108	-4,335	-4,511	4%	-32%	-16,902	-13%	-4,224	-4,612	-4,716	-4,817	2%	7%	-18,399	9%	
	Total risk cost						-627	-3,455	-705	2,852	324	503	313	-147	-366	149%	-151%	304	-6%	-176	55	545	108	-80%	-130%	531	75%	
	Provisions for loans						-249	-2,515	-880	2,505	108	535	-219	42	-358	-962%	-132%	0	-100%	-193	-234	490	22	-96%	-106%	85		
Other provisions						-379	-940	175	347	216	-32	532	-188	-8	-96%	-98%	304	41%	16	289	55	86	58%		446	47%		
Corporate tax						-459	-489	-986	-2,013	-2,471	-869	-1,010	-1,068	-816	-24%	29%	-3,763	52%	-809	-862	-858	-949	11%	16%	-3,478	-8%		
CKB Group (Montenegro)	Profit after tax	391	909	-1,849	-155	2,214	6,377	4,307	4,140	9,791	21,358	5,343	5,915	6,745	6,191	-8%	33%	24,194	13%	5,294	5,874	6,645	4,763	-28%	-23%	22,376	-8%	
	Profit before tax	372	909	-1,851	-144	2,540	7,056	4,609	4,957	11,975	25,218	6,247	6,962	7,904	7,465	-6%	33%	28,579	13%	6,187	6,824	7,805	5,741	-26%	-23%	26,356	-8%	
	Operating profit	3,789	3,146	2,684	1,802	2,605	5,692	8,353	10,240	15,133	23,018	8,457	7,080	7,333	6,298	-14%	5%	27,169	18%	6,586	7,196	7,536	5,590	-26%	-11%	26,908	-1%	
	Total income	11,518	10,468	10,022	9,709	10,729	16,120	22,095	22,046	28,816	38,425	10,533	11,398	11,923	11,806	-1%	12%	45,680	19%	11,192	12,032	12,506	11,840	-5%	0%	47,569	4%	
	Net interest income	8,359	7,228	6,951	6,543	7,529	11,464	17,188	16,553	20,832	29,771	8,416	8,712	9,026	9,305	3%	14%	35,460	19%	8,889	9,882	9,487	9,222	-3%	-1%	36,581	3%	
	Net fees and commissions	2,877	2,996	2,622	3,319	3,227	4,215	4,446	4,880	7,106	7,797	1,902	2,529	2,526	2,772	10%	30%	9,729	25%	2,071	2,790	2,695	2,464	-9%	-11%	10,020	3%	
	Other non-interest income	282	244	449	-153	-27	441	461	613	878	857	215	157	371	-271	-173%	-213%	472	-45%	231	259	324	153	-53%	-157%	968	105%	
	Operating costs	-7,729	-7,322	-7,337	-7,907	-8,125	-10,428	-13,743	-11,805	-13,683	-15,407	-4,076	-4,317	-4,590	-5,508	20%	21%	-18,492	20%	-4,606	-4,835	-4,969	-6,250	26%	13%	-20,660	12%	
	Total risk cost	-3,417	-2,238	-4,535	-1,947	-65	1,364	-3,743	-5,283	-3,158	2,200	-210	-118	570	1,167	105%	-386%	1,410	-36%	-399	-572	269	151	-44%	-87%	-552	-139%	
	Provisions for loans	-3,069	-2,266	-4,289	-864	-46	1,293	-3,434	647	639	2,929	257	33	736	923	25%	159%	1,947	-34%	-337	-460	268	483	80%	-48%	-46	-102%	
Other provisions	-348	28	-246	-1,083	-19	71	-309	-5,930	-3,797	-728	-466	-150	-165	245	-248%	-132%	-538	-26%	-62	-112	1	-333		-236%	-506	-6%		
Corporate tax	19	1	2	-11	-326	-679	-302	-817	-2,184	-3,861	-904	-1,047	-1,159	-1,275	10%	36%	-4,385	14%	-893	-949	-1,161	-978	-16%	-23%	-3,980	-9%		
Ipoteka Bank (Uzbekistan)	Profit after tax										-15,422	11,133	11,588	19,251	10,920	-43%	-168%	52,893	-443%	12,963	12,040	8,060	16,433	104%	50%	49,496	-6%	
	Profit before tax										-12,041	13,597	16,094	22,675	11,475	-49%	-239%	63,842	-630%	15,419	13,438	9,001	19,229	114%	68%	57,087	-11%	
	Operating profit										40,143	21,752	18,198	22,641	15,446	-32%	-15%	78,037	94%	15,123	13,997	15,723	19,409	23%	26%	64,252	-18%	
	Total income										66,089	31,868	29,158	33,593	31,149	-7%	-8%	125,768	90%	27,625	26,530	28,875	33,678	17%	8%	116,708	-7%	
	Net interest income										53,006	27,466	25,807	29,808	25,635	-14%	7%	108,715	105%	23,582	23,747	23,768	27,280	15%	6%	98,378	-10%	
	Net fees and commissions										5,261	2,391	2,175	2,394	2,542	6%	-1%	9,502	81%	2,686	2,708	4,187	3,895	-7%	53%	13,476	42%	
	Other non-interest income										7,822	2,011	1,177	1,391	2,971	114%	-60%	7,551	-3%	1,357	75	920	2,503	172%	-16%	4,854	-36%	
	Operating costs										-25,946	-10,116	-10,961	-10,952	-15,702	43%	0%	-47,731	84%	-12,503	-12,532	-13,152	-14,269	8%	-9%	-52,455	10%	
	Total risk cost										-52,184	-8,154	-2,103	34	-3,971	-85%	-73%	-14,195	-73%	296	-560	-6,722	-180	-97%	-95%	-7,166	-50%	
	Provisions for loans										-51,354	-6,050	-3,498	-58	-1,866	-94%	-11,472	-78%	343	281	-6,124	-197	-97%	-89%	-5,696	-50%		
Other provisions										-830	-2,104	1,395	91	-2,105	-181%	-2,723	228%	-47	-841	-599	16	-103%	-101%	-1,470	-46%			
Corporate tax										-3,381	-2,464	-4,506	-3,424	-555	-84%	-93%	-10,949	224%	-2,457	-1,397	-941	-2,796	197%	404%	-7,591	-31%		
OTP Bank Russia adj.	Profit after tax	-14,541	-15,101	20,535	27,771	16,420	28,127	16,317	37,624	42,548	95,674	29,366	27,813	34,070	45,697	34%	98%	136,946	43%	61,120	47,491	48,203	44,969	-7%	-2%	201,783	47%	
	Profit before tax	-17,678	-18,419	27,015	35,285	21,034	36,399	21,409	47,313	46,179	130,180	39,524	47,098	50,058	58,856	18%	90%	195,536	50%	85,575	72,541	77,800	60,069	-23%	2%	295,986	51%	
	Operating profit	101,028	64,515	61,866	72,015	68,878	84,946	65,068	62,368	98,137	149,307	46,328	55,508	67,514	82,866	23%	119%	252,216	69%	103,341	106,360	106,471	99,173	-7%	20%	415,346	65%	
	Total income	178,382	113,052	106,155	125,290	129,899	146,582	123,198	118,158	178,494	223,654	65,766	77,429	91,422	109,003	19%	85%	343,619	54%	131,159	137,768	139,481	136,512	-2%	25%	544,919	59%	
	Net interest income	158,972	97,871	91,816	101,326	102,489	113,572	99,872	91,364	118,004	122,084	40,458	42,194	47,754	56,663	19%	81%	187,070	53%	66,345	72,925	74,969	82,405	10%	45%	296,644	59%	
	Net fees and commissions	21,378	14,478	14,098	22,975	26,766	31,012	22,503	25,728	35,251	40,831	9,764	13,835	14,423	17,072	18%	55%	55,095	35%	18,945	20,992	17,902	15,550	-13%	-9%	73,390	33%	
	Other non-interest income	-958	703	240	989	644	1,998	823	1,066	25,239	60,739	15,543	21,399	29,244	35,268	21%	113%	101,454	67%	45,869	43,850	46,610	38,556	-17%	9%	174,885	72%	
	Operating costs	-78,364	-48,536	-44,289	-53,276	-61,021	-61,636	-58,130	-55,790	-80,357	-74,347	-19,438	-21,921	-23,908	-26,137	9%	24%	-91,403	23%	-27,818	-31,407	-33,009	-37,339	13%	43%	-129,573	42%	
	Total risk cost	-117,623	-82,060	-33,988	-35,880	-42,204	-46,123	-41,160	-13,075	-51,046	-16,278	-4,450	-10,566	-17,758	-22,115	25%	249%	-54,889	237%	-21,164	-34,907	-28,331	-37,442	32%	69%	-121,845	122%	
	Provisions for loans	-1,083	-874	-863	-850	-5,640	-2,424	-2,499	-1,979	-911	-2,848	-2,354	2,156	302	-1,895	-728%	229%	-1,792	-37%	3,399	1,088	-340	-1,662	389%	-12%	2,485	-239%	
Other provisions	3,137	3,318	-6,480	-7,514	-8,272	-5,092	-9,690	-3,632	-34,506	-10,158	-19,285	-15,988	-13,159	-18%	68%	-58,589	70%	-24,455	-25,050	-29,597	-15,101	-49%		-94,203	61%			

in HUF million		2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	q/q	y/y	2024 Audited	y/y	1Q 2025	2Q 2025	3Q 2025	4Q 2025 Audited	q/q	y/y	2025 Audited	y/y		
Merkantil Group, adj. (Hungary)	Profit after tax	-1,518	1,625	2,605	8,260	7,437	7,115	7,661	7,998	10,971	6,647	1,601	1,785	1,874	5,582	198%	-586%	10,842	63%	166	2,041	2,049	148	-93%	-97%	4,404	-59%		
	Profit before tax	-1,518	1,625	2,648	8,618	6,981	7,747	7,747	8,617	8,916	12,616	10,507	3,708	2,455	2,271	6,135	170%	-972%	14,569	39%	2,858	2,635	2,373	609	-74%	-90%	8,476	-42%	
	Operating profit	5,900	6,678	7,370	6,229	6,599	7,372	10,280	11,961	13,930	14,967	3,626	2,927	3,305	2,240	-32%	-11%	12,098	-19%	3,310	3,680	2,651	3,299	24%	47%	12,940	7%		
	Total income	11,972	13,062	13,427	12,423	12,983	14,369	21,283	23,291	24,766	28,013	7,183	6,662	6,838	6,859	0%	9%	27,541	-2%	7,049	7,518	6,726	7,606	13%	11%	28,898	5%		
	Net interest income	15,490	17,736	16,837	12,477	13,131	14,013	17,688	20,680	22,537	26,257	6,420	6,059	5,459	6,114	12%	5%	24,052	-8%	6,423	6,138	6,401	6,694	5%	9%	25,656	7%		
	Net fees and commissions	-3,002	-2,536	-991	-366	-124	-104	40	116	921	759	236	161	116	157	35%	18%	669	-12%	126	161	138	143	4%	-9%	569	-15%		
	Other net non-interest income	-517	-2,138	-2,419	311	-24	461	3,555	2,495	1,307	997	527	442	1,263	587	-54%	55%	2,819	183%	499	1,219	187	768	311%	31%	2,673	-5%		
	Operating costs	-6,072	-6,383	-6,057	-6,194	-6,384	-6,997	-11,004	-11,330	-10,836	-13,046	-3,557	-3,735	-3,533	-4,619	31%	22%	-15,443	18%	-3,739	-3,838	-4,075	-4,306	6%	-7%	-15,958	3%		
	Total risk cost	-7,418	-5,053	-4,722	2,389	382	375	-1,663	-3,045	-1,314	-4,461	82	-472	-1,035	3,896	-476%	-221%	2,471	-155%	-452	-1,045	-278	-2,690	869%	-169%	-4,464	-281%		
	Provisions for possible loan losses	-7,430	-5,064	-3,374	2,049	256	143	-1,491	-3,093	-1,068	-4,438	17	-438	-969	3,884	-501%	-224%	2,494	-156%	-494	-674	-113	-1,336	1085%	-134%	-2,616	-205%		
Other provisions	12	11	-1,348	340	126	232	-171	48	-246	-22	65	-34	-66	12	-118%	-111%	-23	1%	42	-371	-165	-1,354	721%	-11779%	-1,848	8033%			
Corporate Tax	0	0	-43	-357	456	-632	-956	-918	-1,645	-3,860	-2,108	-670	-397	-553	40%	24%	-3,728	-3%	-2,692	-594	-324	-461	42%	-17%	-4,072	9%			
Foreign Leasing Companies (Croatia, Bulgaria, Romania)	Profit after tax	-69	161	1,363	1,575	2,391																							
	Profit before tax	11	61	1,617	1,834	2,799																							
	Operating profit	71	133	1,181	2,181	3,581																							
	Total income	2,102	2,104	3,611	5,590	7,278																							
	Net interest income	1,915	2,188	2,966	4,410	5,912																							
	Net fees and commissions	391	403	500	674	1,003																							
	Other net non-interest income	-204	-487	145	505	363																							
	Operating costs	-2,031	-1,971	-2,431	-3,410	-3,697																							
	Total risk cost	-60	-71	436	-346	-782																							
	Provisions for possible loan losses	-882	117	285	-98	-430																							
Other provisions	822	-188	151	-248	-352																								
Corporate Tax	-80	100	-254	-259	-408																								
OTP Asset Management (Hungary)	Profit after tax	6,139	4,817	6,658	8,259	4,122	15,104	9,747	6,116	9,357	19,673	6,038	5,551	5,001	8,035	61%	-4%	24,624	25%	5,470	6,281	4,765	7,795	64%	-3%	24,310	-1%		
	Profit before tax	7,332	5,714	8,038	9,070	4,525	16,542	10,662	6,904	10,592	22,165	6,646	6,192	5,526	8,838	60%	-7%	27,202	23%	6,033	6,911	5,200	8,508	64%	-4%	26,652	-2%		
	Operating profit	7,288	5,922	7,816	9,089	4,525	16,542	10,662	6,918	10,678	22,193	6,646	6,181	5,527	8,785	59%	-8%	27,138	22%	6,032	6,898	5,220	8,505	63%	-3%	26,655	-2%		
	Total income	9,145	7,951	10,232	11,763	7,121	20,433	14,453	10,044	14,585	27,771	7,766	7,443	6,981	10,563	51%	-11%	32,753	18%	7,588	8,482	6,844	10,553	54%	0%	33,466	2%		
	Net interest income	0	0	0	0	0	0	0	0	0	2	3	12	11	18	62%		44		15	15	16	15	-9%	-14%	61	40%		
	Net fees and commissions	9,261	7,942	10,217	11,765	7,196	19,800	14,154	9,799	14,094	25,923	6,910	7,007	6,530	9,874	51%	-13%	30,321	17%	7,368	8,085	6,546	10,171	55%	3%	32,170	6%		
	Other net non-interest income	-116	9	15	-2	-75	633	299	245	491	1,846	853	424	441	671	52%	39%	2,389	29%	205	382	282	366	30%	-45%	1,235	-48%		
	Operating costs	-1,857	-2,029	-2,416	-2,674	-2,596	-3,891	-3,791	-3,125	-3,907	-5,578	-1,121	-1,262	-1,455	-1,778	22%	-24%	-5,615	1%	-1,556	-1,584	-1,624	-2,048	26%	15%	-6,811	21%		
	Total risk cost	43	-208	222	-20	0	0	-1	-14	-86	-28	0	11	0	53		-291%	64	-326%	1	13	-20	3	-118%	-93%	-3	-104%		
	Provisions for possible loan losses	0	0	0	0	0	0	0	0	0	-39	0	13	0	0	0%	-100%	13	-133%	1	0	0	0	0%	0%	1	-95%		
Other provisions	43	-208	222	-20	0	0	-1	-14	-86	11	0	-2	0	53		379%	51	373%	0	13	-20	3	-118%	-93%	-3	-107%			
Corporate Tax	-1,193	-897	-1,379	-811	-403	-1,438	-915	-788	-1,234	-2,491	-608	-641	-525	-803	53%	-30%	-2,578	3%	-563	-631	-435	-713	64%	-11%	-2,342	-9%			
Foreign Asset Management (Ukraine, Romania, Bulgaria)	Profit after tax	-609	-2,104	65	418	37	104	77	205	263	188	51	42	53	-23	-143%		123	-34%	137	19	54	-98	-281%	330%	112	-9%		
	Profit before tax	-578	-2,093	77	430	47	113	87	234	280	212	56	50	63	-10	-115%	-172%	160	-25%	150	28	54	-74	-237%	659%	158	-1%		
	Operating profit	-584	187	78	139	-78	100	103	223	278	233	46	49	61	1	-98%	-97%	158	-32%	149	27	53	-74	-240%	-7523%	154	-2%		
	Total income	-104	692	610	686	533	753	795	1,020	1,214	1,280	358	364	371	257	-31%	-28%	1,350	5%	517	401	411	358	-13%	40%	1,687	25%		
	Net interest income	81	63	33	47	31	3	5	4	32	50	10	13	12	3	-72%	-71%	38	-23%	6	5	5	5	9%	48%	21	-46%		
	Net fees and commissions	633	600	579	661	647	675	729	988	1,149	1,133	311	299	331	231	-30%	-26%	1,171	3%	420	370	396	457	16%	98%	1,643	40%		
	Other net non-interest income	-819	29	-2	-22	-146	75	61	29	34	97	37	53	28	23	-19%	-23%	141	45%	91	26	11	-104	-1084%	-563%	23	-84%		
	Operating costs	-480	-505	-532	-547	-611	-653	-692	-798	-936	-1,047	-312	-315	-310	-256	-17%	-19%	-1,191	14%	-368	-374	-358	-432	21%	69%	-1,533	29%		
	Total risk cost	6	-2,280	-1	291	125	14	-16	12	2	-21	10	0	0	2	-11	-712%	-57%	1	-107%	1	1	1	1	-35%	-105%	3	122%	
	Provisions for possible loan losses	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	0	0%	0	0	0	0	0%	0%	0	0	0%	
Other provisions	5	-2,280	-1	291	125	14	-16	12	2	-21	10	0	2	-11	-712%	-57%	1	-107%	1	1	1	1	-35%	-105%	3	122%			
Corporate Tax	-31	-10	-11	-12	-10	-10	-10	-29	-16	-25	-5	-8	-11	-13	25%	-8%	-37	49%	-13	-9	0	-25	-5224%	87%	-46	24%			

6 Breakdown of customer loans and deposits by business lines and by currencies

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024			2025			
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary	1Q 25	2Q 25	3Q 25	Preliminary	q/q
OTP Group consolidated	Gross loans	6,931,890	6,367,792	6,633,863	7,690,260	8,719,342	12,942,009	14,363,281	16,634,454	19,643,558	22,466,415	23,348,380	24,014,764	23,213,568	24,334,694	24,814,130	25,485,150	25,886,608	26,863,462	4%	10%
	Retail loans	4,725,322	4,259,321	4,398,239	4,864,153	5,297,735	7,619,989	8,115,551	9,217,408	10,368,975	12,294,804	12,776,911	13,353,051	13,281,635	13,999,381	14,455,855	14,985,037	15,335,006	15,990,662	4%	14%
	Retail mortgage loans (incl. home equity)	2,590,332	2,333,342	2,357,614	2,445,031	2,568,636	3,471,008	3,795,570	4,359,003	5,000,590	5,977,290	6,268,257	6,475,956	6,280,179	6,634,919	6,692,898	6,893,953	7,094,869	7,493,209	6%	13%
	Retail consumer loans	1,660,514	1,429,394	1,520,476	1,875,136	2,093,404	3,190,556	3,538,258	4,100,257	4,493,983	5,198,107	5,506,632	5,849,876	5,995,402	6,369,673	6,758,666	7,049,813	7,182,581	7,427,064	3%	17%
	MSE loans	474,476	496,585	520,149	543,986	635,695	958,425	781,543	758,147	874,402	1,119,407	1,002,023	1,027,219	1,006,053	994,789	1,004,291	1,041,271	1,057,557	1,070,389	1%	8%
	Corporate loans	1,976,249	1,897,873	2,017,725	2,562,164	3,110,652	4,774,075	5,175,575	6,204,209	7,829,830	8,658,422	8,987,889	9,008,863	8,278,430	8,630,443	8,663,533	8,732,682	8,656,731	9,094,463	4%	5%
	Leasing							1,072,155	1,212,838	1,444,753	1,513,190	1,583,580	1,652,849	1,653,503	1,704,870	1,694,742	1,767,430	1,785,870	1,778,337	0%	4%
	Deposits from customers	7,644,938	7,965,038	8,524,940	10,218,796	11,273,741	15,508,094	17,882,388	21,060,248	25,158,558	29,428,284	30,432,829	31,037,065	30,348,960	31,666,399	32,425,293	32,753,737	33,384,078	33,734,266	1%	7%
	Retail and MSE deposits	5,220,779	5,663,952	6,139,337	7,271,548	8,244,455	11,217,326	12,810,762	14,297,453	16,354,164	19,347,037	19,923,425	20,476,844	20,098,614	21,415,108	21,406,926	21,901,158	22,175,985	23,142,031	4%	8%
	Retail deposits	4,455,334	4,741,569	5,141,627	6,079,930	6,806,288	9,228,802	10,614,696	11,897,580	13,669,243	16,113,984	16,751,131	17,184,304	16,858,161	18,002,762	18,153,790	18,576,147	18,726,557	19,608,073	5%	9%
	MSE deposits	765,445	922,383	997,711	1,191,619	1,438,168	1,988,524	2,196,066	2,399,873	2,684,921	3,233,053	3,172,294	3,292,543	3,240,453	3,412,347	3,253,136	3,325,101	3,449,427	3,533,958	2%	4%
	Corporate deposits	2,424,159	2,301,085	2,385,603	2,947,248	3,029,285	4,290,769	5,071,626	6,762,795	8,804,393	10,081,247	10,509,403	10,560,221	10,250,346	10,251,290	11,018,367	10,852,579	11,208,093	10,592,235	-5%	3%
OTP CORE (Hungary)	Gross loans	2,753,425	2,394,362	2,610,277	2,793,871	3,241,345	3,883,412	4,631,974	5,549,248	6,528,001	6,597,968	6,692,753	6,782,785	6,830,021	7,077,532	7,193,410	7,321,566	7,514,289	8,095,510	8%	14%
	Retail loans	1,937,445	1,624,495	1,748,278	1,823,116	1,970,879	2,376,885	2,955,288	3,536,304	3,754,636	3,966,713	4,023,931	4,129,454	4,254,335	4,329,148	4,441,937	4,573,809	4,710,245	4,983,479	6%	15%
	Retail mortgage loans (incl. home equity)	1,428,303	1,163,731	1,274,873	1,275,655	1,329,562	1,383,774	1,534,013	1,726,806	1,774,787	1,806,079	1,838,703	1,899,641	1,959,282	2,009,485	2,057,121	2,117,631	2,179,519	2,410,357	11%	20%
	Retail consumer loans	380,316	316,986	315,357	372,006	425,786	746,269	1,043,634	1,309,907	1,409,924	1,601,263	1,621,486	1,654,074	1,710,177	1,753,722	1,795,666	1,841,477	1,897,347	1,938,769	2%	11%
	MSE loans	128,826	143,778	158,048	175,455	215,531	246,842	377,642	499,591	569,926	559,371	563,760	575,739	584,877	565,941	589,150	614,700	633,379	634,354	0%	12%
	Corporate loans	815,980	769,867	862,000	970,755	1,270,466	1,506,527	1,676,685	2,012,944	2,773,364	2,631,255	2,668,822	2,653,332	2,575,696	2,748,384	2,751,473	2,747,758	2,804,044	3,112,031	11%	13%
	Leasing																				
	Deposits from customers	4,398,489	4,494,951	4,905,685	5,381,581	5,963,125	6,766,924	8,082,162	10,124,795	11,211,029	10,780,256	11,246,084	11,124,609	10,966,985	10,913,995	11,590,610	11,535,689	11,753,374	11,453,532	-3%	5%
	Retail and MSE deposits	2,475,872	2,796,400	3,164,228	3,470,554	4,045,366	4,502,248	5,367,968	6,261,808	6,487,355	6,164,486	6,334,457	6,513,738	6,500,951	6,794,456	7,010,348	7,062,902	7,127,928	7,335,636	3%	8%
	Retail deposits	2,064,467	2,294,903	2,598,494	2,814,200	3,254,413	3,559,007	4,230,605	4,870,560	5,059,413	4,750,539	4,963,389	5,110,901	5,102,208	5,311,198	5,580,668	5,624,604	5,653,892	5,781,003	2%	9%
	MSE deposits	411,405	501,497	565,733	656,354	790,953	943,241	1,137,363	1,391,247	1,427,941	1,413,947	1,371,068	1,402,837	1,398,743	1,483,258	1,429,679	1,438,298	1,474,036	1,554,633	5%	5%
	Corporate deposits	1,922,617	1,698,551	1,741,457	1,911,026	1,917,759	2,264,676	2,714,194	3,862,988	4,723,674	4,615,770	4,911,627	4,610,871	4,466,034	4,119,540	4,580,263	4,472,788	4,625,446	4,117,896	-11%	0%
DSK Group (Bulgaria)	Gross loans	1,158,516	1,158,894	1,151,210	1,184,871	1,343,729	2,350,694	2,634,870	2,922,886	3,584,751	4,066,527	4,340,086	4,537,724	4,578,905	4,809,808	4,859,106	4,947,657	5,122,540	5,313,633	4%	10%
	Retail loans	872,084	858,420	824,614	827,328	932,756	1,446,035	1,512,909	1,763,930	2,100,539	2,320,814	2,518,304	2,680,119	2,842,090	3,040,275	3,080,513	3,193,619	3,307,965	3,446,646	4%	13%
	Retail mortgage loans (incl. home equity)	377,168	365,202	338,030	331,886	384,309	576,900	666,534	880,710	1,012,593	1,176,482	1,287,605	1,377,828	1,473,180	1,602,045	1,635,609	1,719,023	1,819,437	1,956,718	8%	22%
	Retail consumer loans	421,292	422,384	417,942	424,329	472,312	696,213	789,541	880,436	994,025	1,052,135	1,134,895	1,204,795	1,267,252	1,333,406	1,342,607	1,372,074	1,389,637	1,393,569	0%	5%
	MSE loans	73,623	70,834	68,641	71,114	76,135	172,922	26,834	74,784	93,922	92,197	95,804	97,496	101,658	104,824	102,297	102,522	98,892	96,359	-3%	-8%
	Corporate loans	286,433	300,474	326,596	357,543	410,973	863,331	938,117	947,548	1,194,887	1,427,866	1,482,634	1,505,299	1,374,669	1,388,273	1,393,220	1,361,145	1,418,570	1,466,557	3%	6%
	Leasing							183,843	211,408	289,325	317,847	339,148	352,307	362,145	381,259	385,373	392,893	396,005	400,429	1%	5%
	Deposits from customers	1,285,044	1,489,542	1,547,669	1,626,924	1,890,897	3,015,805	3,587,364	3,785,300	4,893,078	5,165,700	5,425,261	5,631,407	5,600,580	6,132,661	6,110,538	6,239,570	6,398,664	6,944,798	9%	13%
	Retail and MSE deposits	1,127,641	1,251,290	1,329,264	1,453,267	1,654,613	2,528,233	3,012,074	3,342,569	4,012,224	4,343,036	4,611,515	4,751,852	4,863,424	5,250,442	5,215,610	5,352,085	5,430,656	5,963,854	10%	14%
	Retail deposits	1,032,287	1,136,549	1,198,849	1,302,503	1,484,749	2,309,480	2,785,293	3,011,128	3,589,205	3,874,550	4,109,905	4,226,596	4,343,086	4,706,001	4,678,093	4,792,014	4,867,027	5,389,276	11%	15%
	MSE deposits	95,354	114,741	130,415	150,764	169,864	218,753	226,781	331,442	423,019	468,486	501,610	525,256	520,338	544,442	537,517	560,071	563,629	574,578	2%	6%
	Corporate deposits	157,403	238,252	218,405	173,657	236,283	487,572	575,290	442,730	880,854	822,664	813,746	879,556	937,156	882,218	894,927	887,485	968,008	980,944	1%	11%
OTP Bank Slovenia	Gross loans						831,139	909,439	984,605	1,204,641	2,796,313	2,922,916	2,900,335	2,880,540	2,908,790	2,923,617	2,974,659	2,939,489	2,979,608	1%	2%
	Retail loans						489,134	508,804	481,644	558,988	1,359,447	1,420,874	1,438,671	1,456,510	1,500,306	1,489,346	1,502,855	1,498,237	1,487,623	-1%	-1%
	Retail mortgage loans (incl. home equity)						295,164	336,301	368,303	434,521	895,877	927,781	932,403	937,094	961,685	944,837	952,491	941,860	933,653	-1%	-3%
	Retail consumer loans						91,323	93,437	93,405	103,999	408,913	435,076	442,095	459,454	482,490	486,817	489,323	496,529	495,565	0%	3%
	MSE loans						102,647	79,067	19,936	20,468	54,657	58,017	64,173	59,962	56,130	57,692	61,042	59,848	58,406	-2%	4%
	Corporate loans						225,942	232,272	331,513	455,802	1,244,921	1,296,023	1,252,934	1,210,034	1,186,130	1,213,278	1,246,932	1,217,381	1,267,001	4%	7%
	Leasing						168,363	171,448	189,852	191,944	206,019	208,730	213,996								

6 Breakdown of customer loans and deposits by business lines and by currencies

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024			2025				
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary	1Q 25	2Q 25	3Q 25	Preliminary	q/q	y/y
OTP Bank Serbia	Gross loans	99,011	108,327	108,704	306,874	395,217	1,199,580	1,539,738	1,715,347	2,038,480	1,978,855	2,045,559	2,125,826	2,208,122	2,341,379	2,370,369	2,428,342	2,460,036	2,515,142	2%	7%	
	Retail loans	44,549	46,170	48,180	155,878	185,641	573,101	733,400	819,748	945,593	918,563	971,319	1,007,168	1,050,448	1,117,003	1,127,488	1,157,627	1,178,637	1,206,374	2%	8%	
	Retail mortgage loans (incl. home equity)	12,503	12,859	13,520	49,202	57,404	241,794	303,273	362,176	441,046	418,894	439,250	451,268	465,894	493,402	494,451	506,484	510,043	515,818	1%	5%	
	Retail consumer loans	23,377	24,782	26,738	97,158	119,925	273,565	380,263	409,124	446,898	447,004	475,823	496,567	524,013	559,599	568,230	582,454	599,862	617,432	3%	10%	
	MSE loans	8,669	8,529	7,922	9,517	8,313	57,741	49,864	48,448	57,649	52,664	56,246	59,333	60,541	64,001	64,808	68,690	68,732	73,125	6%	14%	
	Corporate loans	54,461	62,157	60,524	150,997	209,576	581,658	716,782	805,853	989,035	962,961	972,980	1,013,005	1,045,371	1,107,407	1,129,836	1,147,043	1,159,422	1,187,687	2%	7%	
	Leasing							89,557	89,747	103,852	97,332	101,259	105,652	112,304	116,969	113,046	123,672	121,976	121,081	-1%	4%	
	Deposits from customers	66,934	73,385	78,583	349,553	372,961	910,623	1,147,712	1,238,864	1,551,143	1,868,078	1,954,168	2,040,915	2,085,331	2,343,130	2,270,135	2,347,538	2,406,058	2,273,048	-6%	-3%	
	Retail and MSE deposits	43,850	44,999	48,231	238,733	260,623	548,472	676,599	750,275	867,997	936,937	1,012,107	1,070,910	1,126,110	1,266,518	1,234,982	1,286,395	1,318,805	1,330,798	1%	5%	
	Retail deposits	34,758	36,679	38,603	203,932	216,806	470,639	567,781	642,208	741,460	796,359	863,311	915,608	958,539	1,095,447	1,064,843	1,106,612	1,134,753	1,150,601	1%	5%	
MSE deposits	9,092	8,320	9,629	34,801	43,817	77,834	108,818	108,067	126,538	140,578	148,796	155,302	167,571	171,072	170,139	179,783	184,053	180,197	-2%	5%		
Corporate deposits	23,084	28,386	30,352	110,820	112,338	362,150	471,112	488,589	683,146	931,140	942,062	970,005	959,221	1,076,611	1,035,153	1,061,142	1,087,253	942,250	-13%	-12%		
OBA (Albania)	Gross loans						147,777	180,815	219,890	370,875	367,947	388,278	411,015	436,993	476,303	475,024	496,100	498,108	499,796	0%	5%	
	Retail loans						66,593	83,753	87,896	166,592	174,924	186,736	198,101	203,446	215,665	212,617	223,108	225,557	228,758	1%	6%	
	Retail mortgage loans (incl. home equity)							35,624	43,448	53,317	104,798	119,361	129,197	136,702	141,917	150,706	151,506	159,570	162,585	165,066	2%	10%
	Retail consumer loans							9,426	11,186	13,265	32,134	26,029	27,777	30,362	31,835	34,167	34,564	37,300	38,494	40,004	4%	17%
	MSE loans						21,542	29,119	21,314	29,660	29,534	29,763	31,037	29,694	30,792	26,547	26,238	24,477	23,688	-3%	-23%	
	Corporate loans						79,096	93,185	127,885	199,521	186,982	195,278	204,813	225,045	251,752	253,240	264,349	264,171	262,796	-1%	4%	
	Leasing							3,877	4,110	4,762	6,041	6,264	8,102	8,501	8,885	9,167	8,643	8,380	8,241	-2%	-7%	
	Deposits from customers						179,755	214,808	251,270	516,668	547,854	570,971	570,187	587,084	615,186	607,685	610,497	635,879	631,879	-1%	3%	
	Retail and MSE deposits						152,883	179,853	210,200	448,065	470,591	489,526	502,709	516,931	554,511	533,291	537,338	555,019	554,273	0%	0%	
	Retail deposits						144,081	169,462	193,569	413,272	433,151	450,327	463,753	474,143	497,590	490,800	492,658	500,975	506,013	1%	2%	
MSE deposits						8,802	10,391	16,631	34,793	37,440	39,198	38,956	42,788	56,921	42,491	44,680	54,043	48,260	-11%	-15%		
Corporate deposits						26,872	34,956	41,070	68,603	77,263	81,446	67,478	70,153	60,675	74,394	73,159	80,860	77,593	-4%	28%		
CKB Group (Montenegro)	Gross loans	158,297	149,775	143,331	138,485	157,043	319,836	362,067	366,369	447,921	452,493	482,029	501,256	513,692	545,499	552,631	587,728	585,515	609,038	4%	12%	
	Retail loans	70,955	73,065	71,683	72,987	73,027	161,601	173,768	173,356	204,391	221,626	237,811	251,573	261,482	285,370	290,645	303,846	310,159	317,634	2%	11%	
	Retail mortgage loans (incl. home equity)	29,872	29,037	28,912	29,957	32,296	70,382	81,082	84,963	102,676	107,371	112,971	119,543	125,148	134,522	136,024	141,247	143,544	146,830	2%	9%	
	Retail consumer loans	29,854	33,471	33,413	34,080	32,367	77,918	86,160	82,979	96,968	107,371	117,121	123,624	128,129	141,906	145,360	152,779	156,346	160,104	2%	13%	
	MSE loans	11,230	10,558	9,358	8,950	8,364	13,301	6,527	5,414	4,747	6,885	7,719	8,406	8,206	8,942	9,261	9,820	10,268	10,700	4%	20%	
	Corporate loans	87,342	76,710	71,648	65,499	83,983	158,147	188,299	193,013	243,531	230,867	244,049	247,850	250,122	257,581	259,123	279,525	271,277	287,103	6%	11%	
	Deposits from customers	142,593	148,117	149,119	152,316	175,740	318,216	324,671	386,572	524,479	520,168	504,583	526,401	570,926	606,957	565,057	588,341	631,259	602,692	-5%	-1%	
	Retail and MSE deposits	114,506	114,428	113,697	116,502	131,227	207,441	213,067	235,340	289,242	325,770	325,886	338,082	362,711	381,474	355,048	360,841	376,343	387,519	3%	2%	
	Retail deposits	97,117	94,751	90,163	92,442	101,442	167,792	176,826	194,088	236,114	249,712	252,888	258,806	273,693	296,784	288,843	292,468	296,640	308,971	4%	4%	
	MSE deposits	17,389	19,676	23,534	24,060	29,785	39,649	36,241	41,251	53,129	76,058	72,999	79,276	89,019	84,690	66,205	68,373	79,703	78,548	-1%	-7%	
Corporate deposits	28,087	33,690	35,422	35,814	44,513	110,775	111,604	151,232	235,237	194,398	178,697	188,319	208,214	225,483	210,009	227,500	254,916	215,174	-16%	-5%		
Ipoteka Bank (Uzbekistan)	Gross loans										961,533	1,002,409	994,060	947,677	1,063,551	998,052	983,512	1,027,535	1,042,097	1%	-2%	
	Retail loans										781,385	689,178	709,719	685,560	753,973	706,560	688,005	754,501	785,539	4%	4%	
	Retail mortgage loans (incl. home equity)										351,000	380,902	394,129	390,589	441,868	424,205	417,164	455,419	472,457	4%	7%	
	Retail consumer loans										213,181	241,592	251,578	240,060	259,825	245,317	239,911	269,902	284,868	6%	10%	
	MSE loans										217,203	66,684	64,012	54,912	52,281	37,038	30,930	29,179	28,213	-3%	-46%	
	Corporate loans										180,148	313,231	284,341	262,117	309,578	291,492	295,507	273,034	256,558	-6%	-17%	
	Deposits from customers											327,161	318,409	374,026	407,081	528,602	450,291	425,439	433,925	482,720	11%	-9%
	Retail and MSE deposits											237,467	151,761	188,812	196,205	270,912	188,136	175,983	194,768	227,503	17%	-16%
	Retail deposits											114,826	106,364	115,839	124,123	179,133	151,833	137,468	145,389	166,362	14%	-7%
	MSE deposits											122,641	45,397	72,972	72,082	91,779	36,303	38,514	49,379	61,142	24%	-33%
Corporate deposits											89,694	166,648	185,214	210,877	257,690	262,155	249,457	239,157	255,216	7%	-1%	
OTP Bank Russia	Gross loans	568,709	393,914	490,086	531,280	610,355	786,241	597,849	753,373	784,958	721,212	777,543	948,584	990,895	1,111,220	1,427,248	1,593,252	1,585,031	1,732,713	9%	56%	
	Retail loans	532,543	363,054	450,353	475,007	544,519	685,398	523,610	626,802	727,558	690,946	756,088	926,288	976,791	1,099,982	1,416,140	1,582,906	1,575,588	1,725,535	10%	57%	
	Retail mortgage loans (incl. home equity)	25,177	22,858	19,750	15,458	11,482	7,932	5,217	3,698	3,140	1,930	1,885	1,858	1,644	1,418	1,420	1,371	1,265	1,225	-3%	-14%	
	Retail consumer loans	506,965	339,952	430,318	459,188	532,295	675,365	517,054	620,726	723,636	688,515	753,509	923,656	974,473	1,097,800	1,413,713	1,580,588</					

6 Breakdown of customer loans and deposits by business lines and by currencies

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024				2025	q/q	y/y
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	1Q 25	2Q 25	3Q 25	Preliminary		
OTP Bank Ukraine	Gross loans	568,214	421,330	381,662	287,236	354,258	468,715	443,031	662,173	529,644	393,741	400,456	421,057	417,408	440,897	422,565	414,191	435,956	445,995	2%	1%
	Retail loans	300,456	218,465	164,404	110,092	127,413	155,012	110,325	139,347	78,816	43,851	43,911	41,982	41,012	47,500	50,347	52,826	59,486	63,599	7%	34%
	Retail mortgage loans (incl. home equity)	156,892	127,297	97,845	63,821	51,523	47,707	27,785	22,907	7,365	10,358	9,893	3,172	2,868	4,899	3,172	2,868	2,294	2,037	-11%	-36%
	Retail consumer loans	60,423	32,562	28,135	27,920	48,395	81,315	78,723	113,882	61,428	32,612	33,185	33,995	35,835	44,120	47,293	50,153	57,050	61,449	8%	39%
	MSE loans	83,140	58,606	38,424	18,351	27,495	25,991	3,817	2,558	1,503	881	834	622	278	208	186	156	142	113	-20%	-46%
	Corporate loans	234,785	179,304	195,539	158,306	199,493	268,800	213,658	352,058	300,761	236,686	241,611	258,068	257,707	270,764	261,183	254,247	265,917	279,617	5%	3%
	Leasing							119,049	170,768	150,067	113,203	114,934	121,007	118,689	122,633	111,035	107,118	110,553	102,779	-7%	-16%
	Deposits from customers	228,803	211,346	228,568	234,943	269,832	431,944	493,884	671,002	783,009	736,621	763,806	761,679	706,897	842,437	833,115	770,868	765,893	828,899	8%	-2%
	Retail and MSE deposits	137,545	125,832	107,465	98,065	123,833	189,125	222,112	273,196	302,960	274,374	278,669	274,244	286,529	301,782	286,305	288,452	274,311	280,349	2%	-7%
	Retail deposits	120,047	100,268	98,996	87,751	108,910	170,571	195,898	240,087	250,752	230,998	236,938	235,956	250,233	261,776	249,128	254,150	240,096	245,526	2%	-6%
MSE deposits	17,498	25,564	8,469	10,314	14,923	18,554	26,214	35,109	52,208	43,376	41,731	38,288	36,297	40,006	37,177	34,302	34,215	35,093	3%	-12%	
Corporate deposits	91,258	85,515	121,103	136,878	145,999	242,819	271,772	395,805	480,049	462,247	485,137	487,436	420,368	540,655	546,810	482,416	491,581	548,550	12%	1%	
OTP Bank Romania	Gross loans	428,995	546,148	524,576	535,140	577,565	708,299	861,393	1,035,400	1,228,254	1,136,507	1,147,918	1,127,319								
	Retail loans	320,845	405,938	382,021	377,841	398,007	479,401	587,724	529,475	598,163	515,802	523,735	518,505								
	Retail mortgage loans (incl. home equity)	227,119	287,927	260,102	241,065	241,137	288,306	358,021	410,878	466,031	396,121	402,863	400,929								
	Retail consumer loans	50,701	56,461	56,509	65,479	62,300	71,332	82,929	98,964	107,171	94,874	95,768	93,112								
	MSE loans	43,025	61,549	65,411	71,297	94,570	119,764	146,773	19,633	24,962	24,807	25,104	24,465								
	Corporate loans	108,150	140,210	142,555	157,298	179,558	216,843	235,261	457,228	563,712	550,487	554,668	538,009								
	Leasing							38,408	48,697	66,380	70,218	69,514	70,805								
	Deposits from customers	222,126	334,346	336,991	337,691	434,937	546,350	710,047	830,717	998,452	1,100,016	1,117,593	1,069,391								
	Retail and MSE deposits	181,011	257,480	255,729	253,347	331,920	409,728	506,773	436,727	593,046	662,557	712,856	710,538								
	Retail deposits	113,363	163,700	167,013	165,324	203,119	243,091	313,941	365,313	508,041	568,029	614,449	611,036								
MSE deposits	67,647	93,780	88,716	88,023	128,801	166,637	192,832	71,414	85,005	94,528	98,407	99,502									
Corporate deposits	41,116	76,866	81,262	84,344	103,017	136,623	203,274	393,990	405,406	437,459	404,737	358,853									
OTP Bank Moldova	Gross loans						104,763	132,081	166,573	171,412	150,228	154,654	156,820	160,882	180,472	183,441	189,333	200,261	204,662	2%	13%
	Retail loans						57,000	71,088	92,033	86,276	70,350	71,773	74,907	76,087	83,606	84,234	88,695	93,324	95,190	2%	14%
	Retail mortgage loans (incl. home equity)						19,617	30,361	44,356	44,276	38,203	38,482	37,911	37,792	41,870	42,614	43,592	45,919	47,254	3%	13%
	Retail consumer loans						25,502	27,609	35,192	29,066	21,605	22,873	25,876	27,145	29,831	29,760	32,068	34,152	35,337	3%	18%
	MSE loans						11,881	13,118	12,485	12,934	10,542	10,418	11,120	11,150	11,906	11,859	13,035	13,253	12,599	-5%	6%
	Corporate loans						46,339	57,318	70,679	80,120	75,290	78,612	77,324	80,128	91,296	93,643	95,000	101,057	103,624	3%	14%
	Leasing						3,676	3,861	5,016	4,588	4,269	4,590	4,668	5,569	5,564	5,637	5,880	5,848	-1%	5%	
	Deposits from customers						161,071	203,176	247,610	264,031	332,062	318,065	325,989	347,207	359,474	314,118	307,668	309,216	303,688	-2%	-16%
	Retail and MSE deposits						110,838	133,395	160,603	177,022	204,833	196,086	193,325	190,225	206,350	194,622	190,663	190,300	192,794	1%	-7%
	Retail deposits						92,666	111,050	134,384	145,700	168,390	160,928	158,762	152,733	162,193	157,360	154,725	154,192	155,798	1%	-4%
MSE deposits						18,171	22,345	26,219	31,322	36,442	35,157	34,563	37,492	44,156	37,262	35,938	36,108	36,997	2%	-16%	
Corporate deposits						50,233	69,781	87,008	87,009	127,229	121,980	132,664	156,981	153,124	119,495	117,005	118,915	110,894	-7%	-28%	
OBS (Slovakia)	Gross loans	369,624	382,500	388,926	382,932	393,111	392,793														
	Retail loans	298,109	315,316	327,544	330,893	340,776	336,342														
	Retail mortgage loans (incl. home equity)	165,688	159,271	155,255	162,574	172,322	173,715														
	Retail consumer loans	45,689	60,196	67,222	65,650	64,938	64,632														
	MSE loans	86,732	95,849	105,067	102,669	103,516	97,996														
	Corporate loans	71,235	67,042	61,321	52,010	52,320	56,444														
	Leasing																				
	Deposits from customers	375,687	385,082	366,976	343,924	360,069	351,722														
	Retail and MSE deposits	358,890	362,394	341,516	318,989	331,734	320,907														
	Retail deposits	264,755	254,688	228,293	208,978	207,013	193,065														
MSE deposits	94,135	107,706	113,223	110,011	124,720	127,841															
Corporate deposits	16,797	22,688	25,459	24,935	28,336	30,815															
Merkantil Group (Hungary)	Gross loans	264,313	274,024	286,296	292,925	321,353	366,064	416,987	444,549	532,054	590,510	600,220	611,481	658,464	674,058	671,639	694,533	713,739	731,482	2%	9%
	Retail loans	17,291	22,238	25,498	28,826	29,558	30,244	13,535	9,689	0	0	0	0	0	0	0	0	0	0	0	0
	Retail mortgage loans (incl. home equity)	0	0	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail consumer loans	130	133	0	0	0	0	9,509	5,994	0	0	0	0	0	0	0	0	0	0	0	0
	MSE loans	17,161	22,105	25,435	28,826	29,558	30,244	4,026	3,695	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate loans	64,161	82,703	87,329	89,445	103,541	126,422	51,754	47,196	18	58,295	57,810	57,722	57,847	57,654	57,429	57,104	56,946	58,604	3%	2%
	Leasing							351,698	387,664	532,036	532,215	542,410	553,758	600,618	616,404	614,209	637,429	656,793	672,878	2%	9%
	Deposits from customers	8,188	10,910	34,554	20,799	15,180	10,414	9,344	8,198	6,151	5,028	6,055	5,279	6,548	5,884	5,876	7,069	5,474	5,349	-2%	-9%
	Retail and MSE deposits	2,766	3,280	28,494	19,250	13,307	8,051	6,071	5,166	3,668	2,767										

6B FX-adjusted development of customer loans and deposits (calculated with fixed end of actual period FX rates)

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024	1Q 25	2Q 25	3Q 25	2025	q/q	y/y		
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary				Preliminary			
OTP Group consolidated	Gross loans	7,827,051.8	7,191,498	7,315,893	8,698,042	9,651,926	14,114,735	14,863,305	16,904,825	18,919,764	22,537,086	22,834,189	23,445,521	22,782,080	23,343,126	23,992,652	24,833,710	25,662,633	26,863,462	5%	15%		
	Retail loans	5,238,220	4,786,279	4,800,109	5,426,793	5,807,316	8,207,383	8,372,999	9,363,872	9,997,447	12,354,712	12,556,053	13,065,161	13,122,419	13,580,947	14,024,512	14,633,301	15,243,038	15,990,662	5%	18%		
	Retail mortgage loans (incl. home equity)	2,924,437	2,620,967	2,587,750	2,738,049	2,806,765	3,799,750	3,923,508	4,471,782	4,879,056	5,988,536	6,133,071	6,338,905	6,153,315	6,337,087	6,501,719	6,750,211	7,024,853	7,493,209	7%	18%		
	Retail consumer loans	1,767,295	1,606,637	1,625,716	2,068,106	2,298,201	3,346,602	3,647,028	4,120,411	4,252,891	5,250,390	5,435,026	5,713,726	5,975,484	6,277,734	6,535,679	6,855,056	7,166,574	7,427,064	4%	18%		
	MSE loans	546,489	558,676	586,644	620,639	627,349	1,061,032	802,463	771,679	865,499	1,150,786	987,956	1,012,531	993,621	966,126	987,034	1,028,034	1,051,432	1,070,389	2%	11%		
	Corporate loans	2,293,308	2,188,021	2,290,841	2,987,591	3,514,828	5,317,391	5,382,950	6,318,244	7,529,312	8,670,048	8,731,193	8,763,321	8,043,852	8,134,242	8,325,318	8,474,550	8,652,279	9,094,463	5%	12%		
	Leasing							1,107,356	1,222,709	1,393,005	1,512,325	1,546,942	1,617,038	1,615,809	1,627,937	1,642,813	1,725,858	1,767,315	1,778,337	1%	9%		
	Deposits from customers	8,303,212	8,744,770	9,307,409	11,383,225	12,283,120	16,784,560	18,451,904	21,385,193	24,289,154	29,475,724	29,727,027	30,267,167	29,770,680	30,383,498	31,312,710	31,909,676	33,114,313	33,734,266	2%	11%		
	Retail and MSE deposits	5,788,151	6,304,670	6,781,492	8,192,069	9,061,970	12,241,694	13,264,341	14,586,085	15,830,733	19,399,706	19,477,592	20,005,818	19,654,417	20,456,676	20,704,688	21,344,626	21,966,071	23,142,031	5%	13%		
	Retail deposits	4,960,019	5,300,275	5,692,497	6,877,907	7,506,211	10,097,156	11,007,822	12,149,312	13,223,044	16,160,734	16,365,219	16,783,132	16,471,079	17,169,830	17,544,142	18,093,798	18,543,246	19,608,073	6%	14%		
	MSE deposits	828,132	1,004,395	1,088,994	1,314,162	1,555,759	2,144,537	2,256,519	2,436,773	2,607,689	3,238,972	3,112,373	3,222,686	3,183,338	3,286,846	3,160,545	3,250,829	3,422,825	3,533,958	3%	8%		
	Corporate deposits	2,515,060	2,440,100	2,525,918	3,191,156	3,221,149	4,542,866	5,187,563	6,799,108	8,458,421	10,076,019	10,249,436	10,261,349	10,116,263	9,926,823	10,608,022	10,565,050	11,148,242	10,592,235	-5%	7%		
	OTP CORE (Hungary)	Gross loans	2,882,536	2,499,336	2,706,585	2,907,981	3,358,206	3,999,051	4,678,862	5,589,612	6,468,936	6,606,415	6,651,084	6,743,822	6,786,732	6,985,079	7,129,599	7,267,747	7,491,350	8,095,510	8%	16%	
Retail loans		1,950,446	1,628,592	1,750,021	1,825,536	1,972,847	2,377,981	2,955,566	3,536,467	3,754,429	3,966,717	4,023,802	4,129,327	4,254,177	4,328,789	4,441,698	4,573,658	4,710,191	4,983,479	6%	15%		
Retail mortgage loans (incl. home equity)		1,417,630	1,164,239	1,274,874	1,275,727	1,329,563	1,383,717	1,533,917	1,726,727	1,774,736	1,806,057	1,838,684	1,899,630	1,959,260	2,009,461	2,057,100	2,117,617	2,179,511	2,410,357	11%	20%		
Retail consumer loans		401,119	318,493	315,412	372,064	425,813	746,283	1,043,637	1,309,912	1,409,919	1,601,263	1,621,466	1,654,071	1,710,174	1,753,701	1,795,661	1,841,473	1,897,346	1,938,769	2%	11%		
MSE loans		131,698	145,861	159,735	177,763	217,470	247,982	378,011	499,828	569,674	559,296	563,651	575,626	584,744	565,627	588,936	614,568	633,334	634,356	0%	12%		
Corporate loans		932,090	870,743	956,564	1,082,445	1,385,359	1,621,070	1,723,296	2,053,144	2,714,507	2,639,698	2,627,282	2,614,495	2,532,555	2,656,289	2,687,902	2,694,089	2,781,159	3,112,031	12%	17%		
Leasing																							
Deposits from customers		4,528,891	4,642,961	5,089,618	5,590,140	6,120,090	6,924,607	8,163,333	10,186,806	11,054,740	10,775,479	11,129,282	11,030,853	10,880,400	10,739,871	11,462,379	11,446,750	11,717,846	11,453,532	-2%	7%		
Retail and MSE deposits		2,559,671	2,884,958	3,277,757	3,610,127	4,157,106	4,601,347	5,416,604	6,285,372	6,413,810	6,599,433	6,286,469	6,466,942	6,455,386	6,702,333	6,945,643	7,020,478	7,110,606	7,335,636	3%	9%		
Retail deposits		2,138,855	2,372,013	2,697,102	2,936,919	3,350,010	3,641,298	4,269,907	4,866,670	4,999,577	4,745,318	4,923,304	5,071,908	5,064,647	5,235,374	5,527,178	5,590,849	5,640,233	5,781,003	2%	10%		
MSE deposits		420,816	512,946	580,655	673,209	807,096	960,049	1,146,697	1,398,702	1,414,233	1,414,415	1,363,165	1,395,034	1,390,739	1,466,959	1,418,465	1,429,628	1,470,370	1,554,633	6%	6%		
Corporate deposits		1,969,220	1,758,003	1,811,861	1,980,012	1,962,984	2,323,261	2,746,730	3,901,434	4,640,930	4,615,746	4,842,814	4,563,911	4,425,014	4,037,538	4,516,736	4,426,272	4,607,243	4,117,896	-11%	2%		
DSK Group (Bulgaria)		Gross loans	1,417,949	1,426,180	1,426,387	1,472,354	1,610,604	2,740,535	2,781,484	3,052,432	3,451,080	4,093,603	4,224,532	4,424,805	4,438,298	4,518,789	4,658,794	4,775,162	5,047,547	5,313,633	5%	18%	
	Retail loans	1,067,320	1,056,501	1,021,775	1,028,051	1,118,020	1,686,065	1,596,874	1,842,279	2,022,521	2,336,584	2,451,854	2,613,920	2,755,118	2,857,134	2,953,981	3,082,244	3,259,498	3,446,646	6%	21%		
	Retail mortgage loans (incl. home equity)	461,611	449,479	418,854	412,408	460,643	672,660	735,192	844,632	974,986	1,184,478	1,253,631	1,343,797	1,428,099	1,505,542	1,568,427	1,659,074	1,779,779	1,956,718	9%	30%		
	Retail consumer loans	515,605	519,847	517,868	527,275	566,121	811,774	833,359	919,543	957,106	1,059,284	1,104,948	1,175,036	1,228,471	1,253,082	1,287,458	1,324,223	1,369,275	1,393,569	2%	11%		
	MSE loans	90,105	87,175	85,053	88,368	91,257	201,631	28,323	78,104	90,428	92,822	93,274	95,087	98,547	98,509	98,095	98,947	97,443	96,359	-1%	-2%		
	Corporate loans	350,628	369,678	404,612	444,303	492,584	1,006,281	990,561	989,348	1,149,969	1,436,998	1,442,470	1,467,274	1,332,113	1,303,353	1,335,265	1,313,714	1,397,837	1,466,557	5%	13%		
	Leasing							194,049	220,804	278,590	320,021	330,208	343,611	351,067	358,301	369,548	379,204	390,212	400,429	3%	12%		
	Deposits from customers	1,574,831	1,822,875	1,909,554	2,024,478	2,266,095	3,508,510	3,796,244	3,944,762	4,694,143	5,190,295	5,263,263	5,471,676	5,611,984	5,736,644	5,842,065	6,023,142	6,306,495	6,944,798	10%	21%		
	Retail and MSE deposits	1,381,410	1,535,161	1,641,927	1,807,921	1,982,894	2,942,159	3,187,015	3,485,839	3,852,153	4,366,413	4,479,025	4,622,641	4,708,700	4,918,051	4,990,993	5,166,631	5,352,375	5,963,854	11%	21%		
	Retail deposits	1,264,618	1,394,601	1,480,760	1,620,428	1,779,447	2,687,278	2,947,197	3,140,026	3,446,081	3,895,309	3,991,634	4,111,282	4,204,607	4,407,689	4,476,451	4,625,827	4,796,805	5,389,276	12%	22%		
	MSE deposits	116,792	140,560	161,167	187,493	203,447	254,881	239,817	345,813	406,073	471,103	487,390	511,359	504,092	510,362	514,541	540,804	555,570	574,578	3%	13%		
	Corporate deposits	193,421	287,714	267,627	216,558	283,201	566,351	609,230	458,923	841,990	823,882	784,239	849,035	903,284	818,593	851,072	856,511	954,120	980,944	3%	20%		
	OTP Bank Slovenia	Gross loans								970,200	960,830	1,028,893	1,160,167	2,815,405	2,846,277	2,829,011	2,792,533	2,733,674	2,803,676	2,871,133	2,896,614	2,979,608	3%
Retail loans									571,418	537,951	503,580	538,474	1,368,725	1,383,839	1,403,445	1,412,078	1,410,663	1,428,371	1,450,572	1,476,398	1,487,623	1%	6%
Retail mortgage loans (incl. home equity)									345,237	355,872	385,201	418,625	901,982	903,740	909,668	908,549	903,871	906,217	919,366	928,143	933,653	1%	3%
Retail consumer loans									106,487	98,624	97,556	100,141	411,712	423,611	431,187	445,401	453,441	466,830	472,289	489,280	495,565	1%	9%
MSE loans									119,695	83,456	20,822	19,709	55,031	56,488	62,590	58,128	52,751	55,324	58,917	58,974	58,406	-1%	11%
Corporate loans									263,448	245,169	346,245	438,866	1,253,422	1,261,847	1,221,987	1,173,004	1,114,634	1,163,385	1,203,518	1,199,613	1,267,001	6%	14%
Leasing									177,710	179,068	182,808	193,258	200,591	203,579	207,451	210,968	211,920	217,044	220,603	224,984	2%	8%	
Deposits from customers									1,026,519	1,200,464	1,266,765	1,411,038	4,609,819	4,450,730	4,467,249	4,423,775	4,479,650	4,451,469	4,595,034	4,634,239	4,727,443	2%	6%
Retail and MSE deposits									901,393	1,028,235	934,970	1,014,080	3,602,894	3,540,634	3,594,354	3,573,595	3,593,851	3,608,530	3,749,815	3,771,395	3,851,689	2%	7%
Retail deposits									650,911	747,003	760,580	832,150	3,128,294	3,086,268	3,145,341	3,121,262							

6B FX-adjusted development of customer loans and deposits (calculated with fixed end of actual period FX rates)

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024	1Q 25	2Q 25	3Q 25	2025	q/q	y/y	
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary				Preliminary		
OTP Bank Serbia	Gross loans	125,695	136,358	138,298	387,400	478,499	1,400,510	1,626,637	1,793,525	1,963,966	1,991,881	1,991,445	2,071,940	2,139,253	2,198,358	2,273,181	2,343,496	2,423,804	2,515,142	4%	14%	
	Retail loans	57,881	59,240	62,619	199,141	227,025	669,717	775,168	857,690	911,473	924,496	945,610	981,288	1,017,330	1,048,272	1,081,356	1,117,093	1,161,193	1,206,374	4%	15%	
	Retail mortgage loans (incl. home equity)	17,508	17,018	17,773	65,255	71,990	282,078	320,231	378,339	424,715	421,760	427,703	440,150	451,651	463,700	474,163	488,855	502,599	515,818	3%	11%	
	Retail consumer loans	29,531	31,528	34,764	121,971	145,026	320,281	402,243	428,629	431,157	449,746	463,156	483,372	507,086	524,567	545,032	561,964	590,890	617,432	4%	18%	
	MSE loans	10,843	10,694	10,083	11,915	10,009	67,359	52,694	50,721	55,601	52,991	54,750	57,765	58,592	60,004	62,161	66,275	67,705	73,125	8%	22%	
	Corporate loans	67,813	77,119	75,679	188,258	251,474	678,522	756,940	842,100	952,494	969,387	947,244	987,607	1,013,054	1,040,159	1,083,420	1,107,036	1,142,415	1,187,687	4%	14%	
	Leasing						94,528	93,736	99,999	97,998	98,591	103,045	108,869	109,927	108,405	119,367	120,195	120,195	121,081	1%	10%	
	Deposits from customers	83,261	91,677	99,426	437,367	449,345	1,062,329	1,214,319	1,294,575	1,492,627	1,877,581	1,900,306	1,985,720	2,193,475	2,193,475	2,173,015	2,265,449	2,370,787	2,273,048	-4%	4%	
	Retail and MSE deposits	54,321	55,898	60,566	298,600	313,982	640,178	716,931	784,492	834,782	941,181	984,096	1,041,922	1,089,849	1,185,511	1,182,259	1,241,535	1,299,597	1,330,798	2%	12%	
	Retail deposits	42,894	45,431	48,231	255,008	261,111	549,369	601,900	671,973	713,130	799,990	839,562	891,116	927,901	1,025,713	1,019,531	1,068,067	1,118,267	1,150,601	3%	12%	
MSE deposits	11,427	10,467	12,335	43,593	52,872	90,809	115,031	112,519	121,652	141,190	144,534	150,806	161,948	159,798	162,728	173,467	181,330	180,197	-1%	13%		
Corporate deposits	28,940	35,779	38,860	138,766	135,362	422,151	497,388	510,083	657,845	936,400	916,211	943,798	928,093	1,007,964	990,756	1,023,914	1,071,191	942,250	-12%	-7%		
OBA (Albania)	Gross loans						190,608	214,997	253,638	382,959	384,542	392,035	408,488	428,825	451,356	462,519	483,074	491,299	499,796	2%	11%	
	Retail loans						88,534	102,558	106,626	177,764	184,868	190,697	198,231	200,622	205,073	208,237	217,999	222,557	228,758	3%	12%	
	Retail mortgage loans (incl. home equity)						46,639	52,635	63,800	110,156	125,613	131,426	136,537	139,793	143,209	148,230	155,818	160,412	165,066	3%	15%	
	Retail consumer loans						13,640	14,816	17,068	35,816	28,057	28,851	30,627	31,543	32,584	34,017	36,546	37,993	40,004	5%	23%	
	MSE loans						28,254	35,108	25,758	31,791	31,198	30,420	31,067	29,285	29,279	25,989	25,635	24,152	23,688	-2%	-19%	
	Corporate loans						99,528	108,212	142,636	200,570	193,541	195,187	202,323	219,940	237,914	245,457	256,714	260,482	262,796	1%	10%	
	Leasing						4,228	4,377	4,625	6,134	6,151	7,933	8,264	8,369	8,825	8,361	8,260	8,261	8,241	0%	-2%	
	Deposits from customers						234,798	256,844	293,715	536,452	569,406	572,807	564,084	574,301	580,260	588,859	593,641	627,144	631,867	1%	9%	
	Retail and MSE deposits						199,781	216,121	245,960	466,131	489,406	491,248	497,528	505,836	523,330	516,954	522,549	547,404	554,273	1%	6%	
	Retail deposits						188,456	203,544	226,860	430,340	450,588	452,050	459,054	463,988	469,695	475,765	479,090	494,105	506,013	2%	8%	
MSE deposits						11,325	12,577	19,100	35,792	38,818	39,198	38,475	41,847	53,634	41,189	43,459	53,300	48,260	-9%	-10%		
Corporate deposits						35,016	40,723	47,755	70,321	80,000	81,559	66,556	68,465	56,930	71,905	71,092	79,739	77,593	-3%	36%		
CKB Group (Montenegro)	Gross loans	193,743	184,349	177,609	172,091	188,251	372,942	382,167	382,652	431,303	455,900	469,328	488,888	497,980	512,657	529,943	567,269	577,002	609,038	6%	19%	
	Retail loans	86,843	89,931	88,826	90,698	87,538	188,433	183,414	181,060	196,807	223,143	231,545	245,366	253,485	268,189	278,713	293,269	305,631	317,634	4%	18%	
	Retail mortgage loans (incl. home equity)	36,561	35,739	35,826	37,227	38,713	82,068	85,583	88,739	98,866	108,105	109,994	116,594	121,320	126,423	130,440	136,330	141,449	146,830	4%	16%	
	Retail consumer loans	36,538	41,197	41,404	42,350	38,799	90,855	90,943	86,666	93,370	108,106	114,035	120,574	124,210	133,362	139,392	147,461	154,063	160,104	4%	20%	
	MSE loans	13,744	12,995	11,596	11,121	10,026	15,510	6,889	5,655	4,571	6,932	7,516	8,199	7,955	8,404	8,881	9,478	10,119	10,700	6%	27%	
	Corporate loans	106,899	94,418	88,783	81,393	100,672	184,406	198,752	201,591	234,495	232,447	237,618	241,735	242,471	242,073	248,485	269,794	267,316	287,103	7%	19%	
	Deposits from customers	174,542	181,235	183,599	189,329	210,205	370,502	343,134	402,727	503,872	522,998	490,421	512,302	552,860	569,085	541,027	567,839	622,068	602,692	-3%	6%	
	Retail and MSE deposits	140,272	140,075	140,015	144,948	157,083	241,480	225,245	244,875	277,690	327,400	316,536	328,796	351,118	357,378	339,771	348,280	370,882	387,519	4%	8%	
	Retail deposits	118,976	115,980	110,976	115,048	121,403	195,289	187,067	201,853	226,638	250,900	245,567	251,574	264,872	277,908	276,351	282,287	292,340	308,971	6%	11%	
	MSE deposits	21,296	24,094	29,039	29,900	35,680	46,191	38,178	43,022	51,052	76,500	70,969	77,221	86,246	79,470	63,420	65,993	78,542	78,548	0%	-1%	
Corporate deposits	34,270	41,160	43,584	44,382	53,122	129,022	117,888	157,852	226,183	195,598	173,885	183,507	201,742	211,707	201,256	219,559	251,186	215,174	-14%	2%		
Ipoteka Bank (Uzbekistan)	Gross loans											932,518	933,651	921,318	920,206	943,252	939,239	987,098	1,015,941	1,042,097	3%	10%
	Retail loans											758,805	644,052	658,788	670,534	674,601	671,952	698,147	746,290	785,539	5%	16%
	Retail mortgage loans (incl. home equity)											341,008	356,118	365,977	382,189	395,508	403,512	423,367	450,469	472,457	5%	19%
	Retail consumer loans											207,112	225,871	233,608	234,897	232,564	233,351	243,478	266,969	284,868	7%	22%
	MSE loans											210,685	62,063	59,203	53,448	46,528	35,090	31,302	28,853	28,213	-2%	-39%
	Corporate loans											173,713	289,599	262,530	249,672	268,652	267,286	288,951	269,650	256,558	-5%	-5%
	Deposits from customers											316,527	295,222	343,600	392,643	465,605	420,982	426,129	429,012	482,720	13%	4%
	Retail and MSE deposits											229,651	140,822	173,615	189,802	239,596	177,862	177,786	192,610	227,503	18%	-5%
	Retail deposits											111,202	98,788	106,922	120,943	159,351	143,513	138,843	143,768	166,362	16%	4%
	MSE deposits											118,449	42,034	66,694	69,308	80,245	34,349	38,944	48,842	61,142	25%	-24%
Corporate deposits											86,876	154,400	169,984	202,842	226,009	243,120	248,343	236,402	255,216	8%	13%	
OTP Bank Russia	Gross loans	541,755	424,291	430,816	495,548	626,423	689,914	623,094	714,893	628,642	769,244	804,240	910,708	1,073,605	1,249,618	1,354,639	1,512,552	1,624,312	1,732,713	7%	39%	
	Retail loans	501,514	388,729	393,101	440,695	555,947	597,280	545,096	593,908	582,206	737,391	782,587	889,550	1,058,931	1,238,056	1,344,328	1,502,677	1,614,761	1,725,535	7%	39%	
	Retail mortgage loans (incl. home equity)	31,713	27,475	21,914	18,976	13,688	8,415	5,749	3,740	2,670	1,967	1,856	1,754	1,669	1,426	1,323	1,311	1,277	1,225	-4%	-14%	
	Retail consumer loans	469,412	360,989	370,926	421,370	541,504	587,039	537,955	587,916	578,911	734,889	780,011	887,053	1,056,531	1,235,770	1,342,049	1,500,467	1,612,590	1,723,475	7%	39%	
	MSE loans	389	264	261	349	755	1,826	1,393	2,252	625	535	720	743	730	860	957	899	895	834	-7%	-3%	
	Corporate loans	37,923	33,623	36,449	54,724	70,353	84,485	77,998	120,986	46,436	31,852	21,654	21,158	14,674	11,563	10,310	9,875	9,552	7,179	-25%	-38%	
	Deposits from customers	392,808	331,827	310,515	339,355	392,015	421,699	366,889	393,713	473,415	1,160,925	1,310,648	1,491,265	1,781,690	2,082,904	2,333,615	2,355,017	2,537,979	2,700,943	6%	30%	
	Retail and MSE deposits	306,575	271,498	250,663	271,157	311,063	315,737	301,032	293,653	277,471	426,184	429,754	457,887	486,441	647,539	648,232	721,501	796,327	942,242	18%	46%	
	Retail deposits	271,392	236,718	218																		

6B FX-adjusted development of customer loans and deposits (calculated with fixed end of actual period FX rates)

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024	1Q 25	2Q 25	3Q 25	2025	q/q	y/y	
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary				Preliminary		
OTP Bank Ukraine	Gross loans	601,400	414,852	356,881	291,119	334,297	391,348	389,026	522,129	436,546	355,177	348,118	371,435	384,166	374,529	374,897	397,612	422,108	445,995	6%	19%	
	Retail loans	323,860	212,237	149,871	111,111	114,158	113,408	85,656	93,480	60,529	37,609	36,652	35,797	37,055	39,394	43,675	50,373	57,077	63,599	11%	61%	
	Retail mortgage loans (incl. home equity)	196,362	130,370	92,849	68,159	49,659	39,677	24,419	17,662	12,741	9,127	8,439	6,369	4,468	2,643	2,508	2,412	2,218	2,037	-8%	-23%	
	Retail consumer loans	28,656	21,206	20,148	23,578	37,039	50,742	58,238	74,078	46,645	27,720	27,513	28,894	32,335	36,578	41,005	47,812	54,722	61,449	12%	68%	
	MSE loans	98,842	60,661	36,874	19,374	27,459	22,989	3,000	1,740	1,143	761	700	534	251	172	162	149	137	113	-17%	-34%	
	Corporate loans	237,028	177,371	185,193	159,605	193,068	237,069	183,949	278,151	246,073	211,486	207,136	224,680	235,504	227,162	229,629	243,769	257,152	279,617	9%	23%	
	Leasing							119,421	150,498	129,944	106,083	104,330	110,958	111,608	107,973	101,593	103,470	107,879	102,779	-5%	-5%	
	Deposits from customers	198,107	190,202	200,840	233,244	248,132	349,201	444,160	532,471	652,466	664,841	665,184	669,585	649,488	712,754	737,110	740,482	742,225	828,899	12%	16%	
	Retail and MSE deposits	127,981	122,564	103,431	104,154	121,176	165,220	207,721	230,092	258,727	252,660	245,809	243,597	264,358	256,790	255,393	277,918	267,026	280,349	5%	9%	
	Retail deposits	115,956	101,967	96,218	93,655	106,767	148,618	182,957	199,964	213,579	212,341	208,654	209,340	230,697	222,677	222,121	244,794	233,620	245,256	5%	10%	
	MSE deposits	12,024	20,597	7,213	10,499	14,409	16,602	24,765	30,128	45,148	40,319	37,155	34,257	33,661	34,113	33,273	33,124	33,406	35,093	5%	3%	
	Corporate deposits	70,126	67,638	97,409	129,090	126,956	183,980	236,438	302,379	393,739	412,181	419,375	425,988	385,130	455,964	481,717	462,564	475,199	548,550	15%	20%	
	OTP Bank Romania	Gross loans	567,329	683,068	630,328	652,206	664,554	799,569	887,640	1,061,560	1,159,096	1,125,043	1,099,462	1,081,680								
Retail loans		440,266	520,171	463,309	466,244	458,958	540,102	603,991	542,499	562,714	508,411	499,806	495,730									
Retail mortgage loans (incl. home equity)		334,915	387,541	327,675	308,577	284,946	329,243	371,191	422,217	439,169	390,798	384,978	383,739									
Retail consumer loans		54,834	62,129	62,650	74,596	68,265	78,077	83,616	100,358	100,188	93,222	90,968	88,678									
MSE loans		50,518	70,500	74,985	83,071	105,746	132,783	149,184	19,924	23,356	24,391	23,861	23,313									
Corporate loans		127,063	162,897	165,019	185,962	205,597	245,432	243,183	468,282	532,564	546,044	532,048	516,963									
Leasing								40,467	50,780	63,818	70,588	67,607	68,987									
Deposits from customers		252,350	381,577	385,785	395,832	485,659	604,255	727,355	849,095	941,034	1,086,329	1,066,765	1,022,829									
Retail and MSE deposits		206,443	294,540	292,665	297,268	371,137	452,880	519,549	447,484	558,405	654,537	680,256	679,354									
Retail deposits		130,209	188,408	193,008	195,892	231,155	272,311	323,157	374,708	478,540	561,343	586,389	584,314									
MSE deposits		76,234	106,132	99,658	101,377	139,982	180,569	196,392	72,775	79,865	93,194	93,867	95,040									
Corporate deposits		45,907	87,037	93,120	98,564	114,522	151,374	207,806	401,612	382,629	431,793	386,508	343,475									
OTP Bank Moldova		Gross loans						120,136	146,434	176,107	167,678	148,558	146,439	154,714	166,361	174,533	183,105	197,100	204,662	4%	23%	
	Retail loans						65,238	79,873	97,883	85,693	69,252	67,574	71,207	73,110	76,838	80,122	85,840	91,801	95,190	4%	24%	
	Retail mortgage loans (incl. home equity)						22,446	34,164	47,159	43,926	37,622	36,258	36,059	36,319	38,493	40,537	42,187	45,172	47,254	5%	23%	
	Retail consumer loans						29,123	31,253	37,495	28,983	21,234	21,491	24,567	26,074	27,395	28,303	31,039	33,592	35,337	5%	29%	
	MSE loans						13,670	14,456	13,228	12,785	10,397	9,825	10,582	10,717	10,950	11,282	12,614	13,037	12,599	-3%	15%	
	Corporate loans						53,246	62,647	74,183	77,147	74,700	74,726	74,134	77,085	84,306	89,081	91,822	99,506	103,624	4%	23%	
	Leasing						3,914	4,041	4,838	4,606	4,138	4,462	4,519	5,218	5,329	5,443	5,793	5,848	1%	12%		
	Deposits from customers						184,682	224,260	260,103	255,542	327,008	300,177	309,535	332,784	326,691	297,375	297,443	304,431	303,688	0%	-8%	
	Retail and MSE deposits						127,144	147,093	169,088	172,165	202,059	185,459	183,978	182,592	189,277	184,385	184,329	187,342	192,794	3%	2%	
	Retail deposits						106,326	122,318	141,428	141,666	166,089	152,198	151,118	146,611	148,740	149,050	149,580	151,801	155,798	3%	5%	
	MSE deposits						20,818	24,776	27,660	30,499	35,969	33,261	32,861	35,981	40,537	35,336	34,748	35,541	36,997	4%	-9%	
	Corporate deposits						57,549	77,166	91,016	83,377	124,950	114,718	125,556	150,191	139,413	112,989	113,115	117,088	110,894	-5%	-20%	
	OBS (Slovakia)	Gross loans	452,367	470,774	481,911	475,840	471,216	457,977														
Retail loans		364,838	388,081	405,850	411,173	408,482	392,153															
Retail mortgage loans (incl. home equity)		202,789	196,037	192,384	202,025	206,566	202,559															
Retail consumer loans		55,919	74,090	83,297	81,580	77,841	75,363															
MSE loans		106,130	117,953	130,169	127,567	124,075	114,232															
Corporate loans		87,185	82,518	75,985	64,631	62,717	65,817															
Deposits from customers		458,824	472,165	453,230	426,241	429,980	409,048															
Retail and MSE deposits		438,279	444,244	421,688	395,258	396,090	373,123															
Retail deposits		323,670	312,462	281,935	259,090	247,590	224,741															
MSE deposits		114,610	131,782	139,753	136,167	148,500	148,382															
Corporate deposits		20,544	27,921	31,542	30,984	33,890	35,925															
Merkantil Group (Hungary)		Gross loans	320,758	277,899	293,082	299,695	326,202	370,346	418,453	445,621	530,627	590,902	598,635	609,906	656,410	669,935	668,932	692,213	712,741	731,482	3%	9%
		Retail loans	17,317	22,276	26,328	29,879	30,268	30,694	13,549	9,690	0	0	0	0	0	0	0	0	0	0	0	0
	Retail mortgage loans (incl. home equity)	0	0	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail consumer loans	133	133	0	0	0	0	9,521	5,994	0	0	0	0	0	0	0	0	0	0	0	0	
	MSE loans	17,185	22,144	26,238	29,879	30,268	30,694	4,027	3,696	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporate loans	66,097	85,677	91,623	94,083	107,205	130,067	51,903	47,210	17	58,295	57,810	57,722	57,847	57,654	57,432	57,110	56,948	58,604	3%	2%	
	Leasing							353,001	388,721	530,610	532,606	540,825	552,184	598,564	612,280	611,500	635,103	655,793	672,878	3%	10%	
	Deposits from customers	8,188	10,910	34,554	20,799	15,180	10,414	9,344	8,198	6,151	5,028	6,055	5,279	6,548	5,884	5,876	7,069	5,474	5,349	-2%	-9%	
	Retail and MSE deposits	2,766	3,280	28,494	19,250	13,307	8,051	6,071	5,166	3,668	2,767	2,647	2,504	2,417	2,447	2,260	2,291	2,130	2,143	1%		

6C FX-adjusted development of PERFORMING (DPD0-90) customer loans

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	1Q 22	2Q 22	3Q 22	2022	1Q 23	2Q 23	3Q 23	q/q	y/y
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary					
OTP Group consolidated	Performing loans	6,340,511	6,000,539	6,297,363	7,983,543	9,148,054	13,709,802	14,479,261	16,588,662	17,013,872	17,653,489	18,452,780	18,586,177	20,533,036	21,739,985	21,886,127	1%	19%
	Retail loans	4,135,575	3,946,047	4,077,481	4,863,355	5,354,711	7,801,885	7,969,188	8,977,869	9,080,748	9,336,520	9,551,907	9,609,277	10,665,213	11,326,769	11,692,561	3%	22%
	Retail mortgage loans (incl. home equity)	2,289,512	2,153,459	2,203,542	2,458,593	2,612,884	3,655,910	3,803,633	4,388,718	4,479,794	4,622,785	4,771,557	4,811,234	5,311,501	5,698,043	5,814,064	2%	22%
	Retail consumer loans	1,471,660	1,363,104	1,386,658	1,845,928	2,083,435	3,122,084	3,387,807	3,849,891	3,837,523	3,901,797	3,961,382	3,975,724	4,281,063	4,495,217	4,760,554	6%	20%
	MSE loans	374,403	429,484	487,281	558,834	658,392	1,023,890	777,747	739,258	763,429	811,936	818,967	822,316	1,072,647	1,133,506	1,117,930	-1%	37%
	Corporate loans	1,984,649	1,887,139	2,034,257	2,852,160	3,468,392	5,317,265	5,392,152	6,367,140	6,669,800	7,003,218	7,579,793	7,659,471	8,536,803	9,022,277	8,770,850	-3%	16%
	Leasing								1,117,921	1,243,653	1,263,323	1,313,751	1,321,080	1,317,430	1,331,020	1,390,938	1,422,717	2%
OTP CORE (Hungary)	Performing loans	2,384,437	2,198,082	2,443,724	2,734,623	3,218,196	3,886,381	4,546,772	5,471,430	5,488,565	5,788,671	6,186,859	6,304,134	6,372,818	6,372,357	6,337,577	-1%	2%
	Retail loans	1,541,103	1,408,415	1,558,734	1,669,508	1,843,236	2,263,004	2,822,603	3,411,777	3,412,943	3,520,811	3,562,927	3,591,452	3,593,357	3,682,508	3,761,938	2%	6%
	Retail mortgage loans (incl. home equity)	1,135,172	1,018,289	1,142,543	1,167,781	1,239,402	1,310,089	1,456,363	1,658,958	1,668,387	1,683,228	1,712,483	1,707,966	1,693,328	1,700,696	1,716,588	1%	0%
	Retail consumer loans	288,437	256,234	267,337	333,530	396,162	716,714	999,247	1,272,718	1,246,350	1,303,557	1,321,375	1,348,262	1,360,726	1,415,004	1,473,375	4%	12%
	MSE loans	117,495	133,892	148,854	168,197	207,672	236,200	366,993	480,100	498,204	534,024	529,067	535,223	539,301	566,806	571,964	1%	8%
	Corporate loans	843,334	789,667	884,989	1,065,115	1,374,960	1,623,377	1,724,168	2,059,653	2,075,622	2,267,860	2,623,932	2,712,682	2,780,461	2,689,848	2,575,639	-4%	-2%
	Leasing																	
DSK Group (Bulgaria)	Performing loans	1,223,614	1,232,963	1,282,259	1,376,296	1,525,767	2,654,546	2,689,428	2,978,522	3,140,453	3,274,281	3,336,036	3,440,417	3,630,316	3,874,034	3,962,677	2%	19%
	Retail loans	912,049	908,833	910,700	955,198	1,047,020	1,611,817	1,512,348	1,762,663	1,811,965	1,887,077	1,960,178	1,999,725	2,047,899	2,127,815	2,225,035	5%	14%
	Retail mortgage loans (incl. home equity)	365,194	358,642	354,103	377,158	431,244	648,936	716,473	839,103	864,189	902,706	941,185	975,041	1,002,089	1,049,898	1,109,450	6%	18%
	Retail consumer loans	485,258	484,770	485,095	496,640	529,391	764,093	769,475	849,207	870,123	903,773	932,277	936,342	955,644	981,888	1,017,370	4%	9%
	MSE loans	61,596	65,421	71,501	81,400	86,386	198,787	26,400	74,353	77,653	80,597	86,716	88,341	90,166	96,029	98,214	2%	13%
	Corporate loans	311,566	324,130	371,560	421,098	478,746	993,961	983,190	1,092,192	1,134,749	1,111,585	1,158,581	1,286,911	1,439,405	1,423,172	-1%	28%	
	Leasing								193,889	222,721	236,297	252,455	264,273	282,110	295,506	306,814	314,470	2%
OTP Bank Slovenia	Performing loans						981,154	971,287	1,039,700	1,086,345	1,141,523	1,181,519	1,171,929	2,934,487	2,927,433	2,891,907	-1%	145%
	Retail loans						576,433	542,610	508,022	514,640	532,215	540,804	543,207	1,566,825	1,339,965	1,354,440	1%	150%
	Retail mortgage loans (incl. home equity)						349,492	360,229	390,176	396,870	414,675	422,029	424,121	926,276	917,501	910,818	-1%	116%
	Retail consumer loans						106,135	99,157	97,660	97,420	96,206	98,309	100,084	375,776	375,435	399,944	7%	307%
	MSE loans						120,806	83,224	20,186	20,350	21,334	20,466	19,002	264,773	47,029	43,677	-7%	113%
	Corporate loans						267,466	248,851	350,564	389,142	424,938	456,247	443,812	1,181,820	1,397,917	1,345,689	-4%	195%
	Leasing							179,826	181,115	182,562	184,370	184,468	184,910	185,842	189,551	191,778	1%	4%
OBH (Croatia)	Performing loans	513,232	516,452	521,736	1,317,148	1,347,092	1,554,167	1,690,235	1,840,493	1,908,177	1,970,432	2,140,370	2,142,920	2,163,026	2,208,931	2,277,521	3%	6%
	Retail loans	337,898	337,410	345,747	737,565	752,227	827,328	857,945	968,061	990,299	1,036,934	1,062,686	1,068,320	1,079,524	1,113,031	1,164,295	5%	10%
	Retail mortgage loans (incl. home equity)	165,831	162,696	171,446	330,204	330,204	350,148	392,060	487,119	503,150	539,717	564,013	575,074	582,177	603,524	634,846	5%	13%
	Retail consumer loans	156,542	158,625	157,512	371,091	375,037	416,808	422,551	433,458	437,973	443,369	443,377	439,235	441,939	449,603	463,586	3%	5%
	MSE loans	15,526	16,088	16,790	36,270	43,799	60,372	43,334	47,484	49,176	53,848	55,296	54,011	55,408	59,903	65,863	10%	19%
	Corporate loans	175,129	178,965	175,941	556,399	573,744	649,154	711,856	740,386	782,755	783,345	919,030	925,033	925,345	912,410	921,928	1%	0%
	Leasing							120,433	132,045	135,122	150,153	158,654	149,566	158,157	183,490	191,298	4%	21%
OTP Bank Serbia	Performing loans	71,916	84,101	94,385	356,481	466,465	1,397,360	1,627,061	1,785,334	1,851,708	1,946,811	1,983,125	1,960,085	1,922,378	1,925,687	1,943,859	1%	-2%
	Retail loans	37,048	38,138	43,055	182,549	216,731	662,708	768,662	845,004	860,744	884,674	901,643	897,660	887,199	895,408	894,864	0%	-1%
	Retail mortgage loans (incl. home equity)	11,359	10,946	11,559	58,905	67,593	283,388	321,993	380,760	392,702	407,832	422,257	428,803	425,861	426,444	418,882	-2%	-1%
	Retail consumer loans	23,394	24,898	27,870	115,806	140,974	312,789	395,046	414,771	419,761	427,053	429,733	415,244	409,789	418,373	426,584	2%	-1%
	MSE loans	2,295	2,294	3,626	7,837	8,164	66,531	51,624	49,474	48,281	49,788	49,653	53,613	51,549	50,590	49,398	-2%	-1%
	Corporate loans	34,868	45,963	51,329	173,932	249,733	681,904	763,056	846,925	898,111	964,735	981,769	962,072	937,083	930,156	951,839	2%	-3%
	Leasing						95,343	93,405	92,852	97,402	99,713	100,352	98,096	100,124	97,157	-3%	-3%	
OBA (Albania)	Performing loans						183,139	204,416	242,834	256,181	260,126	372,007	362,064	358,713	358,171	352,522	-2%	-5%
	Retail loans						83,432	95,532	98,657	102,581	106,852	167,197	163,854	162,790	164,746	163,560	-1%	-2%
	Retail mortgage loans (incl. home equity)						44,180	49,339	59,873	62,870	66,992	103,122	103,284	102,165	104,276	111,863	7%	8%
	Retail consumer loans						12,439	13,067	14,869	15,547	15,814	33,306	31,717	30,215	29,633	23,672	-20%	-29%
	MSE loans						26,813	33,126	23,915	24,165	24,046	30,769	28,854	30,410	30,838	28,025	-9%	-9%
	Corporate loans						97,200	104,981	140,080	149,517	148,984	200,597	193,944	191,309	188,527	183,652	-3%	-8%
	Leasing							3,904	4,097	4,083	4,290	4,212	4,266	4,614	4,898	5,310	8%	26%
CKB Group (Montenegro)	Performing loans	118,645	107,327	103,820	119,959	157,043	357,377	368,858	370,692	391,534	401,460	405,796	424,538	431,193	434,194	433,730	0%	7%
	Retail loans	69,420	70,135	69,768	73,822	77,121	182,073	176,587	174,270	178,338	183,803	187,925	191,747	195,308	202,254	212,226	5%	13%
	Retail mortgage loans (incl. home equity)	29,700	28,345	28,950	31,296	34,419	79,273	82,703	86,281	87,868	91,157	94,748	97,402	99,013	101,702	104,006	2%	10%
	Retail consumer loans	29,841	33,043	33,412	35,075	35,175	88,599	88,663	83,945	86,555	88,799	89,707	91,056	93,530	98,129	102,275	4%	14%
	MSE loans	9,879	8,746	7,406	7,451	7,527	14,201	5,221	4,043	3,916	3,846	3,471	3,289	2,766	2,423	5,945	145%	71%
	Corporate loans	49,225	37,192	34,053	46,136	79,882	175,200	192,271	196,423	213,195	217,658	21						

6C FX-adjusted development of PERFORMING (DPD0-90) customer loans

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closing volumes in HUF million		2014	2015	2016	2017	2018	2019	2020	2021	1Q 22	2Q 22	3Q 22	2022	1Q 23	2Q 23	3Q 23	q/q	y/y
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary					
Ipoteka Bank (Uzbekistan)	Performing loans															920,521	921,383	0%
	Retail loans															672,022	756,989	13%
	Retail mortgage loans (incl. home equity)															327,078	359,466	10%
	Retail consumer loans															104,180	181,055	74%
	MSE loans															240,764	216,468	-10%
	Corporate loans															248,499	164,394	-34%
	Leasing														0	0		
OTP Bank Russia	Performing loans	430,724	318,156	319,058	394,666	502,598	560,654	501,634	584,624	540,749	476,487	479,056	487,737	491,410	510,191	561,640	10%	17%
	Retail loans	394,096	288,837	288,231	347,154	435,451	475,843	429,397	471,969	450,923	424,520	435,551	460,000	473,387	491,967	543,273	10%	25%
	Retail mortgage loans (incl. home equity)	27,253	17,795	13,608	10,975	7,446	5,277	3,592	2,701	2,637	2,047	1,741	1,635	1,582	1,466	1,314	-10%	-25%
	Retail consumer loans	366,818	271,016	274,565	336,036	427,410	468,985	424,638	467,307	447,089	421,652	433,202	458,108	471,612	490,347	541,920	11%	25%
	MSE loans	25	25	59	143	595	1,580	1,167	1,960	1,196	820	608	257	192	154	39	-74%	-94%
	Corporate loans	36,108	29,208	30,818	47,504	67,144	77,544	72,237	112,656	89,827	51,967	43,505	27,738	18,023	18,224	18,367	1%	-58%
	Leasing							0	0	0	0	0	0	0	0	0		
OTP Bank Ukraine	Performing loans	337,886	232,806	234,099	251,566	334,535	406,636	430,371	597,881	625,877	575,690	519,705	474,738	436,226	401,521	399,819	0%	-23%
	Retail loans	98,282	53,275	48,580	49,335	78,973	91,448	80,691	99,859	98,232	83,250	65,737	50,597	44,714	40,296	37,927	-6%	-42%
	Retail mortgage loans (incl. home equity)	60,352	30,770	26,987	21,461	13,883	10,304	7,658	6,278	6,033	5,597	5,126	4,835	4,619	4,345	4,069	-6%	-21%
	Retail consumer loans	21,589	15,566	16,953	24,198	45,276	63,396	72,080	92,908	91,612	77,096	60,079	45,317	39,735	35,621	33,570	-6%	-44%
	MSE loans	16,341	6,939	4,640	3,676	19,814	17,747	954	673	587	557	532	444	360	330	288	-13%	-46%
	Corporate loans	221,297	165,705	170,849	182,341	224,328	269,207	218,926	329,981	361,171	329,942	309,089	288,828	262,320	235,518	237,064	1%	-23%
	Leasing						130,753	168,040	166,474	162,497	144,878	135,313	129,191	125,708	124,829		-1%	
OTP Bank Romania	Performing loans	463,665	570,512	523,886	570,253	647,105	781,736	873,428	1,058,109	1,097,822	1,163,073	1,187,580	1,160,801	1,135,890	1,143,692	1,131,646	-1%	-5%
	Retail loans	353,954	424,258	372,619	396,128	441,910	527,076	595,342	539,275	561,811	579,521	577,376	562,072	541,143	529,790	515,421	-3%	-11%
	Retail mortgage loans (incl. home equity)	269,004	314,764	257,925	259,547	279,425	328,370	373,619	428,789	446,861	459,679	457,359	447,859	431,357	419,898	403,089	-4%	-12%
	Retail consumer loans	46,440	50,751	50,095	60,800	61,472	70,487	74,583	90,288	93,500	95,901	95,727	90,572	86,148	85,227	87,608	3%	-8%
	MSE loans	38,509	58,744	64,599	75,781	101,012	128,219	147,140	20,198	21,450	23,941	24,291	23,640	23,638	24,665	24,726	0%	2%
	Corporate loans	109,711	146,254	151,267	174,126	205,196	240,519	237,433	467,499	482,763	525,995	547,302	534,293	530,354	544,677	542,584	0%	-1%
	Leasing						40,653	51,335	53,247	57,556	62,902	64,436	64,393	69,225	73,640		6%	
OTP Bank Moldova	Performing loans						124,205	149,478	180,313	181,786	189,962	180,474	170,359	164,967	156,297	148,302	-5%	-18%
	Retail loans						67,404	81,740	100,520	101,025	101,571	95,794	87,094	80,029	75,424	71,944	-5%	-25%
	Retail mortgage loans (incl. home equity)						23,267	35,140	48,680	48,227	49,155	47,494	45,215	43,033	41,214	39,672	-4%	-16%
	Retail consumer loans						30,069	31,945	38,537	37,738	36,544	33,236	29,181	25,828	23,108	21,562	-7%	-35%
	MSE loans						14,068	14,655	13,304	15,061	15,872	15,064	12,698	11,168	11,102	10,710	-4%	-29%
	Corporate loans						55,113	63,764	75,682	76,692	84,129	80,012	78,351	80,059	76,066	71,733	-6%	-10%
	Leasing						3,974	4,110	4,068	4,262	4,668	4,914	4,880	4,807	4,625		-4%	
OBS (Slovakia)	Performing loans	411,756	431,564	434,570	437,693	442,890	439,017											
	Retail loans	331,111	358,091	368,854	380,743	385,297	375,073											
	Retail mortgage loans (incl. home equity)	188,498	182,295	178,875	192,006	198,609	197,897											
	Retail consumer loans	52,592	68,922	73,545	72,073	71,646	70,798											
	MSE loans	90,022	106,873	116,433	116,664	115,043	106,377											
	Corporate loans	80,306	73,299	65,642	56,916	57,578	63,939											
Merkantil Group (Hungary)	Performing loans	267,551	239,909	260,636	282,916	316,332	363,384	409,784	440,074	443,916	509,367	521,403	527,534	535,515	553,476	566,102	2%	9%
	Retail loans	17,280	22,239	26,308	29,870	30,240	30,564	8,416	6,092	5,414	4,929	4,388	3,935	3,708	3,476	3,112	-10%	-29%
	Retail mortgage loans (incl. home equity)	0	0	89	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail consumer loans	133	133	0	0	0	0	4,536	2,524	2,024	1,667	1,353	992	791	602	499	-17%	-63%
	MSE loans	17,147	22,106	26,220	29,870	30,240	30,564	3,880	3,568	3,390	3,262	3,035	2,943	2,917	2,874	2,613	-9%	-14%
	Corporate loans	62,668	82,908	89,852	92,961	107,122	130,117	51,905	47,198	49,886	103,673	119,704	132,037	141,466	143,678	143,381	0%	20%
	Leasing						349,462	386,784	388,616	400,766	397,311	391,561	390,341	406,322	419,609		3%	

6D FX-adjusted development of gross customer loans classified as Stage 1 + Stage 2 under IFRS9

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closing volumes in HUF million		2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024			2025	q/q	y/y	
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary	1Q 25	2Q 25	3Q 25	Preliminary		
OTP Group consolidated	Stage 1+2 gross loans	8,815,443	13,302,626	14,016,690	16,021,826	18,009,135	21,570,706	21,870,289	22,461,025	21,872,355	22,500,636	23,152,952	23,980,440	24,777,934	25,926,969	5%	15%
	Retail loans	5,209,904	7,634,926	7,757,526	8,701,956	9,360,223	11,717,692	11,969,212	12,475,864	12,561,110	13,074,004	13,512,911	14,092,310	14,677,856	15,400,708	5%	18%
	Retail mortgage loans (incl. home equity)	2,504,853	3,536,710	3,683,154	4,234,958	4,671,227	5,819,586	5,970,005	6,181,210	6,013,685	6,203,646	6,371,707	6,619,157	6,894,694	7,361,426	7%	19%
	Retail consumer loans	2,071,609	3,101,352	3,314,230	3,755,887	3,893,741	4,913,091	5,093,004	5,093,004	5,637,292	5,983,684	6,227,784	6,523,768	6,812,958	7,044,959	3%	18%
	MSE loans	633,441	996,865	760,142	711,111	795,256	985,015	906,204	926,428	910,133	886,674	913,421	949,384	970,203	994,323	2%	12%
	Corporate loans	3,292,427	5,092,399	5,186,416	6,139,115	7,320,931	8,408,679	8,420,470	8,431,462	7,751,751	7,852,542	8,044,358	8,202,838	8,371,359	8,786,880	5%	12%
	Leasing	0	0	1,072,748	1,180,755	1,327,981	1,444,335	1,480,606	1,553,699	1,559,494	1,574,090	1,595,683	1,685,292	1,728,719	1,739,381	1%	11%
OTP CORE (Hungary)	Stage 1+2 gross loans	3,157,292	3,824,858	4,485,021	5,333,513	6,148,342	6,344,594	6,392,262	6,462,368	6,503,726	6,712,787	6,858,786	6,994,671	7,219,687	7,826,823	8%	17%
	Retail loans	1,828,417	2,247,440	2,797,262	3,320,654	3,483,896	3,752,527	3,812,522	3,920,203	4,045,876	4,126,847	4,241,120	4,368,140	4,502,193	4,780,252	6%	16%
	Retail mortgage loans (incl. home equity)	1,210,324	1,296,600	1,437,150	1,613,339	1,656,780	1,722,807	1,760,393	1,823,451	1,885,130	1,939,259	1,987,994	2,049,345	2,111,487	2,343,436	11%	21%
	Retail consumer loans	410,853	715,086	995,360	1,246,725	1,306,867	1,515,039	1,534,696	1,568,746	1,625,635	1,667,697	1,709,091	1,754,166	1,810,064	1,851,441	2%	11%
	MSE loans	207,203	235,752	364,751	460,589	520,520	514,681	517,434	528,006	535,112	519,892	544,034	564,629	580,642	585,376	1%	13%
	Corporate loans	1,328,875	1,577,419	1,687,759	2,012,859	2,664,446	2,592,067	2,579,739	2,542,166	2,457,850	2,585,939	2,617,666	2,626,530	2,717,494	3,046,571	12%	18%
	Leasing	0	0	186,093	214,382	268,487	308,435	318,649	332,775	340,364	347,021	358,427	368,224	378,968	388,895	3%	12%
DSK Group (Bulgaria)	Stage 1+2 gross loans	1,440,981	2,543,498	2,575,729	2,863,473	3,329,410	3,996,812	4,129,861	4,331,868	4,345,101	4,422,547	4,563,014	4,677,072	4,947,874	5,212,564	5%	18%
	Retail loans	979,198	1,537,010	1,436,268	1,680,693	1,929,073	2,263,684	2,378,977	2,542,676	2,683,222	2,781,312	2,878,402	3,004,500	3,181,210	3,366,184	6%	21%
	Retail mortgage loans (incl. home equity)	399,516	616,066	681,628	803,021	945,078	1,163,147	1,233,080	1,324,541	1,409,422	1,487,944	1,551,286	1,641,724	1,776,676	1,940,853	9%	30%
	Retail consumer loans	497,057	729,115	729,723	806,586	898,189	1,011,924	1,057,019	1,127,282	1,179,326	1,199,846	1,233,284	1,267,945	1,310,975	1,332,221	2%	11%
	MSE loans	82,624	191,829	24,917	71,086	85,806	88,613	88,878	90,853	94,474	93,973	93,832	94,830	93,560	93,110	0%	-1%
	Corporate loans	461,784	958,870	953,368	968,387	1,131,851	1,424,693	1,432,236	1,456,417	1,321,514	1,294,013	1,326,184	1,304,348	1,387,696	1,457,485	5%	13%
	Leasing	0	0	186,093	214,382	268,487	308,435	318,649	332,775	340,364	347,021	358,427	368,224	378,968	388,895	3%	12%
OTP Bank Slovenia	Stage 1+2 gross loans		959,648	946,183	1,015,258	1,146,494	2,770,848	2,800,795	2,781,985	2,740,404	2,678,643	2,750,367	2,814,568	2,840,646	2,888,167	2%	8%
	Retail loans		567,307	530,943	497,626	532,447	1,351,584	1,366,191	1,385,857	1,392,255	1,388,854	1,408,609	1,429,114	1,454,771	1,466,675	1%	6%
	Retail mortgage loans (incl. home equity)		343,433	353,689	382,747	416,323	893,936	895,627	901,934	899,383	894,277	897,836	910,023	918,913	924,812	1%	3%
	Retail consumer loans		105,890	97,154	95,620	97,882	405,236	416,810	424,338	437,607	444,931	458,495	463,165	479,830	486,065	1%	9%
	MSE loans		117,984	80,101	19,259	18,242	52,412	53,755	59,586	55,265	49,646	52,279	55,926	56,028	55,798	0%	12%
	Corporate loans		258,086	240,260	343,298	434,778	1,229,226	1,237,108	1,195,412	1,144,840	1,084,988	1,133,939	1,172,192	1,169,295	1,200,930	3%	11%
	Leasing		0	174,979	174,334	179,269	190,037	197,496	200,716	203,309	204,802	207,819	213,262	216,580	220,563	2%	8%
OBH (Croatia)	Stage 1+2 gross loans	1,297,423	1,489,311	1,585,105	1,739,150	2,072,765	2,236,629	2,303,537	2,410,891	2,487,435	2,522,235	2,591,586	2,724,168	2,734,212	2,735,726	0%	8%
	Retail loans	727,465	801,901	804,079	913,361	1,035,401	1,172,320	1,231,452	1,276,436	1,325,135	1,378,587	1,453,033	1,503,004	1,538,306	1,589,948	3%	15%
	Retail mortgage loans (incl. home equity)	323,684	340,984	364,713	457,543	561,589	645,556	665,970	684,686	706,777	734,003	756,537	790,948	808,005	829,124	3%	13%
	Retail consumer loans	361,421	403,063	397,301	409,672	421,154	459,205	483,939	507,096	530,345	554,818	581,656	606,248	617,173	632,583	2%	14%
	MSE loans	42,360	57,854	42,065	46,146	52,657	67,560	81,543	84,654	88,013	89,765	96,840	105,808	113,128	128,241	13%	43%
	Corporate loans	549,270	611,742	667,654	705,330	894,717	886,498	880,797	916,821	941,442	932,902	936,902	971,019	944,658	911,340	-4%	-2%
	Leasing	0	0	113,372	120,460	142,647	177,810	191,288	217,634	220,858	210,747	219,650	250,145	251,247	234,438	-7%	11%
OTP Bank Serbia	Stage 1+2 gross loans	455,235	1,369,611	1,584,294	1,741,775	1,914,212	1,933,813	1,933,043	2,014,117	2,080,981	2,140,284	2,214,640	2,281,549	2,362,089	2,455,667	4%	15%
	Retail loans	211,681	648,298	749,644	823,315	874,285	881,331	902,341	938,096	972,740	1,005,691	1,037,891	1,073,409	1,116,955	1,164,544	4%	16%
	Retail mortgage loans (incl. home equity)	65,959	277,269	314,314	372,628	420,189	416,530	423,022	435,455	446,484	458,488	469,264	483,889	497,419	510,608	3%	11%
	Retail consumer loans	137,837	306,209	384,871	402,852	401,770	414,963	427,716	448,087	470,990	490,546	509,937	526,806	555,632	584,301	5%	19%
	MSE loans	7,886	64,820	50,459	47,835	52,327	49,838	51,603	54,554	55,266	56,656	58,690	62,714	63,904	69,635	9%	23%
	Corporate loans	243,554	669,643	743,222	829,799	943,699	958,192	935,043	975,500	1,001,551	1,026,355	1,070,088	1,090,168	1,126,454	1,171,820	4%	14%
	Leasing	0	0	91,429	88,662	96,227	94,289	95,660	100,521	106,691	108,239	106,661	117,972	118,680	119,303	1%	10%
OBA (Albania)	Stage 1+2 gross loans		184,838	208,413	245,263	363,573	360,653	367,954	384,134	405,286	428,497	441,100	462,266	471,048	481,089	2%	12%
	Retail loans		85,833	99,307	102,112	167,255	171,061	176,851	183,837	186,630	191,877	195,211	204,373	209,019	216,003	3%	13%
	Retail mortgage loans (incl. home equity)		45,094	51,025	61,568	104,689	118,545	124,115	129,054	132,650	136,827	142,151	149,261	153,836	158,888	3%	16%
	Retail consumer loans		13,380	13,958	15,822	33,437	25,047	25,653	27,330	28,185	29,101	30,398	32,768	34,103	36,389	7%	25%
	MSE loans		27,358	34,324	24,722	29,129	27,469	27,083	27,454	25,795	25,949	22,661	22,344	21,080	20,726	-2%	-20%
	Corporate loans		96,531	105,293	139,098	192,289	183,805	185,299	192,680	210,632	228,476	237,339	249,608	253,861	256,930	1%	12%
	Leasing		0	3,813	4,053	4,029	5,786	5,804	7,616	8,023	8,145	8,550	8,285	8,169	8,157	0%	0%

6D FX-adjusted development of gross customer loans classified as Stage 1 + Stage 2 under IFRS9

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closing volumes in HUF million		2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	2024	1Q 25	2Q 25	3Q 25	2025	q/q	y/y
		Preliminary	Preliminary	Preliminary	Preliminary	Preliminary	Preliminary				Preliminary				Preliminary		
CKB Group (Montenegro)	Stage 1+2 gross loans	148,578	345,693	354,588	355,922	410,131	436,440	450,485	470,865	480,345	497,716	515,388	552,697	562,667	595,041	6%	20%
	Retail loans	75,157	178,063	172,225	169,219	186,713	214,214	222,679	236,517	244,814	259,677	269,590	284,010	296,530	308,666	4%	19%
	Retail mortgage loans (incl. home equity)	33,544	77,527	80,582	83,666	94,851	104,803	106,848	113,545	118,477	123,714	127,592	133,418	138,703	144,155	4%	17%
	Retail consumer loans	34,258	86,764	86,595	81,693	88,715	103,879	109,691	116,132	119,687	128,785	134,314	142,296	148,848	154,901	4%	20%
	MSE loans	7,355	13,772	5,047	3,859	3,147	5,532	6,140	6,841	6,650	7,179	7,684	8,295	8,978	9,610	7%	34%
	Corporate loans	73,380	167,528	182,363	186,703	223,418	222,226	227,642	232,561	233,506	235,644	243,052	264,482	262,082	282,074	8%	20%
	Leasing	0	0	0	0	0	0	165	1,787	2,025	2,395	2,745	4,205	4,055	4,301	6%	80%
Ipoteka Bank (Uzbekistan)	Stage 1+2 gross loans						821,660	809,795	791,188	790,782	813,217	807,515	860,562	871,439	891,863	2%	10%
	Retail loans						694,465	628,946	637,907	646,310	646,721	647,126	671,476	716,817	746,166	4%	15%
	Retail mortgage loans (incl. home equity)						339,520	354,071	362,782	377,669	389,895	397,327	417,176	443,527	461,388	4%	18%
	Retail consumer loans						206,688	224,552	229,988	229,056	223,423	222,965	231,394	252,774	264,917	5%	19%
	MSE loans						148,258	50,324	45,138	39,586	33,402	26,834	22,906	20,515	19,861	-3%	-41%
	Corporate loans						127,194	180,849	153,281	144,472	166,496	160,389	189,086	154,623	145,696	-6%	-12%
	Leasing						0	0	0	0	0	0	0	0	0		
OTP Bank Russia	Stage 1+2 gross loans	538,791	599,776	536,208	633,325	529,887	666,103	707,381	810,589	971,432	1,190,804	1,287,366	1,428,689	1,523,459	1,612,829	6%	35%
	Retail loans	469,632	511,877	461,081	514,337	499,996	647,761	691,108	794,879	963,681	1,185,832	1,282,823	1,424,536	1,519,524	1,609,830	6%	36%
	Retail mortgage loans (incl. home equity)	3,772	2,522	3,565	2,568	1,668	1,242	1,168	1,101	1,085	989	944	998	845	800	-5%	-19%
	Retail consumer loans	465,213	507,638	456,248	509,690	498,103	646,509	689,890	793,745	962,577	1,184,836	1,281,873	1,423,536	1,518,680	1,609,029	6%	36%
	MSE loans	647	1,718	1,268	2,079	224	11	49	34	18	10	6	2	0	0		-100%
	Corporate loans	69,158	80,000	75,127	118,988	29,891	18,341	16,274	15,709	7,751	4,967	4,543	4,153	3,934	2,999	-24%	-40%
	Leasing	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
OTP Bank Ukraine	Stage 1+2 gross loans	249,755	324,520	349,160	489,907	357,664	277,931	273,937	305,420	334,672	332,848	341,306	369,722	395,120	421,341	7%	27%
	Retail loans	57,409	68,848	59,577	75,379	36,969	24,056	24,068	25,706	29,752	34,111	38,767	45,701	52,514	59,070	12%	73%
	Retail mortgage loans (incl. home equity)	5,906	4,501	3,912	3,341	2,464	1,671	1,400	1,242	1,160	1,026	986	981	900	892	-1%	-13%
	Retail consumer loans	35,117	49,130	55,255	71,780	34,351	22,323	22,611	24,410	28,540	33,036	37,737	44,678	51,577	58,144	13%	76%
	MSE loans	16,385	15,217	410	258	155	62	58	55	52	48	44	41	37	33	-10%	-31%
	Corporate loans	166,291	215,599	174,454	269,124	215,462	175,350	170,171	192,690	214,508	210,485	213,927	228,869	241,863	266,460	10%	27%
	Leasing	0	0	115,129	145,405	105,233	78,526	79,697	87,024	90,413	88,252	88,611	95,153	100,743	95,811	-5%	9%
OTP Bank Romania	Stage 1+2 gross loans	602,878	738,526	828,652	1,000,509	1,098,180	1,065,160	1,037,205	1,017,996								
	Retail loans	413,319	501,530	566,805	512,469	531,330	478,158	468,906	465,022								
	Retail mortgage loans (incl. home equity)	262,250	312,033	355,785	407,940	424,564	375,250	368,985	368,346								
	Retail consumer loans	58,838	67,524	71,410	85,202	85,215	81,739	79,427	77,092								
	MSE loans	92,231	121,972	139,610	19,327	21,551	21,169	20,494	19,584								
	Corporate loans	189,559	223,111	222,332	439,537	506,023	520,606	505,536	488,748								
	Leasing	0	0	39,515	48,503	60,826	66,396	62,763	64,226								
OTP Bank Moldova	Stage 1+2 gross loans		118,499	142,057	172,899	163,063	142,772	140,928	144,364	149,459	161,237	169,979	178,635	192,764	200,302	4%	24%
	Retail loans		64,875	77,307	96,226	82,830	66,527	65,052	68,723	70,692	74,491	78,337	84,046	90,017	93,371	4%	25%
	Retail mortgage loans (incl. home equity)		22,402	33,542	46,597	43,032	36,578	35,328	35,074	35,446	37,674	39,790	41,393	44,383	46,470	5%	23%
	Retail consumer loans		28,925	30,395	37,132	28,054	20,537	20,880	23,979	25,342	26,662	28,031	30,763	33,303	34,968	5%	31%
	MSE loans		13,548	13,371	12,496	11,744	9,412	8,843	9,669	9,903	10,154	10,516	11,889	12,330	11,933	-3%	18%
	Corporate loans		51,971	60,965	72,675	75,453	71,724	71,821	71,266	74,348	81,598	86,402	89,239	97,039	101,165	4%	24%
	Leasing		0	3,785	3,997	4,780	4,521	4,056	4,376	4,419	5,148	5,240	5,349	5,708	5,767	1%	12%
OBS (Slovakia)	Stage 1+2 gross loans	428,165	426,686														
	Retail loans	374,795	365,918														
	Retail mortgage loans (incl. home equity)	193,692	193,535														
	Retail consumer loans	70,174	69,393														
	MSE loans	110,929	102,990														
Corporate loans	53,355	60,763															
Merkantil Group (Hungary)	Stage 1+2 gross loans	311,989	356,654	403,589	432,699	516,549	576,600	582,839	594,748	641,239	656,796	655,411	679,807	701,517	720,775	3%	10%
	Retail loans	30,023	30,438	7,002	4,867	0	0	0	0	0	0	0	0	0	0		
	Retail mortgage loans (incl. home equity)	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail consumer loans	0	0	3,204	1,413	0	0	0	0	0	0	0	0	0	0		
	MSE loans	30,023	30,438	3,797	3,454	0	0	0	0	0	0	0	0	0	0		
	Corporate loans	106,249	125,970	51,641	46,884	17	58,066	57,810	57,722	57,847	57,654	57,432	57,110	56,948	58,604	3%	2%
	Leasing	0	0	344,946	380,948	516,533	518,534	525,029	537,025	583,393	599,142	597,979	622,697	644,569	662,172	3%	11%

7 Risk indicators of group-member banks (based on IFRS closing loan volumes and portfolio qualification according

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	2014 A	2015 A	2016 A	2017 A	2018 A	2019 A	2020 A	2021 A	2022 A	2023 A	1Q 2024	2Q 2024	3Q 2024	4Q 2024 A	Q-o-Q	Y-o-Y	2024 A	Y-o-Y	1Q 2025	2Q 2025	3Q 2025	4Q 2025 A	Q-o-Q	Y-o-Y	2025 A	Y-o-Y	
Stage 1 loan volume under IFRS 9 (in HUF million)	11,480,554	11,544,791	13,561,883	16,387,722	18,572,222	19,392,430	20,087,714	19,443,080	20,279,860	4%	9%	20,790,960	9%	20,790,960	0%	9%	20,790,960	9%	20,790,960	21,366,910	23,246,910	23,246,910	23,246,910	0%	15%	23,246,910	15%
Stage 1 loans under IFRS 9/gross customer loans	88.8%	80.4%	81.5%	83.4%	82.7%	83.1%	83.6%	83.8%	83.3%	-0.4%p	0.7%p	83.3%	0.7%p	83.3%	0%	9%	83.3%	9%	83.8%	84.0%	84.4%	86.5%	2.1%p	3.2%p	86.5%	3.2%p	
Own coverage of Stage 1 loans under IFRS 9	1.1%	1.0%	1.0%	0.8%	0.8%	0.8%	0.7%	0.8%	0.0%	-0.1%p	0.8%	0.8%	-0.1%p	0.8%	0%	9%	0.8%	9%	0.8%	0.8%	0.8%	0.8%	0.0%p	0.1%p	0.8%	0.1%p	
Stage 2 loan volume under IFRS 9 (in HUF million)	591,870	685,985	1,998,867	2,194,620	2,286,597	2,926,312	2,961,761	2,906,008	2,845,738	3,167,854	11%	8%	3,167,854	8%	3,167,854	8%	3,167,854	8%	3,143,913	3,215,524	3,140,546	2,680,060	-15%	-15%	2,680,060	-15%	
Stage 2 loans under IFRS 9/gross customer loans	6.8%	5.3%	13.9%	13.2%	11.6%	13.0%	12.7%	12.1%	12.3%	13.0%	0.8%p	0.0%p	13.0%	0.0%p	13.0%	0.0%p	13.0%	0.0%p	12.7%	12.6%	12.1%	10.0%	-2.2%p	-3.0%p	10.0%	-3.0%p	
Own coverage of Stage 2 loans under IFRS 9	10.7%	10.4%	10.0%	10.7%	9.2%	9.9%	9.1%	9.9%	9.2%	0.4%p	0.1%p	9.2%	0.1%p	9.2%	0%	9%	9.2%	9%	9.6%	9.4%	9.4%	9.9%	0.5%p	0.7%p	9.9%	0.7%p	
Stage 3 loan volume under IFRS 9 (in HUF million)	753,033	786,570	819,622	877,951	969,169	969,881	994,189	1,020,982	924,751	886,981	-4%	-9%	886,981	-9%	886,981	-9%	886,981	-9%	873,707	873,426	860,288	936,493	-5%	6%	936,493	6%	
Stage 3 loans under IFRS 9/gross customer loans	8.6%	5.9%	5.7%	5.3%	4.9%	4.3%	4.3%	4.3%	4.0%	-0.3%p	-0.7%p	3.5%	3.4%	3.5%	0%	9%	3.5%	3.4%	3.4%	3.4%	3.4%	3.4%	0.0%p	-0.2%p	3.5%	-0.2%p	
Own coverage of Stage 3 loans under IFRS 9	85.2%	82.3%	80.5%	81.0%	80.5%	81.0%	80.8%	81.0%	81.0%	-0.1%p	-1.3%p	59.5%	-1.8%p	-1.3%p	59.5%	-1.3%p	59.5%	-1.3%p	60.4%	61.0%	61.8%	61.8%	0.0%p	2.4%p	61.8%	2.4%p	
Gross customer loans	6,801,800	8,367,702	6,633,863	7,800,360	8,719,342	12,202,009	14,363,281	16,634,568	22,466,258	23,348,268	24,334,664	23,213,568	24,334,664	23,213,568	24,334,664	5%	9%	24,334,664	9%	24,814,130	25,465,150	25,886,508	26,863,462	4%	10%	26,863,462	10%
Total provision	-1,129,085	-1,015,620	-644,273	-702,585	-852,751	-694,900	-834,586	-890,532	-1,002,933	-1,019,935	-1,027,830	-1,046,204	-962,106	-973,056	-962,106	-1%	-9%	-973,056	-9%	-989,235	-1,010,989	-1,024,112	-1,034,112	-6%	6%	-1,034,112	-6%
Total provisions/Gross customer loans	16.3%	15.9%	14.2%	9.1%	7.5%	5.2%	5.8%	5.4%	5.1%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	-0.1%p	-0.5%p	4.0%	-0.5%p	4.0%	4.0%	4.0%	3.8%	-0.1%p	3.8%	-0.1%p	
Risk cost rate (Provision for impairment on loan and placement losses (adj.)/Average gross customer loans)	3.68%	3.18%	1.44%	0.43%	0.23%	0.28%	1.15%	0.30%	0.73%	0.40%	-0.17%	0.45%	0.25%	0.07%	0.72%p	0.29%p	0.38%	0.05%p	0.91%	0.87%	0.78%	0.55%	-0.23%p	-0.42%p	0.86%	0.28%p	
Provision for impairment on loan losses	-263,511	-211,663	-73,223	-31,058	-19,283	-29,474	-158,421	-46,006	-135,231	-71,690	9,480	-26,344	-14,546	-58,454	302%	52%	-89,864	25%	-24,475	-57,630	-50,558	-36,125	-29%	-38%	-168,788	88%	
Stage 1 loan volume under IFRS 9 (in HUF million)	3,550,841	3,684,400	4,327,232	5,457,140	5,512,525	5,490,048	5,621,914	5,609,878	5,729,386	3%	9%	5,799,286	9%	5,799,286	0%	9%	5,799,286	9%	5,894,920	5,893,204	6,114,900	6,316,981	13%	10%	6,316,981	15%	
Stage 1 loans under IFRS 9/gross customer loans	91.4%	77.9%	78.0%	83.6%	80.5%	82.2%	82.9%	82.1%	81.9%	-0.2%p	1.4%	81.9%	1.4%	81.9%	0%	9%	81.9%	9%	80.5%	81.4%	85.4%	85.4%	4.1%p	3.5%p	85.4%	3.5%p	
Own coverage of Stage 1 loans under IFRS 9	0.8%	0.8%	1.0%	0.8%	0.8%	0.7%	0.7%	0.8%	0.5%	0.1%p	-0.3%p	0.5%	-0.3%p	0.5%	0%	9%	0.5%	0.5%	0.5%	0.5%	0.5%	0.0%p	-0.1%p	0.5%	-0.1%p		
Stage 2 loan volume under IFRS 9 (in HUF million)	163,954	833,163	966,727	747,905	1,023,157	933,361	873,118	935,155	1,002,107	7%	-2%	1,002,107	-2%	1,002,107	7%	-2%	1,002,107	-2%	1,025,273	1,152,987	1,127,415	909,842	-19%	-9%	909,842	-9%	
Stage 2 loans under IFRS 9/gross customer loans	4.2%	18.0%	17.4%	13.9%	15.5%	13.9%	12.9%	13.7%	14.2%	0.5%p	-1.3%p	14.2%	-1.3%p	14.2%	0%	9%	14.2%	14.3%	15.7%	15.0%	11.2%	-3.8%p	-2.9%p	11.2%	-2.9%p		
Own coverage of Stage 2 loans under IFRS 9	12.4%	10.1%	8.9%	9.6%	7.6%	7.6%	7.7%	7.2%	7.2%	0.0%p	-0.5%p	7.2%	-0.5%p	7.2%	0%	9%	7.2%	7.4%	7.3%	7.5%	7.9%	0.5%p	0.6%	7.9%	0.6%		
Stage 3 loan volume under IFRS 9 (in HUF million)	190,682	168,618	192,321	252,288	322,956	262,285	260,344	283,548	284,989	276,139	-3%	5%	276,139	5%	276,139	5%	276,139	5%	273,313	274,695	272,273	286,866	-1%	-3%	286,866	-3%	
Stage 3 loans under IFRS 9/gross customer loans	5.9%	4.3%	4.2%	4.6%	4.9%	4.0%	3.9%	4.2%	4.9%	3.9%	-0.3%p	-0.1%p	3.9%	3.8%	3.9%	-0.1%p	3.9%	3.8%	3.8%	3.6%	3.3%	3.3%	-0.3%p	-0.6%p	3.3%	-0.6%p	
Own coverage of Stage 3 loans under IFRS 9	55.4%	54.5%	42.7%	43.2%	55.9%	57.6%	55.9%	57.6%	58.2%	1.5%p	2.4%p	58.2%	2.4%p	58.2%	2.4%p	58.2%	2.4%p	58.2%	58.5%	58.5%	57.1%	-0.8%p	-1.2%p	57.1%	-1.2%p		
Gross customer loans	2,753,425	2,384,362	2,610,277	2,783,971	3,241,345	3,883,412	4,631,974	5,546,248	6,528,001	6,597,958	6,692,755	6,820,001	7,077,532	6,820,001	7,077,532	4%	7%	7,077,532	7%	7,193,410	7,321,566	7,514,289	8,065,510	8%	14%	8,065,510	14%
Total provision	-389,232	-248,887	-211,583	-159,981	-144,954	-142,437	-218,185	-239,921	-249,381	-268,675	-269,803	-268,221	-267,106	-265,978	3%	-1%	-265,978	-1%	-269,208	-275,089	-271,814	-259,176	-5%	-2%	-259,176	-2%	
Total provisions/Gross customer loans	13.4%	10.4%	8.1%	5.7%	4.5%	3.7%	4.7%	4.3%	3.8%	4.1%	3.9%	3.9%	3.8%	3.7%	0.0%p	-0.3%p	3.7%	-0.3%p	3.7%	3.8%	3.6%	3.2%	-0.4%p	-0.5%p	3.2%	-0.5%p	
Risk cost rate (Provision for impairment on loan and placement losses (adj.)/Average gross customer loans)	0.76%	0.84%	-0.57%	-1.23%	-1.40%	-0.88%	-0.96%	0.02%	-0.55%	-0.17%	-0.80%	0.78%	-0.57%	0.82%	1.19%p	1.10%p	0.01%	-0.16%p	0.13%	0.65%	0.00%	-0.37%	-0.37%p	-1.00%p	0.29%	0.05%	0.08%p
Provision for impairment on loan losses	-22,088	21,550	-14,036	-33,586	-48,192	-30,332	2,374	-1,116	32,850	-11,164	13,192	-13,023	9,792	-10,955	-212%	-240%	-994	-91%	-2,263	-11,769	93	7,280	-166%	-6,658	570%		
Stage 1 loan volume under IFRS 9 (in HUF million)	2,081,790	2,142,644	2,454,806	3,177,291	3,483,290	3,727,824	3,970,486	3,971,851	4,087,398	3%	7%	4,087,398	7%	4,087,398	0%	7%	4,087,398	7%	4,166,489	4,256,487	4,222,945	4,661,437	5%	14%	4,661,437	14%	
Stage 1 loans under IFRS 9/gross customer loans	88.6%	81.3%	84.0%	88.6%	85.7%	85.9%	87.1%	86.7%	85.0%	-1.8%p	-0.7%p	85.0%	-0.7%p	85.0%	0%	9%	85.0%	86.0%	86.3%	87.7%	1.4%p	0.7%p	87.7%	2.7%p			
Own coverage of Stage 1 loans under IFRS 9	1.1%	1.0%	1.0%	1.1%	0.7%	0.7%	0.7%	0.7%	0.5%	-0.2%p	-0.2%p	0.5%	-0.2%p	0.5%	0%	9%	0.5%	0.6%	0.5%	0.5%	0.5%	0.0%p	0.0%	0.5%	0.0%p		
Stage 2 loan volume under IFRS 9 (in HUF million)	99,917	297,292	287,157	281,906	487,059	515,025	491,947	510,913	619,996	21%	27%	619,996	27%	619,996	27%	27%	619,996	27%	592,733	599,537	598,441	551,128	-8%	-11%	551,128	-11%	
Stage 2 loans under IFRS 9/gross customer loans	4.3%	11.3%	9.8%	7.8%	12.0%	11.9%	10.8%	11.2%	12.9%	1.7%	0.9%	12.9%	0.9%	12.9%	0%	9%	12.9%	11.9%	11.7%	10.4%	-1.3%p	-1.3%	-2.5%	10.4%	2.5%p		
Own coverage of Stage 2 loans under IFRS 9	8.5%	12.6%	15.5%	16.0%	8.9%	8.9%	8.9%	9.9%	10.0%	0.4%p	0.6%p	10.0%	0.6%p	10.0%	0%	9%	10.0%	9.9%	9.3%	9.3%	9.1%	-0.2%p	-0.9%p	9.1%	-0.9%p		
Stage 3 loan volume under IFRS 9 (in HUF million)	141,513	168,986	194,934	180,922	126,364	96,137	97,237	95,291	96,140	102,413	7%	7%	102,413	7%	7%	102,413	7%	99,883	101,633	101,154	101,068	0%	-1%	101,068	-1%		
Stage 3 loans under IFRS 9/gross customer loans	10.5%	7.2%	7.4%	6.2%	3.5%	2.4%	2.1%	2.1%	2.1%	0.0%p	-0.2%p	2.1%	-0.2%p	2.1%	0%	9%	2.1%	2.1%	2.1%	2.0%	1.9%	-0.1%p	-0.2%p	1.9%	-0.2%p		
Own coverage of Stage 3 loans under IFRS 9	62.0%	65.6%	68.2%	60.2%	67.1%	67.0%	67.0%	67.0%	68.0%	-0.2%p	0.9%p	68.0%	0.9%p	68.0%	0%	9%	68.0%	67.7%	67.2%	67.3%	67.3%	67.3%	0.0%p	0.3%p	67.3%	0.3%p	
Gross customer loans	1,158,516	1,158,894	1,151,210	1,184,671	1,343,729	2,350,694	2,634,870	2,922,286	3,584,751	4,066,527	4,340,086	4,537,724	4,578,905	4,809,808	5%	18%	4,809,808	18%	4,859,100	4,947,657	5,122,544	5,313,633	4%	10%	5,313,633	10%	
Total provision	-159,015	-164,898	-142,386	-109,137	-111,369	-135,640	-185,829	-193,180	-154,361	-127,550	-132,372	-142,807	-8%	-14%	-142,807	-8%	-14%	-138,144	-136,646	-138,074	-131,458	-8%	-8%	-131,458	-8%		
Total provisions/Gross customer loans	13.7%	14.2%	12.4%	9.2%	8.3%	5.8%	7.1%	6.6%	4.3%	3.1%	3.0%	2.8%	2.9%	3.0%	0.1%p	-0.1%p	3.0%	-0.1%p	2.8%	2.8%	2.7%	2.5%	-0.2%p	-0.5%p	2.5%	-0.5%p	
Risk cost rate (Provision for impairment																											

7 Risk indicators of group-member banks (based on IFRS closing loan volumes and portfolio qualification according

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	2014 A	2015 A	2016 A	2017 A	2018 A	2019 A	2020 A	2021 A	2022 A	2023 A	1Q 2024	2Q 2024	3Q 2024	4Q 2024 A	Q-o-Q	Y-o-Y	2024 A	Y-o-Y	1Q 2025	2Q 2025	3Q 2025	4Q 2025 A	Q-o-Q	Y-o-Y	2025 A	Y-o-Y	
Stage 1 loan volume under IFRS 9 (in HUF million)	1,151,763	1,367,313	1,542,170	1,764,877	1,661,365	1,713,102	1,803,330	1,888,816	2,012,765	2,102,765	21%	21%	21%	21%	0.4%	0.4%	2,012,765	21%	2,040,107	2,090,735	2,139,511	2,225,580	4%	11%	2,225,580	11%	
Stage 1 loans under IFRS 9/gross customer loans	96.0%	88.8%	89.0%	86.6%	84.0%	83.7%	84.8%	85.5%	86.0%	86.0%	0.4%	2.0%	86.0%	2.0%	0.4%	2.0%	86.0%	2.0%	86.4%	86.5%	87.0%	88.5%	1.5%	2.5%	88.5%	2.5%	
Own coverage of Stage 1 loans under IFRS 9	0.4%	0.8%	0.7%	0.9%	0.7%	0.9%	0.7%	0.8%	0.7%	0.8%	-0.1%	-0.1%	0.6%	-0.1%	0.6%	-0.1%	0.6%	0.5%	0.6%	0.6%	0.6%	0.6%	0.0%	-0.1%	0.6%	-0.1%	
Stage 2 loan volume under IFRS 9 (in HUF million)	21,447	132,427	123,754	222,202	259,780	272,474	263,082	259,319	266,711	3%	3%	266,711	3%	266,711	3%	266,711	3%	260,230	264,409	257,879	230,087	-11%	-14%	230,087	-14%		
Stage 2 loans under IFRS 9/gross customer loans	1.8%	8.6%	7.2%	10.9%	13.1%	13.3%	12.4%	11.7%	11.4%	-0.4%	-1.7%	11.4%	-1.7%	11.4%	-1.7%	11.4%	10.9%	10.9%	10.9%	9.1%	10.5%	9.1%	-1.3%	-2.2%	9.1%	-2.2%	
Own coverage of Stage 2 loans under IFRS 9	5.8%	8.5%	6.1%	7.0%	6.7%	6.8%	6.5%	6.1%	10.2%	4.8%	4.1%	10.2%	4.1%	10.2%	4.1%	10.2%	10.9%	10.4%	12.2%	11.0%	12.2%	11.0%	-1.2%	0.1%	11.0%	0.1%	
Stage 3 loan volume under IFRS 9 (in HUF million)	48.19	26,370	39,998	49,423	51,601	57,710	59,982	59,364	60,187	61,903	3%	7%	61,903	3%	7%	61,903	7%	61,033	64,198	62,645	59,475	-5%	-4%	59,475	-4%		
Stage 3 loans under IFRS 9/gross customer loans	1.8%	2.2%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.8%	2.7%	2.6%	-0.1%	-0.3%	2.6%	-0.3%	2.6%	2.6%	2.6%	2.6%	2.5%	2.4%	2.4%	-0.2%	-0.3%	2.4%	-0.3%	
Own coverage of Stage 3 loans under IFRS 9	80.0%	53.6%	53.6%	59.8%	63.8%	64.5%	65.8%	65.5%	64.8%	-0.7%	1.0%	64.8%	1.0%	64.8%	1.0%	64.8%	63.3%	63.4%	63.7%	64.7%	64.7%	64.7%	1.0%	-0.1%	64.7%	-0.1%	
Gross customer loans	99,011	168,327	166,704	306,974	395,217	1,199,580	1,539,758	1,715,347	2,038,480	1,978,559	1,253,262	2,208,122	2,341,392	2,460,826	6%	16%	2,341,392	16%	2,370,369	2,428,336	2,460,826	2,515,142	2%	7%	2,515,142	7%	
Total provision	-33,010	-31,835	-26,349	-19,759	-14,774	-18,904	-43,597	-44,587	-42,380	-46,259	-66,965	-67,002	-68,457	-81,828	23%	23%	-81,828	23%	-79,388	-80,840	-84,494	-76,426	-10%	-7%	-76,426	-7%	
Total provisions/Gross customer loans	33.3%	29.4%	24.2%	6.4%	3.7%	1.6%	2.8%	2.6%	3.1%	3.3%	3.3%	3.2%	3.1%	3.5%	0.4%	0.1%	3.5%	0.1%	3.3%	3.3%	3.4%	3.0%	-0.4%	-0.5%	3.0%	-0.5%	
Risk cost rate (Provision for impairment on loan and placement losses (adj.)/Average gross customer loans)	1.26%	0.89%	0.83%	2.64%	0.90%	0.25%	1.82%	0.02%	0.74%	0.57%	-0.23%	-0.10%	0.14%	2.91%	2.76%	3.25%	0.75%	0.17%	-0.32%	0.85%	0.97%	-0.54%	-1.51%	0.45%	-0.50%	0.24%	-0.50%
Provision for impairment on loan losses	-1,202	922	890	3,133	3,146	1,634	-22,170	-387	-14,422	-11,030	1,120	515	-786	-16,709	-15,860	44%	1,840	44%	5,085	-5,992	3,355	-1,566	-1,200	-5,883	-63%		
Stage 1 loan volume under IFRS 9 (in HUF million)	138,579	143,701	191,308	318,215	312,494	336,042	347,316	379,471	416,249	10%	33%	416,249	10%	33%	416,249	10%	407,586	425,870	432,520	434,818	0%	4%	434,818	4%			
Stage 1 loans under IFRS 9/gross customer loans	93.8%	79.5%	87.0%	85.8%	84.9%	86.5%	84.5%	86.8%	87.4%	0.6%	2.5%	87.4%	2.5%	87.4%	2.5%	87.4%	85.9%	85.8%	86.8%	87.0%	0.1%	-0.4%	87.0%	-0.4%			
Own coverage of Stage 1 loans under IFRS 9	1.2%	1.3%	1.2%	1.0%	0.9%	0.9%	0.9%	0.9%	1.0%	0.9%	0.1%	1.0%	0.9%	1.0%	0.9%	1.0%	1.0%	1.0%	1.0%	1.1%	0.9%	0.1%	1.1%	0.1%			
Stage 2 loan volume under IFRS 9 (in HUF million)	4,993	31,620	21,391	34,417	32,677	28,456	39,240	33,575	35,965	7%	10%	35,965	10%	35,965	10%	35,965	10%	45,235	48,897	45,060	46,472	3%	29%	46,472	29%		
Stage 2 loans under IFRS 9/gross customer loans	3.1%	17.5%	9.7%	9.3%	8.9%	7.3%	9.5%	7.7%	7.6%	-0.1%	-1.3%	7.6%	-1.3%	7.6%	-1.3%	7.6%	9.5%	9.9%	9.0%	9.3%	1.7%	9.3%	1.7%	9.3%	1.7%		
Own coverage of Stage 2 loans under IFRS 9	10.1%	10.4%	11.4%	9.4%	8.2%	7.8%	7.9%	7.6%	8.0%	0.4%	-0.2%	8.0%	-0.2%	8.0%	-0.2%	8.0%	8.6%	8.4%	8.5%	9.1%	0.6%	1.1%	0.6%	1.1%	0.6%		
Stage 3 loan volume under IFRS 9 (in HUF million)	4,604	5,494	7,190	18,243	22,776	23,780	24,459	23,946	24,900	1%	6%	24,900	6%	24,900	6%	24,900	6%	21,932	21,334	20,528	18,706	-9%	-22%	18,706	-22%		
Stage 3 loans under IFRS 9/gross customer loans	3.1%	3.0%	3.3%	6.1%	6.0%	5.5%	5.1%	5.4%	5.5%	5.1%	-0.4%	-1.1%	5.1%	-1.1%	5.1%	-1.1%	4.6%	4.3%	4.1%	3.7%	3.7%	-0.4%	-1.3%	3.7%	-1.3%		
Own coverage of Stage 3 loans under IFRS 9	83.1%	54.2%	73.3%	54.4%	53.2%	51.0%	51.5%	54.0%	56.1%	2.0%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	56.8%	56.2%	56.4%	54.9%	-1.6%	-1.2%	54.9%	-1.2%			
Gross customer loans	147,777	180,815	219,890	370,875	367,947	388,278	410,101	436,993	476,903	9%	24%	476,903	9%	24%	476,903	9%	468,024	486,108	488,108	499,766	0%	6%	499,766	6%			
Total provision	-3,657	-8,089	-10,096	-16,208	-17,413	-18,890	-19,047	-20,422	-20,422	7%	15%	-20,422	15%	-20,422	15%	-20,422	15%	-20,245	-20,558	-19,933	-19,141	-4%	-6%	-19,141	-6%		
Total provisions/Gross customer loans	2.5%	4.5%	4.6%	4.4%	4.8%	4.5%	4.6%	4.4%	4.3%	-0.1%	-0.5%	4.3%	-0.5%	4.3%	-0.5%	4.3%	4.1%	4.0%	3.8%	3.8%	3.8%	-0.2%	-0.5%	3.8%	-0.5%		
Risk cost rate (Provision for impairment on loan and placement losses (adj.)/Average gross customer loans)	0.23%	1.55%	0.46%	-0.83%	-0.03%	-0.22%	-0.04%	0.31%	0.35%	0.17%	-0.39%	0.00%	-0.03%	-0.02%	0.17%	-0.39%	0.19%	-0.33%	-0.14%	-0.32%	0.37%	-0.02%	0.37%	-0.02%	0.37%	-0.02%	
Provision for impairment on loan losses	0	249	-2,515	-880	2,505	108	535	-219	42	-358	-962%	-132%	0%	-100%	-193	-234	490	22	-96%	106%	85						
Stage 1 loan volume under IFRS 9 (in HUF million)	283,959	294,548	289,910	389,640	399,886	427,783	450,153	465,098	482,319	6%	23%	482,319	23%	482,319	23%	482,319	23%	499,269	534,225	538,204	561,932	5%	14%	561,932	14%		
Stage 1 loans under IFRS 9/gross customer loans	88.8%	81.4%	76.7%	87.0%	88.4%	88.7%	89.8%	90.5%	90.3%	-0.3%	1.9%	90.3%	1.9%	90.3%	1.9%	90.3%	91.0%	91.4%	92.2%	0.8%	1.9%	92.2%	1.9%				
Own coverage of Stage 1 loans under IFRS 9	1.1%	1.3%	1.0%	1.2%	0.8%	0.8%	0.8%	0.7%	0.8%	0.0%	-0.1%	0.6%	-0.1%	0.6%	-0.1%	0.6%	0.7%	0.7%	0.6%	-0.1%	-0.1%	0.6%	-0.1%				
Stage 2 loan volume under IFRS 9 (in HUF million)	12,509	41,390	59,866	36,294	33,557	34,893	32,624	30,402	37,252	23%	11%	37,252	11%	37,252	11%	37,252	11%	38,164	37,906	35,800	33,649	-4%	-10%	33,649	-10%		
Stage 2 loans under IFRS 9/gross customer loans	3.0%	11.4%	16.3%	8.1%	7.4%	7.2%	6.5%	5.9%	6.8%	0.9%	-0.6%	6.8%	-0.6%	6.8%	-0.6%	6.8%	6.9%	6.4%	6.1%	5.5%	-0.6%	-1.3%	5.5%	-1.3%			
Own coverage of Stage 2 loans under IFRS 9	4.8%	9.3%	6.5%	8.9%	5.1%	4.8%	4.9%	4.4%	4.8%	0.4%	-0.4%	4.8%	-0.4%	4.8%	-0.4%	4.8%	5.1%	5.0%	6.3%	1.3%	1.6%	6.3%	1.6%				
Stage 3 loan volume under IFRS 9 (in HUF million)	33,096	23,369	26,129	25,593	21,987	19,020	19,353	18,479	18,192	15,898	-13%	-16%	15,898	-16%	15,898	-16%	15,178	15,097	14,547	13,997	-4%	-12%	13,997	-12%			
Stage 3 loans under IFRS 9/gross customer loans	21.1%	7.3%	7.2%	7.0%	4.9%	4.2%	4.0%	3.7%	3.5%	2.9%	-0.6%	-1.3%	2.9%	-1.3%	2.9%	-1.3%	2.7%	2.6%	2.3%	2.3%	-0.2%	-0.6%	2.3%	-0.6%			
Own coverage of Stage 3 loans under IFRS 9	68.2%	63.9%	66.0%	64.4%	67.2%	67.4%	68.7%	70.2%	74.9%	4.7%	7.7%	74.9%	7.7%	74.9%	7.7%	74.9%	71.7%	71.2%	71.6%	73.9%	1.4%	-1.9%	73.9%	-1.9%			
Gross customer loans	158,297	149,775	143,331	138,485	157,043	319,836	362,067	366,369	447,021	452,493	482,029	501,256	513,692	545,499	6%	21%	545,499	21%	552,631	587,728	585,551	600,038	4%	12%	600,038	12%	
Total provision	-50,981	-52,991	-56,513	-38,899	-28,265	-19,518	-24,510	-23,504	-21,893	-17,625	-18,048	-17,888	-18,462	-18,462	-4%	-15,992	-16,454	-15,978	-15,653	-2%	-7%	-15,653	-7%				
Total provisions/Gross customer loans	32.2%	35.4%	39.4%	28.1%	18.0%	6.1%	6.8%	6.4%	4.9%	3.9%	3.7%	3.6%	3.4%	3.1%	-0.3%	-0.8%	3.1%	-0.8%	2.9%	2.8%	2.7%	2.6%	-0.2%	-0.5%	2.6%	-0.5%	
Risk cost rate (Provision for impairment on loan and placement losses (adj.)/Average gross customer loans)	1.90%	1.47%	2.90%	0.63%	0.03%	-0.56%	0.99%	-0.18%	-0.15%	-0.67%	-0.22%	-0.03%	-0.58%	-0.68%	-0.10%	-0.36%	-0.39%	0.28%	0.25%	0.32%	-0.18%	-0.32%	0.14%	0.36%	0.1%	0.40%	
Provision for impairment on loan losses	-3,069	2,266	4,289	864	46	-1,293	-3,434	647	639	2,929	257	33	736	923	25%	159%	1,947	-34%	-337	-460	268	483	80%	-48%	-46	-102%	
Stage 1 loan volume under IFRS 9 (in HUF million)	687,252	699,389	673,833</																								

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 2024	2Q 2024	3Q 2024	4Q 2024	2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025	q/q	y/y	2025 Audited	y/y	
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited					
OTP Group Consolidated	Return on Equity	-7.4%	5.1%	15.4%	18.5%	18.7%	20.3%	10.9%	17.0%	11.0%	27.2%	22.7%	24.4%	27.2%	19.8%	23.5%	14.9%	25.6%	24.4%	21.3%	-3.1%p	1.5%p	21.6%	-1.8%p
	Return on Equity (adjusted) ²	8.5%	9.6%	15.4%	18.7%	19.1%	20.6%	13.0%	18.5%	18.8%	24.9%	22.7%	24.4%	27.2%	19.8%	23.5%	14.9%	25.6%	24.4%	21.3%	-3.1%p	1.5%p	21.6%	-1.8%p
	Leverage (Avg. Assets / Avg. Equity)	7.7	8.7	7.7	7.9	8.2	8.4	9.1	9.4	9.9	10.2	9.6	9.5	8.9	8.6	9.1	8.6	8.6	8.4	8.2	-0.2	-0.4	8.5	-0.6
	Return on Assets ³	1.11%	1.11%	1.86%	2.37%	2.33%	2.44%	1.42%	1.97%	1.90%	2.43%	2.37%	2.58%	3.05%	2.32%	2.58%	1.73%	2.96%	2.92%	2.61%	-0.30%p	0.30%p	2.56%	-0.02%p
	Operating income margin without one-offs	3.88%	3.35%	3.10%	3.03%	2.76%	2.97%	2.47%	2.62%	2.78%	3.41%	3.31%	3.74%	3.98%	3.79%	3.71%	3.74%	4.13%	3.94%	3.39%	-0.55%p	-0.40%p	3.80%	0.09%p
	Total income margin without one-offs	7.74%	6.98%	6.79%	6.71%	6.33%	6.28%	5.37%	5.21%	5.31%	6.04%	5.91%	6.31%	6.48%	6.55%	6.32%	6.33%	6.70%	6.51%	6.53%	6.02%p	-0.02%p	6.52%	0.20%p
	Net Interest Margin without one-offs	5.96%	5.12%	4.82%	4.56%	4.30%	4.12%	3.61%	3.51%	3.51%	3.93%	4.30%	4.27%	4.26%	4.27%	4.28%	4.27%	4.31%	4.31%	4.48%	0.16%p	0.20%p	4.34%	0.07%p
	Net fee and commission margin	1.59%	1.55%	1.62%	1.75%	1.58%	1.65%	1.34%	1.29%	1.27%	1.29%	1.20%	1.34%	1.32%	1.38%	1.31%	1.28%	1.35%	1.41%	1.06%p	0.03%p	1.35%	0.04%p	
	Net other income margin without one-offs	0.19%	0.31%	0.35%	0.41%	0.44%	0.52%	0.41%	0.41%	0.53%	0.82%	0.41%	0.71%	0.91%	0.90%	0.73%	0.78%	1.02%	0.85%	0.64%	-0.21%p	-0.28%p	0.82%	0.09%p
	Operating costs / Average assets	3.85%	3.62%	3.70%	3.68%	3.57%	3.31%	2.90%	2.59%	2.53%	2.64%	2.60%	2.58%	2.50%	2.76%	2.61%	2.58%	2.57%	2.57%	3.14%	0.57%p	0.38%p	2.72%	0.11%p
	Cost / Income without one-offs	49.8%	52.0%	54.4%	54.9%	56.3%	52.7%	54.1%	49.7%	47.6%	43.6%	44.1%	40.8%	38.5%	42.2%	41.3%	40.8%	38.3%	39.5%	48.1%	8.7%p	6.0%p	41.7%	0.4%p
	Total risk cost to asset ratio	2.57%	2.04%	0.86%	0.38%	0.19%	0.27%	0.86%	0.29%	0.57%	0.23%	-0.07%	0.44%	0.26%	0.86%	0.38%	0.30%	0.60%	0.50%	0.37%	-0.13%p	-0.49%p	0.44%	0.06%p
	One-off items to assets ratio	0.02%	0.04%	0.02%	0.03%	0.03%	0.02%	0.01%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Tax to asset ratio without one-offs	0.23%	0.24%	0.40%	0.31%	0.27%	0.27%	0.19%	0.36%	0.31%	0.74%	1.00%	0.71%	0.67%	0.61%	0.75%	1.71%	0.58%	0.52%	0.41%	-0.12%p	-0.21%p	0.80%	0.05%p
	Effective tax rate without one-offs	17.5%	18.0%	18.0%	11.7%	10.5%	10.2%	11.8%	15.5%	14.1%	23.3%	29.7%	21.5%	18.1%	20.9%	22.4%	49.7%	16.3%	15.3%	13.4%	-1.8%p	-7.5%p	23.7%	1.3%p
Gross loans / Deposits	91%	80%	78%	75%	77%	83%	80%	79%	78%	76%	77%	77%	76%	77%	77%	77%	78%	78%	80%	2%p	3%p	80%	3%p	
Net loans / Deposits	76%	67%	67%	68%	72%	79%	76%	75%	74%	73%	73%	74%	73%	74%	74%	73%	75%	74%	77%	2%p	3%p	77%	3%	
Return on Equity	11.3%	10.3%	9.8%	12.3%	12.2%	11.7%	9.3%	11.6%	12.7%	11.0%	7.8%	9.1%	13.3%	8.1%	9.6%	-4.4%	14.0%	15.3%	8.0%	-7.3%p	0.0%p	8.5%	-1.2%p	
Leverage (Avg. Assets / Avg. Equity)	5.6	5.8	5.5	5.3	5.5	5.5	6.1	7.0	8.7	9.0	7.8	7.4	6.9	6.6	7.2	6.9	6.8	6.6	6.3	-0.2	-0.3	6.7	-0.5	
Return on Assets	2.02%	1.78%	1.80%	2.31%	2.21%	2.13%	1.52%	1.65%	1.47%	1.22%	0.99%	1.23%	1.92%	1.22%	1.35%	-0.63%	2.06%	2.33%	1.27%	-1.06%p	0.05%p	1.27%	-0.07%p	
Operating income margin without one-offs	2.68%	2.45%	2.12%	2.07%	1.77%	1.94%	1.73%	1.99%	1.70%	1.89%	1.79%	2.30%	2.26%	2.11%	2.12%	2.12%	2.53%	2.37%	1.80%	-0.57%p	-0.31%p	2.20%	0.09%p	
Total income margin without one-offs	5.53%	5.28%	5.23%	5.02%	4.64%	4.82%	4.34%	4.22%	3.68%	4.06%	3.75%	4.52%	4.44%	4.57%	4.32%	4.29%	4.83%	4.73%	4.93%	0.20%p	0.36%p	4.70%	0.37%p	
Net Interest Margin without one-offs	3.92%	3.62%	3.48%	3.22%	3.01%	2.92%	2.74%	2.85%	2.39%	2.26%	2.75%	2.82%	2.93%	3.00%	2.88%	2.99%	3.09%	3.17%	3.35%	0.18%p	0.35%p	3.15%	0.28%p	
Net fee and commission margin	1.39%	1.41%	1.48%	1.50%	1.31%	1.42%	1.25%	1.16%	1.01%	1.03%	0.98%	1.12%	1.10%	1.17%	1.09%	1.06%	1.17%	1.21%	1.32%	0.10%p	0.15%p	1.19%	0.10%p	
Net other income margin without one-offs	0.22%	0.26%	0.27%	0.30%	0.31%	0.48%	0.35%	0.20%	0.27%	0.76%	0.02%	0.57%	0.41%	0.40%	0.35%	0.23%	0.57%	0.34%	0.27%	-0.08%p	-0.14%p	0.35%	0.00%p	
Operating costs / Average assets	2.85%	2.84%	3.11%	2.95%	2.87%	2.88%	2.61%	2.23%	1.97%	2.17%	1.96%	2.21%	2.19%	2.46%	2.21%	2.17%	2.30%	2.36%	3.13%	0.77%p	0.67%p	2.49%	0.29%p	
Cost / Income without one-offs	51.6%	53.5%	59.5%	58.7%	61.8%	59.7%	60.1%	52.9%	53.7%	53.4%	52.2%	49.0%	49.2%	53.9%	51.0%	50.6%	47.7%	49.9%	63.5%	13.6%p	9.6%p	53.1%	2.0%p	
Total risk cost to asset ratio	0.34%	0.37%	-0.09%	-0.42%	-0.57%	-0.30%	0.07%	0.02%	-0.01%	0.01%	-0.30%	0.76%	0.01%	0.54%	0.25%	0.18%	0.28%	0.02%	0.48%	0.46%p	-0.06%p	0.24%	-0.01%p	
One-off items to assets ratio	0.04%	0.06%	0.03%	0.05%	-0.03%	0.07%	0.02%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tax to asset ratio without one-offs	0.35%	0.37%	0.44%	0.23%	0.18%	0.14%	0.16%	0.31%	0.25%	0.66%	1.11%	0.31%	0.33%	0.34%	0.52%	2.57%	0.19%	0.02%	0.05%	0.03%p	-0.29%p	0.70%	0.18%p	
Effective tax rate without one-offs	15.0%	17.6%	19.9%	9.3%	7.8%	6.4%	9.4%	16.0%	14.6%	35.0%	52.4%	20.0%	14.8%	21.9%	27.8%	132.4%	8.6%	0.9%	3.9%	3.0%p	-17.9%p	35.4%	7.6%p	
Gross loans / Deposits	63%	53%	53%	52%	54%	57%	57%	55%	58%	61%	60%	61%	62%	65%	65%	62%	63%	64%	71%	7%p	6%p	71%	6%p	
Net loans / Deposits	54%	48%	49%	49%	52%	55%	55%	52%	56%	59%	57%	59%	60%	62%	62%	60%	61%	62%	68%	7%p	6%p	68%	6%p	
Return on Equity	16.7%	21.0%	19.8%	20.0%	18.4%	13.7%	7.0%	11.8%	16.7%	24.9%	19.3%	24.9%	21.1%	21.0%	21.5%	19.0%	21.8%	19.0%	21.3%	2.3%p	0.3%p	20.3%	-1.3%p	
Leverage (Avg. Assets / Avg. Equity)	6.3	6.7	7.6	8.0	8.1	7.3	6.9	6.7	7.3	7.6	7.4	7.8	7.6	7.4	7.5	7.4	7.7	7.6	7.6	0.0	0.2	7.6	0.0	
Return on Assets	2.66%	3.11%	2.59%	2.51%	2.28%	1.87%	1.01%	1.75%	2.29%	3.29%	2.62%	3.19%	2.76%	2.83%	2.85%	2.55%	2.81%	2.50%	2.80%	0.30%p	-0.03%p	2.67%	-0.18%p	
Operating income margin	4.23%	4.32%	3.84%	3.28%	2.75%	2.30%	2.22%	2.43%	2.72%	3.58%	3.14%	3.82%	3.78%	3.72%	3.62%	3.10%	3.60%	3.47%	3.13%	-0.34%p	-0.59%p	3.32%	-0.30%p	
Total income margin	6.94%	6.77%	6.16%	5.77%	5.20%	4.28%	4.13%	4.07%	4.41%	5.24%	5.33%	5.34%	5.30%	5.36%	5.33%	5.07%	5.12%	4.92%	4.90%	-0.02%p	-0.45%p	5.00%	-0.33%p	
Net Interest Margin	5.37%	5.24%	4.60%	3.85%	3.37%	3.00%	2.75%	2.58%	2.78%	3.76%	3.88%	3.84%	3.09%	3.69%	3.80%	3.58%	3.43%	3.45%	3.02%	0.02%p	-0.24%p	3.49%	-0.31%p	
Net fee and commission margin	1.37%	1.36%	1.42%	1.48%	1.47%	1.16%	1.13%	1.24%	1.31%	1.20%	1.14%	1.20%	1.22%	1.19%	1.19%	1.19%	1.20%	1.16%	1.16%	-0.05%p	-0.04%p	1.19%	0.00%p	
Net other income margin	0.19%	0.16%	0.13%	0.44%	0.36%	0.12%	0.25%	0.25%	0.32%	0.28%	0.31%	0.29%	0.28%	0.48%	0.34%	0.30%	0.41%	0.29%	0.30%	0.01%p	-0.17%p	0.32%	-0.02%p	
Operating costs / Average assets	2.70%	2.44%	2.32%	2.50%	2.44%	1.98%	1.90%	1.65%	1.69%	1.66%	2.19%	1.52%	1.52%	1.63%	1.71%	1.97%	1.52%	1.46%	1.78%	0.32%p	0.14%p	1.68%	-0.03%p	
Cost / Income	39.0%	36.1%	37.7%	43.2%	47.0%	46.3%	46.1%	40.5%	38.3%	31.6%	41.0%	28.5%	28.6%	30.5%	32.9%	38.9%	29.7%	29.6%	36.2%	6.6%p	5.7%p	33.6%	1.6%p	
Total risk cost to asset ratio	1.28%	0.88%	0.97%	0.50%	0.26%	0.23%	1.12%	0.48%	0.19%	-0.06%	0.05%	0.08%	0.53%	0.50%	0.30%	0.12%	0.30%	0.52%	-0.07%	-0.59%p	-0.56%p	0.22%	-0.08%p	
Tax to asset ratio	0.30%	0.34%	0.27%	0.26%	0.21%	0.20%	0.09%	0.19%	0.24%	0.35%	0.47%	0.55%	0.50%	0.39%	0.47%	0.43%	0.49%	0.44%	0.39%	-0.05%p	0.00%p	0.44%	-0.04%p	
Effective tax rate	10.1%	9.8%	9.5%	9.5%	8.3%	9.6%	8.3%	9.9%	9.6%	9.7%	15.0%	14.7%	15.2%	12.2%	14.3%	14.6%	15.0%	14.9%	12.2%	-2.7%p	0.0%p	14.1%	-0.1%p	
Gross loans / Deposits	90%	78%	74%	73%	71%	78%	73%	77%	73%	79%	80%	81%	79%	78%	78%	80%	79%	80%	77%	-4%p	-2%p	77%	7%	
Net loans / Deposits	78%	67%	65%	66%	65%	73%	68%	72%	70%	76%	78%	77%	77%	76%	76%	77%	77%	78%	75%	-3%p	-1%p	75%	-1%p	
Return on Equity	6.3%	10.0%	12.8%	19.7%	15.5%	18.4%	14.6%	15.9%	16.1%	14.4%	16.5%	16.1%	14.4%	16.5%	16.4%	16.5%	16.4%	16.4%	9.3%	-7.1%p	-6.6%p	14.2%	-1.9%p	
Leverage (Avg. Assets / Avg. Equity)	8.3	8.0																						

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 2024	2Q 2024	3Q 2024	4Q 2024	2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025	q/q	y/y	2025 Audited	y/y		
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited						
OBH (Croatia)	Return on Equity	0.2%	4.2%	5.2%	9.3%	9.6%	10.9%	4.7%	10.0%	11.4%	14.1%	18.0%	14.4%	15.7%	9.4%	14.2%	10.3%	13.3%	11.8%	11.9%	0.1%p	2.6%p	11.8%	-2.4%p	
	Leverage (Avg. Assets / Avg. Equity)	8.9	9.3	8.8	7.4	7.1	7.0	6.9	7.1	7.8	8.0	7.9	8.2	8.3	8.1	8.1	7.8	8.3	8.6	8.5	0.0	0.5	8.3	0.2	
	Return on Assets	0.02%	0.45%	0.59%	1.26%	1.36%	1.57%	0.69%	1.41%	1.47%	1.75%	2.27%	1.76%	1.88%	1.16%	1.75%	1.32%	1.60%	1.38%	1.39%	0.02%p	0.23%p	1.42%	-0.32%p	
	Operating income margin	1.26%	1.66%	2.10%	2.12%	1.93%	2.20%	1.87%	1.83%	1.69%	2.17%	2.02%	2.11%	2.23%	1.78%	2.08%	1.86%	1.78%	1.69%	1.69%	-0.08%p	-0.27%p	1.82%	-0.27%p	
	Total income margin	4.26%	4.30%	4.89%	4.70%	4.27%	4.35%	3.93%	3.73%	3.51%	4.05%	3.92%	4.01%	4.04%	3.75%	3.93%	3.85%	3.90%	3.63%	3.62%	0.00%p	-0.13%p	3.75%	-0.18%p	
	Net Interest Margin	3.01%	3.12%	3.54%	3.27%	2.95%	2.91%	2.69%	2.56%	2.43%	2.99%	3.05%	3.00%	2.92%	2.95%	2.98%	2.94%	2.82%	2.70%	2.71%	0.01%p	-0.24%p	2.79%	-0.19%p	
	Net fee and commission margin	0.87%	0.81%	0.83%	0.93%	0.88%	0.87%	0.74%	0.76%	0.85%	0.84%	0.74%	0.87%	0.91%	0.76%	0.82%	0.76%	0.86%	0.86%	0.79%	-0.06%p	0.04%p	0.82%	0.00%p	
	Net other income margin	0.39%	0.36%	0.51%	0.50%	0.45%	0.57%	0.4%	0.40%	0.23%	0.21%	0.13%	0.14%	0.21%	0.05%	0.13%	0.04%	0.22%	0.07%	0.12%	0.05%p	0.07%p	0.14%	0.01%p	
	Operating costs / Average assets	3.00%	2.63%	2.78%	2.57%	2.34%	2.16%	2.06%	1.90%	1.83%	1.87%	1.90%	1.81%	1.79%	1.85%	1.99%	1.99%	1.96%	1.85%	1.93%	0.08%p	0.14%p	1.93%	0.08%p	
	Cost / Income	70.4%	61.3%	56.9%	54.8%	54.7%	49.5%	52.5%	51.1%	52.0%	46.3%	48.5%	47.4%	44.9%	47.6%	47.0%	51.7%	50.2%	51.0%	53.3%	2.3%p	5.7%p	51.5%	4.5%p	
	Total risk cost to asset ratio	1.16%	1.40%	1.38%	0.59%	0.27%	0.28%	1.05%	0.10%	-0.11%	0.03%	-0.76%	-0.03%	-0.07%	0.53%	-0.05%	0.19%	0.02%	0.10%	-0.02%	-0.11%p	-0.55%p	0.07%	0.12%p	
	Tax to asset ratio	0.09%	-0.19%	0.13%	0.28%	0.31%	0.34%	0.13%	0.32%	0.32%	0.39%	0.50%	0.38%	0.41%	0.27%	0.39%	0.34%	0.32%	0.30%	0.31%	0.04%p	0.04%p	0.32%	-0.07%p	
	Effective tax rate	83.4%	-73.4%	18.6%	18.0%	18.4%	17.9%	15.7%	18.6%	17.8%	18.1%	18.0%	17.7%	18.0%	19.1%	18.1%	20.5%	16.9%	18.1%	18.4%	0.4%p	-0.7%p	18.4%	0.3%p	
	Gross loans / Deposits	90%	92%	91%	80%	83%	93%	100%	95%	95%	97%	103%	102%	99%	103%	103%	108%	107%	99%	101%	2%p	-2%p	101%	-2%p	
Net loans / Deposits	83%	84%	82%	76%	88%	94%	90%	90%	90%	93%	99%	98%	95%	100%	100%	104%	104%	96%	98%	2%p	-2%p	98%	-2%p		
OTP Bank Serbia	Return on Equity	0.2%	-1.3%	0.1%	-9.5%	3.7%	7.6%	2.7%	11.4%	10.9%	16.6%	21.3%	21.7%	19.4%	5.1%	16.5%	20.7%	15.5%	14.3%	21.8%	7.8%p	16.7%p	18.1%	1.6%p	
	Leverage (Avg. Assets / Avg. Equity)	3.6	3.8	4.3	4.8	6.4	6.7	7.0	7.3	7.5	7.6	7.6	7.8	7.8	7.7	7.7	7.8	8.0	8.2	7.9	-0.3	0.2	8.0	0.2	
	Return on Assets	0.05%	-0.34%	0.03%	-1.97%	0.58%	1.13%	0.39%	1.57%	1.46%	2.17%	2.82%	2.78%	2.50%	0.66%	2.14%	2.66%	1.94%	1.74%	2.77%	1.03%p	2.11%p	2.27%	0.13%p	
	Operating income margin	1.39%	1.13%	0.56%	0.92%	1.20%	1.43%	1.93%	1.99%	2.32%	3.03%	3.09%	3.20%	3.02%	2.99%	3.07%	2.81%	2.85%	2.71%	2.77%	0.06%p	-0.22%p	2.79%	-0.28%p	
	Total income margin	8.75%	7.31%	6.16%	6.84%	5.84%	4.70%	4.25%	4.07%	4.14%	4.93%	4.89%	5.02%	4.87%	4.97%	4.94%	4.61%	4.62%	4.46%	4.85%	0.39%p	-0.12%p	4.64%	-0.30%p	
	Net Interest Margin	6.76%	5.60%	4.60%	4.92%	3.95%	3.35%	3.20%	3.05%	3.03%	3.87%	3.83%	3.83%	3.74%	3.62%	3.75%	3.49%	3.43%	3.31%	3.33%	0.02%p	-0.30%p	3.39%	-0.36%p	
	Net fee and commission margin	1.89%	1.53%	1.32%	1.55%	1.40%	1.03%	0.79%	0.70%	0.71%	0.69%	0.65%	0.69%	0.64%	0.80%	0.70%	0.64%	0.69%	0.67%	0.49%	0.37%p	0.24%p	0.76%	0.06%p	
	Net other income margin	0.09%	0.18%	0.24%	0.38%	0.48%	0.32%	0.25%	0.32%	0.39%	0.37%	0.41%	0.51%	0.49%	0.54%	0.49%	0.50%	0.50%	0.50%	0.01%p	-0.06%p	0.49%	0.00%p		
	Operating costs / Average assets	7.36%	6.18%	5.60%	5.92%	4.64%	3.27%	2.32%	2.09%	1.82%	1.90%	1.80%	1.83%	1.85%	1.98%	1.87%	1.80%	1.77%	1.74%	2.08%	0.34%p	0.10%p	1.85%	-0.02%p	
	Cost / Income	84.1%	84.5%	91.0%	86.5%	79.5%	69.6%	54.6%	51.2%	44.0%	38.6%	36.8%	36.4%	37.9%	39.9%	37.8%	39.0%	38.3%	39.1%	42.9%	3.7%p	3.0%p	39.9%	2.1%p	
	Total risk cost to asset ratio	1.34%	1.47%	0.55%	2.97%	0.60%	0.34%	1.48%	0.25%	0.62%	0.52%	-0.17%	-0.03%	0.11%	2.18%	0.58%	-0.25%	0.63%	0.67%	-0.34%	-1.01%p	-2.52%p	0.19%	-0.39%p	
	Tax to asset ratio	0.00%	-0.01%	-0.03%	-0.07%	0.03%	-0.05%	0.06%	0.18%	0.24%	0.34%	0.44%	0.44%	0.41%	0.15%	0.35%	0.40%	0.28%	0.30%	0.34%	0.04%p	0.19%p	0.33%	-0.02%p	
	Effective tax rate	-8.7%	2.3%	-64.9%	3.6%	4.4%	-4.6%	13.7%	10.1%	14.2%	13.6%	13.4%	13.8%	14.2%	18.1%	14.2%	13.1%	12.5%	14.8%	10.9%	-3.9%p	-7.2%p	12.7%	-1.5%p	
	Gross loans / Deposits	148%	148%	138%	86%	106%	134%	134%	138%	131%	106%	105%	104%	106%	100%	100%	103%	103%	102%	111%	8%p	11%p	111%	11%p	
Net loans / Deposits	99%	104%	105%	82%	102%	130%	130%	135%	127%	102%	101%	101%	103%	96%	96%	101%	100%	99%	107%	9%p	11%p	107%	11%p		
OBA (Albania)	Return on Equity	14.1%	7.3%			14.1%	17.6%	21.1%	16.3%	23.7%	21.5%	20.1%	16.5%	20.2%	16.8%	16.2%	12.4%	16.7%	12.4%	-4.3%	-4.1%	15.5%	-4.7%		
	Leverage (Avg. Assets / Avg. Equity)	10.1	10.0			9.7	10.3	9.0	8.2	7.6	7.3	6.9	7.5	6.8	6.7	6.5	-0.2	-0.5	6.7	6.5	-0.2	-0.5	6.7	-0.8	
	Return on Assets	1.40%	0.73%			1.83%	2.05%	1.80%	2.89%	2.80%	2.75%	2.39%	2.70%	2.45%	2.43%	2.48%	1.92%	2.48%	1.92%	-0.56%	-0.47%	2.32%	-0.38%		
	Operating income margin	1.99%	2.20%			2.39%	1.88%	2.14%	3.10%	3.20%	3.41%	2.99%	3.17%	2.96%	2.84%	2.63%	2.33%	2.63%	2.33%	-0.30%	-0.66%	2.69%	-0.49%		
	Total income margin	4.27%	4.32%			4.43%	4.07%	5.15%	5.38%	5.51%	5.77%	5.31%	5.49%	5.14%	5.16%	4.91%	4.72%	4.72%	4.91%	4.72%	-0.19%	-0.59%	4.98%	-0.51%	
	Net Interest Margin	3.59%	3.66%			3.51%	3.40%	4.34%	4.58%	4.75%	4.55%	4.52%	4.60%	4.42%	4.35%	4.02%	3.96%	4.02%	3.96%	-0.06%	-0.57%	4.18%	-0.42%		
	Net fee and commission margin	0.54%	0.48%			0.61%	0.62%	0.54%	0.51%	0.44%	0.83%	0.54%	0.54%	0.58%	0.50%	0.52%	0.55%	0.38%	0.38%	-0.17%	-0.16%	0.49%	-0.10%		
	Net other income margin	0.13%	0.18%			0.31%	0.05%	0.27%	0.29%	0.32%	0.39%	0.25%	0.31%	0.22%	0.29%	0.34%	0.39%	0.34%	0.39%	0.04%	0.13%	0.31%	0.00%		
	Operating costs / Average assets	2.28%	2.12%			2.05%	2.19%	2.28%	2.31%	2.28%	2.31%	2.35%	2.32%	2.32%	2.18%	2.32%	2.28%	2.28%	2.38%	0.11%	0.07%	2.29%	-0.03%		
	Cost / Income	53.4%	49.1%			46.2%	53.9%	58.5%	42.4%	40.8%	43.7%	42.2%	42.5%	44.9%	46.4%	50.5%	4.2%	6.9%	46.0%	3.8%					
	Total risk cost to asset ratio	0.34%	1.29%			0.23%	-0.57%	-0.18%	-0.29%	-0.18%	-0.19%	-0.04%	-0.09%	-0.03%	0.09%	-0.05%	0.21%	-0.24%	-0.07%	-0.02%					
	Tax to asset ratio	0.25%	0.18%			0.33%	0.40%	0.38%	0.51%	0.57%	0.58%	0.42%	0.52%	0.42%	0.43%	0.41%	0.47%	0.56%	0.43%	0.47%	0.05%	0.43%	-0.08%		
	Effective tax rate	14.9%	20.0%			15.1%	16.5%	17.6%	14.8%	16.9%	17.4%	15.0%	16.0%	14.6%	14.3%	19.7%	15.1%	14.3%	19.7%	15.1%	4.7%	15.8%	-0.3%		
	Gross loans / Deposits	82%	84%			88%	72%	67%	68%	72%	74%	77%	78%	77%	78%	81%	78%	79%	79%	79%	1%p	2%p	79%	2%p	
Net loans / Deposits	80%	80%			83%	69%	64%	65%	69%	71%	74%	74%	74%	74%	75%	78%	75%	76%	76%	1%p	2%p	76%	2%p		
CKB Group (Montenegro)	Return on Equity	1.8%	4.0%	-7.9%	-0.7%	7.3%	11.9%	6.0%	5.2%	10.9%	20.6%	18.6%	21.7%	25.1%	20.9%	21.5%	17.5%	17.9%	20.0%	14.1%	-5.9%p	-6.8%p	17.4%	-4.2%p	
	Leverage (Avg. Assets / Avg. Equity)	8.9	8.6			9.0	6.2	6.5	6.0	6.6	6.1	5.7	6.1	6.5	6.4	6.2	6.2	6.4	6.5	6.2	-0.2	-0.1	6.3	0.2	
	Return on Assets	0.20%	0.46%			-0.95%	1.05%	1.92%	0.87%	1.64%	3.40%	3.29%	3.54%	3.84%	3.28%	3.49%	2.83%	3.09%	2.26%	-0.83%p	-1.02%p	2.75%	-0.74%p		
	Operating income margin	1.93%	1.59%			1.38%	0.93%	1.24%	1.71%	1.78%	2.15%	2.54%	3.66%	3.98%	4.24%	4.18%	3.34%	3.92%	3.52%	3.51%	2.66%	-0.85%p	-0.68%p	3.30%	-0.61%p
	Total income margin	5.88%	5.29%			5.16%	5.02%	5.09%	4.86%	4.70%	4.62%	4.84%	6.11%	6.49%	6.83%	6.79%	6.25%	5.98%	5.82%	5.63%	-0.20%p	-0.6			

7B Performance and other indicators of OTP Group member banks (IFRS)¹

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	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	2024 Audited	1Q 2025	2Q 2025	3Q 2025	4Q 2025 Audited	q/q	y/y	2025 Audited	y/y
Return on Equity						12.6%	10.7%	15.2%	19.3%	25.3%	15.4%	17.7%	25.5%	11.6%	17.4%	12.9%	12.8%	16.5%	18.0%	1.5%	6.4%	15.0%	-2.4%
Leverage (Avg. Assets / Avg. Equity)						6.1	6.3	6.8	7.1	6.5	6.5	6.2	6.9	6.7	6.6	6.2	5.8	6.2	6.1	-0.1	-0.6	6.1	-0.5
Return on Assets						2.07%	1.70%	2.25%	2.72%	3.89%	2.39%	2.86%	3.72%	1.73%	2.66%	2.06%	2.21%	2.68%	2.96%	0.28%	1.23%	2.47%	-0.19%
Operating income margin						3.13%	3.30%	3.00%	5.08%	3.56%	2.70%	2.86%	3.58%	2.38%	2.88%	2.54%	2.66%	3.47%	2.62%	-0.85%	0.24%	2.82%	-0.05%
Total income margin						6.31%	6.24%	5.86%	8.05%	6.73%	5.72%	5.99%	6.51%	6.03%	6.06%	5.94%	6.22%	6.91%	6.72%	-0.20%	0.68%	6.44%	0.37%
Net Interest Margin						4.23%	3.80%	3.72%	5.55%	4.35%	3.49%	3.84%	3.37%	3.54%	3.56%	4.03%	4.22%	4.60%	4.80%	0.20%	1.26%	4.41%	0.85%
Net fee and commission margin						0.95%	0.91%	0.90%	0.76%	0.64%	0.54%	0.56%	0.62%	0.58%	0.58%	0.57%	0.62%	0.61%	0.50%	-0.11%	-0.09%	0.57%	0.00%
Net other income margin						1.12%	1.53%	1.24%	1.75%	1.74%	1.69%	1.59%	2.53%	1.91%	1.93%	1.33%	1.71%	1.41%	1.41%	-0.29%	-0.49%	1.46%	-0.48%
Operating costs / Average assets						3.18%	2.95%	2.85%	2.97%	3.17%	3.01%	3.13%	2.93%	3.65%	3.19%	3.39%	3.58%	3.44%	4.09%	0.65%	0.44%	3.62%	0.43%
Cost / Income						50.4%	47.2%	48.7%	36.9%	47.2%	52.7%	52.2%	45.1%	60.5%	52.6%	57.2%	57.3%	49.8%	60.9%	11.2%	0.5%	56.2%	3.6%
Total risk cost to asset ratio						0.87%	1.37%	0.45%	1.96%	-0.88%	0.01%	-0.45%	-0.67%	0.49%	-0.14%	0.16%	0.10%	0.45%	-0.78%	-1.23%	-1.27%	-0.01%	0.13%
Tax to asset ratio						0.19%	0.23%	0.31%	0.40%	0.55%	0.31%	0.45%	0.53%	0.16%	0.36%	0.32%	0.35%	0.34%	0.45%	0.10%	0.28%	0.36%	0.00%
Effective tax rate						8.3%	12.0%	12.0%	12.8%	12.3%	11.3%	13.5%	12.5%	8.6%	11.9%	13.3%	13.7%	11.3%	13.1%	1.8%	4.4%	12.8%	0.9%
Gross loans / Deposits						65%	65%	67%	65%	45%	49%	48%	46%	50%	50%	58%	62%	65%	67%	3%	17%	67%	17%
Net loans / Deposits						64%	63%	65%	61%	43%	46%	46%	44%	48%	48%	56%	59%	63%	65%	3%	17%	65%	17%
Return on Equity	0.1%	3.1%	-7.4%	-7.6%	0.2%	5.2%	-3.4%																
Leverage (Avg. Assets / Avg. Equity)	15.7	15.2	15.0	16.5	17.8	15.2	12.3																
Return on Assets	0.01%	0.20%	-0.49%	-0.46%	0.01%	0.34%	-0.28%																
Operating income margin	1.33%	1.44%	1.50%	1.48%	0.57%	0.35%	0.40%																
Total income margin	3.84%	3.86%	3.95%	3.90%	3.32%	3.20%	2.98%																
Net Interest Margin	3.19%	3.18%	3.15%	2.98%	2.47%	2.29%	2.04%																
Net fee and commission margin	0.67%	0.74%	0.72%	0.81%	0.78%	0.85%	0.77%																
Net other income margin	-0.02%	-0.06%	0.08%	0.10%	0.07%	0.07%	0.16%																
Operating costs / Average assets	2.52%	2.42%	2.45%	2.42%	2.75%	2.85%	2.57%																
Cost / Income	65.5%	62.6%	62.1%	62.1%	82.7%	89.0%	86.5%																
Total risk cost to asset ratio	1.24%	1.13%	2.04%	1.88%	0.55%	-0.04%	0.61%																
Tax to asset ratio	0.08%	0.11%	-0.06%	0.05%	0.01%	0.05%	0.07%																
Effective tax rate	91.2%	34.6%	10.3%	-12.7%	56.1%	13.2%	-35.1%																
Gross loans / Deposits	98.4%	99.3%	106.0%	111.3%	109.2%	111.7%																	
Net loans / Deposits	92.3%	93.4%	97.4%	103.2%	100.4%	104.8%																	
Return on Equity	-6.4%	7.9%	11.5%	29.4%	24.4%	17.4%	15.7%	14.3%	19.1%	11.2%	10.7%	12.4%	12.5%	34.8%	17.9%	1.0%	11.8%	11.3%	0.8%	-10.5%p	-34.0%p	6.2%	-11.7%p
Leverage (Avg. Assets / Avg. Equity)	12.6	15.8	15.0	12.7	12.6	11.0	12.2	13.7	14.7	15.8	15.6	16.2	16.0	15.7	15.9	13.5	12.8	11.9	11.7	-0.2	-4.0	12.4	-3.4
Return on Assets	-0.51%	0.50%	0.77%	2.32%	1.94%	1.59%	1.29%	1.05%	1.30%	0.71%	0.69%	0.76%	0.78%	2.22%	1.13%	0.07%	0.92%	0.95%	0.07%	-0.89%p	-2.15%p	0.50%	-0.63%p
Operating income margin	1.98%	2.07%	2.17%	1.75%	1.72%	1.64%	1.73%	1.57%	1.65%	1.60%	1.55%	1.25%	1.38%	0.89%	1.26%	1.46%	1.23%	1.51%	0.28%p	0.62%p	1.47%	0.21%p	
Total income margin	4.02%	4.04%	3.95%	3.49%	3.38%	3.20%	3.58%	3.05%	2.94%	3.00%	3.08%	2.84%	2.85%	2.73%	2.87%	3.11%	3.39%	3.13%	3.49%	0.36%p	0.76%p	3.28%	0.41%p
Net Interest Margin	5.20%	5.49%	4.95%	3.50%	3.42%	3.12%	2.97%	2.71%	2.68%	2.81%	2.75%	2.58%	2.28%	2.43%	2.51%	2.83%	2.77%	2.98%	3.07%	0.09%p	0.64%p	2.91%	0.40%p
Net fee and commission margin	-1.01%	-0.79%	-0.29%	-0.10%	-0.03%	-0.02%	0.01%	0.02%	0.11%	0.08%	0.10%	0.07%	0.05%	0.06%	0.07%	0.06%	0.07%	0.06%	0.07%	0.00%p	0.00%p	0.06%	-0.01%p
Net other income margin	-0.17%	-0.66%	-0.71%	0.09%	-0.01%	0.10%	0.60%	0.33%	0.16%	0.11%	0.23%	0.19%	0.53%	0.23%	0.29%	0.22%	0.55%	0.09%	0.35%	0.27%p	0.12%p	0.30%	0.01%p
Operating costs / Average assets	2.04%	1.98%	1.78%	1.74%	1.66%	1.56%	1.85%	1.48%	1.29%	1.40%	1.52%	1.59%	1.47%	1.84%	1.61%	1.65%	1.73%	1.90%	1.97%	0.08%p	0.14%p	1.81%	0.20%p
Cost / Income	50.7%	48.9%	45.1%	49.9%	49.2%	48.7%	51.7%	48.6%	43.8%	46.6%	49.5%	56.1%	51.7%	67.3%	56.1%	53.0%	51.0%	60.6%	56.6%	-4.0%p	-10.7%p	55.2%	-0.9%p
Total risk cost to asset ratio	2.49%	1.56%	1.39%	-0.67%	-0.10%	-0.08%	0.28%	0.40%	0.16%	0.48%	-0.04%	0.20%	0.43%	-1.55%	-0.26%	0.20%	0.47%	0.13%	1.23%	1.10%p	2.78%p	0.51%	0.76%p
Tax to asset ratio	0.00%	0.00%	0.01%	0.10%	-0.12%	0.14%	0.16%	0.12%	0.20%	0.41%	0.91%	0.29%	0.17%	0.22%	0.39%	1.19%	0.27%	0.15%	0.21%	0.06%p	-0.01%p	0.46%	0.07%p
Effective tax rate	0.0%	0.0%	1.6%	4.1%	-6.5%	8.2%	11.1%	10.3%	13.0%	36.7%	56.8%	27.3%	17.5%	9.0%	25.6%	94.2%	22.6%	13.7%	75.7%	62.0%p	66.6%p	48.0%	22.5%p
Gross loans / Deposits	3228%	2512%	829%	1408%	2117%	3515%	4462%	5423%	8650%	11746%	9912%	11583%	10056%	11455%	11455%	11430%	9825%	13039%	13675%	636%p	2220%p	13675%	2220%p
Net loans / Deposits	2840%	2181%	721%	1307%	2026%	3418%	4325%	5249%	8448%	11474%	9687%	11325%	9836%	11287%	11287%	11258%	9685%	12860%	13481%	621%p	2194%p	13481%	2194%p

8 Mortgage Loan Portfolio Highlights of OTP Core

Mortgage loan statistics of OTP Bank, OTP Mortgage Bank and OTP Building Society (aggregated)

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	q/q	y/y	2025	y/y
Total Mortgage Loan Applications	114,434	141,225	238,760	292,990	372,978	444,974	294,749	465,613	380,424	254,212	93,068	129,660	103,786	117,904	444,417	125,812	134,569	201,522	361,259	79%	206%	823,162	85%
Housing loans	92,736	119,196	214,336	265,779	342,725	416,092	275,043	430,622	353,657	223,901	85,875	121,282	95,720	109,740	412,617	115,446	121,747	190,334	352,000	85%	221%	779,526	89%
HUF Housing Loans	92,736	119,196	214,336	265,779	342,725	416,092	275,043	430,622	353,657	223,901	85,875	121,282	95,720	109,740	412,617	115,446	121,747	190,334	352,000	85%	221%	779,526	89%
Non-subsidized Housing Loans	51,111	77,321	119,483	160,747	260,651	258,099	195,911	259,749	122,824	152,500	52,924	76,389	56,767	71,232	257,312	79,851	80,301	54,294	39,376	-27%	-45%	253,822	-1%
o/w OTP Building Society	1,570	1,441	4,500	10,549	22,572	2,443	1,736	444	1,461	1,849	275	246	280	234	1,034	161	218	164	162	-1%	-31%	705	-32%
Subsidized Housing Loans	41,626	41,875	94,853	105,032	82,074	157,993	79,132	170,873	230,833	71,401	32,951	44,893	38,954	38,508	155,305	35,595	41,446	136,040	312,624	130%	712%	525,704	238%
Originated after Aug 2012	41,626	41,875	94,853	105,032	82,074	157,993	79,132	103,730	70,740	71,401	32,951	44,893	38,954	38,508	155,305	35,595	41,446	136,040	312,624	130%	712%	525,704	238%
Subsidized Home Renovation Loan								29,563	22,343	0	0	0	0	0	0	0	0	0	0			0	
Subsidized Green Mortgages from 4Q 2021								37,580	137,751	0	0	0	0	0	0	0	0	0	0			0	
FX housing loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
Home Equity Loans	21,698	22,029	24,425	27,210	30,252	28,882	19,706	34,992	26,767	30,311	7,193	8,378	8,065	8,164	31,800	10,367	12,822	11,189	9,259	-17%	13%	43,636	37%

Total Mortgage Loan Contracted amount	322,349	440,252	412,003	217,218	102,614	126,904	110,671	107,526	447,715	122,581	134,624	113,448	323,169	185%	201%	693,823	55%
Housing loans	297,754	406,308	381,871	187,941	95,926	118,745	102,417	99,639	416,728	114,286	121,606	101,891	315,759	210%	217%	653,542	57%
HUF Housing Loans	297,754	406,308	381,871	187,941	95,926	118,745	102,417	99,639	416,728	114,286	121,606	101,891	315,759	210%	217%	653,542	57%
Non-subsidized Housing Loans	208,597	255,810	134,700	125,818	63,233	72,965	61,185	62,484	259,867	79,766	82,186	59,581	35,847	-40%	-43%	257,380	-1%
o/w OTP Building Society	1,473	194	780	1,343	200	154	154	128	636	143	186	140	62	-56%	-52%	531	-17%
Subsidized Housing Loans	89,157	150,498	247,171	62,124	32,693	45,780	41,232	37,156	156,861	34,520	39,420	42,310	279,911	562%	653%	396,162	153%
Originated after Aug 2012	89,157	101,459	69,040	62,107	32,693	45,780	41,232	37,156	156,861	34,520	39,420	42,310	279,900	562%	653%	396,150	153%
Subsidized Home Renovation Loan	0	28,393	23,470	17	0	0	0	0	0	0	0	0	2			2	
Subsidized Green Mortgages from 4Q 2021	0	20,646	154,660	0	0	0	0	0	0	0	0	0	9			9	
FX housing loans	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
Home Equity Loans	24,595	33,944	30,132	29,277	6,688	8,158	8,254	7,887	30,987	8,296	13,018	11,556	7,411	-36%	-6%	40,281	30%

Total Mortgage Loan Disbursement	75,405	99,916	139,863	181,230	252,741	273,584	313,422	412,426	366,762	253,202	93,617	126,690	113,605	107,295	441,207	114,095	129,900	115,190	293,749	155%	174%	652,934	48%
Housing loans	60,450	83,347	122,312	161,239	230,417	253,138	293,985	380,237	337,849	224,483	86,871	119,095	105,093	99,807	410,867	106,035	118,020	102,824	285,724	178%	186%	612,604	49%
HUF Housing Loans	60,450	83,347	122,312	161,239	230,417	253,138	293,985	380,237	337,849	224,483	86,871	119,095	105,093	99,807	410,867	106,035	118,020	102,824	285,724	178%	186%	612,604	49%
Non-subsidized Housing Loans	31,347	53,738	75,807	108,652	188,746	197,359	201,910	248,587	136,417	121,292	57,159	70,789	64,376	61,189	253,513	72,203	80,596	65,437	40,706	-38%	-33%	258,942	2%
o/w OTP Building Society	1,500	1,488	3,454	9,625	19,566	3,225	2,253	911	1,820	2,457	352	416	380	461	1,609	318	291	318	226	-29%	-51%	1,154	-28%
Subsidized Housing Loans	29,103	29,609	46,505	52,587	41,671	55,779	92,075	131,650	201,432	103,191	29,713	48,305	40,717	38,619	157,354	33,832	37,424	37,387	245,019	555%	534%	353,661	125%
Originated after Aug 2012	28,957	29,575	46,505	52,587	41,671	55,779	92,075	99,102	72,677	59,953	25,436	40,296	39,304	37,275	142,312	32,722	36,944	36,849	244,615	564%	556%	351,130	147%
Subsidized Home Renovation Loan	0	27,626	23,695	176	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
Subsidized Green Mortgages from 4Q 2021	0	4,923	105,061	43,062	4,276	8,009	1,413	1,344	15,042	1,110	480	538	404	-25%	-70%	2,531	-83%						
FX housing loans	0	0	0	0	0	0	0	0	0	0	0	0	0			0							
Home Equity Loans	14,955	16,569	17,551	19,992	22,324	20,446	19,437	32,189	28,913	28,719	6,745	7,596	8,512	7,488	30,340	8,060	11,879	12,366	8,025	-35%	7%	40,330	33%

Mortgage loan volumes - OTP Bank, OTP Mortgage Bank, OTP Building Society (HAR aggregated until 4Q 2016, IFRS aggregated from 1Q 2017)

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	q/q	y/y	2025	y/y
Total Mortgage Loans	1,203,146	1,062,597	1,165,808	1,173,104	1,247,611	1,326,340	1,475,342	1,678,539	1,729,959	1,759,055	1,793,580	1,855,636	1,916,868	1,966,913	1,966,913	2,015,450	2,076,717	2,139,368	2,371,544	11%	21%	2,371,544	21%
Housing loans	846,429	765,556	827,165	872,952	974,129	1,084,934	1,245,850	1,450,270	1,518,079	1,545,781	1,580,761	1,645,241	1,706,100	1,758,210	1,758,210	1,810,365	1,871,245	1,929,690	2,163,413	12%	23%	2,163,413	23%
HUF Housing Loans	577,864	764,975	826,666	872,444	973,783	1,084,628	1,245,619	1,450,113	1,517,904	1,545,647	1,580,631	1,645,120	1,705,977	1,758,090	1,758,090	1,810,249	1,871,138	1,929,591	2,163,323	12%	23%	2,163,323	23%
Non-subsidized Housing Loans	152,777	368,626	440,742	488,315	609,857	715,672	824,491	954,778	942,924	960,258	992,184	1,028,902	1,062,212	1,088,611	1,088,611	1,124,350	1,165,157	1,196,810	1,198,455	0%	10%	1,198,455	10%
Subsidized Housing Loans	425,087	396,449	385,923	384,129	363,926	368,956	421,129	495,334	574,980	585,389	588,447	616,219	643,765	669,479	669,479	685,898	705,981	732,781	964,868	32%	44%	964,868	44%
Originated Before June 2003 (Forrás)	141,536	119,834	97,995	80,613	63,135	50,429	41,275	32,272	23,284	15,512	14,415	13,373	12,443	11,596	10,792	10,083	9,395	8,764	8,764	-7%	-24%	8,764	-24%
Originated Between June 2003 - Dec 2003	70,947	60,405	49,776	40,614	31,182	24,893	20,833	16,757	12,897	7,007	5,397	4,785	4,350	4,007	3,657	3,384	3,123	2,874	2,874	-8%	-28%	2,874	-28%
Originated Between Dec 2003 - Oct 2009	161,017	140,158	123,788	105,057	86,284	70,885	66,064	56,541	48,446	41,251	39,279	36,771	34,637	30,843	30,843	29,110	26,683	24,812	23,294	-6%	-24%	23,294	-24%
Originated after Oct 2009	6,418	5,637	4,798	4,052	3,386	2,822	2,442	1,993	1,778	1,498	1,395	1,297	1,247	1,205	1,133	1,033	980	939	939	-4%	-22%	939	-22%
Originated after Aug 2012	45,164	70,402	109,554	153,793	179,939	219,927	290,515	361,384	404,856	430,259	437,538	467,031	498,823	530,393	530,393	550,635	573,148	600,486	835,444	39%	58%	835,444	58%
Subsidized Home Renovation Loan								23,142	30,948	18,821	17,523	16,945	16,040	15,302	14,695	16,225	19,075	19,321	19,321	1%	26%	19,321	26%
Subsidized Green Mortgages from 4Q 2021								3,246	52,7														

9 Consolidated net fee and commission income according to IFRS

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in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024			2025			4Q 2025	q/q	y/y	2025	y/y		
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	2024 Audited	1Q 2025	2Q 2025	3Q 2025	Audited			Audited	
Net fee and commission income	171,626	169,335	175,966	209,428	220,731	282,504	293,112	325,548	397,117	478,119	121,161	138,690	137,485	148,295	545,631	139,261	158,361	152,684	160,392	5%	8%	604,324	11%
Net fee and commission income on loans	8,996	10,745	11,074	19,218	19,275	23,301	27,170	26,354	32,572	35,928	8,640	9,897	10,536	11,404	40,476	10,480	15,676	11,634	10,768	-7%	18%	44,925	11%
Net fee and commission income on deposits and transactions	107,186	108,684	110,954	121,677	140,475	163,524	168,518	190,678	236,298	268,597	75,482	83,611	89,749	97,299	346,142	95,967	98,608	108,964	101,295	-7%	40%	405,906	17%
Net fee and commission income on cards	54,057	48,684	47,939	56,492	57,087	67,869	67,445	76,386	106,129	121,495	27,847	34,215	34,677	36,964	133,703	35,122	38,627	39,762	47,905	20%	52%	161,933	21%
Net fee and commission income on securities	10,926	12,986	18,592	22,156	16,363	20,380	21,396	25,491	27,159	27,651	8,976	9,013	9,671	9,934	37,595	13,377	17,096	13,412	15,672	17%	126%	57,624	53%
Other fee income	34,491	33,311	34,432	41,656	44,491	69,350	70,170	75,457	84,710	122,921	25,851	26,966	25,889	32,308	111,013	25,646	27,988	43,999	27,219	48%	-27%	97,447	-12%
Financial transaction tax	-44,029	-45,076	-47,025	-51,770	-56,958	-61,920	-61,588	-68,818	-89,751	-98,472	-25,634	-25,012	-33,037	-39,615	-123,298	-41,331	-39,633	-65,088	-42,467	7%	71%	-163,512	33%

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closing balances in HUF billion		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited						Audited		q/q	y/y	
		4Q 14	4Q 15	4Q 16	4Q 17	4Q 18	4Q 19	4Q 20	4Q 21	4Q 22	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25			
OTP Group Consolidated	Total Assets	10,971	10,652	11,209	13,190	14,590	20,122	23,336	27,553	32,804	39,609	41,482	42,524	41,557	43,419	44,333	44,338	45,075	45,427	1%	5%	
	Gross loans	6,932	6,368	6,634	7,690	8,719	12,942	14,363	16,634	19,644	22,466	23,348	24,015	23,214	24,335	24,814	25,485	25,887	26,863	4%	10%	
	Provisions	-1,129	-1,014	-944	-703	-653	-694	-835	-891	-1,003	-1,019	-1,028	-1,050	-962	-973	-989	-1,011	-1,028	-1,034	1%	6%	
	Deposits	7,645	7,965	8,525	10,219	11,274	15,508	17,882	21,060	25,159	29,428	30,433	31,037	30,349	31,666	32,425	32,754	33,384	33,734	1%	7%	
	Liabilities to credit institutions	708	533	544	472	393	846	1,219	1,609	1,517	2,013	2,141	2,172	2,053	2,095	2,030	1,777	1,604	1,581	-1%	-25%	
	Issued securities	267	239	147	250	418	393	464	436	871	2,096	2,207	2,580	2,501	2,593	2,280	2,357	2,513	2,513	0%	-3%	
	Subordinated debt (Tier 2)	282	235	77	76	81	250	275	278	302	562	591	586	392	369	546	497	493	486	-1%	32%	
Shareholders' equity	1,264	1,234	1,421	1,640	1,827	2,291	2,537	3,037	3,322	4,095	4,439	4,548	4,798	5,120	5,225	5,239	5,431	5,626	4%	10%		
OTP CORE ¹ (Hungary)	Total Assets	7,128	6,707	7,149	7,704	8,563	9,642	11,493	14,207	17,596	18,459	20,058	20,204	19,608	19,288	20,656	20,422	20,877	20,049	-4%	4%	
	Gross loans	2,753	2,394	2,610	2,794	3,241	3,883	4,632	5,549	6,528	6,598	6,693	6,783	6,830	7,078	7,193	7,322	7,514	8,096	8%	14%	
	Provisions	-369	-249	-212	-159	-145	-142	-216	-239	-249	-269	-260	-266	-258	-265	-267	-275	-272	-259	-5%	-2%	
	Deposits	4,398	4,495	4,906	5,382	5,963	6,767	8,082	10,125	11,211	10,780	11,246	11,125	10,967	10,914	11,591	11,536	11,753	11,454	-3%	5%	
	Liabilities to credit institutions	503	377	329	286	237	445	858	1,117	2,314	2,326	2,661	2,804	2,563	1,904	2,569	2,332	2,425	1,970	-19%	3%	
	Issued securities	258	267	229	295	466	440	515	531	985	1,921	2,135	2,383	2,293	2,398	2,074	2,201	2,291	2,261	-1%	-6%	
	Subordinated debt (Tier 2)									294	507	533	528	331	347	511	471	467	461	-1%	33%	
Shareholders' equity	1,195	1,211	1,312	1,430	1,562	1,721	1,767	2,012	2,016	2,372	2,816	2,798	3,015	3,054	3,097	3,132	3,256	3,265	0%	7%		
Corporate Centre ¹	Total Assets	1,579	1,411	1,371	1,674	2,148	2,947	2,866	3,109													
	Interbank loans to subsidiaries	826	729	654	825	1,064	1,598	1,503	1,691													
	Investments in subsidiaries	749	680	714	848	1,082	1,347	1,361	1,416													
	Other assets	4	2	3	2	2	1	2	2													
	Intra group liabilities from subsidiaries	537	390	474	633	861	1,164	988	1,210													
	Intra group funding from OTP Core	0	0	221	290	415	456	868	1,103													
	Issued securities	0	0	0	0	0	0	0	0													
Subordinated debt (Tier 2)	293	265	110	108	110	279	304	272														
Shareholders' equity	749	680	714	848	1,082	1,347	1,361	1,416														
DSK Group (Bulgaria)	Total Assets	1,604	1,778	1,853	1,926	2,381	3,670	4,284	4,627	5,947	6,457	6,827	6,960	7,192	7,675	7,696	7,762	7,925	8,507	7%	11%	
	Gross loans	1,159	1,159	1,151	1,185	1,344	2,351	2,635	2,923	3,585	4,067	4,340	4,538	4,579	4,810	4,859	4,948	5,123	5,314	4%	10%	
	Provisions	-159	-165	-142	-109	-111	-136	-186	-193	-154	-126	-128	-127	-132	-143	-138	-137	-138	-131	-5%	-8%	
	Deposits	1,285	1,490	1,548	1,627	1,891	3,016	3,587	3,785	4,893	5,166	5,425	5,631	5,801	6,133	6,111	6,240	6,399	6,945	9%	13%	
	Liabilities to credit institutions	47	15	22	5	3	60	17	87	152	249	249	257	252	319	313	316	305	297	-3%	-7%	
	Issued securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Subordinated debt (Tier 2)		0	0	0	0	0	0	0	46	88	91	91	91	94	92	92	90	89	-1%	-6%	
Shareholders' equity	248	253	247	250	454	529	620	699	779	890	853	906	962	1,051	981	1,029	1,058	1,100	4%	5%		
OTP Bank Slovenia	Total Assets						1,131	1,354	1,433	1,791	5,893	5,794	5,934	5,880	6,107	5,991	5,977	5,906	5,928	0%	-3%	
	Gross loans						831	909	985	1,205	2,796	2,923	2,900	2,881	2,909	2,924	2,975	2,939	2,980	1%	2%	
	Provisions						-4	-15	-16	-15	-34	-37	-43	-46	-53	-51	-50	-50	-51	2%	-4%	
	Deposits						881	1,137	1,214	1,467	4,583	4,575	4,584	4,566	4,774	4,647	4,761	4,703	4,727	1%	-1%	
	Liabilities to credit institutions						95	30	16	68	131	137	129	58	59	53	43	40	35	-13%	-40%	
	Issued securities						0	0	0	0	335	229	337	349	369	366	311	307	305	0%	-17%	
	Subordinated debt (Tier 2)						0	0	0	32	63	66	66	69	33	32	32	31	31	-1%	-6%	
Shareholders' equity						133	166	180	195	670	661	691	725	778	790	723	739	747	1%	-4%		
OBH (Croatia)	Total Assets	655	650	649	1,822	1,837	2,099	2,326	2,576	3,225	3,278	3,349	3,523	3,747	3,785	3,698	3,834	4,003	3,879	-3%	2%	
	Gross loans	468	471	471	1,122	1,179	1,370	1,642	1,811	2,264	2,312	2,454	2,556	2,649	2,763	2,780	2,898	2,849	2,809	-1%	2%	
	Provisions	-39	-44	-50	-64	-71	-69	-101	-110	-108	-98	-95	-94	-93	-89	-88	-86	-84	-80	-4%	-10%	
	Deposits	518	509	515	1,395	1,425	1,478	1,635	1,900	2,382	2,385	2,380	2,505	2,683	2,684	2,577	2,706	2,892	2,786	-4%	4%	
	Liabilities to credit institutions	51	49	44	133	86	253	288	229	337	373	410	456	464	466	490	515	493	467	-5%	0%	
	Issued securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	
	Subordinated debt (Tier 2)	0	0	0	0	0	0	0	0	24	23	24	44	44	46	55	54	63	70	11%	53%	
Shareholders' equity	71	70	74	239	269	293	328	351	391	403	407	423	456	484	442	454	459	466	2%	-4%		

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closing balances in HUF billion		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited							Audited		q/q	y/y
		4Q 14	4Q 15	4Q 16	4Q 17	4Q 18	4Q 19	4Q 20	4Q 21	4Q 22	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25			
OTP Bank Serbia	Total Assets	110	119	123	483	590	1,659	2,052	2,225	2,709	2,875	2,997	3,091	3,210	3,484	3,431	3,520	3,538	3,439	-3%	-1%	
	Gross loans	99	108	109	307	395	1,200	1,540	1,715	2,038	1,979	2,046	2,126	2,208	2,341	2,370	2,428	2,460	2,515	2,515	2%	7%
	Provisions	-33	-32	-26	-20	-15	-19	-44	-45	-62	-66	-67	-67	-68	-82	-78	-81	-84	-76	-76	-10%	-7%
	Deposits	67	73	79	350	373	911	1,148	1,239	1,551	1,868	1,954	2,041	2,085	2,343	2,270	2,348	2,406	2,273	2,273	-6%	-3%
	Liabilities to credit institutions	6	10	9	38	117	436	548	584	683	507	506	519	576	566	584	607	559	583	583	4%	3%
	Issued securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Subordinated debt (Tier 2)	3	3	3	3	0	24	31	45	49	66	69	69	70	71	70	70	69	67	67	-2%	-6%
	Shareholders' equity	30	29	29	80	85	249	273	307	358	368	401	395	418	437	448	427	433	450	450	4%	3%
OBA (Albania)	Total Assets						248	287	351	635	670	709	719	767	791	778	814	805	818	2%	3%	
	Gross loans						148	181	220	371	368	388	411	437	476	475	496	498	500	500	0%	5%
	Provisions						-4	-8	-10	-16	-18	-17	-19	-19	-20	-20	-21	-20	-19	-19	-4%	-6%
	Deposits						180	215	251	517	548	571	570	587	615	608	610	636	632	632	-1%	3%
	Liabilities to credit institutions						37	37	53	30	8	10	19	33	15	17	29	9	24	24	181%	61%
	Issued securities						0	0	0	0	0	0	0	0	4	4	4	4	4	4	-2%	-6%
	Subordinated debt (Tier 2)						0	0	0	0	3	3	3	3	0	0	0	0	0	0	0%	0%
	Shareholders' equity						26	29	35	61	81	89	96	105	115	116	120	124	126	126	2%	10%
CKK Group (Montenegro)	Total Assets	196	200	198	198	225	440	478	514	664	664	665	691	712	776	766	831	840	847	1%	9%	
	Gross loans	158	150	143	138	157	320	362	366	448	452	482	501	514	545	553	588	586	609	4%	12%	
	Provisions	-51	-53	-57	-39	-28	-20	-25	-24	-22	-18	-18	-17	-17	-16	-16	-16	-16	-16	-16	-2%	-7%
	Deposits	143	148	149	152	176	318	325	387	524	520	505	526	571	607	565	588	631	603	603	-5%	-1%
	Liabilities to credit institutions	20	22	21	18	2	37	59	20	12	2	14	23	3	19	53	86	49	81	81	66%	321%
	Issued securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Subordinated debt (Tier 2)	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Shareholders' equity	23	23	21	21	39	66	77	82	99	113	110	104	111	121	124	129	133	136	136	2%	12%
Ipoteka Bank (Uzbekistan)	Total Assets									1,187	1,250	1,317	1,326	1,510	1,395	1,345	1,376	1,484	1,484	8%	-2%	
	Gross loans									962	1,002	994	948	1,064	998	984	1,028	1,042	1,042	1%	-2%	
	Provisions									-97	-107	-110	-108	-121	-116	-107	-115	-113	-113	-2%	-6%	
	Deposits									327	318	374	407	529	450	425	434	483	483	483	11%	-9%
	Liabilities to credit institutions									561	605	583	551	567	533	530	535	543	543	543	2%	-4%
	Issued securities									121	132	148	146	159	154	139	142	172	172	172	21%	8%
	Subordinated debt (Tier 2)									12	13	13	12	13	11	11	11	11	10	10	-3%	-23%
	Shareholders' equity									146	163	176	186	214	214	213	226	240	240	240	6%	12%
OTP Bank Russia	Total Assets	751	507	623	638	708	908	689	800	1,030	1,471	1,736	2,042	2,159	2,371	3,022	3,069	3,017	3,320	10%	40%	
	Gross loans	569	394	490	531	610	786	598	753	785	721	778	949	991	1,111	1,427	1,593	1,585	1,733	9%	56%	
	Provisions	-98	-88	-116	-112	-127	-153	-128	-132	-173	-133	-133	-152	-145	-114	-153	-184	-195	-236	21%	107%	
	Deposits	403	308	345	353	380	472	351	412	577	1,101	1,286	1,558	1,671	1,882	2,458	2,475	2,484	2,701	9%	44%	
	Liabilities to credit institutions	107	43	92	100	120	155	91	85	50	19	31	73	38	78	29	41	14	58	58	300%	-26%
	Issued securities	5	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Subordinated debt (Tier 2)	24	22	25	23	23	25	23	9	8	8	8	8	8	9	10	9	9	9	9	-3%	2%
	Shareholders' equity	112	90	125	135	148	203	183	241	306	275	316	319	279	299	420	429	385	440	440	14%	47%
OTP Bank Ukraine	Total Assets	422	293	307	312	391	646	729	984	1,049	1,037	1,087	1,098	1,033	1,187	1,172	1,087	1,083	1,139	5%	-4%	
	Gross loans	568	421	382	287	354	469	443	662	530	394	400	421	417	441	423	414	436	446	2%	1%	
	Provisions	-255	-243	-189	-90	-73	-70	-46	-48	-116	-85	-84	-73	-55	-52	-45	-37	-37	-36	-36	-4%	-32%
	Deposits	229	211	229	235	270	432	494	671	783	737	764	762	707	842	833	771	766	829	829	8%	-2%
	Liabilities to credit institutions	143	99	46	34	48	79	91	116	109	91	94	102	91	97	84	81	72	71	71	-1%	-27%
	Issued securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Subordinated debt (Tier 2)	38	9	0	0	5	5	6	7	8	8	8	8	8	9	8	0	0	0	0	0%	-100%
	Shareholders' equity	4	-35	24	34	58	109	117	160	122	157	177	186	189	206	210	204	216	212	212	-2%	3%

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closing balances in HUF billion		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited						Audited		q/q	y/y	
		4Q 14	4Q 15	4Q 16	4Q 17	4Q 18	4Q 19	4Q 20	4Q 21	4Q 22	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25			
OTP Bank Romania	Total Assets	476	646	588	624	772	953	1,162	1,438	1,688	1,600	1,645	1,587									
	Gross loans	429	546	525	535	578	708	861	1,035	1,228	1,137	1,148	1,127									
	Provisions	-62	-72	-75	-57	-35	-39	-48	-55	-62	-56	-59	-61									
	Deposits	222	334	337	338	435	546	710	831	998	1,100	1,118	1,069									
	Liabilities to credit institutions	209	201	167	196	232	257	284	403	447	262	287	275									
	Issued securities	0	0	0	0	0	0	0	0	0	0	0	0									
	Subordinated debt (Tier 2)	0	0	0	0	0	0	0	0	0	0	0	0									
Shareholders' equity	35	47	43	53	60	116	127	165	181	193	200	201										
OTP Bank Moldova	Total Assets						211	250	311	366	428	420	423	439	455	408	403	396	389	-2%	-14%	
	Gross loans						105	132	167	171	150	155	157	161	180	183	189	200	205	2%	13%	
	Provisions							-2	-5	-5	-11	-7	-7	-6	-6	-7	-7	-7	-6	-6%	-12%	
	Deposits							161	203	248	264	332	318	326	347	359	314	308	309	304	-2%	-16%
	Liabilities to credit institutions							12	6	16	42	27	27	22	22	20	19	19	18	16	-9%	-21%
	Issued securities							0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Subordinated debt (Tier 2)							0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
Shareholders' equity							35	37	43	53	63	69	61	64	69	69	70	63	65	3%	-6%	
OBS (Slovakia)	Total Assets	464	451	454	452	454	474															
	Gross loans	370	382	389	383	393	393															
	Provisions	-23	-23	-31	-28	-32	-24															
	Deposits	376	385	367	344	360	352															
	Liabilities to credit institutions	18	11	8	10	23	51															
Merkantil Group (Hungarian Leasing)	Total Assets	313	333	350	369	405	491	667	782	949	931	952	889	993	1,010	905	843	860	842	-2%	-17%	
	Gross loans	264	274	286	293	321	366	417	445	532	591	600	611	658	674	672	695	714	731	2%	9%	
	Provisions	-32	-36	-37	-21	-14	-10	-13	-14	-12	-14	-14	-14	-14	-10	-10	-10	-10	-10	-10	6%	5%
	Deposits	8	11	35	21	15	10	9	8	6	5	6	5	7	6	6	7	5	5	5	-2%	-9%
	Liabilities to credit institutions	220	257	286	303	337	420	585	689	853	840	858	795	902	901	797	730	747	720	720	-4%	-20%
	Issued securities	34	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
	Subordinated debt (Tier 2)	0	0	0	5	5	5	5	5	5	5	5	5	5	0	6	6	6	6	10	67%	66%
Shareholders' equity	20	21	25	30	37	44	53	59	58	61	57	59	61	67	68	71	73	77	77	5%	15%	
OTP Asset Management (Hungary)	Total Assets	12	13	18	21	17	34	33	25	28	39	46	39	44	44	50	44	50	49	-2%	11%	
	Shareholders' equity	9	8	15	18	14	25	16	13	17	29	11	16	21	29	39	25	30	38	26%	28%	
Foreign Asset Management	Total Assets	3	1	1	3	3	2	2	3	2	2.6	2.7	3.4	3.5	2	3	3	3	3	1%	20%	
	Shareholders' equity	3	1	1	2	2	2	2	2	2	2	2	2	3	3	1	2	2	2	-7%	31%	
Other Hungarian Subsidiaries	Total Assets	210	225	248	234	271	356	390	503	653	785	643	648	626	661	557	573	615	575	-6%	-13%	
	Gross loans	30	26	23	0	12	1	11	14	18	20	19	17	17	20	19	18	18	18	-1%	-7%	
	Provisions	-4	-3	-2	0	0	0	0	0	0	0	-1	-1	-1	-1	-1	-1	0	0	7%	-38%	
	Shareholders' equity	77	99	129	135	156	172	193	269	363	480	396	404	422	430	430	447	489	441	-10%	3%	
Other Foreign Subsidiaries	Total Assets	22	22	25	28	24	26	27	10	37	36	62	64	63	65	66	82	80	89	11%	38%	
	Shareholders' equity	-4	3	8	15	10	12	12	7	34	32	59	59	59	60	56	72	70	76	9%	28%	

12 Consolidated CAR (capital adequacy ratio), based on PRUDENTIAL scope of consolidation

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	4Q 13		4Q 14		4Q 15		4Q 16		4Q 17		4Q 18		4Q 19		4Q 20		4Q 21		4Q 22		4Q 23		1Q 24		2Q 24		3Q 24		4Q 24		1Q 25		2Q 25		3Q 25		4Q 25						
	in HUF million		audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	w/o dividend	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited				
CAR		19.7%	17.2%	16.5%	18.0%	17.3%	18.2%	16.7%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%	19.4%	17.8%		
Tier1 ratio		17.4%	14.0%	13.6%	15.6%	15.4%	16.5%	14.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	
Common Equity Tier 1 capital ratio		16.0%	14.0%	13.6%	15.6%	15.4%	16.5%	14.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	17.8%	16.4%	15.4%	
Own funds	1,440,962	1,220,081	1,091,871	1,239,438	1,463,903	1,747,755	2,409,618	2,695,668	3,267,211	3,671,104	4,475,380	4,712,966	4,749,800	4,972,160	5,200,375	5,391,306	5,396,798	5,550,795	5,725,502																								
Tier 1 capital	1,270,402	988,323	900,666	1,072,581	1,298,039	1,581,033	2,074,045	2,341,874	3,002,328	3,383,161	3,945,570	4,153,004	4,394,793	4,638,671	4,842,978	4,858,506	4,907,990	5,072,557	5,253,292																								
Common Equity Tier 1 capital	1,170,378	988,323	900,666	1,072,581	1,298,039	1,581,033	2,074,045	2,341,874	3,002,328	3,383,161	3,945,570	4,153,004	4,394,793	4,638,671	4,842,978	4,858,506	4,907,990	5,072,557	5,253,292																								
Paid in capital	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000																								
Reserves and current year profit	1,310,694	1,284,699	1,195,078	1,428,062	1,624,008	1,776,787	2,178,390	2,299,323	2,845,655	3,074,220	3,850,220	4,030,595	4,247,895	4,494,502	4,591,785	4,724,250	4,961,548	5,191,133	5,381,179																								
Retained earnings	664,856	689,377	481,629	515,678	524,246	579,708	619,587	705,479	720,789	731,889	415,858	648,538	623,589	601,931	593,212	554,810	535,765	520,698	512,841																								
Changes in equity of subsidiaries	479,534	524,070	365,288	322,888	496,265	594,359	821,073	1,244,335	1,464,922	1,817,852	2,150,219	2,931,638	2,931,638	2,932,494	3,807,458	3,807,477	3,807,477	3,806,233																									
Eligible interim/year-end profit or loss (1)	23,599	-95,132	8,392	148,358	221,128	259,893	413,143	138,162	447,525	250,777	840,414	209,973	440,992	709,457	814,603	141,245	397,548	642,200	841,349																								
Memorandum item: Dividend (2)	-40,600	-40,600	-46,200	-53,200	-61,320	-61,320	0	-119,248	-1,000	-84,000	-150,000	-150,000	-150,000	-126,626	-270,000	-46,816	-131,767	-212,857	-300,000																								
Changes because of consolidation	142,705	166,385	339,768	441,138	382,368	342,826	324,588	212,418	273,702	444,329	239,446	251,476	251,476	220,737	220,737	220,737	220,737	220,737																									
Accumulated other comprehensive income and other reserves	80,846	-74,970	-64,729	-114,770	-95,837	-62,278	65,843	132,871	160,922	227,655	170,433	318,872	358,139	333,393	461,233	451,875	446,942	378,999	343,439																								
Other reserves	74,730	12,822	60,475	-32,704	-12,445	30,844	50,001	60,439	73,346	75,030	142,023	172,296	187,566	209,110	216,941	224,776	256,847	271,828	279,564																								
Revaluation reserves	-14,381	-121,441	-165,828	-141,379	-162,124	-152,163	-72,930	-4,225	57,900	239,420	40,041	157,381	178,267	116,059	231,034	204,997	154,321	62,880	13,420																								
Fair value adjustment of securities available-for-sale and of derivative financial instruments recognised directly through equity	12,650	25,389	28,125	44,265	59,931	39,688	68,406	61,489	10,919	-108,500	-33,921	-20,851	-19,598	-2,303	13,867	13,479	23,151	22,257	20,983																								
Fair value of share based payments	16,504	20,897	24,707	28,237	31,835	35,632	39,179	42,573	46,162	49,110	52,402	53,209	54,386	55,419	56,813	57,855	59,255	60,476	62,204																								
Fair value adjustment of cash flow hedge transactions	-507	0	0	0	0	0	9	2	0	0	0	0	0	0	0	0	0	0	0																								
Fair value adjustment of strategic open FX position recognised directly through equity	-8,149	-12,638	-12,207	-13,189	-13,034	-16,288	-18,814	-27,405	-27,405	-27,405	-30,113	-43,163	-42,483	-44,893	-57,423	-49,233	-46,633	-38,443	-32,733																								
Treasury shares	-55,599	-55,940	-58,021	-57,577	-58,408	-50,832	-48,310	-145,939	-73,872	-15,000	-13,226	-73,226	-79,315	-139,315	-139,315	-199,315	-349,973	-349,973	-331,778																								
Goodwill and other intangible assets	-193,563	-157,835	-155,652	-161,582	-175,493	-173,187	-243,061	-171,772	-179,690	-164,642	-188,894	-192,050	-198,511	-196,742	-220,998	-204,762	-206,031	-202,406	-198,637																								
Minority interests (3)	n/a	737	664	938	1,312	2,566	1,739	1,995	2,464	28,542	31,055	32,961	30,869	33,791	32,674	29,483	28,646	28,500																									
Prudential filters (4)	n/a	-1,428	-1,690	-1,924	-2,613	-2,198	-2,848	-3,334	-3,905	-3,911	-3,533	-3,563	-3,509	-3,637	-4,178	-3,866	-3,977	-4,164	-4,519																								
Deferred tax assets	n/a	-49,751	-67,474	-48,293	-22,557	-11,258	-5,828	-9,272	-1,314	-38,011	-24,565	-25,647	-25,984	-23,747	-29,991	-33,138	-30,231	-29,878	-29,303																								
Other transitional adjustments (5)	n/a	14,812	24,582	0	0	74,687	99,293	210,258	225,277	273,344	103,490	44,424	40,870	122,424	130,327	75,041	63,746	64,483	65,978																								
CET1 Deductions from investments	n/a	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
Insufficient coverage for non-performing exposures (6)											-740	-969	-5,496	-5,457	-5,552	-7,077	-7,627	-12,253	-31,515	-32,283	-29,567																						
Additional Tier1 capital	100,025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
Hybrid Tier1	100,025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
Other AT1 corrections	n/a	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
AT1 Deductions from investments	n/a	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																								
Tier2	170,927	231,758	191,205	166,857	165,864	166,722	335,573	353,794	264,882	287,944	529,810	559,962	355,007	333,489	357,397	532,801	488,798	478,239	472																								

12B MREL ratio based on OTP Bank resolution group's scope of consolidation

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in HUF million	2Q 23	3Q 23	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25
	Basel III	Basel III	Audited Basel III	Basel III	Basel III	Basel III	Audited Basel III	Basel IV	Basel IV	Basel IV	Audited Basel IV
MREL ratio (as a percentage of TREA)	22.7%	23.5%	25.1%	26.2%	26.4%	29.3%	30.1%	26.8%	26.4%	26.4%	25.3%
Subordinated MREL ratio (as a percentage of TREA)	19.6%	20.4%	20.7%	20.8%	20.5%	22.9%	22.8%	21.6%	21.2%	21.5%	20.8%
Total MREL Funds	4,533,384	4,955,543	5,271,723	5,784,141	5,923,536	6,130,445	6,536,012	6,538,221	6,543,434	6,625,674	6,750,646
Own funds for resolution group	3,868,360	4,252,067	4,270,219	4,510,796	4,514,962	4,706,414	4,875,797	5,190,548	5,247,485	5,389,228	5,552,778
Subordinated eligible liabilities (Subordinated + SNP)	46,812	49,025	76,814	79,229	82,344	82,790	85,108	83,593	12,252	12,252	12,252
Senior eligible liabilities (SP) after deductions due to buyback	618,212	654,451	924,690	1,194,117	1,326,230	1,341,242	1,575,108	1,264,080	1,283,697	1,224,193	1,185,616
Total risk exposure amount of the resolution group (TREA)	19,990,075	21,079,741	20,995,696	22,066,613	22,442,347	20,952,064	21,736,124	24,404,621	24,769,747	25,095,748	26,733,772

Notes:

Own funds and TREA data calculated for the OTP Bank resolution group. The resolution group is determined by the Resolution Authority.

Until the end of 2024, the Uzbek subsidiary bank was not part of the resolution group, but pursuant to the Resolution Authority's decision, effective from 2025 the Uzbek bank is included in the OTP Bank's resolution group.

For OTP Group a multiple point of entry (MPE) strategy is applied and the Slovenian bank and its subsidiaries are not part of OTP Bank's resolution group.

in HUF million	4Q 2014	4Q 2015	4Q 2016	4Q 2017	4Q 2018	4Q 2019	4Q 2020	4Q 2021	4Q 2022	4Q 2023	1Q 2024	2Q 2024	3Q 2024	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025
	HAS Basel III audited	HAS Basel III audited	HAS Basel III audited	IFRS (1) Basel III audited	IFRS Basel III audited	IFRS Basel III w/o dividend	IFRS Basel III audited	IFRS Basel III audited	IFRS Basel III audited	IFRS Basel III audited	IFRS Basel III fact	IFRS Basel III fact	IFRS Basel III fact	IFRS Basel III audited	IFRS Basel IV fact	IFRS Basel IV fact	IFRS Basel IV fact	IFRS Basel IV audited
CAR	19.0%	26.6%	27.7%	31.4%	28.2%	27.6%	26.7%	25.1%	19.2%	27.6%	28.5%	27.6%	30.7%	29.3%	26.4%	25.6%	26.0%	25.1%
Tier1 ratio	14.8%	22.6%	24.8%	29.0%	26.2%	23.6%	22.5%	21.8%	16.3%	22.5%	23.2%	24.4%	27.3%	25.8%	21.8%	21.6%	22.1%	21.4%
Common Equity Tier 1 capital ratio	14.8%	22.6%	24.8%	29.0%	26.2%	23.6%	22.5%	21.8%	16.3%	22.5%	23.2%	24.4%	27.3%	25.8%	21.8%	21.6%	22.1%	21.4%
Own funds	672,320	975,190	1,141,462	1,419,760	1,543,834	1,905,795	1,894,089	2,011,876	1,918,218	2,686,977	2,864,809	2,771,688	2,911,761	2,865,032	2,989,048	2,999,108	3,085,366	3,092,309
Tier 1 capital	525,849	831,469	1,022,394	1,311,383	1,433,839	1,629,096	1,598,295	1,747,480	1,632,037	2,186,422	2,334,363	2,446,057	2,589,842	2,519,969	2,469,044	2,522,049	2,618,443	2,631,086
Common Equity Tier 1 capital	525,849	831,469	1,022,394	1,311,383	1,433,839	1,629,096	1,598,295	1,747,480	1,632,037	2,186,422	2,334,363	2,446,057	2,589,842	2,519,969	2,469,044	2,522,049	2,618,443	2,631,086
Paid in capital	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000	28,000
Reserves and current year profit	778,281	856,990	985,295	1,255,080	1,411,901	1,586,621	1,556,563	1,720,397	1,621,970	2,133,714	2,373,903	2,493,034	2,658,978	2,606,246	2,678,210	2,895,952	2,991,153	2,982,690
Retained earnings (2)	819,999	856,990	985,295	1,064,851	1,282,478	1,393,266	1,556,563	1,596,058	1,699,338	1,628,727	2,130,060	2,131,454	2,131,335	2,131,247	2,606,289	2,619,333	2,619,247	2,619,431
Eligible interim/year-end profit or loss (3)	-41,718	0	128,277	190,230	129,423	193,354	0	124,339	-77,368	504,988	243,842	361,580	527,643	474,999	71,921	276,619	371,906	363,259
Accumulated other comprehensive income and other reserves	155,473	23,961	43,847	90,396	28,987	41,735	21,323	5,191	-50,369	-3,292	-72,430	7,284	16,087	20,073	19,653	27,894	26,274	26,943
Other reserves	155,473	23,961	43,847	-11,639	-51,505	-63,455	-68,346	-46,050	-46,546	-46,546	5,215	-46,546	-46,546	-46,546	-46,546	-46,546	-46,546	-46,546
Revaluation reserves (4)	n/a	n/a	n/a	0	0	0	0	0	0	0	-46,546	0	0	0	0	0	0	0
Fair value adjustment of securities available-for-sale and of derivative financial instruments recognised directly through equity (4)	n/a	n/a	n/a	70,200	43,911	62,975	44,356	7,678	-39,804	-5,472	5,328	4,500	10,506	13,659	12,421	17,009	14,312	12,434
Fair value of share based payments (4)	n/a	n/a	n/a	31,835	35,632	39,179	42,573	46,162	49,110	52,402	53,209	54,386	55,419	56,813	57,855	59,255	60,476	62,204
Fair value adjustment of cash flow hedge transactions (4)	n/a	n/a	n/a	0	949	3,035	2,739	-2,600	-13,129	-3,676	-6,775	-5,056	-3,292	-3,852	-4,077	-1,824	-1,967	-1,149
Fair value adjustment of strategic open FX position recognised directly through equity (4)	n/a	n/a	n/a	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Treasury shares	-10,181	-12,117	-11,795	-12,450	-4,794	-2,636	-68,658	-73,872	-15,000	-13,226	-73,226	-79,315	-139,315	-139,315	-199,315	-349,973	-349,973	-331,778
Direct shares	-7,073	-9,168	-8,870	-9,540	-1,964	-2,636	-68,658	-73,872	-15,000	-13,226	-73,226	-79,315	-139,315	-139,315	-199,315	-349,973	-349,973	-331,778
Indirect shares	-3,108	-2,950	-2,925	-2,910	-2,829	0	0	0	0	0	0	0	0	0	0	0	0	0
Synthetic shares	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Actual or contingent obligations to purchase own CET1 instruments	n/a	n/a	n/a	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Goodwill and other intangible assets	-63,945	-65,365	-22,954	-32,877	-39,883	-53,282	-18,495	-23,031	-29,794	-38,480	-44,879	-48,616	-44,631	-62,712	-78,655	-81,635	-81,866	-81,098
Prudential filters (5)	n/a	n/a	n/a	-2,147	-1,688	-1,834	-1,698	784	10,124	1,597	4,653	3,026	1,164	1,286	1,812	-661	-628	-1,834
Deferred tax assets (4)	n/a	n/a	n/a	-14,619	-5,574	-283	-1,322	0	-31,526	0	0	0	0	0	-3,304	0	0	0
Other transitional adjustments (5)	50,905	0	0	0	16,891	30,775	82,582	90,013	98,760	78,733	41,226	43,517	71,447	68,820	28,218	24,267	26,103	29,312
CET1 Deductions due to investments (6)	-412,684	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Insufficient coverage for non-performing exposures (7)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-1	-128	-624	-528	-874	-1,888	-2,230	-5,575	-21,794	-20,618	-21,149
Reserve for general banking risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Excess of non-financial investment limit (only Basel 2)	n/a	n/a	n/a	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Excess of deduction from T2 Items over T2 Capital	n/a	n/a	n/a	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Additional Tier1 capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hybrid Tier1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other AT1 corrections	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AT1 Deductions from investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tier2	146,471	143,721	119,069	108,377	109,994	276,699	295,795	264,396	286,181	500,555	530,446	325,631	321,919	345,063	520,004	477,059	466,923	461,223
Lower Tier2	55,072	22,528	0	0	0	164,369	181,589	184,380	199,075	416,520	443,573	235,954	232,242	251,943	520,004	477,059	466,923	461,223
Upper Tier2 (8)	122,415	121,193	119,069	108,377	109,994	112,330	114,206	80,016	87,106	84,035	86,873	89,677	89,676	93,120	0	0	0	0
Tier2 Deductions from investments	-100,141	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other transitional adjustment to Tier 2 Capital (9)	69,126	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deductions (financial investments) - Basel 2	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Excess of non-financial investment limit (only Basel 2)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Consolidated risk weighted assets (RWA) (Credit&Market&Operational risk)	3,546,616	3,672,753	4,126,043	4,520,137	5,471,476	6,909,819	7,100,037	8,030,007	10,006,315	9,727,775	10,063,494	10,039,248	9,473,564	9,784,247	11,309,158	11,696,847	11,847,862	12,317,139
Consolidated risk weighted assets (RWA) (Credit risk)	2,723,642	2,908,136	3,254,901	4,097,525	5,024,867	6,394,854	6,595,444	7,540,661	9,281,699	9,001,232	9,295,349	9,290,115	8,740,163	9,056,182	9,681,537	10,006,307	10,195,570	10,474,691
Consolidated risk weighted assets (RWA) (Market & Operational risk)	822,974	764,617	871,142	422,612	446,609	514,965	504,593	489,346	724,615	726,543	768,145	749,132	733,401	728,065	1,627,621	1,690,540	1,652,292	1,842,449
TOTAL CAPITAL REQUIREMENT	283,729	293,820	330,083	361,611	437,718	552,786	568,003	642,401	800,505	778,222	805,080	803,140	757,885	782,740	904,733	935,748	947,829	985,371
Capital requirement for Credit risk (6), (9), (10)	217,891	232,651	260,392	327,802	401,989	511,588	527,636	603,253	742,536	720,099	743,628	743,209	699,213	724,495	774,523	800,505	815,646	837,975
Capital requirement for Market risk	43,188	40,619	47,887	11,262	9,263	9,628	12,771	7,519	26,530	27,999	30,946	29,652	28,403	28,374	15,725	20,759	17,435	21,162
Capital requirement for Operational risk (11)	22,650	20,550	21,804	22,547	26,466	31,569	27,597	31,629	31,440	30,324	30,506	30,278	30,269	29,872	114,485	114,485	114,748	126,234

Notes:

(1) Before 1Q 2017 CAR data according to Hungarian Accounting Standard (HAS); from 1Q 2017 according to IFRS.

(2) For 4Q 2024 the planned to pay-out amount of dividend was deducted.

(3) The deducted dividend was determined in accordance with the Commission Regulation (EU) No. 241/2014. Article 2. (7).

(4) Items are not available under HAS, only under IFRS.

(5) Other transitional adjustments (CRR article 468, 469, 470, 472, 477 and 478). From 1Q 2018 to 4Q 2024, this row contains the effect of transitional arrangements for mitigating the impact of the introduction of IFRS 9 according to EU 2017/2395. From 3Q 2020, this row contains the effect of unrealised gains and losses measured at fair value through other comprehensive income (exposures to central governments, to regional governments or to local authorities). From 1Q 2023 to 3Q 2024 the transitional effect regarding unrealised gains and losses measured at fair value through other comprehensive income was not taken into account in the CET 1 capital.

(6) Based on CRR article 49 (2) and (4) applied from 2Q 2015 holdings of own funds instruments issued by financial sector entities included in the scope of consolidated supervision shall not be deducted from own funds, but these are taken into account in capital requirement calculation.

(7) Deduction due to the insufficient coverage for non-performing exposures in accordance with Article 36 (1) m) point; Articles 47a-47c and Article 469a of CRR.

(8) The perpetual (Upper TIER2) bonds are treated as Tier 2 capital elements according to the statement of National Bank of Hungary (21.05.2014). Tier 2 items owned by OTP Bank are excluded from the Eligible Upper Tier 2.

(9) Short-term credit assessment was not applied in credit risk RWA calculation (CRR article 131).

(10) From 1Q 2025, credit risk RWA calculation is based on CRR 3 regulation ("Basel 4").

(11) From 1Q 2025, Standardised Measurement Approach (SMA) is applied in line with CRR 3 ("Basel 4") regulation.

14 Treasury shares owned by OTP Bank and OTP Group

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Treasury shareholding of OTP Bank - for the calculation of voting rights on the General Meeting of the Company

closing sharecount	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	2024 Audited	1Q 2025	2Q 2025	3Q 2025	4Q 2025 Audited	2025 Audited	
Total number of shares	3,699,724	3,677,506	3,737,768	3,063,853	2,242,143	323,520	4,334,140	3,251,484	354,144	572,746	1,452,570	3,443,352	4,762,756	7,049,823	7,049,823	9,708,441	10,439,982	12,405,462	14,416,678	14,416,678	
OTP Bank	1,626,164	1,603,946	1,281,704	990,293	168,583	323,520	4,334,140	3,251,484	354,144	572,746	1,452,570	3,443,352	4,762,756	7,049,823	7,049,823	9,708,441	10,439,982	12,405,462	14,416,678	14,416,678	
ESOP			382,504																		
OTP Group members	2,073,560	2,073,560	2,073,560	2,073,560	2,073,560	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTP Asset Management	390,010	390,010	390,010	390,010	390,010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankcenter Ltd.	1,683,550	1,683,550	1,683,550	1,683,550	1,683,550	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note: in this table the treasury shareholding was determined pursuant to Act V of 2013 on the Civil Code of Hungary.

ESOP: OTP Bank Employee Stock Ownership Plan Organization

Treasury shareholding of OTP Group - for the calculation of the consolidated equity of OTP Group under IFRS

closing sharecount	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	2024 Audited	1Q 2025	2Q 2025	3Q 2025	4Q 2025 Audited	2025 Audited
Total number of shares	18,175,347	18,142,973	18,216,002	18,274,010	18,475,833	17,779,845	23,924,900	10,906,881	11,318,096	12,666,770	13,538,782	15,579,477	16,827,956	19,011,319	19,011,319	21,658,850	22,302,557	24,159,292	26,126,959	26,126,959
OTP Bank	1,605,311	1,572,937	1,263,462	1,002,456	169,852	320,165	4,331,169	3,249,984	352,344	571,246	1,450,770	3,441,726	4,758,456	7,045,523	7,045,523	9,704,141	10,435,682	12,401,162	14,412,378	14,412,378
ESOP			382,504	701,518	1,735,945	2,963,204	5,097,255	7,656,897	10,965,752	12,095,524	12,088,012	12,137,751	12,069,500	11,965,796	11,965,796	11,954,709	11,866,875	11,758,130	11,714,581	11,714,581
OTP Bank's shares sold with options	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTP Group members	2,073,560	2,073,560	2,073,560	2,073,560	2,073,560	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTP Asset Management	390,010	390,010	390,010	390,010	390,010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankcenter Ltd.	1,683,550	1,683,550	1,683,550	1,683,550	1,683,550	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTP Garancia Insurance Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OPUS S.A.	14,496,476	14,496,476	14,496,476	14,496,476	14,496,476	14,496,476	14,496,476	0	0	0	0	0	0	0	0	0	0	0	0	0
Historical book value of the total shareholding (in HUF billion)	-56	-58	-60	-63	-68	-61	-124	-107	-107	-120	-135	-176	-199	-245	-245	-311	-338	-394	-459	-459

Note: in this table the treasury shareholding was determined pursuant to the IFRS rules.

Average outstanding share volume of OTP Group - for the EPS calculation of OTP Bank and OTP Group under IFRS

average sharecount	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 2024	2Q 2024	3Q 2024	4Q 2024 Audited	2024 Audited	1Q 2025	2Q 2025	3Q 2025	4Q 2025 Audited	2025 Audited
Bank																				
base	278,355,195	273,524,198	278,353,834	278,873,206	279,237,071	279,697,301	277,301,936	275,523,535	278,795,018	279,485,921	279,226,925	278,001,635	275,736,461	274,133,293	276,764,525	271,067,617	270,696,387	268,634,081	266,530,161	269,217,992
diluted	278,643,335	273,739,580	278,406,155	278,949,440	279,302,400	279,721,775	277,310,069	275,538,262	278,797,915	279,490,541	279,231,221	278,008,875	275,749,405	274,142,847	276,769,730	271,068,777	270,707,003	268,649,378	266,537,884	269,223,428
Total Group																				
base	267,035,159	262,204,162	264,217,546	261,743,165	261,816,188	261,593,299	258,461,554	262,017,836	268,790,272	267,591,265	267,134,861	265,337,163	263,634,551	262,101,106	264,542,718	259,108,485	258,011,495	256,863,969	254,792,084	257,181,338
diluted	267,323,299	262,419,544	264,269,867	261,851,512	261,939,080	261,660,993	258,543,088	262,094,958	268,873,185	267,737,358	267,239,311	265,434,986	263,777,841	262,206,608	264,652,623	259,162,330	258,100,134	256,957,694	254,855,970	257,253,420

Note: In 2Q (1H) 2007, the methodology of EPS calculation has changed. From this date we also calculate with the dilution effect of ICES.

15 OTP Group's distribution network and number of employees

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Number of branches		4Q 14	4Q 15	4Q 16	4Q 17	4Q 18	4Q 19	4Q 20	4Q 21	4Q 22	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	Change					
		audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited				audited				audited	Q/Q	Y/Y	YTD	Q/Q	Y/Y
OTP Core	Hungary	380	375	367	362	362	361	362	356	352	342	340	340	329	317	315	304	303	301	-2	-16	-16	-1%	-5%	-5%
DSK Group (Bulgaria)	Bulgaria	385	383	372	367	345	440	334	311	305	302	299	284	277	278	279	275	275	274	-1	-4	-4	0%	-1%	-1%
OTP Bank Slovenia	Slovenia						53	51	49	49	114	111	108	104	82	79	76	76	74	-2	-8	-8	-3%	-10%	-10%
OBH (Croatia)	Croatia	117	110	103	196	144	136	124	114	111	107	105	105	105	105	104	104	103	102	-1	-3	-3	-1%	-3%	-3%
OTP Bank Serbia	Serbia	51	56	52	157	154	231	217	187	155	156	155	155	155	155	154	154	152	153	1	-2	-2	1%	-1%	-1%
OBA	Albania						37	38	39	58	50	50	50	50	50	50	49	49	49	0	-1	-1	0%	-2%	-2%
CKB Group (Montenegro)	Montenegro	29	29	29	29	28	48	34	34	33	28	28	26	26	26	26	26	26	26	0	0	0	0%	0%	0%
Ipoteka Bank (Uzbekistan)	Uzbekistan										39	39	39	39	39	39	39	39	39	0	0	0	0%	0%	0%
OTP Bank Russia	Russia	198	134	134	134	134	134	135	134	108	82	82	82	82	76	78	78	66	61	-3	-20	-20	-5%	-26%	-26%
OTP Bank Ukraine	Ukraine	116	85	84	85	87	88	86	85	71	71	71	71	71	70	70	70	70	68	-2	-2	-2	-3%	-3%	-3%
OTP Bank Romania	Romania	84	108	100	96	95	95	95	95	97	95	95	94												
OTP Bank Moldova	Moldova						53	54	51	53	53	53	52	52	51	51	51	52	52						
OBS (Slovakia)	Slovakia	61	60	61	62	62	58													0	1	1	0%	2%	2%
OTP Group total		1,421	1,340	1,302	1,488	1,411	1,734	1,530	1,455	1,392	1,439	1,428	1,406	1,284	1,251	1,245	1,214	1,206	1,196	-10	-55	-55	-1%	-4%	-4%

Number of ATM's		4Q 14	4Q 15	4Q 16	4Q 17	4Q 18	4Q 19	4Q 20	4Q 21	4Q 22	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	Change					
		audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited				audited				audited	Q/Q	Y/Y	YTD	Q/Q	Y/Y
OTP Core	Hungary	1,976	1,895	1,883	1,945	1,931	1,936	1,920	1,906	1,866	1,877	1,878	1,907	1,908	1,931	1,934	1,928	1,930	1,987	57	56	56	3%	3%	3%
DSK Group (Bulgaria)	Bulgaria	883	874	892	890	911	1,140	1,094	1,046	998	979	969	966	970	962	949	946	944	955	11	-7	-7	1%	-1%	-1%
OTP Bank Slovenia	Slovenia						83	83	82	81	436	430	431	427	412	407	408	402	390	-12	-22	-22	-3%	-5%	-5%
OBH (Croatia)	Croatia	242	247	273	528	480	480	488	467	428	438	437	445	445	445	424	435	445	439	-6	-6	-6	-1%	-1%	-1%
OTP Bank Serbia	Serbia	121	128	118	254	248	338	323	298	265	275	275	277	275	287	281	285	289	301	12	14	14	4%	5%	5%
OBA	Albania						76	80	86	213	129	103	104	102	106	106	104	100	157	57	51	51	57%	48%	48%
CKB Group (Montenegro)	Montenegro	80	84	87	91	103	128	115	117	116	114	114	113	112	109	109	107	107	106	-1	-1	-3	-1%	-3%	-3%
Ipoteka Bank (Uzbekistan)	Uzbekistan										682	709	775	809	809	809	809	811	811	0	2	2	0%	0%	0%
OTP Bank Russia	Russia	228	233	267	230	227	223	224	220	191	165	167	149	132	128	134	136	136	136	0	8	8	0%	6%	6%
OTP Bank Ukraine	Ukraine	133	105	118	115	149	166	161	176	150	165	171	177	178	172	173	172	171	167	-4	-5	-5	-2%	-3%	-3%
OTP Bank Romania	Romania	122	150	147	139	139	141	149	148	156	157	157	157							2	12	12	1%	7%	7%
OTP Bank Moldova	Moldova						145	148	151	156	154	156	157	160	161	163	168	171	173						
OBS (Slovakia)	Slovakia	139	141	142	148	151	157																		
OTP Group total		3,924	3,857	3,927	4,340	4,339	5,013	4,785	4,697	4,620	5,571	5,566	5,658	5,518	5,522	5,489	5,498	5,506	5,622	116	100	100	2%	2%	2%

Number of employees (eop)		4Q 14	4Q 15	4Q 16	4Q 17	4Q 18	4Q 19	4Q 20	4Q 21	4Q 22	4Q 23	1Q 24	2Q 24	3Q 24	4Q 24	1Q 25	2Q 25	3Q 25	4Q 25	Change					
		audited	audited	audited	audited	audited	audited	audited	audited	audited	audited	audited				audited				audited	Q/Q	Y/Y	YTD	Q/Q	Y/Y
OTP Core	Hungary	8,244	8,142	8,293	9,049	9,631	10,083	10,189	10,524	10,985	11,257	11,202	11,157	11,351	11,404	11,526	11,529	11,631	11,731	100	328	328	1%	3%	3%
DSK Group (Bulgaria)	Bulgaria	4,527	4,502	4,679	4,872	4,838	6,186	5,619	5,539	5,358	5,104	5,164	5,121	5,137	5,149	5,148	5,155	5,222	5,319	97	170	170	2%	3%	3%
OTP Bank Slovenia	Slovenia						863	889	864	875	2,355	2,384	2,382	2,360	2,310	2,204	2,158	2,139	2,117	-22	-193	-193	-1%	-8%	-8%
OBH (Croatia)	Croatia	1,201	1,082	1,097	2,433	2,397	2,251	2,228	2,279	2,294	2,400	2,411	2,419	2,428	2,454	2,448	2,400	2,395	2,389	-6	-65	-65	0%	-3%	-3%
OTP Bank Serbia	Serbia	642	633	611	2,103	1,996	3,162	3,022	2,707	2,632	2,676	2,656	2,665	2,659	2,686	2,698	2,693	2,675	2,664	-11	-23	-23	0%	-1%	-1%
OBA	Albania						424	447	454	730	719	699	690	696	700	716	753	756	761	5	61	61	1%	9%	9%
CKB Group (Montenegro)	Montenegro	427	431	424	429	423	681	514	517	497	503	498	516	538	561	574	588	579	597	18	36	36	3%	6%	6%
Ipoteka Bank (Uzbekistan)	Uzbekistan										4,444	4,496	4,504	4,502	4,432	4,365	4,357	4,505	4,668	163	235	235	4%	5%	5%
OTP Bank Russia	Russia	13,714	11,114	11,068	10,726	10,358	10,426	9,529	8,776	6,901	6,605	6,486	6,384	6,589	6,748	6,664	6,291	6,401	6,617	216	-131	-131	3%	-2%	-2%
OTP Bank Ukraine	Ukraine	4,081	2,568	2,784	2,971	3,073	3,062	2,930	2,998	2,362	2,197	2,200	2,203	2,221	2,230	2,260	2,283	2,282	2,298	17	68	68	1%	3%	3%
OTP Bank Romania	Romania	918	1,139	1,119	1,163	1,273	1,496	1,693	1,740	1,826	1,780	1,750	1,668												
OTP Bank Moldova	Moldova						755	830	899	896	867	862	859												
OBS (Slovakia)	Slovakia	668	678	667	674	690	671																		
Other Hungarian Group Members ¹		711	1,015	1,112	564	593	509	482	521	571	590	592	707	728	729	730	739	747	745	-2	15	15	0%	2%	2%
Other Foreign Subsidiaries ¹		178	192	216	307	331	80	75	47	48	50	52	52	54	39	38	40	41	58	17	19	19	42%	48%	48%
OTP Group total		35,310	31,714	32,335	35,647	35,602	40,648	38,447	37,865	35,976	41,547	41,453	41,328	40,131	40,317	40,241	39,847	40,226	40,845	619	527	527	2%	1%	1%

16 Consolidated IFRS Statement of recognised income of OTP Group (based on unadjusted statements)¹[Back to Contents](#) [to Notes](#)

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	2025	
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited	Audited	
CONTINUING OPERATIONS																					
Interest income	909,231	802,428	689,691	666,515	746,029	894,144	977,889	1,117,459	1,901,406	2,948,265	762,998	747,768	779,446	791,910	3,082,122	807,645	840,346	835,356	865,832	3,349,179	
Interest expense	-273,133	-251,998	-169,963	-112,759	-132,644	-197,096	-195,216	-243,149	-874,538	-1,561,559	-345,505	-323,177	-336,148	-331,951	-1,336,781	-343,188	-360,398	-347,327	-357,693	-1,408,608	
NET INTEREST INCOME	636,099	550,430	519,729	553,755	613,385	697,049	782,673	874,310	1,026,868	1,386,706	417,494	424,589	443,298	459,960	1,745,341	464,456	479,948	488,029	508,139	1,940,571	
Provision for impairment on loan losses	-446,830	-318,683	-93,472	-40,848	-22,616	-49,120	-172,520	-27,723	-145,159	-109,223	10,372	-15,438	-14,666	-52,657	-72,383	-25,047	-45,351	-49,447	-35,601	-155,445	
Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit or loss							-3,262	-16,289	13,346		-91	2,318	-718	3,954	-50	5,504	-493	-707	-68	1,379	
Release of loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost					607	9	-7,309	-3,974	-60,761	8,831	715	-17,364	-8,113	-15,146	-39,907	-8,591	-2,829	-1,375	20,211	7,417	
Provision for commitments and guarantees given					-6,481	-7,995	-8,662	-99	-5,917	19,870	600	621	-2,899	-693	-2,371	1,518	-4,920	-1,434	-1,623	-6,459	
Release of impairment of assets subject to operating lease and of investment properties					-326	280	877	438	-1,204	1,333	7	-2	-7	20	18	-3,224	-777	300	1	-3,699	
NET INTEREST INCOME AFTER PROVISION FOR IMPAIRMENT ON LOAN AND PLACEMENT LOSSES	189,269	231,747	426,256	512,908	584,569	640,224	591,797	826,664	827,173	1,307,426	431,506	391,688	421,574	391,433	1,636,201	428,619	425,365	436,006	492,507	1,782,496	
Income from fees and commissions	265,392	257,431	272,235	315,606	333,082	447,084	486,530	554,116	716,866	861,310	220,985	247,035	273,677	304,289	1,045,987	304,516	320,198	318,981	331,822	1,275,518	
Expense from fees and commissions	-49,737	-43,559	-49,244	-54,413	-58,946	-72,904	-88,894	-111,939	-132,375	-169,317	-43,210	-47,044	-54,230	-58,848	-203,332	-52,668	-62,103	-66,368	-68,133	-249,273	
NET PROFIT FROM FEES AND COMMISSIONS	215,656	213,872	222,991	261,193	274,136	374,180	397,635	442,177	584,491	691,994	177,775	199,991	219,447	245,441	842,654	251,848	258,095	252,613	263,689	1,026,245	
Modification gains or losses																					
Foreign exchange gains and losses	156,918	116,682	29,305	16,579	33,893	5,734	7,864	-4,075	-16,302	13,827	-2,776	4,638	1,345	-15,255	-12,048	-3,142	3,759	-723	4,261	4,156	
Losses / Gains on securities, net	6,911	11,616	20,828	7,930	1,345	11,611	7,464	5,559	-4,505	7,283	-484	5,655	2,307	2,847	10,326	4,436	13,308	3,205	1,058	22,008	
Gain from derecognition of financial assets at amortized cost							3,380	1,884	-1,573	-17,182	-3,777	-6,952	-6,774	3,094	-14,409	-93	-1,832	-137	1,363	-699	
Fair value adjustment on financial instruments measured at fair value through profit or loss					597	1,282	4,843	-532	-4,044	94,613	-4,987	4,900	13,751	13,710	27,373	-3,145	-6,701	11,993	6,131	8,278	
Gains on real estate transactions	734	1,725	1,923	2,093	1,890	8,231	3,631	6,424	5,232	7,195	2,346	1,861	5,940	5,772	15,918	2,141	2,050	1,655	1,627	7,473	
Profit from associates	4,824	3,345	3,054	4,152	5,733	7,955	527	15,648	14,618	14,766	1,650	8,183	3,236	-98	12,970	148	22,132	-1,136	299	21,443	
Net insurance result	0	0	0	410	673	849	721	657	1,369	1,915	380	749	749	819	2,697	566	993	883	934	3,375	
Net results on derivative instruments and hedge relationships	0	0	6,838	5,291	6,459	1,048	11,339	6,797	16,360	-12,760	1,113	-2,254	-856	14,001	12,004	1,853	-4,494	5,961	-4,634	-1,315	
Goodwill impairment																				-674	
Other operating income	13,645	21,248	17,704	62,968	23,309	102,015	29,109	74,246	118,329	315,155	24,851	35,202	30,263	38,964	129,280	26,982	40,628	34,690	30,981	133,281	
Other operating expense	-232,906	-74,695	-36,405	-51,230	-19,173	-44,759	-39,447	-85,733	-125,742	-110,569	-32,186	-27,634	-22,750	-44,605	-127,175	-17,476	-32,233	-28,046	-75,039	-152,795	
NET OPERATING GAIN	-49,874	79,922	43,247	48,193	54,726	93,965	29,431	20,876	3,742	314,242	-13,869	24,347	27,210	19,249	56,937	12,269	37,610	28,346	-33,693	44,532	
Personnel expenses	-206,335	-187,806	-191,443	-213,886	-244,600	-276,755	-308,643	-340,684	-377,728	-478,695	-122,944	-136,323	-136,788	-154,120	-550,175	-144,528	-153,981	-156,233	-175,533	-630,275	
Depreciation and amortization	-65,946	-45,463	-44,428	-49,493	-56,100	-81,935	-92,762	-94,995	-168,840	-111,996	-30,076	-33,154	-34,524	-36,540	-134,293	-35,514	-37,941	-39,155	-40,516	-153,127	
Other general expenses	-236,411	-232,248	-220,228	-236,072	-259,823	-282,527	-289,721	-311,931	-451,163	-483,646	-152,972	-109,240	-121,529	-144,567	-528,308	-268,130	-120,554	-121,689	-148,865	-659,238	
OTHER ADMINISTRATIVE EXPENSES	-508,693	-465,517	-456,099	-499,451	-560,523	-641,217	-691,125	-747,610	-997,731	-1,074,337	-305,991	-278,717	-292,841	-335,227	-1,212,776	-448,172	-312,477	-317,077	-364,913	-1,442,639	
PROFIT BEFORE INCOME TAX	-153,643	60,024	236,396	322,842	352,908	467,152	297,965	528,434	377,678	1,201,183	289,395	331,678	375,231	313,518	1,309,823	244,426	403,950	399,765	353,108	1,401,251	
Income tax expense	51,385	3,148	-33,944	-41,503	-34,000	-49,902	-43,918	-72,123	-58,600	-189,477	-53,110	-68,945	-67,515	-63,870	-253,440	-55,850	-73,935	-69,287	-55,854	-254,926	
PROFIT AFTER TAX FOR THE PERIOD FROM CONTINUING OPERATIONS	-102,258	63,171	202,452	281,339	318,908	417,250	254,047	456,311	319,078	1,011,706	236,286	262,734	307,716	249,648	1,056,383	188,576	330,015	330,479	297,255	1,146,325	
From this, attributable to non-controlling interest	-273	-412	242	197	97	341	220	836	727	1,801	857	1,006	1,098	1,266	4,227	1,754	1,359	1,393	1,121	5,627	
FROM THIS, ATTRIBUTABLE TO OWNERS OF THE COMPANY	-101,985	63,583	202,210	281,142	318,811	416,910	253,826	455,475	318,351	1,009,904	235,429	261,728	306,618	248,381	1,052,157	186,823	328,656	329,086	296,134	1,140,698	
PROFIT AFTER TAX FROM DISCONTINUED OPERATION OR OPERATION CLASSIFIED AS HELD FOR SALE					-586	-4,668	5,590	116	28,003	-21,246	3,676	5,196	10,798	87	19,756	0	0	0	0	0	
PROFIT AFTER TAX FROM CONTINUING AND DISCONTINUED OPERATION	-102,258	63,171	202,452	281,339	318,322	412,582	259,636	456,428	347,081	990,459	239,962	267,930	318,514	249,735	1,076,139	188,576	330,015	330,479	297,255	1,146,325	

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	2025
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited	Audited
Net interest income	636,099	550,430	519,729	553,755	613,385	697,049	782,673	874,310	1,026,868	1,386,706	417,494	424,589	443,298	459,960	1,745,341	464,456	479,948	488,029	508,139	1,940,571
(+) Foreign exchange result of swap transactions	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Gain on securities due to swap transactions	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Other provisioning for the interest income of non performing loans at OTP Russia	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Net interest accruals related to agent fees at OTP Mortgage Bank	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Agent fees paid to car dealers by Merkantil Group	-2,047	-2,084	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) Credit institutions' contribution tax paid in relation to the fixed exchange rate scheme	-2,798	-232	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Other risk costs recognised in relation to the fixed exchange rate scheme	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary		-697	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result of FX provisions			823	190	-44	30	-57	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Presentation of the revaluation result of intra-group swaps on the net interest income line realized at the Romanian and Slovakian operations			-440	-103	-116	76	337	625	2,034	0	-	-	-	-	-	-	-	-	-	-
(+) Structural correction related to the amendment of interest income recognition methodology in Ukraine in 3Q 2016			3,484	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Netting of interest revenues on Stage 3 loans with the related provision (booked on the Provision for loan losses line)				5,961	3,340	3,135	5,951	1,131	5,335	-	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions				847	795	1,583	-600	-2,680	-3,179	-4,023	0	0	0	0	0	0	0	0	0	0
(-) Initial NPV gain on the monetary policy interest rate swap (MIRS) deals					20,685	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Reclassification due to the introduction of IFRS16						-1,652	-1,623	-1,556	-2,386	-2,970	-923	-946	-928	-760	-3,557	-952	-1,027	-1,004	-1,071	-4,053
(-) Netting of the interest subsidy repaid by OTP Mortgage Bank to the State by the already created other provision for that purpose (and other related items) in 3Q 2019						-1,535	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					11,338	10,733	8,755	46	64,446	68,151	16,928	16,769	9	0	33,706	0	0	0	0	0
(-) Expected one-off negative effect of the debt repayment moratorium in Hungary and Serbia							15	-5,925	0	-	-	-	-	-	-	-	-	-	-	-
Net interest income (adj.) with one-offs	635,348	552,980	521,949	546,654	599,832	706,298	788,079	884,012	1,093,579	1,461,850	435,345	442,305	444,235	460,720	1,782,604	465,408	480,975	489,032	509,210	1,944,625
(-) Revaluation result of FX swaps at OTP Core (booked within net interest income)	-824	-679	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net interest income (adj.) without one-offs	636,172	553,659	521,949	546,654	599,832	706,298	788,079	884,012	1,093,579	1,461,850	435,345	442,305	444,235	460,720	1,782,604	465,408	480,975	489,032	509,210	1,944,625
Net fees and commissions	215,656	213,872	222,991	261,193	274,136	374,180	397,635	442,177	584,491	691,994	177,775	199,991	219,447	245,441	842,654	251,848	258,095	252,613	263,689	1,026,245
(+) Net interest accruals related to agent fees at OTP Mortgage Bank	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Agent fees paid to car dealers by Merkantil Group	-2,047	-2,084	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) Financial Transaction Tax	-44,029	-45,076	-47,025	-51,770	-56,958	-61,920	-61,588	-68,818	-89,751	-98,472	-25,634	-25,012	-33,037	-39,615	-123,298	-41,331	-40,210	-39,504	-42,467	-163,512
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary		-539	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions				-5	-14	-42	-145	-33	-2	247	0	0	0	0	0	0	0	0	0	0
(+) Shifting of certain cash transfers to public benefit organisations to the Net fees and commissions line						0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Netting of the interest subsidy repaid by OTP Mortgage Bank to the State by the already created other provision for that purpose (and other related items) in 3Q 2019						-30	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines				3,539	3,906	3,210	0	15,870	5,537	1,672	1,700	131	0	3,503	0	0	0	0	0	0
(-) Structural shift of income from currency exchange from net fees to the FX result						33,736	46,290	47,843	113,494	120,693	32,651	37,989	49,056	57,532	177,228	71,256	65,897	60,425	60,830	258,409
Net fees and commissions (adj.)	169,579	167,250	175,966	209,428	220,731	282,504	293,112	325,548	397,118	478,119	121,161	138,690	137,485	148,295	545,631	139,261	151,987	152,684	160,392	604,324

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	2025
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited	Audited
Foreign exchange result	156,918	116,682	29,305	16,579	33,893	5,734	7,864	-4,075	-16,302	13,827	-2,776	4,638	1,345	-15,255	-12,048	-3,142	3,759	-723	4,261	4,156
(-) Foreign exchange result of swap transactions	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Result of strategic open FX position	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result of FX positions hedging the revaluation of FX provisions	144,203	96,814	16,804	-4,350	3,153	-5,166	11,195	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result on FX purchased from the National Bank of Hungary to cover the FX need of early repayments	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(+) Revaluation result booked on Other risk cost line due to regulatory changes related to FX mortgage loans in Hungary	-1,428	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary		1,321	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes related to CHF consumer contracts in Croatia		70	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Presentation of the revaluation result of intra-group swaps on the net interest income line realized at the Romanian and Slovakian operations			-765	-814	-2,598	-477	-1,964	-492	7,818	-	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions				122	34	1	0	0	-4	-190	0	0	0	0	0	0	0	0	0	0
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					265	66	3	-10	1,313	-11,397	-2,072	367	0	0	-1,705	0	0	0	0	0
(+) Structural shift of income from currency exchange from net fees to the FX result						33,736	46,290	47,843	113,494	120,693	32,651	37,989	49,056	57,532	177,228	71,256	65,897	60,425	60,830	258,409
Foreign exchange result (adj.) with one-offs	11,287	18,476	13,266	21,622	33,568	45,177	44,927	44,251	90,691	123,313	27,803	42,994	50,401	42,277	163,475	68,114	69,657	59,703	65,091	262,565
(-) Non-recurring FX-gains and losses (booked within Foreign exchange gains, net at OTP Core)	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange result (adj.) without one-offs	11,287	18,476	13,266	21,622	33,568	45,177	44,927	44,251	90,691	123,313	27,803	42,994	50,401	42,277	163,475	68,114	69,657	59,703	65,091	262,565
Gain/loss on securities, net	6,911	11,616	20,828	7,930	1,344	11,611	7,464	5,559	-4,505	7,283	-484	5,655	2,307	2,847	10,326	4,436	13,308	3,205	1,058	22,008
(-) Gain/loss on securities due to swap transactions	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(+) Release of other provisions for securities	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Gain on the sale of Visa Europe shares			15,924	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Shifting of Non-trading securities mandatorily at fair value through profit or loss line to Net other non-interest income from 1Q 2019 until 4Q 2019						1,914	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions							-98	-1,077	-556	-	-	-	-	-	-	-	-	-	-	-
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines							349	14	17	194	57	-32	5,512	0	5,536	0	0	0	0	0
(-) Revaluation result of the treasury share swap agreement								2,766	-10,002	-	-	-	-	-	-	-	-	-	-	-
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)							1,402	1,031	-4,636	-18,716	-1,930	-2,816	-4,750	0	-9,495	28	11	-381	-1,440	-1,782
(+) Shifting of the <i>Gains and losses on non-trading securities mandatorily at fair value through profit or loss</i> line from the <i>Net other non-interest income</i> to the <i>Gains or losses from securities</i> line							7,239	4,812	145	8,240	2,116	-357	-120	4,404	6,043	4,766	6,381	649	10,157	21,953
Gain/loss on securities, net (adj.) with one-offs	6,911	11,616	4,904	7,930	1,344	9,697	16,553	9,726	1,579	-2,999	-240	2,450	2,949	7,251	12,410	9,230	19,701	3,473	9,775	42,180
(-) Gain on Croatian government bonds (booked as Gain on securities, net (adj) at OBH Croatia)	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result of the treasury share swap agreement (booked as Gain on securities, net (adj) at OTP Core)	423	2,418	-751	862	-1,117	-2,675	2,360	-	-	-	-	-	-	-	-	-	-	-	-	-
Gain/loss on securities, net (adj.) without one-offs	6,489	9,197	5,655	7,068	2,461	12,373	14,193	9,726	1,579	-2,999	-240	2,450	2,949	7,251	12,410	9,230	19,701	3,473	9,775	42,180
Result of discontinued operation and gains from disposal of subsidiaries classified as held for sale	0	0	0	0	-586	-4,668	5,590	116	28,003	-21,246	3,676	5,196	10,798	87	19,756	0	0	0	0	0
(-) Profit of the sale of OTP Garancia Group (before tax)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions						-6,037	7,496	-165	0	-55,913	0	0	0	0	0	0	0	0	0	0
Result of discontinued operation and gains from disposal of subsidiaries classified as held for sale (adj.)	0	0	0	0	-586	1,369	-1,907	282	28,003	34,667	3,676	5,196	10,798	87	19,756	0	0	0	0	0

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	2025
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited	Audited
Gains and losses on real estate transactions	734	1,725	1,923	2,093	1,890	8,231	3,631	6,424	5,232	7,195	2,346	1,861	5,940	5,772	15,918	2,141	2,050	1,655	1,627	7,473
Result of discontinued operation and gains from disposal of subsidiaries classified as held for sale (adj.)	0	0	0	0	-586	1,369	-1,907	282	28,003	34,667	3,676	5,196	10,798	87	19,756	0	0	0	0	0
(+) Other non-interest income	13,645	21,248	17,704	62,968	23,309	102,015	29,109	74,246	118,329	315,155	24,851	35,202	30,263	38,964	129,280	26,982	40,628	34,690	30,981	133,281
(+) Net results on derivative instruments and hedge relationships			6,838	5,291	6,459	1,048	11,339	6,797	16,360	-12,760	1,113	-2,254	-856	14,001	12,004	1,853	-4,494	5,961	-4,634	-1,315
(+) Net insurance result				410	673	849	721	657	1,369	1,915	380	749	749	819	2,697	566	993	883	934	3,375
(+) Losses on loans measured mandatorily at fair value through other comprehensive income and on securities at amortized cost					597	1,282	4,843	-532	-4,044	94,613	-4,987	4,900	13,751	13,710	27,373	-3,145	-6,701	11,993	6,131	8,278
(+) Profit from associates										14,766	1,650	8,183	3,236	-98	12,970	148	22,132	-1,136	299	21,443
(-) 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							7,239	4,812	145	8,240	2,116	-357	-120	4,404	6,043	4,766	6,381	649	10,157	21,953
(-) Received cash transfers	5	9	37	584	575	174	65	165	447	-	-	-	-	-	-	-	-	-	-	-
(+) Received cash transfers within the framework of the subsidy programme targeting the expansion of POS network in Hungary				560	480	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Non-interest income from the release of pre-acquisition provisions	1,260	1,518	735	9,750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) Other other non-interest expenses	-7,666	-182,726	-29,221	-9,666	-6,510	-6,778	-5,800	-44,882	-72,969	-54,490	-12,872	-22,153	-16,927	-20,686	-72,638	-15,370	-22,442	-19,629	-26,083	-83,524
(+) Release of loan loss provisioning related to the consolidation of the subsidiaries of OTP Real Estate Ltd.	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Release of other provisioning related to the consolidation of the subsidiaries of OTP Real Estate Ltd.	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(+) Change in shareholders' equity of companies consolidated with equity method, and the change in the net asset value of the private equity funds managed by PortfoLion	1,648	690	-163	413	246	1,862	128	11,155	840	-	-	-	-	-	-	-	-	-	-	-
(-) Investment impairment in relation to the sale of Express Life Bulgaria (presented on the Goodwill/investment impairment charges adjustment line on consolidated level)						-163	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions	4,563	1,845	0	32,271	0	79,538	7,264	-4	3,268	191,793	0	0	0	0	0	0	0	0	0	0
(-) Presentation of the revaluation result of intra-group swaps on the net interest income line realized at the Romanian and Slovakian operations				325	712	2,482	553	2,301	1,117	-5,783	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary		-170,420	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes related to FX consumer contracts in Serbia		-211	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Adjustment of the one-off reclassification between Net other non-interest result and Other provisions in 4Q 2015		1,868								-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes related to CHF consumer contracts in Croatia			-9,068	-54	-26	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of the CHF mortgage loan conversion programme and regulatory changes related to mortgage loans in Romania			-18,347	-363	-375	-277	-226	-948	-591	-	-	-	-	-	-	-	-	-	-	-
(-) Impact of fines imposed by the Hungarian Competition Authority			3,922	194	0	0	823	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Netting of refunds related to legal cases (accounted for on the Net other non-interest result line) with the release of provisions created earlier for these cases (accounted for on the Other provisions line) from 1Q 2017 at OTP Bank Romania				-1,200	-630	-483	-216	-194	-275	-	-	-	-	-	-	-	-	-	-	-
(+) Shifting of Non-trading securities mandatorily at fair value through profit or loss line to Net other non-interest income from 1Q 2019 until 4Q 2019						1,914	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					602	-1,072	3,149	387	-21,994	-13,676	96	-3,527	-5,540	0	-8,971	0	0	0	0	0
(-) Expected one-off negative effect of the debt repayment moratorium in Hungary and Serbia							-1,646	0	-5	-	-	-	-	-	-	-	-	-	-	-
(+) Shifting of the costs of mediated services at Merkantil Béret Ltd. to the net other non-interest result line									-1,846	-2,119	-543	-633	-495	-716	-2,387	-488	-635	-617	-679	-2,418
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)									-492	191	-49	-11	18	-130	-172	-50	-78	-89	-29	-246
(-) Expected one-off effect of the interest rate cap for certain loans in Hungary and Serbia									-2,022	-	-	-	-	-	-	-	-	-	-	-
(-) Effect of the winding up of Sberbank Hungary (recovery leg)									-	-	-	-	-	-	-	-	-	-	-	-
(+) Shifting of the depreciation of leased vehicles at Merkantil Béret Ltd. to the net other non-interest result line															-257	-280	-285	-302	-1,125	
Net other non-interest result (adj.) with one-offs	2,534	6,329	19,478	20,175	25,134	31,376	29,610	49,586	73,604	185,423	13,546	27,870	41,055	47,318	129,788	7,613	24,791	32,776	-1,912	63,269
(-) Gain on the repurchase of own Upper and Lower Tier2 Capital (booked as Net other non-interest result (adj.) at OTP Core and at the Corporate Centre)	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
Net other non-interest result (adj.) without one-offs	2,534	6,329	19,478	20,175	25,134	31,376	29,610	49,586	73,604	185,423	13,546	27,870	41,055	47,318	129,788	7,613	24,791	32,776	-1,912	63,269

in HUF million	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 24	2Q 24	3Q 24	4Q 24 Audited	2024 Audited	1Q 25	2Q 25	3Q 25	4Q 25 Audited	2025 Audited
Gain from derecognition of financial assets at amortized cost							3,380	1,884	-1,573	-17,182	-3,777	-6,952	-6,774	3,094	-14,409	-93	-1,832	-137	1,363	-699
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Gain/loss on securities, net)							1,402	1,031	-4,636	-18,716	-1,930	-2,816	-4,750	0	-9,495	28	11	-381	-1,440	-1,782
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Provision for impairment on loan losses)							1,978	854	3,473	1,343	-1,798	-4,126	-2,042	3,224	-4,741	-71	-1,766	334	2,832	1,329
(-) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Net other non-interest result)									-492	191	-49	-11	18	-130	-172	-50	-78	-89	-29	-246
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines									-82	0	0	0	0	0	0	0	0	0	0	0
Gain from derecognition of financial assets at amortized cost (adj.)							0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provision for impairment on loan and placement losses	-446,830	-318,683	-93,472	-40,848	-22,616	-49,120	-172,520	-27,723	-145,159	-109,223	10,372	-15,438	-14,660	-52,657	-72,383	-25,047	-45,351	-49,447	-35,601	-155,445
(+) Modification gains or losses							-29,773	-13,672	-39,997	-38,141	-25	-5,631	-158	-7,378	-13,193	-138	-4,643	-123	-4,480	-9,383
(+) Change in the fair value attributable to changes in the credit risk of loans mandatorily measured at fair value through profit of loss							-3,262	-16,289	13,346	-91	2,318	-718	3,954	-50	5,504	-493	-707	-68	1,379	111
(+) Loss allowance on securities at fair value through other comprehensive income and on securities at amortized cost					607	9	-7,309	-3,974	-60,761	8,831	715	-17,364	-8,113	-15,146	-39,907	-8,591	-2,829	-1,375	20,211	7,417
(+) Provision for commitments and guarantees given					-6,481	-7,995	-8,662	-99	-5,917	19,870	600	621	-2,899	-693	-2,371	1,518	-4,920	-1,434	-1,623	-6,459
(+) Impairment of assets subject to operating lease and of investment properties					-326	280	877	438	-1,204	1,333	7	-2	-7	20	18	-3,224	-777	300	1	-3,699
(+) Non-interest income from the release of pre-acquisition provisions	1,260	1,518	735	9,750	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result of FX provisions	-144,203	-95,783	-17,648	4,144	-3,088	5,176	-10,997	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Loss from early repayment of FX mortgage loans in Hungary	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result on FX purchased from the National Bank of Hungary to cover the FX need of early repayments	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Release of loan loss provisioning related to the consolidation of the subsidiaries of OTP Real Estate Ltd.	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Risk cost created toward Crimean exposures from 2Q 2014 until 4Q 2015	-8,953	-240	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Risk cost created toward exposures to Donetsk and Luhansk from 3Q 2014 until 4Q 2015	-28,903	-2,684	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes related to CHF consumer contracts in Croatia		2,058	-574	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary		-8,852	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of the CHF mortgage loan conversion programme and regulatory changes related to mortgage loans in Romania			-4,776	1,777	-37	263	459	339	138	-	-	-	-	-	-	-	-	-	-	-
(+) Structural correction related to the amendment of interest income recognition methodology in Ukraine in 3Q 2016			-3,484	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(+) Netting of interest revenues on Stage 3 loans with the related provision (booked on the Provision for loan losses line)				5,961	3,340	3,135	5,951	1,131	5,335	-	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions					-33	-19,868	-2,149	0	-3,493	-51,873	0	0	0	0	0	0	0	0	0	0
(-) One-off impact of regulatory changes related to FX consumer contracts in Serbia						-2,127	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Structural correction between Provision for loan losses and Other provisions					-6,200	-7,705	-15,094	-3,536	-61,965	10,164	722	-17,366	-8,120	-15,125	-39,890	-11,814	-3,606	-1,075	20,213	3,718
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					-3,164	-46	-3,024	0	-10,750	2,758	-2,384	-2,329	0	0	-4,714	0	0	0	0	0
(-) Expected one-off negative effect of the debt repayment moratorium in Hungary and Serbia							-29,543	-10,131	-4,816	-	-	-	-	-	-	-	-	-	-	-
(+) Structural adjustment due to the Gain from derecognition of financial assets at amortized cost line (against Provision for impairment on loan losses)							1,978	854	3,473	1,343	-1,798	-4,126	-2,042	3,224	-4,741	-71	-1,766	334	2,832	1,329
(-) Shifting of provision for impairment on placement losses to the other provisions line from 1Q 2022									-261	79	-398	-1,276	-1,259	899	-2,035	244	243	-179	-1,368	-1,060
(-) Expected one-off effect of the interest rate cap for certain loans in Hungary and Serbia										-36,005	-	-	-	-	-	-	-	-	-	-
Provision for impairment on loan losses (adj.)	-263,511	-211,663	-73,223	-31,058	-19,283	-29,474	-158,421	-46,006	-135,231	-71,690	9,480	-26,344	-14,546	-58,454	-89,864	-24,475	-57,630	-50,558	-36,125	-168,788

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	2025	
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited	Audited	
Profit from associates	4,824	3,345	3,054	4,152	5,733	7,955	527	15,648	14,618	-	-	-	-	-	-	-	-	-	-	-	-
(+) Received cash transfers	5	9	37	584	575	174	65	165	447	-	-	-	-	-	-	-	-	-	-	-	-
(+) Paid cash transfers	-12,309	-15,862	-13,131	-11,496	-9,465	-13,195	-12,768	-11,992	-17,709	-	-	-	-	-	-	-	-	-	-	-	-
(-) Paid cash transfer due to Bagat transaction	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
(-) Film subsidies and cash transfers to public benefit organisations	-12,277	-15,473	-13,130	-11,495	-9,449	-13,139	-12,508	-11,873	-17,519	-	-	-	-	-	-	-	-	-	-	-	-
(-) Received cash transfers within the framework of the subsidy programme targeting the expansion of POS network in Hungary				560	480	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
(-) Dividend income of swap counterparty shares kept under the treasury share swap agreement	2,957	2,433	2,841	3,082	5,111	5,710	0	3,809	12,130	-	-	-	-	-	-	-	-	-	-	-	-
(-) Change in shareholders' equity of companies consolidated with equity method, and the change in the net asset value of the private equity funds managed by PortfoLion	1,648	690	-163	413	246	1,862	128	11,155	840	-	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary		-303	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					3	3	8	0	23	-	-	-	-	-	-	-	-	-	-	-	-
After tax dividends and net cash transfers	191	144	412	680	457	505	213	729	1,927	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-65,946	-45,463	-44,428	-49,493	-56,100	-81,935	-92,762	-94,995	-168,840	-111,996	-30,076	-33,154	-34,524	-36,540	-134,293	-35,514	-37,941	-39,155	-40,516	-153,127	
(+) Goodwill impairment																				-674	-674
(-) Goodwill impairment charges	-22,225	0	0	-504	-5,962	-4,887	0	0	-67,715	0	0	0	0	0	0	0	0	0	0	0	0
(-) Direct effect of acquisitions				-2,507	-3,266	-7,881	-7,415	-6,134	-4,917	-3	0	0	0	0	0	0	0	0	0	0	0
(-) Reclassification due to the introduction of IFRS16							-14,280	-16,447	-16,064	-18,008	-15,575	-4,058	-4,350	-4,238	-4,711	-17,358	-4,386	-4,540	-4,470	-4,565	-17,960
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					-1,337	-1,495	-1,385	-20	-6,463	-4,040	-814	-875	-3	0	-1,692	0	0	0	0	0	0
(+) Structural shift of right of use asset depreciation between other non-interest expenses and depreciation line									0	0	0	0	0	0	0	0	0	0	0	0	0
(-) Shifting of the depreciation of leased vehicles at Merkantil Bérlet Ltd. to the net other non-interest result line																-257	-280	-285	-302	-1,125	
Depreciation (adj.)	-43,721	-45,463	-44,428	-46,482	-48,210	-56,383	-70,286	-72,816	-84,663	-100,458	-26,832	-29,680	-30,288	-31,829	-118,628	-30,871	-33,121	-34,400	-36,323	-134,716	
Personnel expenses	-206,335	-187,806	-191,443	-213,886	-244,600	-276,755	-308,643	-340,684	-377,728	-478,695	-122,944	-136,323	-136,788	-154,120	-550,175	-144,528	-153,981	-156,233	-175,533	-630,275	
(-) Direct effect of acquisitions	0	0	0	-287	-1,594	-3,777	-2,785	-781	-1,259	1,199	0	0	0	0	0	0	0	0	0	0	0
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					-6,441	-7,024	-6,638	-298	-24,835	-26,571	-7,465	-6,668	-66	0	-14,198	0	0	0	0	0	0
(-) Shifting of the support granted to the Special Employee Partial Ownership Plan Organizations booked within the Personnel expenses to the Other non-interest expenses line									-5,000	-	-	-	-	-	-	-	-	-	-	-	-
Personnel expenses (adj.)	-206,335	-187,806	-191,443	-213,599	-249,447	-280,002	-312,495	-340,201	-396,304	-506,465	-130,409	-142,991	-136,854	-154,120	-564,374	-144,528	-153,981	-156,233	-175,533	-630,275	

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	2025
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited	Audited
Income taxes	51,385	3,148	-33,944	-41,503	-34,000	-49,902	-43,918	-72,123	-58,600	-189,477	-53,110	-68,945	-67,515	-63,870	-253,440	-55,850	-73,935	-69,287	-55,854	-254,926
(-) Corporate tax impact of the strategic open FX position	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the sale of OTP Garancia Group	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of goodwill/investment impairment charges	17,210	6,683	11,552	-5,561	1,233	-3,378	886	1,909	8,461	0	0	0	0	0	0	0	0	0	0	0
(-) Corporate tax impact of the special tax on financial institutions	6,818	6,609	3,120	1,561	1,562	1,623	1,773	1,787	5,456	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the loss from early repayment of FX mortgage loans in Hungary	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the special banking tax refund	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the revaluation of FX purchased from the National Bank of Hungary to cover the FX need of early repayments	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(+) Tax deductible transfers to spectator sports (offset against corporate taxes)	-9,734	-12,200	-9,565	-2,162	-2,057	-3,802	-8,083	-8,137	-14,479	-12,131	-12,092	0	0	0	-12,092	-355	0	0	0	-355
(-) Corporate tax impact of the one-timer payment compensating the underperformance of the Financial Transaction Tax	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the effect of fines imposed by the Hungarian Competition Authority	0	151	0	-17	0	0	-74	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the transfer of general risk reserves to retained earnings	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the direct effect of acquisitions	108	-295	0	-2,298	573	-5,713	497	5,738	543	6,892	0	0	0	0	0	0	0	0	0	0
(-) Corporate tax impact of the one-off effect of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary	37,464	-4,173	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of risk cost created toward Crimean exposures from 2Q 2014 until 4Q 2015	1,010	71	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of risk cost created toward exposures to Donetsk and Luhansk from 3Q 2014 until 4Q 2015	3,367	426	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of revaluation of reverse mortgage portfolio of OTP Life Annuity Ltd. simultaneous with regulatory changes		1,299	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the one-off impact of regulatory changes related to CHF consumer contracts in Croatia		1,583	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the one-off impact of regulatory changes related to FX consumer contracts in Serbia		0	0	0	0	483	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the one-off impact of the CHF mortgage loan conversion programme and regulatory changes related to mortgage loans in Romania		4,408	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the gain on the sale of Visa Europe shares			-2,764	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of switching to IFRS from HAR in Hungary			-5,766	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation of deferred taxes recognized in the P&L due to the corporate tax rate cut in Hungary			-6,054	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the initial NPV gain on the monetary policy interest rate swap (MIRS) deals					-1,862	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Netting of the interest subsidy repaid by OTP Mortgage Bank to the State by the already created other provision for that purpose (and other related items) in 3Q 2019 (corporate tax impact)						146	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					163	-56	-80	-18	-652	-3,575	-698	-1,944	-9	0	-2,652	0	0	0	0	0
(-) Corporate tax impact of the expected one-off negative effect of the debt repayment moratorium in Hungary and Serbia							2,913	1,487	244	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the result of the treasury share swap agreement								-249	900	-	-	-	-	-	-	-	-	-	-	-
(-) Shifting of the Hungarian local business tax and innovation contribution for 2020 between corporate income tax and other non-interest expenses							-16,542			-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the impairments on Russian government bonds booked at OTP Core and DSK Bank from 2022									3,494	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the winding up of Sberbank Hungary (contribution to the Deposit Protection Fund)									1,027	-	-	-	-	-	-	-	-	-	-	-
(-) Corporate tax impact of the expected one-off effect of the interest rate cap for certain loans in Hungary and Serbia									3,618	-	-	-	-	-	-	-	-	-	-	-
(+) Structural reclassification between Corporate income tax and Other non-interest expenses										-5,624	-1,276	-996	-1,018	-870	-4,159	-1,233	-782	-740	-911	-3,667
(+) Special taxes on financial institutions										-56,572	-34,094	-1,307	-1,616	-1,383	-38,400	-129,174	10,462	10,546	10,662	-97,504
Corporate income tax (adj.)	-24,327	-25,813	-43,596	-37,350	-37,400	-46,921	-41,534	-90,951	-97,475	-274,272	-101,270	-73,192	-70,158	-66,123	-310,743	-186,613	-64,255	-59,481	-46,103	-356,452

in HUF million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1Q 24	2Q 24	3Q 24	4Q 24	2024	1Q 25	2Q 25	3Q 25	4Q 25	2025
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited				Audited	Audited				Audited	Audited
Other operating expense	-232,906	-74,695	-36,405	-51,230	-19,173	-44,759	-39,447	-85,733	-125,742	-110,569	-32,186	-27,634	-22,750	-44,605	-127,175	-17,476	-32,233	-28,046	-75,039	-152,795
(+) Provision on securities available-for-sale and securities held-to-maturity																			0	0
(-) Release of other provisions for securities	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0
(-) Other costs and expenses	-6,354	-14,211	-5,639	-5,795	-7,080	-9,172	-7,506	-6,508	-17,279	-10,143	-2,275	-2,343	-2,368	-3,220	-10,206	-2,718	-2,448	-2,550	-3,839	-11,556
(-) Other non-interest expenses	-19,976	-198,588	-42,351	-21,162	-15,975	-19,973	-18,568	-56,874	-90,678	-69,850	-26,663	-24,171	-17,220	-21,280	-89,334	-17,634	-23,901	-20,280	-46,580	-108,394
(-) Other provisioning for the interest income of non performing loans at OTP Russia	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Other provisioning release of Bagat transaction	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Release of other provisioning related to the consolidation of the subsidiaries of OTP Real Estate Ltd.	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Other risk costs recognised in relation to the fixed exchange rate scheme	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions	-539	0	0	-9,504	1,606	-7,575	1,022	0	-1,341	-4,186	0	0	0	0	0	0	0	0	0	0
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary	-193,371	197,569	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result booked on Other risk cost line due to regulatory changes related to FX mortgage loans in Hungary	-1,428	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation of reverse mortgage portfolio of OTP Life Annuity Ltd. simultaneous with regulatory changes (booked within other risk cost)		-6,838	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Revaluation result of FX provisions		-1,031	22	16	-21	-40	-141	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes related to CHF consumer contracts in Croatia		-10,042	9,642	54	26	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of the CHF mortgage loan conversion programme and regulatory changes related to mortgage loans in Romania		-29,828	23,123	-1,414	411	14	-233	609	453	-	-	-	-	-	-	-	-	-	-	-
(-) Impact of fines imposed by the Hungarian Competition Authority		-813	-1,207	0	2,000	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Adjustment of the one-off reclassification between Net other non-interest result and Other provisions in 4Q 2015		-1,868	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Netting of refunds related to legal cases (accounted for on the Net other non-interest result line) with the release of provisions created earlier for these cases (accounted for on the Other provisions line) from 1Q 2017 at OTP Bank Romania				1,200	630	483	216	194	275	-	-	-	-	-	-	-	-	-	-	-
(-) Netting of the interest subsidy repaid by OTP Mortgage Bank to the State by the already created other provision for that purpose (and other related items) in 3Q 2019						1,420	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(+) Structural correction between <i>Provision for loan losses</i> and <i>Other provisions</i>					-6,200	-7,705	-15,094	-3,536	-61,965	10,164	722	-17,366	-8,120	-15,125	-39,890	-11,814	-3,606	-1,075	20,213	3,718
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines					85	-12	-243	4	-3,057	-98	92	-278	0	0	-186	0	0	0	0	0
(-) Expected one-off negative effect of the debt repayment moratorium in Hungary and Serbia							0	-153	2,104	-	-	-	-	-	-	-	-	-	-	-
(-) Impairments on Russian government bonds booked at OTP Core and DSK Bank from 2022									-38,268	-	-	-	-	-	-	-	-	-	-	-
(+) Shifting of provision for impairment on placement losses to the other provisions line from 1Q 2022									-261	79	-398	-1,276	-1,259	899	-2,035	244	243	-179	-1,368	-1,060
(-) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line									-882	-1,252	-254	-267	-270	-324	-1,115	-289	-370	-443	-476	-1,578
(-) Expected one-off effect of the interest rate cap for certain loans in Hungary and Serbia									-2,175	-	-	-	-	-	-	-	-	0	-	-
Other provisions (adj.)	-11,237	-9,046	-19,995	-14,624	-6,885	-17,633	-29,574	-26,532	-43,234	-14,995	-2,578	-19,774	-12,271	-34,008	-68,631	-8,406	-8,877	-6,027	-5,299	-28,609

in HUF million	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 24	2Q 24	3Q 24	4Q 24 Audited	2024 Audited	1Q 25	2Q 25	3Q 25	4Q 25 Audited	2025 Audited
Other general expenses	-236,411	-232,248	-220,228	-236,072	-259,823	-282,527	-289,721	-311,931	-451,163	-483,646	-152,972	-109,240	-121,529	-144,567	-528,308	-268,130	-120,554	-121,689	-148,865	-659,238
(+) Other costs and expenses	-6,354	-14,211	-5,639	-5,795	-7,080	-9,172	-7,506	-6,508	-17,279	-10,143	-2,275	-2,343	-2,368	-3,220	-10,206	-2,718	-2,448	-2,550	-3,839	-11,556
(+) Other non-interest expenses	-19,976	-198,588	-42,351	-21,162	-15,975	-19,973	-18,568	-56,874	-90,678	-69,850	-26,663	-24,171	-17,220	-21,280	-89,334	-17,634	-23,901	-20,280	-46,580	-108,394
(-) Paid cash transfers	-12,309	-15,862	-13,131	-11,496	-9,465	-13,195	-12,768	-11,992	-17,709	-	-	-	-	-	-	-	-	-	-	-
(+) Film subsidies and cash transfers to public benefit organisations	-12,277	-15,473	-13,130	-11,495	-9,449	-13,139	-12,508	-11,873	-17,519	-	-	-	-	-	-	-	-	-	-	-
(-) Shifting of certain cash transfers to public benefit organisations to the Net fees and commissions line	-	-	-	-	-	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Other other non-interest expenses	-7,666	-182,726	-29,221	-9,666	-6,510	-6,778	-5,800	-44,882	-72,969	-54,490	-12,872	-22,153	-16,927	-20,686	-72,638	-15,370	-22,442	-19,629	-26,083	-83,524
(-) Special taxes on financial institutions	-37,011	-35,992	-17,069	-16,794	-16,848	-17,792	-19,138	-20,680	-96,808	-56,572	-34,094	-1,307	-1,616	-1,383	-38,400	-129,174	10,462	10,546	10,662	-97,504
(-) Special banking tax refund	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0
(-) Tax deductible transfers to spectator sports (offset against corporate taxes)	-9,734	-12,200	-9,565	-2,162	-2,057	-3,802	-8,083	-8,137	-14,479	-12,131	-12,092	0	0	0	-12,092	-355	0	0	0	-355
(-) Credit institutions' contribution tax paid in relation to the fixed exchange rate scheme	-2,798	-232	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Financial Transaction Tax	-44,029	-45,076	-47,025	-51,770	-56,958	-61,920	-61,588	-68,818	-89,751	-98,472	-25,634	-25,012	-33,037	-39,615	-123,298	-41,331	-40,210	-39,504	-42,467	-163,512
(-) One-timer payment compensating the underperformance of the Financial Transaction Tax	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Impact of fines imposed by the Hungarian Competition Authority	0	0	-793	0	-1,435	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of regulatory changes in relation to consumer contracts and the impact of the related methodological changes in Hungary	-	-9,312	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) One-off impact of the CHF mortgage loan conversion programme and regulatory changes related to mortgage loans in Romania	-	-72	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-
(-) Direct effect of acquisitions	-	-	-	-931	-4,945	-10,963	-9,940	-10,370	-4,654	1,563	0	0	0	0	0	0	0	0	0	0
(+) Reclassification due to the introduction of IFRS16	-	-	-	-	-	-15,933	-18,069	-17,620	-20,395	-18,545	-4,981	-5,296	-5,166	-5,471	-20,914	-5,338	-5,567	-5,473	-5,636	-22,013
(+) Presentation of the contribution from discontinued operation and assets held for sale on the adjusted P&L lines	-	-	-	-	-5,052	-5,003	-4,105	-106	-13,835	-17,284	-5,411	-3,183	-33	0	-8,627	0	0	0	0	0
(+) Shifting of the Hungarian local business tax and innovation contribution for 2020 between corporate income tax and other non-interest expenses	-	-	-	-	-	-	-16,542	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) Expected one-off negative effect of the debt repayment moratorium in Hungary and Serbia	-	-	-	-	-	-	-	-318	0	-	-	-	-	-	-	-	-	-	-	-
(-) Shifting of the costs of mediated services at Merkantil Bérlet Ltd. to the net other non-interest result line	-	-	-	-	-	-	-	-	-1,846	-2,119	-543	-633	-495	-716	-2,387	-488	-635	-617	-679	-2,418
(+) Shifting of certain expenses arising from mediated services from other provisions to the other non-interest expenses line	-	-	-	-	-	-	-	-	-882	-1,252	-254	-267	-270	-324	-1,115	-289	-370	-443	-476	-1,578
(-) Effect of the winding up of Sberbank Hungary (contribution to the Deposit Protection Fund)	-	-	-	-	-	-	-	-	-11,416	-	-	-	-	-	-	-	-	-	-	-
(+) Shifting of the support granted to the Special Employee Partial Ownership Plan Organizations booked within the Personnel expenses to the Other non-interest expenses line	-	-	-	-	-	-	-	-	-5,000	-	-	-	-	-	-	-	-	-	-	-
(-) Structural shift of right of use asset depreciation between other non-interest expenses and depreciation line	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0
(-) Structural reclassification between Corporate income tax and Other non-interest expenses	-	-	-	-	-	-	-	-	-	-5,624	-1,276	-996	-1,018	-870	-4,159	-1,233	-782	-740	-911	-3,667
Other non-interest expenses (adj.)	-161,470	-159,048	-164,545	-181,706	-199,161	-231,298	-249,702	-239,716	-307,117	-372,874	-106,046	-94,398	-93,494	-111,591	-405,529	-106,158	-99,232	-100,491	-145,918	-451,798

18 Net comprehensive income statement of OTP Group (consolidated, IFRS)
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Consolidated profit after tax	2014 Audited	2015 Audited	2016 Audited	2017 Audited	2018 Audited	2019 Audited	2020 Audited	2021 Audited	2022 Audited	2023 Audited	1Q 24	2Q 24	3Q 24	4Q 24 Audited	2024 Audited	1Q 25	2Q 25	3Q 25	4Q 25 Audited	2025 Audited
Consolidated profit after tax	-102,258	63,171	202,452	281,339	318,322	412,582	259,636	456,428	347,081	990,459	239,962	267,930	318,512	249,736	1,076,140	188,577	330,015	330,477	297,256	1,146,325
Fair value changes of financial instruments measured at fair value through other comprehensive income	13,019	-246	11,824	15,677	-20,323	30,224	-4,764	-44,877	-119,377	78,419	13,073	1,243	17,288	16,147	47,751	-373	9,664	-898	-1,270	7,123
Fair value adjustment of derivative financial instruments designated as cash-flow hedge	507	0	0	0	-9	11	-2	0	0	0	0	0	0	0	0	0	0	0	0	0
Net investment hedge in foreign operations	-4,489	431	525	155	-3,253	-2,526	-8,591	0	0	-2,707	-13,050	680	-2,410	-12,530	-27,310	8,190	2,600	8,190	5,710	24,690
Foreign currency translation difference	-108,057	-44,301	24,554	-20,535	10,007	79,440	68,593	61,729	179,622	-200,928	118,493	21,891	-59,476	114,244	195,152	-27,503	-50,274	-91,059	-46,967	-215,803
Change of actuarial costs (IAS 19)	-6	-171	61	-241	-65	-161	144	42	1,016	-400	30	-2	6	-957	-923	0	1	1	-301	-299
Net comprehensive income	-201,284	18,884	239,416	276,395	304,679	519,570	315,016	473,322	408,342	864,843	358,508	291,742	273,920	366,640	1,290,810	168,891	292,006	246,711	254,428	962,036
o/w Net comprehensive income attributable to equity holders	-199,866	19,582	238,775	276,222	304,813	518,802	315,239	472,281	407,695	863,714	357,393	290,286	273,237	365,181	1,286,097	166,398	290,836	245,824	253,194	956,252
Net comprehensive income attributable to non-controlling interest	-1,418	-698	641	173	-134	768	-223	1,041	647	1,129	1,115	1,456	683	1,459	4,713	2,493	1,170	887	1,234	5,784

19 Consolidated IFRS balance sheet of OTP Group (unadjusted¹)

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in HUF billion	2017	2018	2019	2020	2021	2022	2023	2024	2024	2024	2024	2025	2025	2025	2025
	Audited	Audited	Audited	Audited	Audited	Audited	Audited	1Q 24	2Q 24	3Q 24	Audited	1Q 25	2Q 25	3Q 25	Audited
TOTAL ASSETS	13,190	14,590	20,122	23,336	27,553	32,804	39,609	41,482	42,524	41,557	43,419	44,333	44,338	45,075	45,427
Cash, amounts due from Banks and balances with the National Banks	1,198	1,547	1,784	2,432	2,556	4,221	7,125	5,926	6,189	6,101	6,079	6,050	7,148	6,690	4,966
Placements with other banks, net of allowance for placement losses	462	421	410	1,149	1,585	1,351	1,567	1,624	1,734	1,627	1,892	1,443	857	779	1,991
Securities at fair value through profit and loss	344	181	252	234	341	436	289	305	331	313	743	466	373	399	425
Securities at fair value through other comprehensive income	2,175	1,884	2,427	2,137	2,225	1,740	1,601	1,596	1,588	1,700	1,706	1,636	1,748	1,911	2,046
Loans, net of allowance for loan losses	6,988	8,067	10,910	12,477	14,561	17,342	19,077	19,869	20,463	20,783	21,850	22,311	22,885	23,259	24,241
Gross loans and bills	7,727	8,752	11,603	13,326	15,458	18,338	19,995	20,793	21,409	21,703	22,783	23,268	23,869	24,261	25,250
Allowance for loan losses	-739	-685	-693	-849	-897	-997	-918	-925	-946	-920	-933	-956	-984	-1,002	-1,009
Finance lease receivables, net of impairment			969	1,051	1,183	1,299	1,290	1,363	1,436	1,468	1,511	1,514	1,589	1,599	1,589
Associates and other investments	12	18	21	52	67	74	96	110	105	109	125	127	143	142	160
Securities at amortized costs	1,310	1,741	1,968	2,625	3,891	4,892	5,249	7,178	7,205	7,553	7,447	8,482	7,470	8,001	7,925
Tangible and intangible assets, net	413	420	595	590	689	738	860	876	912	912	986	984	987	996	1,034
Repo receivables, net of impairment			67	191	61	0	-1	-1	-2	-1	-1	-1	0	-1	-1
Other assets	287	312	718	398	394	711	2,455	2,635	2,564	990	1,081	1,319	1,138	1,300	1,050
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	13,190	14,590	20,122	23,336	27,553	32,804	39,609	41,482	42,524	41,557	43,419	44,333	44,338	45,075	45,427
TOTAL LIABILITIES	11,550	12,764	17,830	20,799	24,517	29,482	35,514	37,043	37,975	36,758	38,299	39,108	39,098	39,644	39,802
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	472	393	844	1,219	1,609	1,517	2,012	2,119	2,159	2,053	2,095	2,030	1,777	1,604	1,581
Deposits from customers	10,233	11,285	15,171	17,891	21,069	25,189	28,332	29,320	29,975	30,341	31,658	32,419	32,746	33,380	33,733
Fair value changes of the hedged items in portfolio hedge of interest rate risk							0	-3	-6	8	8	6	8	4	2
Liabilities from issued securities	250	418	393	464	436	871	2,096	2,207	2,580	2,501	2,593	2,280	2,357	2,513	2,513
Repo liabilities			0	118	79	217	126	191	233	222	132	287	226	262	167
Other liabilities	518	586	1,171	832	1,046	1,386	2,386	2,617	2,449	1,241	1,443	1,540	1,487	1,388	1,320
Subordinated bonds and loans	76	81	250	275	278	302	562	591	586	392	369	546	497	493	486
TOTAL SHAREHOLDERS' EQUITY	1,640	1,827	2,291	2,537	3,037	3,322	4,095	4,439	4,548	4,798	5,120	5,225	5,239	5,431	5,626
Share Capital	28	28	28	28	28	28	28	28	28	28	28	28	28	28	28
Retained earnings and reserves	1,672	1,864	2,319	2,629	3,110	3,395	4,179	4,538	4,686	4,961	5,328	5,495	5,537	5,785	6,041
Retained earnings and other reserves without earnings	1,391	1,546	1,907	2,370	2,654	3,049	3,191	4,298	4,180	4,137	4,256	5,308	5,021	4,940	4,900
Profit or loss for the financial year according to the balance sheet	281	318	412	259	456	346	989	239	506	823	1,072	187	515	845	1,141
Treasury shares	-63	-68	-61	-124	-107	-107	-120	-135	-176	-199	-245	-311	-338	-394	-459
Non-controlling interest	3	2	5	4	6	6	8	9	9	9	10	12	13	12	16

20 Adjustments on the Consolidated Balance Sheet¹

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in HUF million	4Q 2017	4Q 2018	4Q 2019	4Q 2020	4Q 2021	4Q 2022	4Q 2023	1Q 2024	2Q 2024	3Q 2024	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025
Cash, amounts due from Banks and balances with the National Banks	1,198,046	1,547,272	1,784,378	2,432,312	2,556,035	4,221,392	7,125,050	5,926,151	6,188,609	6,101,220	6,079,012	6,050,497	7,147,995	6,689,528	4,965,634
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			57,586	3	0	0	199,587	298,936	355,426	20	20	0	0	0	0
Cash, amounts due from Banks and balances with the National Banks (adjusted)	1,198,046	1,547,272	1,841,963	2,432,314	2,556,035	4,221,392	7,324,636	6,225,087	6,544,035	6,101,240	6,079,032	6,050,497	7,147,995	6,689,528	4,965,634
Placements with other banks, net of allowance for placement losses	462,180	420,606	410,078	1,148,744	1,584,860	1,351,081	1,566,998	1,624,456	1,733,546	1,627,375	1,891,901	1,442,606	856,734	778,777	1,991,490
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			354	244	0	0	8,147	5,661	13,809	0	0	0	0	0	0
Placements with other banks, net of allowance for placement losses (adjusted)	462,180	420,606	410,433	1,148,987	1,584,860	1,351,081	1,575,145	1,630,117	1,747,356	1,627,375	1,891,901	1,442,606	856,734	778,777	1,991,490
Securities at fair value through profit and loss	344,417	181,355	251,991	234,006	341,397	436,387	288,884	305,171	330,542	313,150	743,399	465,961	372,835	398,729	425,213
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines				1,188	0	0	2,091	2,202	2,407	704	704	0	0	0	0
Securities at fair value through profit or loss (adjusted)	344,417	181,355	251,991	235,194	341,397	436,387	290,975	307,373	332,949	313,854	744,104	465,961	372,835	398,729	425,213
Securities at fair value through other comprehensive income	2,174,718	1,883,849	2,426,779	2,136,709	2,224,510	1,739,603	1,601,461	1,596,318	1,587,551	1,699,689	1,705,554	1,636,489	1,747,626	1,911,429	2,046,413
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			759	3,410	0	0	39,430	33,915	22,404	0	0	0	0	0	0
Securities at fair value through other comprehensive income (adjusted)	2,174,718	1,883,849	2,427,537	2,140,118	2,224,510	1,739,603	1,640,891	1,630,233	1,609,955	1,699,689	1,705,554	1,636,489	1,747,626	1,911,429	2,046,413
Gross customer loans (incl. finance lease receivables and accrued interest receivables related to loans)	7,726,631	8,751,955	12,585,969	14,401,930	16,670,469	19,690,287	21,329,908	22,200,463	22,887,643	23,213,568	24,334,694	24,814,130	25,485,150	25,886,608	26,863,462
(-) Accrued interest receivables related to DPD90+ / Stage 3 loans	36,212	32,613	35,450	38,650	36,015	46,730	-	-	-	-	-	-	-	-	-
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			391,490	0	0	0	1,136,507	1,147,918	1,127,121	0	0	0	0	0	0
Gross customer loans (adjusted)	7,690,419	8,719,342	12,942,009	14,363,281	16,634,454	19,643,558	22,466,415	23,348,380	24,014,764	23,213,568	24,334,694	24,814,130	25,485,150	25,886,608	26,863,462
Allowances for loan losses (incl. impairment of finance lease receivables)	-738,797	-685,364	-706,907	-873,344	-926,547	-1,049,663	-963,179	-968,462	-989,117	-962,106	-973,056	-989,235	-1,010,983	-1,028,204	-1,034,112
(-) Allocated provision on accrued interest receivables related to DPD90+ / Stage 3 loans	-36,212	-32,613	-35,450	-38,650	-36,015	-46,730	-	-	-	-	-	-	-	-	-
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			-23,033	0	0	0	-55,856	-59,377	-60,587	0	0	0	0	0	0
Allowances for loan losses (adjusted)	-702,585	-652,751	-694,490	-834,695	-890,532	-1,002,933	-1,019,035	-1,027,839	-1,049,704	-962,106	-973,056	-989,235	-1,010,983	-1,028,204	-1,034,112

20 Adjustments on the Consolidated Balance Sheet¹

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in HUF million	4Q 2017	4Q 2018	4Q 2019	4Q 2020	4Q 2021	4Q 2022	4Q 2023	1Q 2024	2Q 2024	3Q 2024	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025
Associates and other investments	12,269	17,592	20,822	52,444	67,223	73,849	96,110	109,539	105,427	109,149	124,524	127,146	143,419	142,284	160,627
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines	0	0	0	0	0	0	236	288	189	0	0	0	0	0	0
Associates and other investments (adjusted)	12,269	17,592	20,822	52,444	67,223	73,849	96,346	109,827	105,616	109,149	124,524	127,146	143,419	142,284	160,627
Securities at amortized costs	1,310,331	1,740,520	1,968,072	2,624,921	3,891,335	4,891,938	5,249,274	7,178,311	7,204,766	7,552,976	7,447,176	8,482,233	7,470,378	8,000,677	7,925,465
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			27,555	1,031	0	0	226,427	175,050	86,941	565	565	0	0	0	0
Securities at amortized costs (adjusted)	1,310,331	1,740,520	1,995,627	2,625,952	3,891,335	4,891,938	5,475,701	7,353,361	7,291,707	7,553,540	7,447,741	8,482,233	7,470,378	8,000,677	7,925,465
Tangible and intangible assets, net	413,389	420,484	595,128	589,743	689,290	738,105	860,449	876,485	912,174	912,396	985,864	984,374	986,884	996,183	1,033,988
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			10,545	135	0	0	18,500	18,205	16,904	22	22	0	0	0	0
Tangible and intangible assets, net (adjusted)	413,389	420,484	605,673	589,878	689,290	738,105	878,949	894,690	929,078	912,419	985,886	984,374	986,884	996,183	1,033,988
Other assets	287,044	312,018	785,456	588,378	454,811	711,230	2,454,189	2,633,555	2,562,462	989,158	1,080,060	1,318,597	1,137,711	1,299,376	1,049,292
(+) Allocation of <i>Assets classified as held for sale</i> among balance sheet lines			-465,255	-6,010	0	0	-1,575,068	-1,622,797	-1,564,614	-1,311	-1,311	0	0	0	0
Other assets (adjusted)	287,044	312,018	320,201	582,368	454,811	711,230	879,121	1,010,758	997,848	987,847	1,078,749	1,318,597	1,137,711	1,299,376	1,049,292
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	472,068	392,706	844,261	1,219,446	1,608,533	1,517,349	2,011,569	2,119,065	2,158,957	2,053,216	2,094,681	2,030,302	1,777,182	1,603,797	1,581,260
(+) Allocation of Liabilities directly associated with assets classified as held-for-sale among balance sheet lines			1,898	0	0	0	1,764	22,016	12,725	0	0	0	0	0	0
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 (adjusted)	472,068	392,706	846,158	1,219,446	1,608,533	1,517,349	2,013,333	2,141,081	2,171,682	2,053,216	2,094,681	2,030,302	1,777,182	1,603,797	1,581,260
Deposits from customers	10,233,471	11,285,085	15,171,308	17,890,863	21,068,644	25,188,805	28,332,271	29,320,078	29,974,664	30,341,012	31,658,190	32,419,089	32,746,169	33,379,889	33,732,763
(+) Fair value changes of the hedged items in portfolio hedge of interest rate risk							160	-2,618	-6,408	7,948	8,209	6,204	7,568	4,189	1,503
(+) Allocation of Liabilities directly associated with assets classified as held-for-sale among balance sheet lines			351,346	0	0	0	1,095,852	1,115,369	1,068,808	0	0	0	0	0	0
Deposits from customers (adjusted)	10,233,471	11,285,085	15,522,654	17,890,863	21,068,644	25,188,805	29,428,284	30,432,829	31,037,065	30,348,960	31,666,399	32,425,293	32,753,737	33,384,078	33,734,266
Other liabilities	518,286	586,445	1,171,805	949,502	1,124,782	1,603,078	2,512,406	2,808,225	2,681,631	1,463,184	1,575,553	1,826,529	1,713,224	1,650,561	1,487,480
(+) Allocation of <i>Liabilities directly associated with assets classified as held-for-sale</i> among balance sheet lines			-353,244	0	0	0	-1,097,617	-1,137,385	-1,081,533	0	0	0	0	0	0
Other liabilities (adjusted)	518,286	586,445	818,561	949,502	1,124,782	1,603,078	1,414,790	1,670,840	1,600,097	1,463,184	1,575,553	1,826,529	1,713,224	1,650,561	1,487,480
Subordinated bonds and loans	76,028	81,429	249,937	274,704	278,334	301,984	562,396	591,181	586,216	391,867	369,359	545,693	497,273	493,150	486,084
(+) Allocation of Liabilities directly associated with assets classified as held-for-sale among balance sheet lines				0	0	0	0	0	0	0	0	0	0	0	0
Subordinated bonds and loans (adjusted)	76,028	81,429	249,937	274,704	278,334	301,984	562,396	591,181	586,216	391,867	369,359	545,693	497,273	493,150	486,084

1 Consolidated, adjusted IFRS Statement of recognised income of OTP Group

1) Adjustments made on the consolidated Statements of recognised income are summarized on sheet 17 ('Adjustments on Consolidated IFRS Statement of recognised income of OTP Group') and in the belonging notes.

General note: the details of the methodology change affecting adjustment items, implemented from 1Q 2024 and also retroactively for the 2023 base periods, can be found in the Supplementary data section in the 1Q 2024 Stock Exchange Report.

2 Consolidated profit after tax breakdown by subsidiaries (IFRS)

For the base and actual periods the following footnotes apply:

- 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, 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 and 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. is 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) The statement of recognised income and balance sheet of OTP Debt Collection d.o.o. is included.
- 8) The statement of recognised income and balance sheet of LLC MFO "OTP Finance" is included.
- 9) Figures are based on the aggregated financial statements of OTP Bank JSC, LLC OTP Leasing, and OTP Factoring Ukraine LLC until 3Q 2024.
- 10) In July 2024 the sale of the Romanian bank was financially closed, therefore the Romanian bank contributed to the Group results until June 2024.
- 11) 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.
- 12) LLC AMC OTP Capital, DSK Asset Management EAD (Bulgaria), OTP Invest a.d. Belgrade (Serbia), OTP Invest d.o.o. (Croatia), and OTP Asset Management SAI S.A. (Romania) until September 2024.
- 13) Velvin Ventures Ltd. (Belize), Mendota Invest d.o.o. (Slovenia), R.E. Four d.o.o., Novi Sad (Serbia) and SC Aloha Buzz SRL, SC Favo Consultanta SRL, SC Tezaur Cont SRL (Romania), OTP Solution Fund (Ukraine) until 4Q 2024.
- 14) 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.
- 15) 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.

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

3 OTP Core's Statement of recognized income (adjusted, IFRS)

1) 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, 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.

The consolidated results of the companies comprising OTP Core were segmented into OTP Core and Corporate Centre until the end of 2022. According to the new methodology applied from 1Q 2023, Corporate Centre is no longer carved out of OTP Core. For details, see section 'Methodological note: change in the segmentation of OTP Core and Corporate Centre' in the 1Q 2023 Stock Exchange Report.

2) Other provisions: provisions for off-balance sheet items, legal cases / litigations, subsidiary losses and securities. From 2022 this line also contains the provision for impairment on placement losses, including interbank and repo transactions.

4 Statements of recognised income of foreign banks (IFRS)

1) The adjusted P&L of foreign banks is presented.

5 Leasing, insurance and asset management - highlights

1) The adjusted P&L of these segments is presented.

6. Customer Loans and Deposits by Business Lines and by Currencies

General note: in 2Q 2024 the loan and deposit volumes' split by segments / products, as well as currencies has been retroactively revised.

7 Risk indicators of group-member banks (based on IFRS closing loan volumes and portfolio qualification according to local regulation)

General note: starting from 4Q 2023 we no longer disclose 90+ DPD loan statistics.

7B Performance and other indicators of OTP Group member banks (IFRS)

- 1) Performance indicators (except for the consolidated unadjusted ROE) are calculated on the basis of the adjusted profit and loss statement.
- 2) The consolidated adjusted ROA and ROE indicators for 2009 are calculated from the unadjusted net profit figures, because in 2009 the profit was not affected significantly by adjustment items.

8 Mortgage Loan Portfolio Highlights of OTP Core

General note: application, contracted amount and disbursement statistics may be subject to retroactive changes.

10 Consolidated IFRS balance sheet of OTP Group (adjusted)

- 1) For the adjustments made to the balance sheet, see footnote 1) belonging to tab 20. Adjustments on the Consolidated Balance Sheet.
- 2) From 3Q 2025 retail bond volumes are no longer disclosed.

11 Main balance sheet items by subsidiaries (closing volumes, IFRS)

- 1) Corporate Centre ceased to exist from 1Q 2023, and the base periods for 2022 were also restated according to the new methodology, both for OTP core and Corporate Centre.

12 Consolidated Capital Adequacy Ratio (BASEL III, IFRS, according to prudential scope of consolidation)

- 1) Starting from 3Q 2023 the consolidated capital adequacy ratios for the actual period and retrospectively for the base periods presented in the Stock Exchange Reports are based on the prudential scope of consolidation, i.e. in line with Capital Requirements Regulation (CRR). On tab 12 of the analyst tables the capital adequacy ratios presented in the main table are also based on the prudential scope of consolidation. The capital table according to the accounting scope of consolidation is still disclosed, but is hidden below the main table.

12B MREL ratio based on OTP Bank resolution group's scope of consolidation

- 1) For 3Q 2025 the MREL ratio has been retroactively corrected from 26.45% to 26.40%

13 Non-consolidated CAR (capital adequacy ratio) of OTP Bank Plc., (according to Hungarian Accounting Standards until 4Q 2016, IFRS from 1Q 2017)

General note: in 4Q 2025 the former 3Q 2025 CET 1, Tier 1, CAR ratio data were restated as a result of a minor change in RWA.

15 OTP Group's distribution network and number of employees

- 1) Due to the changes in the range of companies providing data and also due to changes to the definition of OTP Core, the historical employee figures of the other Hungarian and foreign subsidiaries are not comparable.

16 Consolidated IFRS Statement of recognised income of OTP Group (based on unadjusted statements)

General note: in 4Q 2025 the Goodwill impairment, which was previously presented under the Depreciation line, was disclosed separately in OTP Group's consolidated IFRS Statement of Recognised Income.

17 Adjustments on Consolidated IFRS Statement of recognised income of OTP Group

General note: in 4Q 2025 the Goodwill impairment, which was previously presented under the Depreciation line, was disclosed separately in OTP Group's consolidated IFRS Statement of Recognised Income.

- 1) 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.

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). The details of the methodology change affecting adjustment items, implemented from 1Q 2024, can be found in the Supplementary data section in the 1Q 2024 Stock Exchange Report.

19 Consolidated IFRS balance sheet of OTP Group (unadjusted)

- 1) There were no adjustments made to the Balance Sheet before 3Q 2017, i.e. before that there is no difference between the unadjusted and adjusted balance sheet.
- 2) From 3Q 2025 retail bond volumes are no longer disclosed.

20. Adjustments on the Consolidated Balance Sheet

- 1) The time series starts with 3Q 2017 as there were no adjustments made to the Balance Sheet before that.

Adjustments to the balance sheet lines in the period under review and the relevant base periods:

- On 9 February 2024 OTP Bank announced the signing of the share sale and purchase agreement to sell its Romanian operation, and the transaction was financially completed on 30 July 2024. As a result of this, according to IFRS 5, starting from the end of 2023 until June 2024, the Romanian operation was presented as an asset classified as held for sale in the consolidated balance sheet, and as discontinued operation in the income statement. With regards to the consolidated balance sheet, from 4Q 2023 all Romanian assets and liabilities were shown on a separate line in the balance sheet. As for the consolidated income statement, in 4Q 2023 for full-year 2023, and in the 2024 actual period the Romanian contribution was shown separately from the result of continuing operation, on the Net loss / gain from discontinued operation line, i.e. from 4Q 2023 the particular P&L lines in the 'continuing operations' section of the P&L don't incorporate the contribution from the Romanian subsidiaries. As opposed to this, in the adjusted financial statements presented in the Stock Exchange Report – in line with the structure of the financial statements monitored by the management – until its deconsolidation the Romanian operation was presented in a way as if it was still classified as continuing operation, i.e. its net interest income contribution was presented on the net interest income line in the consolidated adjusted income statement.
- 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.