

OTP Bank Plc.
Earnings consensus for 4Q 2024

Consolidated IFRS Statement of recognised income of OTP Group (in HUF million)	4Q 2023	3Q 2024	4Q 2024 Consensus*					4Q 2024	4Q 2024
	Fact	Fact	Min	Max	Average	Q-o-Q	Y-o-Y	Fact	Fact / Cons.
Consolidated profit after tax	132,581	318,514	202,700	287,905	249,235	-22%	88%	249,735	0%
Adjustments (total, after corporate income tax)	-80,657	0	0	0	0		-100%	0	
Goodwill impairment charges (after tax)	0	0	0	0	0			0	
Direct effect of acquisitions (after tax)	-80,657	0	0	0	0		-100%	0	
Consolidated adjusted profit after tax	213,238	318,514	202,700	287,905	249,235	-22%	17%	249,735	0%
Profit before tax	289,725	388,672	288,600	349,806	321,451	-17%	11%	315,858	-2%
Operating profit	337,312	415,488	325,100	409,169	382,862	-8%	14%	408,320	7%
Total income	624,519	676,125	628,620	708,193	678,710	0%	9%	705,860	4%
Net interest income	425,634	444,235	435,704	462,004	451,439	2%	6%	460,720	2%
Net fees and commissions	132,039	137,485	137,000	148,404	143,479	4%	9%	148,295	3%
Other non-interest income	66,847	94,405	51,000	100,859	83,792	-11%	25%	96,845	16%
Operating expenses	-287,208	-260,636	-283,084	-306,469	-295,848	14%	3%	-297,540	1%
Total risk costs	-47,587	-26,816	-30,143	-83,059	-61,411	129%	29%	-92,462	51%
Corporate taxes	-76,487	-70,158	-56,004	-85,900	-72,216	3%	-6%	-66,123	-8%

* Calculated from 10 analyst estimates on 5 March 2025.

Source: Autonomous, Concorde, Erste, Goldman Sachs, JP Morgan, Morgan Stanley, Pekao, PKO, Trigon, Wood