

OTP Group – Strong results and capital provide resilience in turbulent times

Investor presentation

Based on 2Q 2024 results



Dominant position in CEE countries:

No.1 in 5 countries based on net loans; 3.6-fold loan growth and 11 acquisitions in 7 years. 42% of net loans in Eurozone + ERM2 countries, ~80% within the EU

Outstanding profitability:

2023 ROE exceeded 27% and reached 23.6% in 1H 2024

Strong liquidity position:

74% net LTD, wholesale debt to asset ratio at 7%, LCR ratio close to 237%

Stable capital position:

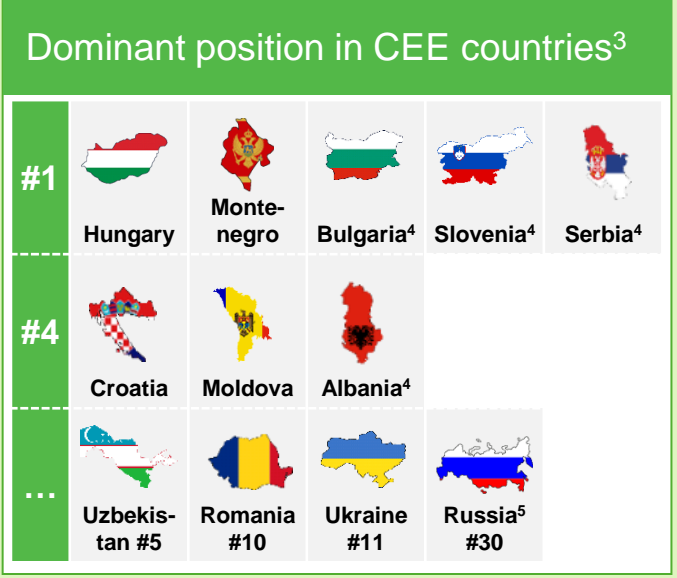
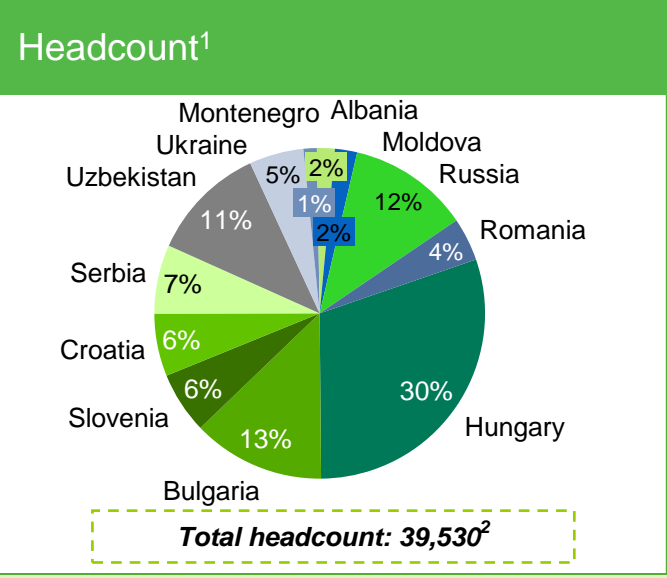
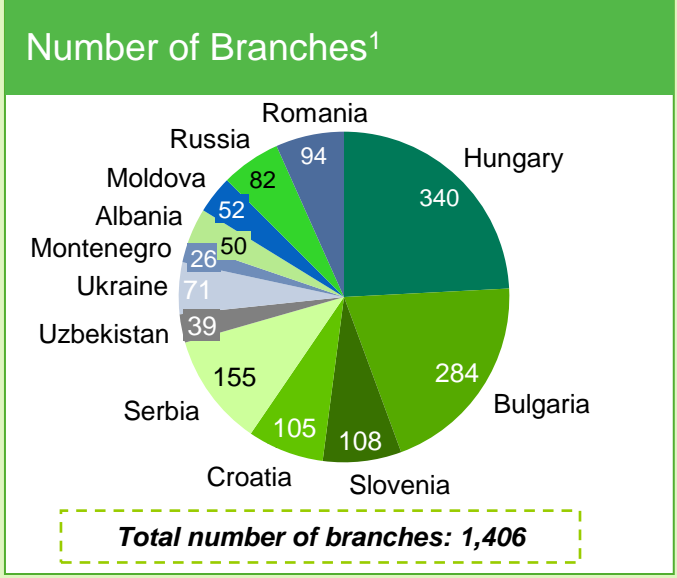
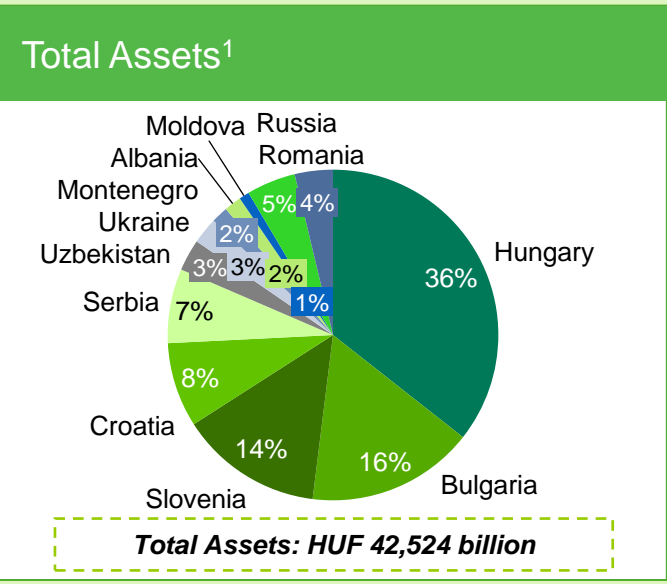
CET1 ratio at 17.4%, MREL ratio at 26.4%, 4th best result on the recent EBA stress test

Strong portfolio quality:

CoR of 34 bps in 2023 moderated to 15 bps in 1H 2024, with Stage 3 ratio remaining stable ytd at 4.3%

Strong commitment to ESG

At the end of June 2024 OTP Group offered universal banking services to almost 17 million active customers in 12 countries, in many of them with dominant market position

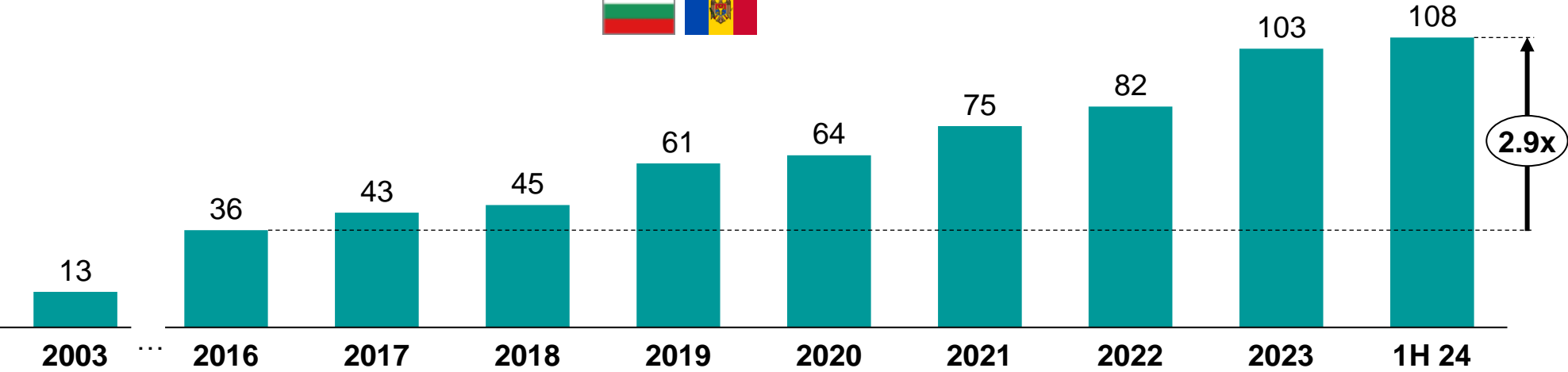


¹ As at 2Q 2024. ² Excluding selling agents employed at OTP Bank Russia and at OTP Bank Ukraine. ³ Market shares as a % of total assets unless otherwise noted; latest available data; source: National Banks, Banking Associations, Golden books. ⁴ Based on net loans. ⁵ Based on gross loans.

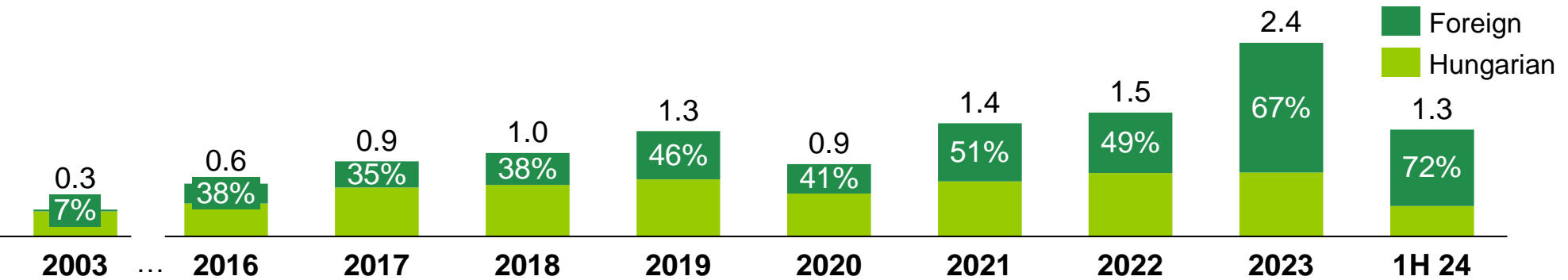
OTP Group's total assets exceeded EUR 100 billion driven by successful acquisitions and dynamic organic growth. Profit contribution of foreign subsidiaries showed a trend-like increase over the last several years and hit 72% in 1H 2024

Total assets development of OTP Group (in EUR billion)

Flags represent countries in which acquisition were closed in the given year

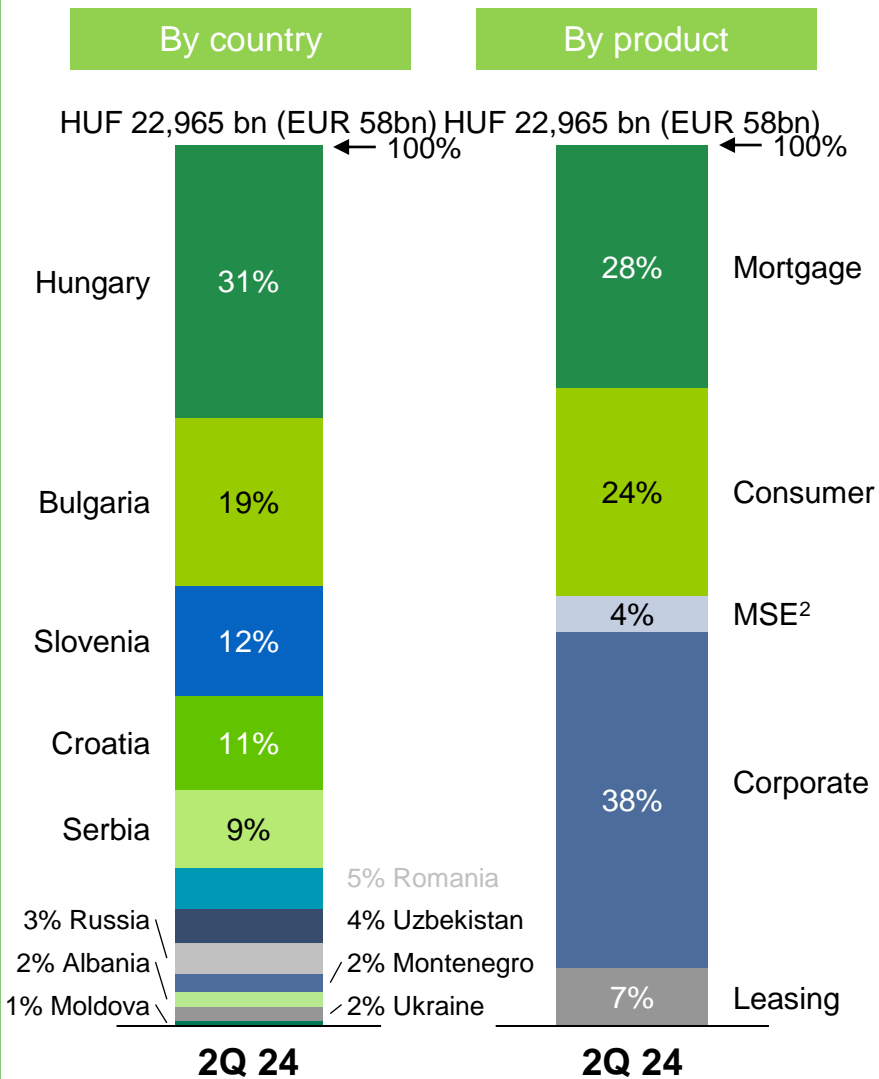


Contribution of Hungarian and foreign operations to the adjusted profit after tax (in EUR billion)

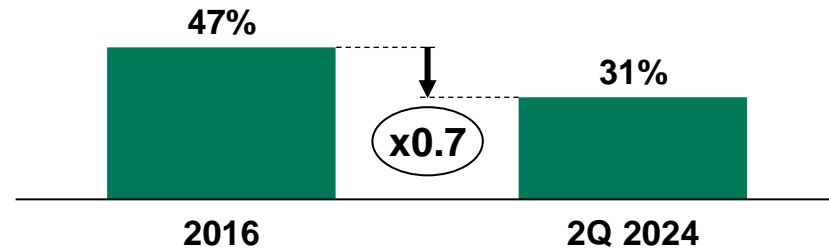


Close to 80% of the total net loan book is invested in EU countries, while Hungary's share within the Group stood at 31%

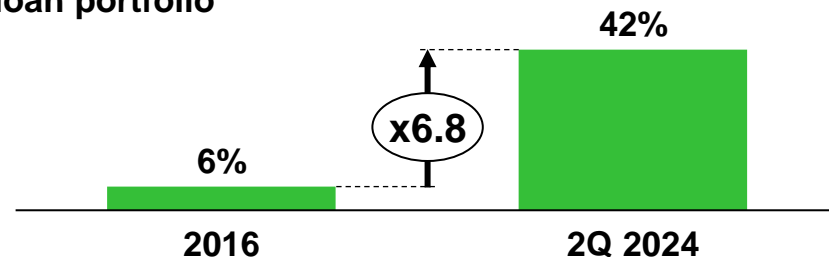
Breakdown of the consolidated net loan book



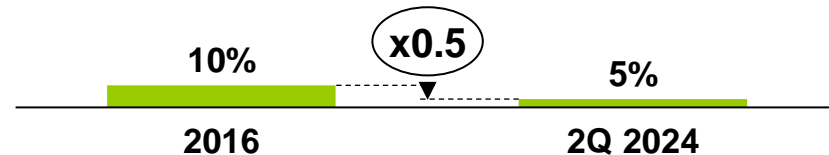
Share of Hungary in the Group's net loan portfolio



Share of Eurozone and ERM 2 countries¹ in the Group's net loan portfolio



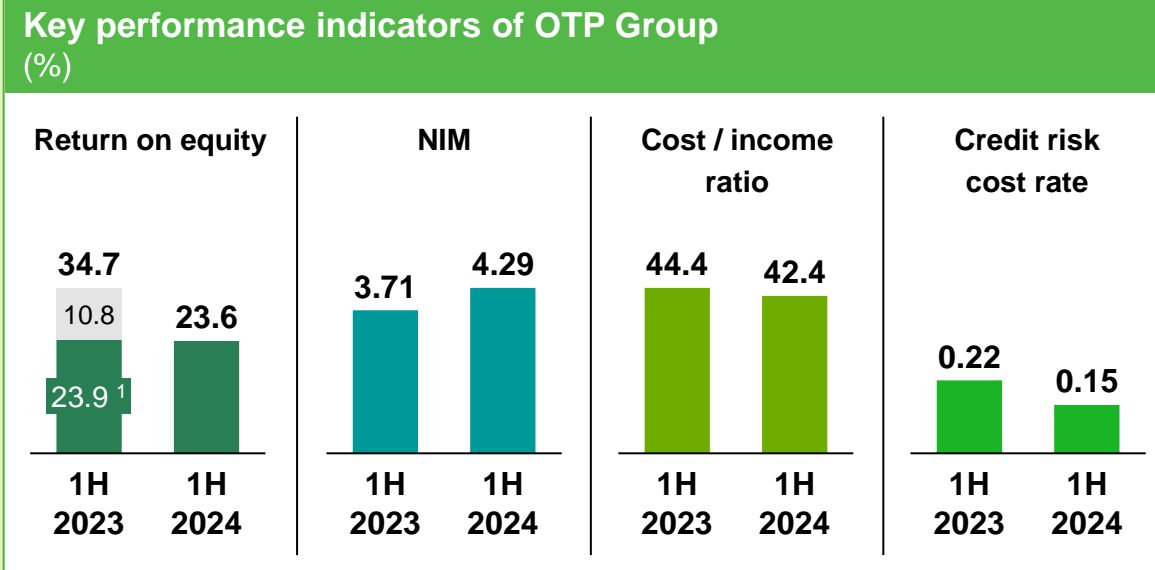
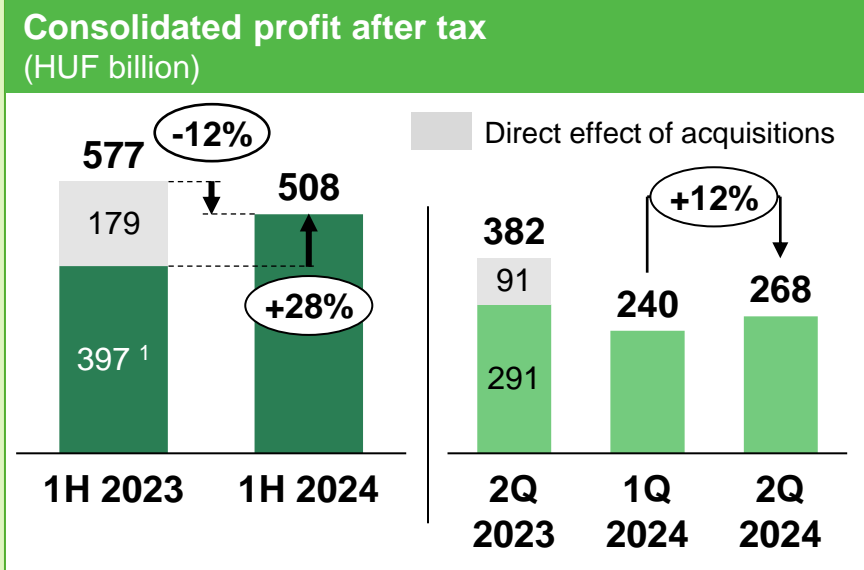
Share of Russia and Ukraine in the Group's net loan portfolio



¹ 2016: Slovakia, 4Q 2023: Bulgaria, Croatia, Slovenia

² MSE = micro and small enterprises.

OTP Group's half-year profit after tax decreased by 12% basically due to the HUF 179 billion positive one-off effect of the acquisitions completed in the first half of 2023; major KPIs reflect stable operation

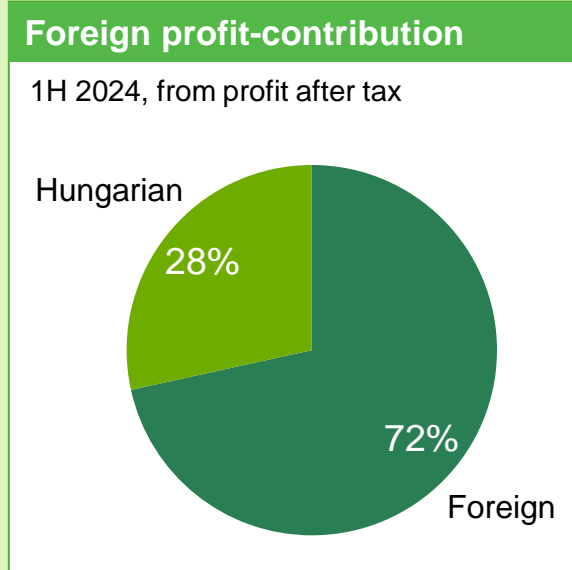


Direct effects of acquisitions in 1H 2023

HUF billion	1Q 23	2Q 23	1H 23
Total, after tax	89	91	179
Direct effect of the Nova KBM acquisition	89		89
Direct effect of the Ipoteka acquisition		91	91













Effects of the sale of Romania

On 30 July the sale of the Romanian operation has been financially closed. In 4Q 2023 HUF 59.5 billion negative P&L impact was recorded on consolidated level related to the sale of Romania. In 3Q 2024 around HUF 15 billion positive effect is expected. Taking into account the effects of the Romanian operation's elimination, the consolidated 2Q CET1 and CAR ratio would have been higher by 56 and 61 bps, respectively.



¹ Without the HUF 179 billion positive one-off direct effect of the acquisitions completed in the first six months of 2023.

In 1H 2024 the profit contribution of foreign subsidiary banks continued to improve

	Profit after tax ¹ (HUF billion)		ROE ¹		Cost / income ratio	
	1H 2023	1H 2024	1H 2023	1H 2024	1H 2023	1H 2024
 OTP Core (Hungary)	57	112	6%	8%	54%	50%
 DSK Group (Bulgaria)	88	98	24%	22%	35%	35%
 SKB + NKBM (Slovenia)	38 ² 10 49	57	20%	17%	39%	42%
 OTP Bank Croatia	29	33	16%	16%	48%	48%
 OTP Bank Serbia	30	41	17%	22%	39%	37%
 ipoteka Bank (Uzbekistan)	-	23	-	29%	-	35%
 OTP Bank Ukraine	30	27	47%	31%	26%	32%
 CKB Group (Montenegro)	9	11	18%	20%	41%	38%
 OTP Bank Albania	7	10	22%	23%	53%	42%
 OTP Bank Moldova	9	6	31%	17%	41%	52%
 OTP Bank Russia	51	57	36%	38%	35%	29%
 OTP Bank Romania	14	2	16%	2%	72%	72%

¹ Adjusted, at OTP Core without adjustment items and dividend received from subsidiaries.

² NKBM contribution from February 2023.

Consolidated performing loans grew by 5% ytd without Romania, mainly as a result of strong performance in Bulgaria and Croatia. Corporate lending growth lagged behind retail across the Group

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

	Cons.	Core ² (Hungary)	DSK (Bulgaria)	SKB+ NKBM (Slovenia)	OBH (Croatia)	OBSrb (Serbia)	Ipoteka (Uzbek.)	OBU (Ukraine)	CKB (Monten.)	OBA (Albania)	OBM (Moldova)	OBRu (Russia)	OBR (Romania)
YTD nominal change (HUF billion)	910 / 960 ³	118	343	11	179	82	-35	32	35	23	2	150	-49
Total	4% / 5% ³	2%	8%	0%	8%	4%	-4%	10% ✓	8%	6%	1%	22%	-4%
Consumer	9% / 10% ³	4%	11%	5%	10%	8%	11%	9%	12%	9%	17%	23%	-6%
Mortgage	6% / 7% ³	6% ✓	14%	1%	6%	5%	7%		8%	9%	-4%		-2%
Corporate¹	0% / 0% ³	-1%	2%	-2%	5%	2%	-28%	10%	5%	4%	0%	-14%	-6%
Leasing	8% / 8% ³	4%	8%	6%	22%	7%		11%		32%	-3%		-3%


¹ Loans to MSE and corporate clients.

² In the Leasing row the leasing volume change applies to Merkantil Group (Hungarian leasing).

³ Changes without Romania.

Consolidated deposits grew by 3% over the first six months. The deposit collection efforts in Serbia paid off with their deposit to net loan gap narrowing to negligible level against more than -HUF 430 billion in 2021

YTD DEPOSIT volume changes, adjusted for FX-effect

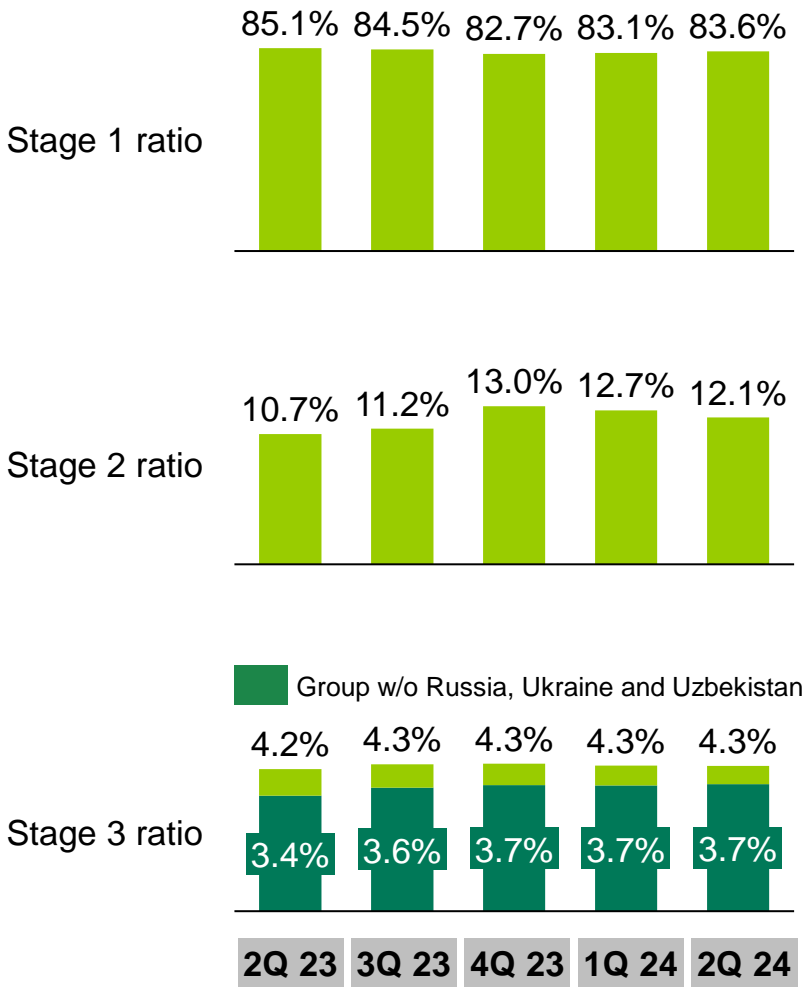
	Cons.	Core ² (Hungary)	DSK (Bulgaria)	SKB+ NKBM (Slovenia)	OBH (Croatia)	OBSrb (Serbia)	Ipoteka (Uzbek.)	OBU (Ukraine)	CKB (Monten.)	OBA (Albania)	OBM (Moldova)	OBRu (Russia)	OBR (Romania)
YTD nominal change (HUF billion)	798	143	290	-147	40	111	30	8	-11	-6	-19	347	-66
Total	3%	1%	5%	-3%	2%	6%	9%	1%	-2%	-1%	-5%	29%	-6%
Retail	4%	5% 	6%	1%	-2%	11%	-4%	-1%	0%	2%	-9%	-1%	4%
Corporate¹	1%	-1%	5%	-11%	9%	2%	16%	2%	-4%	-12%	-2%	39%	-16%
Deposits – Net loans gap (HUF billion)	8,072	4,715	1,221	1,727	43	-18	-510	414	43	178	176	761	3

¹ Including MSE, MLE and municipality deposits.

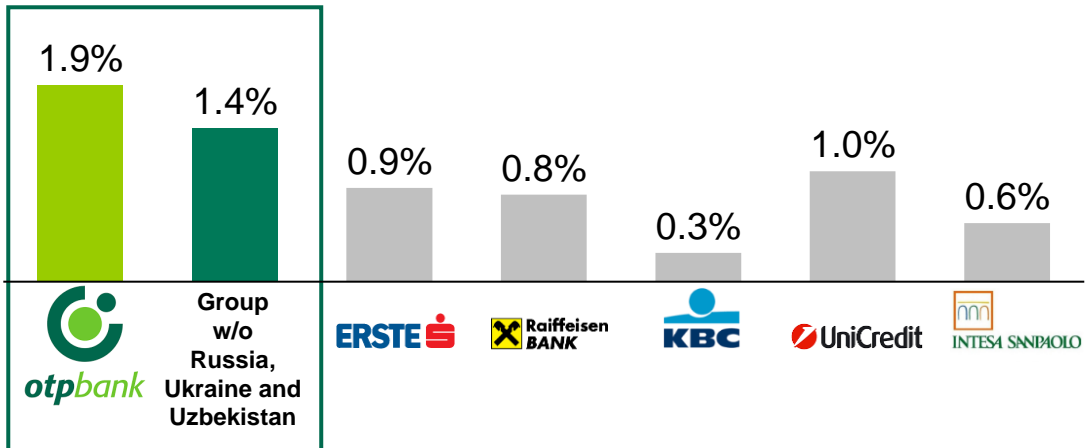
² Including retail bonds.

The Stage 3 ratio stayed flat q-o-q. Provisioning policy remained conservative compared to regional peers

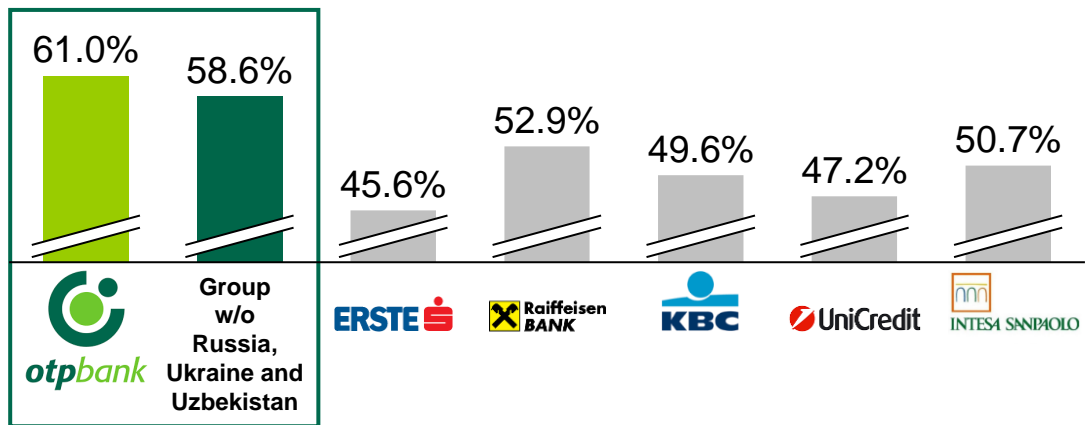
Development of the Group's main credit quality indicators



Own coverage of Stage 1+2 loans compared to regional peers at the end of 2Q 2024

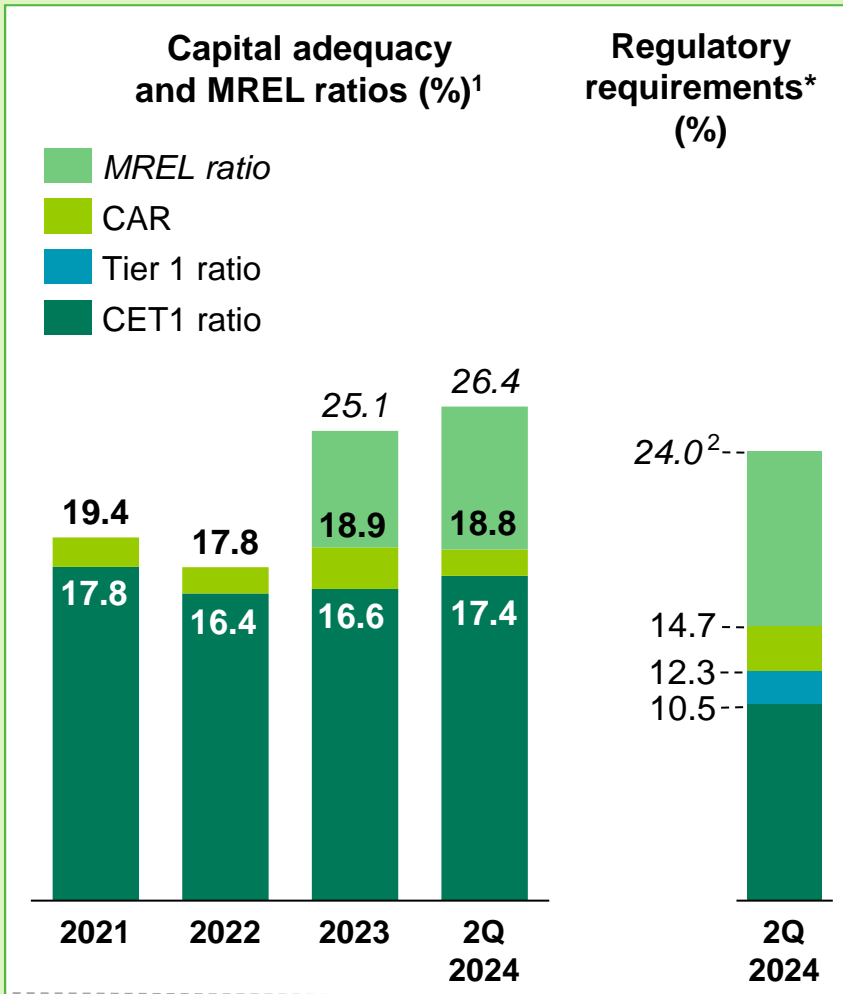


Own coverage of Stage 3 loans compared to regional peers at the end of 2Q 2024



Source: company reports (estimates in some cases).

The Group's capital and liquidity position is strong. The CET1 ratio improved in 1H due to strong underlying capital generating capability. The positive impact of the sale of OTP Bank Romania is not yet reflected in capital adequacy ratios

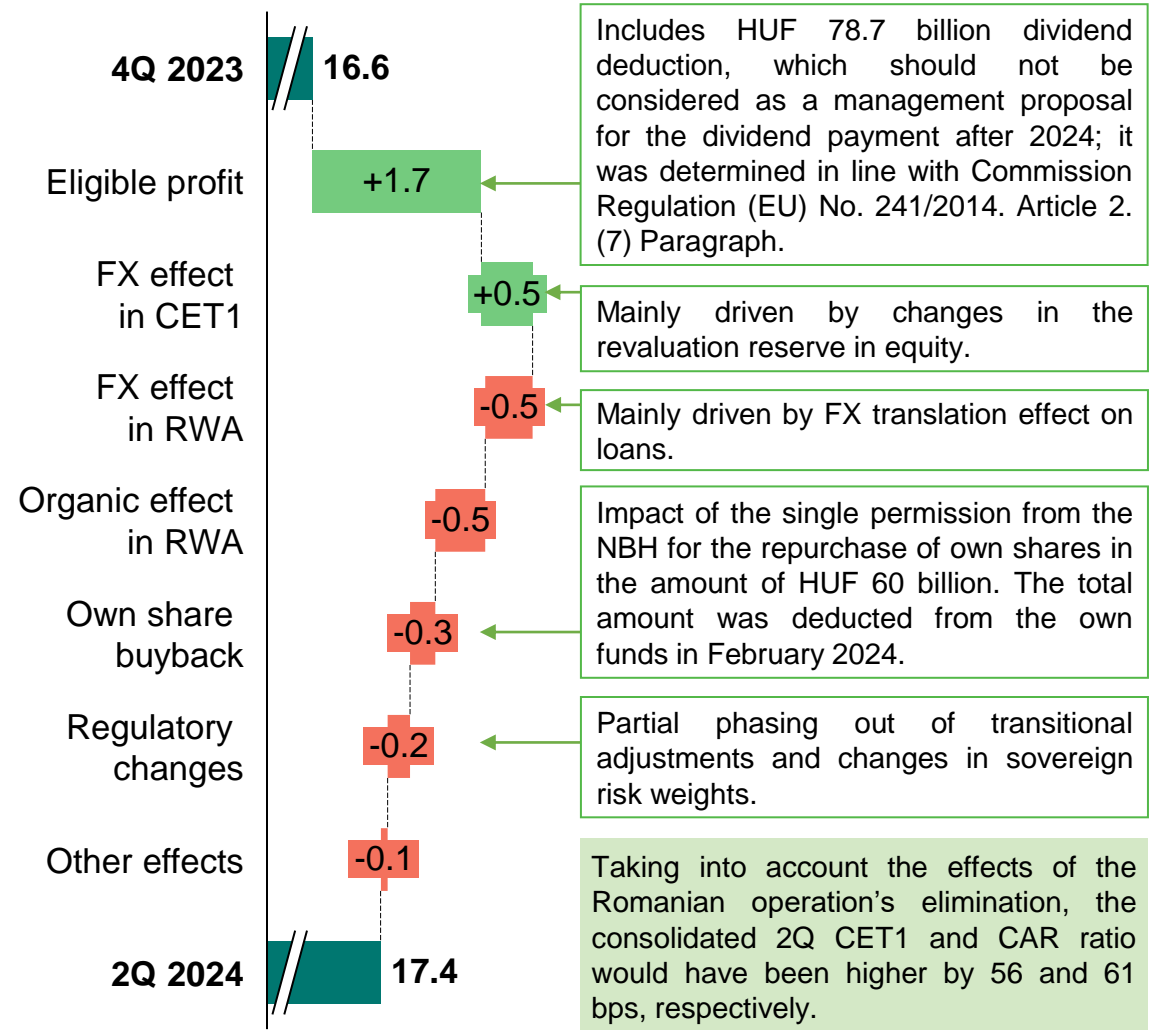


Regulatory requirements* (%)

* Excluding Pillar 2 Guidance (P2G). NBH determined the P2G ratio at 0.5% on the top of the minimum capital requirements. The guidance is effective as of 1 January 2024, which should be met with CET1 capital and does not impact the minimum MREL requirement.

Decomposition of the year-to-date change in the CET1 ratio

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



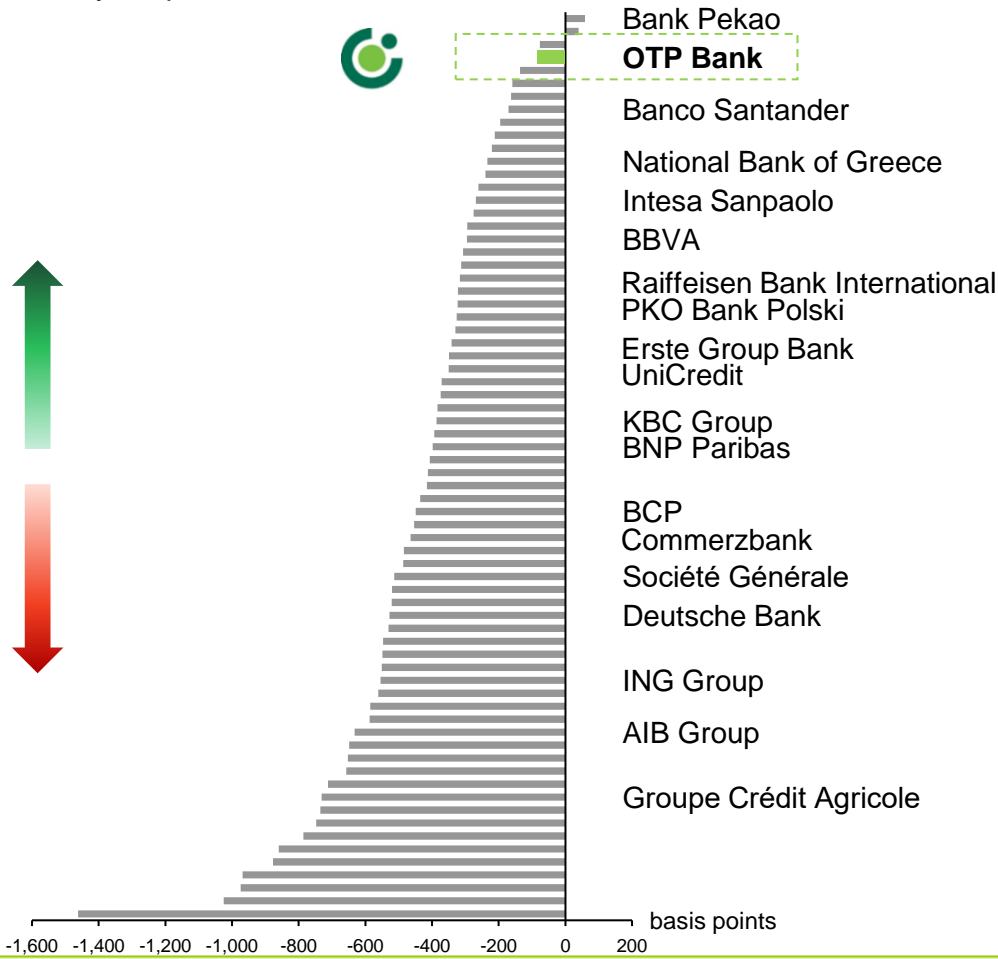
¹ Indicators are calculated based on the prudential scope of consolidation. In case of the MREL ratio, the calculation is based on OTP Bank Resolution Group's figures. In the absence of additional core capital (AT1), the Tier 1 rate is the same as the CET1 rate. ² MREL ratio: sum of the minimum requirement (18.94% of OTP Bank Resolution Group's RWA) determined by the Joint Decision of the Resolution College effective from 01/01/2024 and the Combined Buffer Requirement.



The capital strength and stability of OTP Bank has been demonstrated again by the outcome of the latest (2023) stress test conducted by the European Banking Authority in cooperation with the National Bank of Hungary

OTP Bank achieved the 4th best result among the 70 participating banks of the EU-wide stress test

Decrease of the fully loaded consolidated CET1 ratio over the three-year period under the adverse scenario:



OTP Bank enjoyed high rankings even in peer comparison in the EU-wide stress test

Fully loaded consolidated CET1 ratio and its decrease over the three-year period from 2022 to 2025 under the adverse scenario:

	CET1 rate end-2025	Ranking	CET1 rate decrease	Ranking
	14.5%	13.	-0.77%p	4.
	10.8%	36.	-2.68%p	15.
	12.4%	23.	-3.16%p	21.
	10.8%	36.	-3.41%p	26.
	12.5%	21.	-3.49%p	27.
	11.4%	30.	-3.86%p	32.

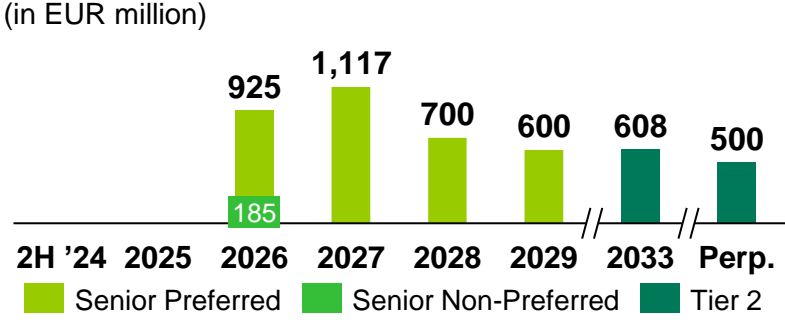
Source: EBA

Robust liquidity position: 73% net loan to deposit ratio, 237% LCR, 152% NSFR and relatively benign redemption profile; in July 2024 OTP exercised 2 calls with a total notional of EUR 900 million

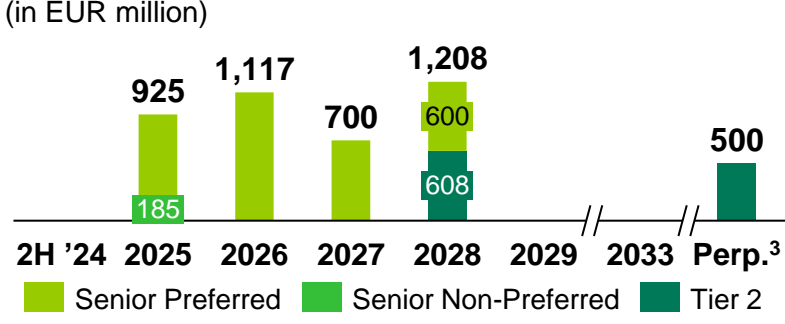
OTP Bank outstanding FX wholesale bonds

Issue Date	Instrument	Call Date	Maturity Date	Actual Coupon	Issuance Currency	Issued Amt. / External obligation ¹ (in mn)
31/07/2024	SP	31/07/2026	31/07/2027	4.100%	CNY	300 / 300
12/06/2024	SP	12/06/2027	12/06/2028	4.750%	EUR	700 / 700
31/01/2024	SP	31/01/2028	31/01/2029	5.000%	EUR	600 / 598
22/12/2023	SNP	22/06/2025	22/06/2026	6.100%	EUR	75 / 75
13/10/2023	SP	13/10/2025	13/10/2026	8.100%	RON	170 / 170
05/10/2023	SP	05/10/2026	05/10/2027	6.125%	EUR	650 / 649
27/06/2023	SNP	27/06/2025	27/06/2026	7.500%	EUR	110 / 110
25/05/2023	SP	25/05/2026	25/05/2027	7.500%	USD	500 / 500
15/02/2023	Tier 2	15/02-15/05/2028	15/05/2033	8.750%	USD	650 / 649
01/12/2022	SP	04/03/2025	04/03/2026	7.350%	EUR	650 / 647
29/09/2022	SP	29/09/2025	29/09/2026	7.250%	USD	60 / 60
13/07/2022	SP	13/07/2024	called in July '24	5.500%	EUR	400 / 399
15/07/2019	Tier 2	15/07/2024	called in July '24	2.875%	EUR	500 / 498
07/11/2006	Tier 2	Quarterly ³	Perpetual	6.788%	EUR	500 / 231

OTP Bank FX MREL-eligible bond maturity profile²



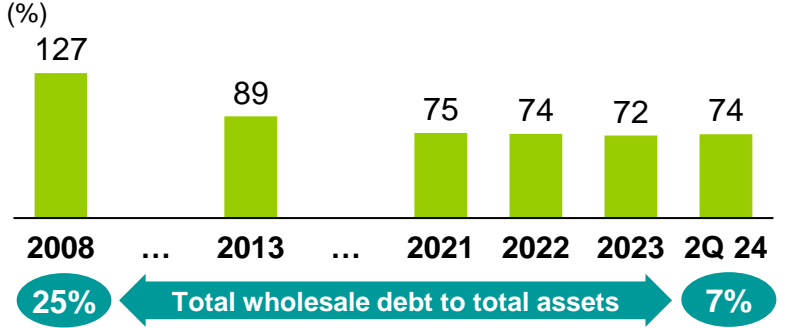
OTP Bank FX MREL-eligible bond call date profile²



Major ratios suggest strong liquidity position

2Q 2024						
Net Loan / Deposit Ratio (%)	73	87	88	82	72	88
Basel III Leverage Ratio (%)	9.5	5.5	7.2	7.6	5.9	5.5
Liquidity Coverage Ratio (LCR, %)	237	160	154	210	163	>140
Net Stable Funding Ratio (NSFR, %)	152	139	142 ⁴	147	124	>125

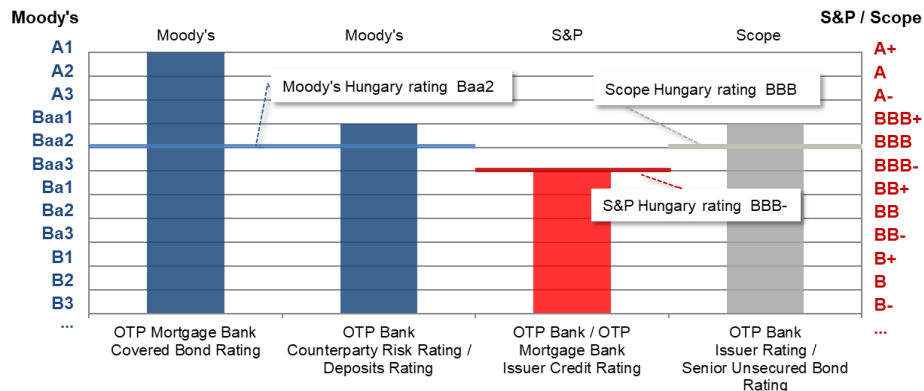
Consolidated net loan / (deposit + retail bond) ratio (%)



¹ Consolidated external obligation of as of 30 Jun 2024, except for the bond issued in Jul 2024. ² Based on issued notional as of 2Q 2024, without the EUR 400mn SP and EUR 500mn Tier2 bonds called in July 2024. ³ The perpetual bond is callable on the following dates each year: 7 Feb, 7 May, 7 Aug and 7 Nov. ⁴ NSFR as of May 2024.

OTP Bank ratings closely correlate with the sovereign ceilings

Hungarian sovereign, OTP Bank and OTP Mortgage Bank ratings



Long-term credit ratings of OTP Group member banks

	Moody's	S&P	Scope	Lianhe
OTP Bank	-	BBB-	BBB+	AAA ²
Counterparty Rating ¹	Baa1	BBB-	-	
Deposits	Baa1	-	-	
Senior Preferred Bonds	Baa3	BBB-	BBB+	
Non-preferred Senior Bonds	-	-	BBB	
Tier 2 Bonds (with maturity)	Ba2	BB	BB+	
OTP Mortgage Bank	Baa3	BBB-	-	
Counterparty Rating ¹	Baa1	BBB-	-	
Covered Bonds ³	A1	-	-	

Composition of main ratings by Moody's and S&P

Moody's		S&P	
Macro Factors		Macro Factors	
Weighted Macro Profile	Moderate-	Anchor	bbb-
Financial Profile		Bank-Specific Factors	
Combined Solvency Score	ba1	Business position	+1
Combined Liquidity Score	baa3	Capital and earnings	0
Financial Profile	ba1	Risk position	-1
Qualitative Adjustments & Support		Funding and liquidity	+1
Total qualitative adjustment & Support		Stand-Alone Credit Profile	bbb
Adjusted BCA		ba1	
Loss Given Failure (LGF) Analysis		External Support	
Counterparty Risk / Deposits	+3	Total support	0
Senior unsecured	0	Additional Factors	
Government support considerations		Additional factors	-1
Senior unsecured	+1	Issuer Credit Rating	BBB-
Counterparty Risk Rating / Deposit Rating	Baa1	Senior Preferred Notes	BBB-
Senior Unsecured Rating	Baa3		

¹ Long-term Counterparty Risk Rating for Moody's and long-term Resolution Counterparty Rating for S&P Global. ² Rating represents issuer rating and has been established on China-scale. ³ Not every covered bond issued by OTP Mortgage Bank has been assigned a Moody's rating.

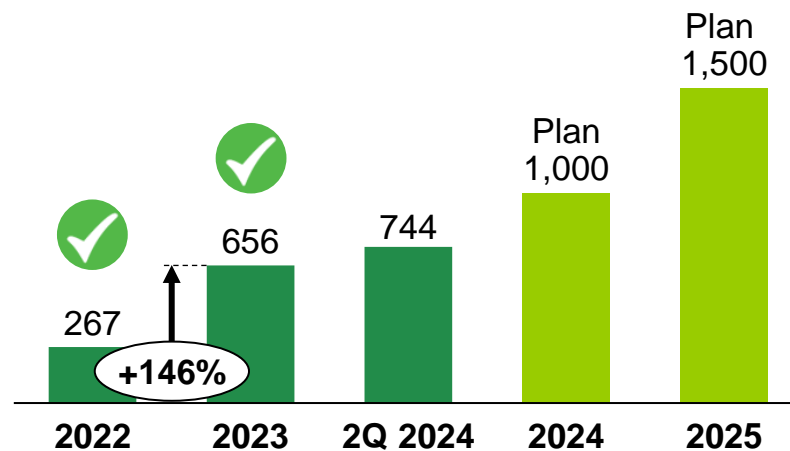


The delivery of ESG obligations and goals set by the Bank's ESG strategy is on track according to schedule; EUR 700 million SP green bonds issued in June 2024

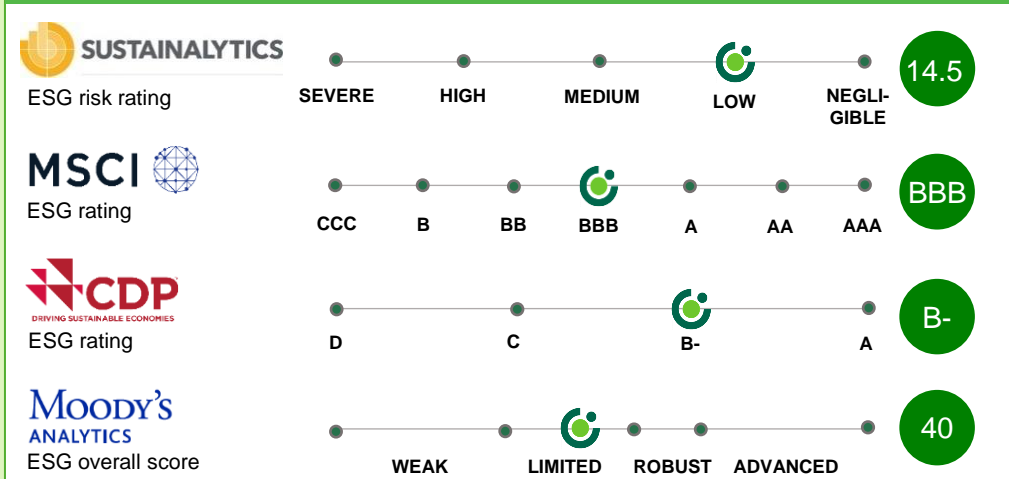
ESG RESULTS AND TARGETS

	2Q 2024 Actual	Long-term KPIs
Building the green loan portfolio¹	Corporate: HUF 575 billion Retail: HUF 169 billion	Green loans of HUF 1,500 billion in total by 2025 for the Group
Responsible employer	Employee engagement was 72% on group level	Steady increase in employee engagement, to reach global 75 th percentile (in 2023: 78%)
Reducing own emissions	Net carbon neutrality reached in Hungarian operation	Total carbon neutrality by 2030 on Group level
Transparent responsibility	OTP Bank Plc. is signatory of UN PRB; Integrated Report	OTP Bank will become a member of S&P Dow Jones Sustainability Index by 2025

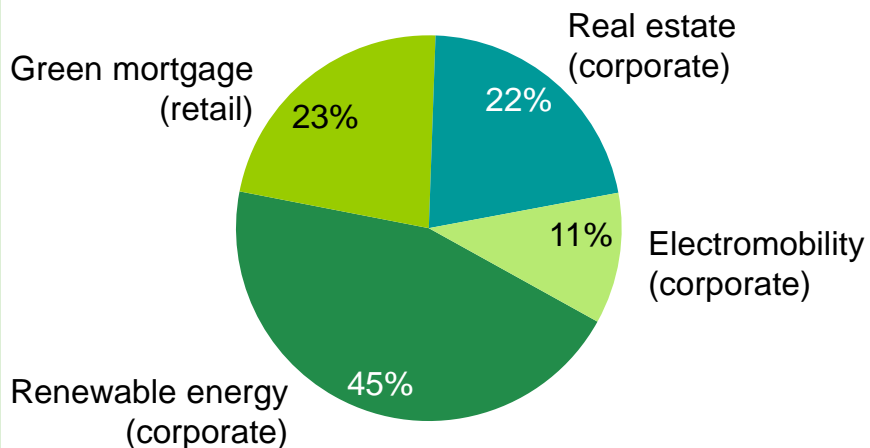
Green loan stock¹ (consolidated, HUF billion)



OTP Bank's actual ESG ratings



Distribution of green portfolio by purpose (consolidated, end of 2Q 2024)



¹ According to OTP Group's internal definition for green loans.

Appendix

In 1H 2024 the profit after tax went up by 22% without the one-off directs effects and on-going contribution of acquisitions

Consolidated P&L (in HUF billion)	2023	1H 2023	1H 2024	Y-o-Y	1Q 2024	2Q 2024	Q-o-Q
				FX-adj. w/o acq.			FX-adj.
Net interest income	1,462	651	878	25%	435	442	1%
Net fees and commissions	478	221	260	14%	121	139	14%
Other net non-interest income	306	150	114	-24%	41	73	76%
Total income	2,246	1,021	1,252	15%	598	654	9%
Operating expenses	-980	-454	-530	10%	-263	-267	1%
Operating profit	1,266	567	722	20%	334	387	15%
Total risk cost	-87	-21	-39	51%	7	-46	
Profit before tax	1,179	546	682	18%	341	341	-1%
Taxes ¹	-274	-148	-174	9%	-101	-73	-28%
Adjusted profit after tax	905	397	508	22%	240	268	11%
Direct effect of acquisitions and the loss on the sale of OTP Bank Romania (after tax)	86	179	0	-100%	0	0	
Profit after tax	990	577	508	-25%	240	268	11%

Main consolidated performance indicators	2023	1H 2023	1H 2024	Y-o-Y	1Q 2024	2Q 2024	Q-o-Q
ROE	27.2%	34.7%	23.6%	-11.2%p	22.7%	24.4%	1.7%p
ROE, adjusted	24.9%	23.9%	23.6%	-0.4%p	22.7%	24.4%	1.7%p
Performing loan growth (FX-adjusted)	+20%/+6% ²	+18%/+3% ²	+4%/+5% ³		+1%/+2% ³	+3%/+3% ³	
Net interest margin	3.93%	3.71%	4.29%	0.58%p	4.30%	4.27%	-0.04%p
Cost / Income ratio	43.6%	44.4%	42.4%	-2.1%p	44.1%	40.8%	-3.2%p
Credit risk cost ratio	0.34%	0.22%	0.15%	-0.07%p	-0.17%	0.45%	0.62%p

¹ Corporate income tax, special banking taxes (excluding financial transaction tax), Hungarian local business tax and innovation contribution, tax on dividend payments by subsidiaries.

² Without the Nova KBM and Ipoteka Bank acquisitions. ³ Without OTP Bank Romania.

The consolidated ROE was close to 24% in 1H 2024

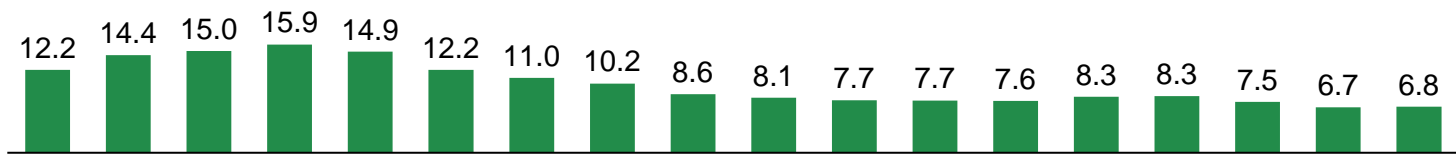
	2003-2008 average	2009-2013 average	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	1H 2024
ROE	29.4%	8.3%	-7.4%	5.1%	15.4%	18.5%	18.7%	20.3%	10.9%	17.0%	11.0%	27.2%	23.6%
ROE (adjusted)	29.0%	11.6%	8.5%	9.6%	15.4%	18.7%	19.1%	20.6%	13.0%	18.5%	18.8%	24.9%	23.6%
Total Revenue Margin ¹	8.60%	8.17%	7.74%	6.98%	6.79%	6.71%	6.33%	6.28%	5.37%	5.21%	5.31%	6.04%	6.11%
Net Interest Margin ¹	6.02%	6.28%	5.96%	5.12%	4.82%	4.56%	4.30%	4.12%	3.61%	3.51%	3.51%	3.93%	4.29%
Net Fee&Comm. Margin	1.50%	1.47%	1.59%	1.55%	1.62%	1.75%	1.58%	1.65%	1.34%	1.29%	1.27%	1.29%	1.27%
Other income Margin ¹	1.08%	0.41%	0.19%	0.31%	0.35%	0.41%	0.44%	0.52%	0.41%	0.41%	0.53%	0.82%	0.56%
Operating Costs / Average Assets	4.47%	3.80%	3.85%	3.62%	3.70%	3.68%	3.57%	3.31%	2.90%	2.59%	2.53%	2.64%	2.59%
Cost / Income	51.9%	46.5%	49.8%	52.0%	54.4%	54.9%	56.3%	52.7%	54.1%	49.7%	47.6%	43.6%	42.4%
Credit Risk Cost Rate ²	0.90%	3.37%	3.68%	3.18%	1.14%	0.43%	0.23%	0.28%	1.15%	0.30%	0.73%	0.34%	0.15%
CET1 ratio ³	9.1%	13.4%	14.0%	13.6%	15.6%	15.4%	16.5%	14.4%	15.4%	17.8%	16.4%	16.6%	17.4%

¹ Excluding one-off items. ² Provision for impairment on loan and placement losses-to-avg. gross loans ratio. ³ Until 2006 calculated from Hungarian Accounting Standard-based unconsolidated figures as 'quasi CET1' divided by RWAs, whereby 'quasi CET1' is calculated as Primary capital less proportional deductions. From 2014, consolidated CET1 ratio is calculated based on the prudential scope of consolidation according to CRR.

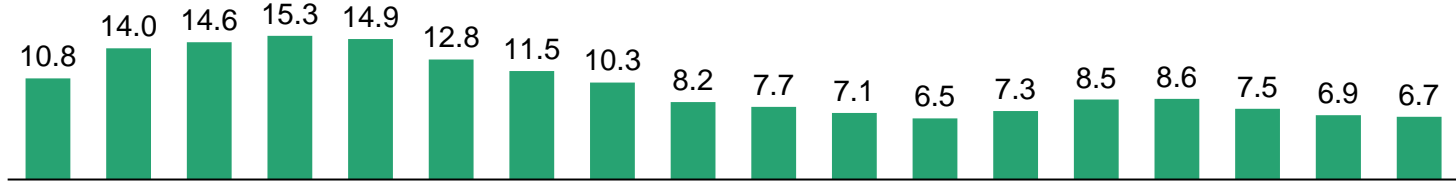
Hungarian loan penetration levels are still low in regional comparison implying good volume growth potential. This is also the case for the Bulgarian housing loan segment

Market penetration levels in Hungary in ...

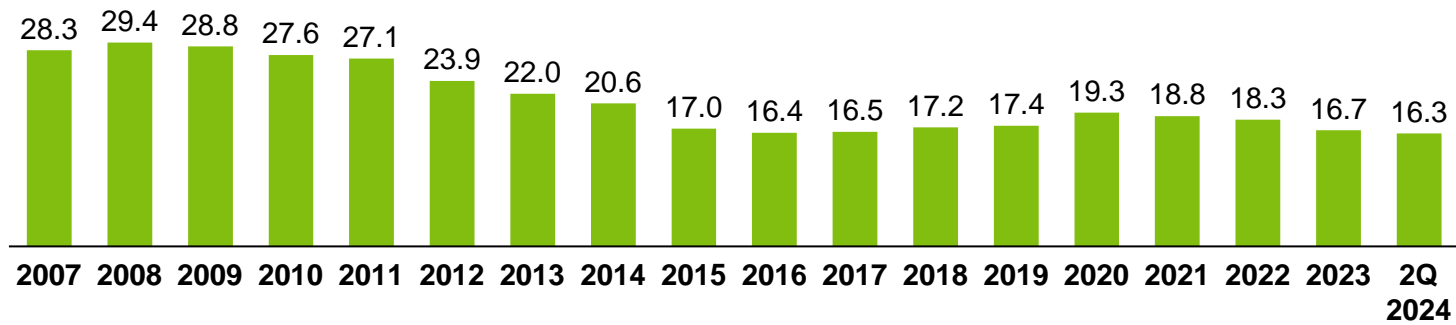
housing loans (in % of GDP)



consumer loans (incl. home equities) (in % of GDP)



corporate loans (in % of GDP)



Net customer loan to deposit ratio in the Hungarian credit institution system

118% → 78%

1Q 2009 → 1Q 2024





2Q 2024 data for other CEE/CIS countries (in % of GDP)


32.1	Slovakia	10.3	Russia ²
25.6	Montenegro ¹	7.7	Albania
22.7	Czechia	7.0	Serbia
15.2	Poland	6.5	Romania
15.1	Croatia	5.4	Uzbekistan
13.2	Slovenia	4.6	Moldova
11.8	Bulgaria	0.5	Ukraine
15.3	Croatia	6.5	Czechia
11.3	Serbia	4.9	Slovenia
10.5	Bulgaria	4.4	Romania
9.1	Slovakia	4.4	Albania
9.1	Russia ²	3.8	Moldova
8.4	Poland	3.3	Ukraine
7.1	Uzbekistan		
42.1	Russia ²	19.0	Slovakia
30.5	Uzbekistan	18.0	Czechia
24.3	Bulgaria	16.2	Slovenia
22.0	Montenegro	11.9	Romania
20.8	Croatia	11.9	Moldova
20.5	Serbia	11.9	Poland
19.4	Albania	10.5	Ukraine

¹ Total households loan penetration.
² Data as of 31 March 2024.

In 2024 economic growth is expected to accelerate in most operating countries, disinflation continues

	 Hungary	 Bulgaria	 Slovenia	 Croatia
	2022 2023 2024F	2022 2023 2024F	2022 2023 2024F	2022 2023 2024F
GDP growth (annual, %)	4.6 -0.9 2.0	3.9 1.8 2.2	2.5 1.6 2.4	7.0 3.1 3.5
Unemployment (%)	4.1 4.1 4.5	5.1 5.0 4.9	4.0 3.7 3.2	7.0 6.2 6.0
Budget balance (% of GDP)	-6.2 -6.7 -4.5	-2.8 -3.0 -3.1	-3.0 -2.5 -2.4	0.1 -0.7 -1.0
Inflation (avg, %)	14.5 17.6 3.7	15.3 9.5 2.6	9.3 7.2 2.7	10.7 8.1 3.0
Reference rate ¹ (eop, %)	16.1 10.3 6.3	1.4 4.0 3.2	2.0 4.0 3.2	2.0 3.9 3.1

	 Serbia	 Albania	 Montenegro	 Uzbekistan
	2022 2023 2024F	2022 2023 2024F	2022 2023 2024F	2022 2023 2024F
GDP growth (annual, %)	2.5 2.5 3.8	4.9 3.4 4.1	6.4 6.0 3.7	5.7 6.0 6.1
Unemployment (%)	9.4 9.5 9.0	11.3 10.3 9.9	14.7 14.1 14.4	8.9 8.4 7.9
Budget balance (% of GDP)	-3.1 -2.2 -2.1	-3.8 -1.3 -2.0	-4.3 0.2 -3.5	-4.3 -4.9 -6.0
Inflation (avg, %)	11.9 12.1 4.5	6.7 4.8 1.6	13.0 8.6 4.8	11.4 10.0 9.5
Reference rate ¹ (eop, %)	5.0 6.5 5.5	2.8 3.3 3.5	- - -	15.0 14.0 13.5

	 Russia	 Ukraine	 Romania	 Moldova
	2022 2023 2024F	2022 2023 2024F	2022 2023 2024F	2022 2023 2024F
GDP growth (annual, %)	-1.2 3.6 3.8	-28.8 5.3 3.3	4.1 2.1 2.7	-5.9 0.7 3.3
Unemployment (%)	3.9 3.2 2.7	21.0 20.0 17.0	5.6 5.6 5.5	3.1 4.6 4.4
Budget balance (% of GDP)	-2.1 -1.9 -1.0	-16.1 -20.4 -21.0	-6.3 -6.6 -7.0	-3.3 -5.2 -4.5
Inflation (avg, %)	13.8 6.0 7.8	20.2 12.9 6.0	13.7 10.5 5.3	28.8 14.1 5.5
Reference rate ¹ (eop, %)	7.5 16.0 18.0	25.0 15.0 12.0	6.8 7.0 6.3	20.0 4.8 5.0

Source: OTP Research Department

¹ Base rates, except for: Hungary: 3M BUBOR; Croatia and Slovenia: ECB deposit facility rate; Bulgaria: Leonia Plus interbank rate; Albania: 3M Tribor; Moldova: 91 days T-bill.

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



'Best Bank in CEE 2018 and 2021'
'Best Digital Bank in CEE 2023'

'Best Bank in Hungary 2017, 2018, 2020, 2021, 2022 and 2023'

'Best Bank in Albania 2020, 2021, 2022 and 2023'
 'Best Bank in Bulgaria 2024'
 'Best Bank in Slovenia 2023'



'Bank of the Year in CEE 2021 and 2022'

'Bank of the Year in Hungary 2020, 2021 and 2022'
 'Bank of the Year in Albania in 2022 and 2023'
 'Bank of the Year in Croatia in 2023'
 'Bank of the Year in Montenegro in 2023'
 'Bank of the Year in Slovenia in 2020, 2021, 2022 and 2023'



'Best Bank in CEE 2024'
 'Best Bank in Hungary in 2024' since 2012 in all consecutive years

'Best Bank in Croatia in 2024'
 'Best Bank in Montenegro in 2024'
 'Best Bank in Slovenia in 2024'



'Best Integrated Consumer Banking Site in CEE in 2024'
 'Best User Experience (UX) Design in CEE in 2024'

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'Best SME Bank in CEE in 2022'
 'Best SME Bank in Hungary in 2022, 2023 and 2024'



'Best Private Bank in Emerging Markets in 2023'
 'Best Private Bank in CEE in 2022, 2023 and 2024'
 'Best Private Bank in Hungary in 2020, 2021, 2022, 2023 and 2024'



'The World's Best Bank for Sustainability Transparency (Global Award) for 2024'
 'The Best bank for Sustainability Transparency in CEE'
 'The Best Bank for Sustainable Financing in Emerging Markets in CEE'
 'The Best Bank for ESG-Related Loans in CEE'



'Bank of the Year Grand Prize'
 'Bank of the Year Main Prize'



'Best Investment Bank in CEE in 2023'



'Best FX providers in Hungary in 2017, 2018, 2019, 2020, 2021, 2022, 2023 and 2024'
 'Best FX providers in Bulgaria in 2021, 2022, 2023 and 2024'
 'Best FX providers in Serbia in 2023 and 2024'



'Best Private Bank in CEE'
 'Best Private Bank in Serbia'
 'Best Private Bank in Slovenia'
 'Best Private Bank in Ukraine'



'Best Private Bank in Hungary'
 'Best Private Bank in CEE for Customer Service'

'OTP LAB has again earned the "Best Financial Innovation Labs" award from Global Finance Magazine in 2024.'

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