

Bank Name	OTP-csoport
LEI Code	529900W3MOO00A18X956
Country Code	HU

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



#### Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,089	10,307	10,507	11,123	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,801	10,037	10,395	11,020	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,089	10,307	10,507	11,123	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	9,801	10,037	10,395	11,020	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	11,527	11,691	11,924	12,022	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,239	11,421	11,811	11,918	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	61,420	61,913	62,814	64,087	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,132	61,643	62,702	63,984	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.43%	16.65%	16.73%	17.36%	CA3{1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.03%	16.28%	16.58%	17.22%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.43%	16.65%	16.73%	17.36%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.03%	16.28%	16.58%	17.22%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	18.77%	18.88%	18.98%	18.76%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.38%	18.53%	18.84%	18.63%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	108,827	110,833	113,276	116,575	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.27%	9.30%	9.28%	9.54%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,089	10,307	10,507	11,123	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	10,089	10,307	10,507	11,123	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	108,827	110,833	113,276	116,575	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	108,539	110,559	113,163	116,471	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.27%	9.30%	9.28%	9.54%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.30%	9.32%	9.28%	9.55%	[A.2]/[B.2]	

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		oroin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	11,527	11,691	11,924	12,022	C 01.00 (r0010,c0010)	Addicion 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,089	10,307	10,507	11,123	C 01.00 (+0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	38	39	-114	-130	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	9,718	10,060	10,197	10,751	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	59	-63	236	294	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	446	508	571	612	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	93	75	79	83	C 01.00 (r0220,c0010)	Artische B4 of CERR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-9	.9	-9	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-456	-493	-486	-502	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-78	-64	-65	-66	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 36 of CRR
	A1.10	OTLs  (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 3E(1) point (d), 40 and 150 of CSR
	A1.11	(-) Defined benefit persion fund assets	0	0	0	0	C 01.00 (x3300,c0010)	Acticies 4(100), 36(1) point (e) and 41 of CRR
	A1.12	(-) Detired denem person arm assess  (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r9430,c0010)	Acticies 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(-) Recuprocar cross recoungs in CET 2 Capital  (-) Excess deduction from AT1 Rems over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Acticle 36(1) point (j) of CRR
	A1.13	(·) Excess deduction from A12 terms over A12 capital  (·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0440,c0010)  C 01.00 (0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Article 36(1) point (() of CRR  Articles 4(26), 35(1) point (i) (i) and 80 to 91 of CRR; Articles 36(1) point (ii) (ii), 243(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point (i) (iii) and 375(3) of CRR; Articles 36(1) point (i) (iv) and
	A1.14		0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (0472,c0010) C 01.00 (0460,c0010)	point (b) and 250 of CRR, Articles 36(1) point k) (ii) and 379(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR.  Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.14.1 A.1.15	Of which: from securitisation positions (-)  (-) Holdings or CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (0460,c0010)	Articles 36(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 258 of CRR  Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3), and 79 of CRR
	A1.15	a significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  Articles 26(1) point (c) and 28: Articles 46(1) point (a) and 46(2) of CFR.
	A1.16	(-) Deductions DIAs that rety on nuture proritability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (95600,00010)	Anticies 36(1) point (c) and 38; Afficies 46(1) point (s) and 46(2) of Line Atticies 4(27); 36(1) point ((; 43, 45; 47; 46(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A1.17	significant investment  (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01 00 (4550, 50010)	Actions 4(27); 30(1) point (6; 40, 40; 41) point (6); 49(1) to (3) and 74 or Line  Action 48 of CPR
	A1.18A	(-) Amount exceeding the 17 Above threshold  (-) Insufficient coverage for non-portarmine exposures	.9	-14	-14	-14	C 01.00 (4510,c0010)	Article 46 of CRR  Article 36(1), point (m) and Article 47c CRR
			.9	-14	0		C 01.00 (40514,c0010)	Article 20(1), point (n) and Article 4/10 LNN  Article 20(1), point (n) and Article 132(12) CRR
	A.1.18B					0	C 01.00 (40515,c0010)	Acticle 30(1), point (in) and Article 1320(2) CHR  Acticle 30(1), point (i) CRR
	A.1.18C		0	0	0	0	C 01.00 (0515,c0010)	Article 36(1), point (I) CRR  Article 3 CRR
	A1.19		0	0	0	0		Atticle 3 CRR
	A120		0	0	0	0	C 01.00 (r0529,c0010)	
	A121		288	270	112	103	CA1(1.1.6 + 1.1.1.6 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticles 479 and 489 of CRR
	A.1.21.3		288	270	112	103	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Assicle 61 of CPR
	A2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (49720,c0010)  C 01.00 (40600,c0010) + C 01.00 (40700,c0010) + C 01.00 (40740,c0010)	
	A.2.3		0	0	0	0	* C 01.00 (r0744,c0010) * C 01.00 (r0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (4950,c0010) + C 01.00 (49580,c0010) + C 01.00 (49730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,089	10,307	10,507	11,123	C 01.00 (r0015,c0010)	Atticle 25 of CPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,438	1,384	1,417	899	C 01.00 (49750,c0010)	Assicie 71 of CPR
	A4.1		1,438	1,384	1,417	899	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)  C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (19978,c0010)  C 01.00 (19860,c0010) + C 01.00 (19908,c0010) + C 01.00 (19908,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	61,420	61,913	62,814	64,087	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1		349	362	112	103	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.43%	16.65%	16.73%	17.36%	GA3(1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.43%	16.65%	16.73%	17.36%	CA3 (3)	-
narotosta, pende	C.3	TOTAL CAPITAL RATIO (transitional period)	18.77%	18.88%	18.98%	18.76%	GA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,801	10,037	10,395	11,020	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.05%	16.31%	16.58%	17.22%	[0.1)(8-8.1]	-
Fully loaded <sup>5</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	288	270	112	103	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	288	270	112	103	C 05.01 (r9440,c0040)	
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#### Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>6</sup>	54,789	54,977	55,557	57,096	C02.00 (6046, c0010) (-C07.00 (6060, c0220, 4001) + C07.00 (6110, c0220, 4001) + C07.00 (6130, c0220, 4001) + C08.01 (6040, c0260, 3001) + C08.01 (6040, c0260, 3001) + C08.01 (6040, c0260, 3002) + C08.01 (6040, 3
Of which the standardised approach	54,789	54,977	55,557	57,096	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	641	559	912	710	C 07.00 (n0990, ct/220, s001) + C 07.00 (n110, ct/220, s001) + C 07.00 (n130, ct/220, s001) + C 08.01 (n040, ct/260, s002) +
Credit valuation adjustment - CVA	71	41	53	47	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	988	958	1,064	1,018	C 02.00 (r0520, c0010)
Of which the standardised approach	988	958	1,064	1,018	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0801)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,932	5,377	5,227	5,215	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,534	2,950	2,857	2,858	C 02.00 (r0000, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	2,398	2,428	2,371	2,358	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	61,420	61,913	62,814	64,087	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations

On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	5,703	7,675	1,923	3,809
Of which debt securities income	500	777	287	543
Of which loans and advances income	3,446	4,582	1,239	2,506
Interest expenses	3,079	4,090	874	1,692
(Of which deposits expenses)	1,214	1,578	369	744
(Of which debt securities issued expenses)	259	387	118	237
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	51	22	49
Net Fee and commission income	1,327	1,817	452	960
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	5	-31	-7	-15
Gains or (-) losses on financial assets and liabilities held for trading, net	62	-19	24	27
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	176	248	-5	5
Gains or (-) losses from hedge accounting, net	0	0	-17	-14
Exchange differences [gain or (-) loss], net	-20	33	-4	2
Net other operating income /(expenses)	43	67	-18	12
TOTAL OPERATING INCOME, NET	4,268	5,750	1,495	3,144
(Administrative expenses)	1,746	2,363	637	1,231
(Cash contributions to resolution funds and deposit guarantee schemes)	92	103	52	69
(Depreciation)	224	295	77	161
Modification gains or (-) losses, net	-75	-100	0	-14
(Provisions or (-) reversal of provisions)	7	-17	-6	-8
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-18	-57	-2	-4
(Other provisions)	25	41	-4	-4
Of which pending legal issues and tax litigation 1	0	6	0	0
Of which restructuring <sup>1</sup>	0	13	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	166	285	-18	67
(Financial assets at fair value through other comprehensive income)	-1	1	-3	36
(Financial assets at amortised cost)	167	284	-15	31
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-5	1	1	5
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	555	518	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,518	3,136	752	1,604
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,212	2,647	619	1,297
Profit or (-) loss after tax from discontinued operations	0	-56	9	22
PROFIT OR (-) LOSS FOR THE YEAR	2,212	2,592	628	1,320
Of which attributable to owners of the parent	2,209	2,587	626	1,315

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarch	y			Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	17,052				18,622				14,999				15,673				IAS 1.54 (I)
Financial assets held for trading	1,176	584	592	0	517	96	421	0	563	153	409	0	553	223	331	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	3,623	121	21	3,481	3,831	127	18	3,686	3,783	153	16	3,614	3,874	145	16	3,713	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,274	2,153	1,851	270	4,184	2,145	1,732	307	4,039	2,190	1,502	347	4,018	2,003	1,740	275	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	72,392				69,088				74,384				76,443				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	99	0	99	0	110	0	110	0	100	0	100	0	65	0	65	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>t</sup>	3,378				7,417				7,454				7,375				
TOTAL ASSETS	101,993				103,768				105,321				108,000				IAS 1.9(a), IG 6

<sup>[1]</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/0	03/2024					As of 30/	06/2024			
		Gross carry	ing amount <sup>(2)</sup>		Acc	umulated impairme	nt <sup>(2)</sup>		oss carrying amour		Acci	ımulated impairme	nt <sup>(2)</sup>	Gros	s carrying amount		Acc	umulated impairme	ent <sup>(2)</sup>	Gros	s carrying amount		Accu	mulated impairme	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>3</sup>		Stage 1 Assets withour significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credi risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	in accept sint airea	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	4,051	12	146	-28	-1	-62	3,964	11	141	-29	-1	-60	3,778	11	174	-26	-1	-61	3,797	11	174	-29	-1	-97	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		14,307	32	112	-49	-2	-40	13,651	32	107	-45	-2	-39	18,093	38	109	-44	-3	-39	18,182	28	108	-27	-1	-61	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	51,787	6,296	2,242	-501	-632	-1,387	48,525	6,964	2,068	-423	-657	-1,331	49,451	6,868	2,054	-418	-629	-1,319	51,530	6,731	2,160	-401	-629	-1,403	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>[8]</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



#### Breakdown of liabilities

OTP-csoport

#### (mln EUR)

(mar Edn)					-
		Carryin	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	753	419	279	260	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	51	52	47	47	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	89,405	88,264	89,300	92,040	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	62	167	211	106	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	-7	-16	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	349	317	305	301	IAS 37.10; IAS 1.54(I)
Tax liabilities	224	250	235	196	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	574	337	449	402	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	2,978	2,974	2,834	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	91,417	92,783	93,793	96,169	IAS 1.9(b);IG 6
TOTAL EQUITY	10,576	10,985	11,528	11,830	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	101,993	103,768	105,321	108,000	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### Breakdown of liabilities

OTP-csoport

#### (mln EUR)

			Carrying	amount (		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		659	536	482	325	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	156	50	8	40	Annex V.Part 1.31
	Central banks	1,996	1,954	1,840	1,799	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,058	4,859	5,160	4,990	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,106	3,215	2,999	2,751	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,127	1,702	1,817	1,879	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	290	180	238	242	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,819	4,361	4,752	4,081	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,472	1,270	1,580	1,489	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	21,476	22,968	22,515	23,968	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,675	17,103	16,425	17,688	ECB/2013/33 Annex 2.Part 2.9.1
	Households	44,508	43,808	44,036	45,220	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	34,799	35,497	35,521	36,374	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,823	6,926	7,060	7,999	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,478	1,452	1,476	1,468	Annex V.Part 1.37
Other financial liabilities		1,648	1,737	2,167	2,151	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		90,271	88,902	89,837	92,452	



Market Risk OTP-csoport

SA		VaR (Memorani	VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				OR CTP		
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (Vart-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		TOTAL RIS EXPOSUR AMOUNT ISURE
As of 30/09/2023	As of 31/12/2023				As of 30.	09/2023									As of 31/1:	2/2023				
218 181 35 2 0 2 734 38	231 193 38 2 1 1 700 25	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 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 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 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 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 0 0 0 0 0 0 0		0	0		
As of 31/03/2024	As of 30/06/2024				As of 31	03/2024				-					As of 30/0					
291 198 93 5 2 3 722 47	182 156 26 4 2 2 2 778 55	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	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 0 0 0 0					
	As of 30/09/2023  210 181 182 2 2 0 2 734 30 988  As of 31/03/2024  291 196 93 5 2 3 722	TOTAL RISK EXPOSURE AMOUNT  As of 30/09/2023  As of 31/12/2023  210 181 181 183 35 2 2 1 2 1734 700 30 25 988  As of 31/03/2024  4 of 31/03/2024  281 198 198 39 4 of 31/03/2024  291 201 202 203 204 205 205 206 207 207 207 207 207 207 207 207 207 207	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXPOSURE AMOUNT   WILL TRUCKTON   FACTOR RIPE AMOUNT   FACTOR RIPE AMOUN	TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP	TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP	VAR (Memorandum Rem)   STRESSED Val (Memorandum Rem)   INCREMENT   MIGRATION RI   MILTERICATION   MILTERICATION RI   MILTERIC	Var (Memorandum Item)   STRESSED Var (Memorandum Item)   INCREMINTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE	Var (Memorandum Rem)   STRESSED Var (Memorandum Rem)   INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE   ALL PRICE RISK	Var (Memorandum Rem)   STRESSED Var (Memorandum Rem)   INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE	Var (Memorandum Rem)   STRESSED Var (Memorandum Rem)   INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIP   TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK	Var / Memorandum / Item)   STRESSED Var / Memorandum / Migration RISK CAPTIAL CHARGE FOR CTP   TOTAL RISK EXPOSURE AMOUNT   MULTIPLICATION   FACEO (Ring)   Value of Street (Ring)   Value of S	Val (Memorandum item)   STRESSED Val (Memorandum item)   INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIP   Val (Memorandum item)   Val	Var (Memorandum Item)   STRESSED Var (Memorandum Item)   INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CIT   Var (Memorandum Item)   Var	TOTAL RISK EXPOSURE AND UNIT   TOTAL RISK EXPOSURE AND UNIT	VAR (Memorandum Rem)   STRESSED VAR (Memorandum Rem)   INCREMENTAL CHANGE FOR CT   TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXPOSUR	Val   Memorandum Rem    STRESSED Val   Memorandum Rem    STRESSED Val   Memorandum Rem    MICREMENTAL DEFAULT AND MICREMENTAL AND MICREMENTAL DEFAUL	Val (Memorandum Tem)   STRESSED Via (Memorandum Tem)   STRES	TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXPOSURE   TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXPOSURE A	Val Memoandum Rem    STESSED Val Memoandum Rem    STESSED Val Memoandum Rem    MICHATON RISS CAPTILL CHARGE FOR CIT   Val Memoandum Rem    Val Memoandum Rem    STESSED Val Memoandum Rem    AL FRICE RISS CAPTILL CHARGE FOR CIT   Val Memoandum Rem    Val Memoandum Rem    AL FRICE RISS CAPTILL CHARGE FOR CIT   Val Memoandum Rem    Val Memoandum Rem    AL FRICE RISS CAPTILL CHARGE FOR CIT   Val Memoandum Rem    Val Memoandum Rem    AL FRICE RISS CAPTILL CHARGE FOR CIT   Val Memoandum Rem    Val Memoandum Rem    AL FRICE RISS CAPTILL CHARGE FOR CIT   Val Memoandum Rem    Val Memoandum Rem    AL FRICE RISS CAPTILL CHARGE FOR CIT   Val Memoandum Rem    Val

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

### eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised App	proach			
			As of 30/09/2	323			As of 31/	12/2023	
		Original Exposure <sup>1</sup>	Esposure Velue <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(minSUR, %) Central governments or central banks	33.330	38.322	6.280		35,873	40,690	6.702	
	Regional governments or local authorities	888	605	150		834	763	150	
	Public sector entities	1.190	785	606		1.074	576	457	
	Multilateral Development Banks	26	197	0		4	202	0	
	International Organisations	157	157	0		229	237	0	
	Institutions	4,644	3,537	1,392		3,875	3,325	1,019	
	Corporates	32,994	21,508	20,529		31,967	20,096	19,243	
	of which: SME	20,745	6,758	5,565		11,379	6,664	5,637	
	Retail	18,282	12,785	9,393		19,313	13,741	10,024	
Consolidated data	of which: SME	2,143	1,290	765		2,843	2,068	1,264	
CONSOLIGATE & GATA	Secured by mortstales on immovable property	22,707 3,760	21,254 3,250	11,494 2,256		24,200 4,237	22,665 3,661	12,251 2,493	
	of which: SME	3,760 2,597	3,250 976	2,256 1,105	1,505	4,237 2,548	3,661	2,493	1.5
	Exposures in default	2,507	642	1,205	1,505	2,546	641	1,015	1,7
	Items associated with particularly high risk	227	227	964 78		207	207	104	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	227	227	/6		207	200	104	
	Collective investments undertakings (CIU)	150	159	25		164	164	95	
	Equity	443	428	492		460	445	509	
	Other exposures	6.441	5.183	2.854		5.835	4.597	2,960	
	Standardised Total <sup>2</sup>	124,937	106,848	55.429	3,949	127,441	209,270	55,536	3.9

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(mtsSUR, %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	14,373	18,488	147		15,071	18,800	218	
	Resional sovernments or local authorities	351	218	44		309	280	57	
	Public sector entities	280	179	47		227	126	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	508	278	133		465	267	111	
	Corporates	11,295	6,377	5,988		10,563	5,755	5,488	
	of which: SME	4,422	2,505	1,907		3,950	1,736	1,263	
	Retail	5,457	2,026	1,502		6,542	2,865	2,028	
HUNGARY	of which: SME	514	110	58		1,535	987	612	
11011071111	Secured by mortgages on immovable property	7,313 1,266	6,858 1,140	3,325		7,459	7,011 1,264	3,322	
	of which: SME	1,266		810				857	
	Exposures in default	721	299 607	370 910	340	709 790	261 586	305 879	367
	Items associated with particularly high risk	227	227	75		207	207	104	
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	227	227	/6		207	207	104	
	Claims on imittations and corporates with a ST credit assessment Collective investments undertakings (CIU)	77	77	63		80	80	63	
	Collective investments undertakings (CIUI) Equify	271	265	255		285	282	282	
	Other exposures	3.101	2.463	1.618		2,508	1.861	1.685	
	Standardised Total <sup>2</sup>	2,101	2,002	2,000	1.140	2,700	2,002	1,002	1,131

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
	(minSUR, %)	Original Exposure <sup>1</sup>	Esposure Value <sup>1</sup>	Fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	3.171	3.178	125		3,629	3,626	132			
	Regional sovernments or local authorities	71	43	11		70	65	16			
	Public sector entities		13	13			17	17			
	Multilateral Development Banks	0	127	0		0	148	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	39	36	33		33	29	28			
	Corporates	3,360	2,365	2,149		3,056	2,081	1,904			
	of which: SME	1,082	752	605		1,649	1,455	1,340			
	Retail	3,571	3,243	2,343		3,658	3,319	2,320			
BULGARIA	of which: SME	760 4.343	672 4.037	414 2.001		772 4.861	685	423 2.308			
DOLONIUM	Secured by mortalises on immovable property	4,343	4,037 526	2,001		4,861 763	4,539 638	2,308			
	of which: SME	284	110	121	172	763	104	112	138		
	Exposures in default Items associated with particularly high risk	204	110	121	1/2	240	104	112	130		
	Items associated with particularly high risk Covered bonds			0			0				
	Covered bonds  Claims on institutions and corporates with a ST credit assessment					ů					
	Collective investments undertakings (CIU)			0			0				
	Equity	9	9	22		9	9	22			
	Other exposures	747	575	233		785	613	252			
	Standardised Total				562				533		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(mtsSUR, %)	Original Exposure <sup>1</sup>	Exposure Value	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4,146	4,212	6		4,054	4,122	5	
	Resional sovernments or local authorities	71	70	14		54	52	10	
	Public sector entitles	42	103	95		41	115	105	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	108	107	49		101	100	50	
	Corporates	4,970	3,547	3,277		4,825	3,272	3,014	
	of which: SME	2,156	1,613	1,366		2,151	1,543	1,307	
	Retail	2,374	1,926	1,444		2,314	1,868	1,401	
SLOVENIA	of which: SME	2,554	2.419	1.337		2.740	2.587	1.338	
	Secured by mortifiates on immovable property of which: SME	2,554	414	258		474	412	200	
	Exposures in default	100	40	46	41	121		54	50
	Items associated with particularly high risk			0				0	
	Covered bands					0			
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
I	Collective investments undertakings (CRII)	61	61	11		63	63	11	
	Equity	22	22	51		21	21	49	
	Ofter exposures	354	338	151		391	373	174	
	Standardised Total <sup>2</sup>				100				106

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	includes general creditrisk adjustr	nents.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(minEUR, %)								
	Central sovernments or central banks	2,153	2,336	250		2,374	2,573	930	
	Resional sovernments or local authorities	37	34	34		34	32	32	
	Public sector entitles	2	2	2		2	2	2	
	Multitateral Development Banks	0	2	0		٥	2	0	
	International Ordanisations	0	0	0		٥	0	0	
	Institutions	17	13	4		13	8	7	
	Corporates	3,371	1,762	1,671		3,292	1,695	1,610	
	of which: SME	629	303	249		622	276	226	
	Retail	1,687	1,489	1,051		1,705	1,502	1,058	
SERBIA	of which: SME	501	368	211		529	380	218	
JUNDIA	Secured by mortgages on immovable property	1,892	1,763	1,073		2,020	1,879	1,110	
	of which: SME	243	193	117		278	222	137	
	Exposures in default	145	53	56	91	152	55	57	
	Items associated with particularly high risk	0	0	0		٥	0	0	
	Covered bonds	0	0	0		٥	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		٥	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	9	9	15		4	4	10	
	Other exposures	390	335	145		362	314	161	
	Standardised Total <sup>2</sup>				266				

### eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Act of 2010-2023		OTP-csoport								
Control assessment of the designation of the present Name   Control assessment Name   Control						Standardised Ap	proach			
CROATIA				As of 30/09/2	123			As of 31/	12/2023	
CROATIA			Original Exposure <sup>1</sup>	Exposure Velue <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	
Name advancements and administration   125										
April   Apri										
Multiplicate Content Basis   0   2   0   0   2   0   0   0   0   0										
No.				2				2.00	200	
Normalization   2										
CROATIA			9	9	6		20	20	18	
According   1,000			2,593	1,676	1,588		2,626	1,538	1,453	
CROATIA  # of the Conference o		of which: SME	971	613	552		950	595	540	
CHICATIA		Retail	1,676	1,418	1,061		1,632	1,372	1,027	
April   Apri	CDOATIA	of which: SME							7	
Enterior to effect    200   60   200   200   60   200   200   60   6	CRUATIA									
These secondaries of the perforation than in an arrival of the control forms of the control f		of which: SME								
Convention   Communication			236	65	68	168	240	64	67	170
Came multilisten and convent with \$10 cell assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								0		
Collective investments underdalens (CU)			9		0			0		
Table 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1										
Office 1500 pt 165 489 368 101			10	10	10		20	10	10	
	i		404	100	146		400	100	101	
Mindadised folia:			120		200	181		300	101	397
<sup>(4)</sup> Chianal executors, unillian Executor values in reported before taking into account any effect due to credit conversion factors or credit risk militarities in etc. substitution effects.	<u> </u>	Standardised Total								397

(2) Total value adjustments and provisi	ions per country of counterparty excludes those for	r securitisation exposures but includes gene	ral creditrisk adjustments.

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure <sup>s</sup>	Original Exposure Value - Exposure Value - Eask exposure amount provisions -					Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minEUR, %)	1.658	1,655	1,658		1.849	1849	1.849	
	Central dovernments or central banks Regional governments or local authorities	1,000	1,608	1,000		1,049	1,049	1,049	
	Public sector entities								
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		0	0	0	
	Corporates	456	390	385		294	339	335	
	of which: SME	105	84	79		103	84	80	
RUSSIAN	Retail	1,665	1,297	972		1,882	1,486	1,114	
	of which: SME Secured by mortisales on immovable property	15 29	3 26	2		13 29	3 23	2 16	
FEDERATION	Secured by mortifales on immovable property of which: SME	20		19		20	23	10	
	Exposures in default	344	199	200	344	547	190	199	356
	Items associated with particularly high risk			0			0		
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	203	138	42		173	103	42	
	Standardised Total <sup>3</sup>				529				550

				Standardised App	proach			
		As of 30/09/2	023				12/2023	
	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions 2	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(minEUR, %)								
ntral governments or central banks	941	1,236	- 65		1,078	1,355	65	
sional sovernments or local authorities	40	27	6		38	30		
blic sector entities								
Milateral Development Banks ernational Organisations								
ernational Organisations ditutions	7		2		16	15	13	
rorrafes	1.118	745	661		136	809	713	
rooranes of which: SME	500	348	278		774	428	343	
er weitere some will	697	353	243		345	223	167	
art of which: SME	332	123	71		2	1		
or writer: 50%. Curred by mortalates on immovable property	1.861	1.724	1.045		1.851	1.719	1.055	
of which: SME	509	443	367		487	411	340	
resures in default	180	79	86	89	168	76	85	85
ns associated with particularly high risk	42	35	53		42	39	59	
vered bands	0	0	0		0	0	0	
sims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Sective investments undertakings (CRII)	3	3	3		3	3	3	
ultv	17	7	7		28	8	8	
ner exposures	228	159	69		235	167	60	
indardised Total <sup>2</sup>				241				236

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(minSUR, %) Central dovernments or central banks	238	238	238		276	275	275			
	Central governments or central banks Regional governments or local authorities	230	238	238		2/6	2/5	2/5			
	Public sector entities										
	Multilateral Development Banks			0			0				
	International Organisations			0			0				
	Institutions	410	410	410		0					
	Corporates	1.241	1.116	1.116		1.507	1.294	1.288			
	of which: SME			0		0	0				
	Refail	466	441	331		557	535	401			
UZBEKISTAN	of which: SME	0	0	0		0	0	0			
UZBEKISTAN	Secured by mortifales on immovable property	929	868	651		917	868	651			
	of which: SME	0	0	0		0	0	0			
	Exposures in defautt	0	0	0		0	0	0			
	Items associated with particularly high risk	0		0		0	0				
	Covered bonds	0		0		0	0				
	Claims on institutions and corporates with a ST credit assessment			0		0	0				
	Collective investments undertakings (CIU)										
	Equity	11 258	11 255	27 170		11 235	11 212	28 122			
	Other exposures	258	255	170	150		212	122	,		

			Standardised Approach									
			As of 30/09/2	023			As of 31/	12/2023				
		Original Exposure <sup>2</sup>	Esposure Velue <sup>1</sup>	Fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>			
	(minEUR, %)	1.114	1.114	1.672		1.163	1.164	1.747				
	Central governments or central banks	1,114	1,114	1,072		1,163	1,104	1,747				
	Resional sovernments or local authorities							°				
	Public sector entities Multilateral Development Banks		ž				,					
	Multilateral Development Banks International Organisations			0			·					
	Institutions	i i	,	0		-	1					
	Corporates	1.205	898	1.234		200	723	1,011				
	of which: SME	264	185	237		331	204	247				
	Retail	156	105	79		172	112	84				
UKRAINE	of which: SME	0	0	0		0	0	0				
UKRAINE	Secured by mortilates on immovable property	156	137	116		258	223	209				
	of which: SME	36	31	28		55	45	43				
	Exposures in default	264	73	89	185	228	50	70				
	Items associated with particularly high risk	5	0	0		0	0	0				
	Covered bands	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIUI)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	99	69	40		101	74	54				

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes the	se for securitisation exposures but	t includes general credit risk adjust	ments.			
					Standardised Ap	prozch			
			As of 30/09/2	123				12/2023	
	(mteEJR, No	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Pisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central dovernments or central banks	483	514	514		587	618	618	
	Regional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	6	0		0	9	0	
	International Organisations	0	۰	0			0		
	Institutions								
	Corporates	482 178	347 110	314 90		439 256	304 145	266 120	
	of which: SME	78	65	50		112	140	76	
	Retail of which: SME							,0	
ALBANIA	of which: SME Secured by mortalists on immovable property	591	537	327		632	579	344	
	of which: SME	190	164	102		271	237	150	
	Emposures in default	59	28	30	30	60	27	29	32
	Items associated with particularly high risk			0	-				
	Covered bands	0		0			0		
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	170	161	122		141	131	22	
	Standardised Total <sup>2</sup>				58				61

## elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach					
				03/2024			As of 30	06/2024			
	INCOLUNC NA	Original Exposure <sup>b</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions		
00	Central abvernments or central banks	36,629	41,885	7,153		37,349	42,739	7,146			
	legional governments or local authorities	975	828	151		1,015	791	139			
Pa	ablic sector entities	1,061	593	505		1,027	573	489			
M:	fulfillateral Development Banks	60	280	0		57	276	1			
tec	nternational Organisations	311	311	0		312	312	0			
lec	estitutions	4,517	3,439	1,026		4,254	3,343	1,063			
	Corporates	32,388	20,308	19,374		33,210	20,721	19,877			
	of which: SME	11,071	6,636	5,585		11,634	6,998	5,960			
	tetall	19,430	13,946	10,326		20,508	14,897	10,909			
	of which: SME	2,520	1,796	1,213		2,580	1,864	1,135			
	secured by mortstasies on immovable property	24,915 4,252	23,356 3,681	12,631 2,582		25,462 3,985	23,903 3,395	12,924 2,299			
	of which: SME	2,524	3,081	1,007	1.454	2,569	3,396	2,230	1.562		
	xoosures in default	695	507	760	2,904	2,503	525	790	1,000		
	tems associated with particularly high risk	203	203	101		205	205	103			
	overed bonds Usins on institutions and corporates with a ST credit assessment	200				100	203				
	Collective investments undertakings (CIU)	162	162	101		149	149	93			
	quity	532	518	581		518	503	561			
	Other exposures	5.429	4,285	2.752		5.553	4.268	2,752			
	Standardised Total <sup>2</sup>	129,834	111,439	56.460	3,944	133,567	114,078	57,806	4,090		

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(mbsDJR, No	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	16.269	20,545	300		17.581	21.912	432	
	Regional governments or local authorities	378	284	50		430	246	50	
	Public sector entities	241	141	65		213	125	50	
	Midfilatoral Development Rooks		0	0				0	
	International Organisations		0	0				0	
	Institutions	595	200	11		539	128	33	
	Corporates	10,204	5,557	5,342		10,994	5,471	5,226	
	of which: SME	3,439	1,436	996		3,683	1,555	1,149	
	Retail	6,460	2,901	2,157		6,623	3,018	2,116	
	of which: SME	1,454	957	698		1,519	1,007	608	
HUNGARY	Secured by mortgages on immovable property	7,603	7,126	3,564		7,627	7,168	3,559	
	of which: SME	1,422	1,271	939		1,265	1,111	788	
	Exposures in default	685	243	283	363	761	284	330	384
1	Items associated with particularly high risk	646	457	700		636	493	739	
	Covered bonds	203	203	101		205	205	103	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	81	81	65		70	70	62	
	Equity	343	339	339		346	342	342	
	Other exposures	2,287	1,660	1,507		2,264	1,637	1,488	
1	Standardised Total <sup>2</sup>				1,073				1,107

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(mbsDJR, No	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Rbk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	3,429	3,436	251		2,819	2,825	153	
	Regional governments or local authorities	68	65	16		67	64	15	
	Public sector entities	2	34	34		1	31	31	
	Multilateral Development Banks	0	263	0		0	156	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	29	28		31	28	27	
	Corporates	3,223	2,294	1,980		3,214	2,243	2,022	
	of which: SME	2,017	1,559	1,415		2,061	1,621	1,476	
	Retail	3,590	3,324 574	2,425		3,791	3,528 597	2,576 378	
BULGARIA	of which: SME	580 5.137	574 4.820	363 2,430		5,435	537	376 2.549	
	Secured by mortalistics on immovable property	775	4,620	438		790	5,101	2,549	
	of which: SME	240	102	109	135	236	600	105	135
	Exposures in default	240		100	122	220			120
	Hems associated with particularly high risk Covered bonds	,							
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	,				0			
1	Collective investments undertakings (CIU)	i i							
	Equity	18	18	30		9		22	
	Other emouses	733	557	232		736	559	257	
	Standardised Tribal <sup>2</sup>				534				533

		(a) to an easier and parties as a surpri	ventions per country or country and	to and the state of the state o	spoures our includes general cred	ninkagarana.			
					Standardise	ed Approach			
			As of 31	63/2024			As of 30	106/2024	
	(min EUR. %)	Original Exposure <sup>b</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure i	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2,701	2,762	0		3,163	3,165	0	
	Regional governments or local authorities	75	68	14		73	65	13	
	Public sector entities	32	204	104		31	101	100	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	102	102	52		26	95	40	
	Corporates	4,844	3,335	3,080		4,912	3,385	3,119	
	of which: SME	2,145	1,557	1,319		2,154	1,580	1,335	
	Retail	2,360	1,907	1,430		2,388	1,919	1,439	
SLOVENIA	of which: SME	0	0	0		0	0	0	
SLOVEIVIA	Secured by mortalistics on immovable property	2,754	2,605	1,368		2,764	2,630	1,400	
	of which: SME	481	423	270		487	429	273	
	Exposures in default	124	59	62	55	127	50	52	66
	Items associated with particularly high risk	۰	0	0		0	0	0	
	Covered bonds		0			0		0	
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakines (CIU)	63	63	10		63	63	10	
I	Equity	20 365	20 346	45 166		20 369	20 368	46 170	
I	Other exposures	365	346	186			385	170	

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation e	oposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min D.R. N)	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central dovernments or central banks	2,426	2,568	862		2,463	2,692	940	
	Regional governments or local authorities	34	31	31		30	29	29	
	Public sector entities	2	2	2		2	2	2	
	Multilateral Development Banks	۰	1	0		0	1	0	
	International Organisations	۰	0	0		0	0	0	
	Institutions	687	686	137		687	605	138	
	Corporates	3,595	1,880	1,749		3,762	1,954	1,817	
	of which: SME	988	500	395		1,087	549	431	
	Retail	1,362 152	1,296 150	945		1,419	1,351	986	
SERBIA	of which: \$94E	152 2,051	150 1,897	1,000		150 2,071	149	1.027	
	Secured by mortgages on immovable property	274	212	1,000		2,071	220	1,027	
	of which: SME Exposures in default	153	212	129		151	220	136	90
	Exposures in default  Hems associated with particularly high risk	153	34	20	20	151	31	52	20
	Items associated with particularly high risk Covered bonds	ů	0			ı "			
	Claims on institutions and corporates with a ST credit assessment	, and a				, a			
	Collective investments undertakinss (CIU)	i i						0	
	Coulty  Equity	1 1	4	10		ı "	ı .	10	
	Other exposures	375	316	155		381	320	158	
	Standardised Total <sup>2</sup>				258			-	250

## elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

CROATIA   CROA		OII -Caupon													
Coping Exposure   Coping Exp						Standardise	ed Approach								
CROATIA   CROA					03/2024			As of 30	106/2024						
CROATIA   CROA		INCOLUNC NA	Original Exposure <sup>b</sup>	Exposure Value <sup>4</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
Part			2,003	2,487	0		1,804	2,288	0						
## ## ## ## ## ## ## ## ## ## ## ## ##		Regional governments or local authorities	126		20		117	100	20						
			783	302	291		775	295	290						
Medicalisms   151   36   17   26   26   26   26   27   27   27   2			0	2	0		0	2	0						
CROATIA   CROA			٥	0	0		0		0						
CROATIA   1.00															
Read   1,245   1,677   1,300   1,306															
CROATIA   of orth 2006  CROATIA   of orth 2016  CROATI		Retail 1,743 1,477 1,106 1,983 1,983 1,985													
CHUARIA  Security mentation in terminals in terminals in contents  of which 200 200 2,000 1,000 200 200 200 200 200 200 200 200 200															
Marked DMC   272   278   330   267   278   330   267   278   330   267   278	CROATIA														
The second of the function of			273	239	183		267	236	180						
Content broken		Exposures in default	223	59	62	161	216	54	57	158					
Common unifoldame and convolvate with \$17 credit assessment \$6\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0						
Collection involvements underdulation (CDB 13 13 22 22 22 22 22 22 22 22 22 22 22 22 22		Covered bonds	0	0	0		0	0	0						
Easter 2 1 1 1 2 1 1 1 2 1 1 1 1 1 2 1 1 1 1	1			0	0		0								
Other successes 470 346 285 485 206 277			15	15	20		15	15	21						
			1	1	1		1	1	1						
			4/0	340	180		460	.00	1//	381					
Patrice reports  (I) Dirindi exposure, unable Exposure value, is recorded before table in the account any effect due to credit coverage factors or credit risk initiation before in its account any effect due to credit coverage factors or credit risk initiation before in its account any effect due to credit coverage factors or credit risk initiation before in its account any effect due to credit coverage factors or credit risk initiation before in its account any effect due to credit coverage factors or credit risk initiation before in its account any effect due to credit coverage factors or credit risk initiation before in its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit coverage factors or credit risk initiation before its account any effect due to credit risk initiation before its account any effect due to credit risk initiation before its account any effect due to credit risk initiation before its account any effect due to credit risk initiation before its account and account any effect due to credit risk initiation before its account and account any effect due to credit risk initiation before its account any effect due to credit risk initiation before its account any effect due to credit risk initiation before its account any effect due to credit risk initiation before its account any effect due to credit risk in the credit risk initiati		Standardised Total <sup>2</sup>								361					

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	creb CUR, No.	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(minEUR, %) Central governments or central banks	2,309	2,359	2.509		2.207	2.207	2.207	
	Regional governments or local authorities					0		0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	366	312	308		674	619	615	
	of which: \$14E	85 1988	77 1.584	73 1.188		91 2,435	81 1,970	76 1.478	
RUSSIAN	Retail of which: SMI	1,966	1,304	1,100		2,430	1,970	1,478	
	Secured by mortgages on immovable property			;			:	;	
FEDERATION	of which: SME	,				,			
	Exposures in default	565	221	231	342	568	157	164	410
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinsis (CIU)	0	0	0		0	0	0	
	Coulty	٥	0	0		0		0	
	Other exposures	150	79	- 44		165	87	- 48	
	Standardised Total <sup>2</sup>				546				644

					Standardisi	ed Approach			
			As of 31	03/2024			As of 30:	06/2024	
	(title DUR, No	Original Exposure <sup>b</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Esposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions 2
	Central sovernments or central banks	1,395	1,670	159		1,501	1,758	150	
	Regional governments or local authorities	38	29	6		33	26	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	۰	0	0		0	0	0	
	International Organisations	26	22	16		21	21	17	
	Institutions	918	602	538		1,006	654	100	
	Corporates of which: \$140	416	277	221		1,000	309	252	
	of which: SMC Retail	664	325	219		640	314	218	
	of which: SME	309	102	59		284	95	56	
ROMANIA	Secured by mortalises on immovable property	1.864	1.735	1,066		1,886	1.719	1.052	
	of which: SME	481	409	327		360	285	205	
	Exposures in default	175	74	82	87	179	71	76	23
	Items associated with particularly high risk	26	25	37		19	19	29	
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		0	0	0	
I	Equity	17	7	7		18	7	7	
	Other exposures	205	135	73		218	145	62	
	Standardised Total				240				249

		(2) local value adjustments and pri	minim per county or country and	THE REAL PROPERTY AND ADDRESS OF THE PERSON OF	Appearance of the second	mintaquarena.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR, N)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Expenses <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
uzbekistan	Committee Commit	175 0 0 0 0 0 1,690 611 621 0 0	275 0 0 0 0 0 0 2,246 533 0 0 0 0 0 0	175 0 0 0 0 1,245 437 0 0 0 0	۰	229 0 0 0 0 0 1,581 637 637 0 0	229 0 0 0 0 0 0 1,380 233 203 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	229 0 0 0 0 0 1,380 452 0 0 0	
	Collective investments endersables (CIU)  Cother exposures  Standardised Total <sup>2</sup>	12 208	12 203	29 117	261	11 183	11 175	24 120	293

					Standardise	ed Approach			
			As of 31/	63/2024			As of 30/	06/2024	
		Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Rhik exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %) Central sovernments or central banks	1,055	1.057	1586		1.064	1,076	1.618	
	Regional governments or local authorities					0			
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	۰	9	0		0	15	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	1	
	Corporates	1,107	750	1,040		1,136	809	1,116	
	of which: SME	380	231	279		393	234	284	
	Retail	157	205	79		176	117	88	
UKRAINE	of which: \$345 Secured by mortalises on immovable property	247	220	186		245	218	176	
	Secured by mortalizes on immovable property of which: SME	58	220	41		245 52	210	176	
	Exposures in default	227		63	167	203	53	64	
	Hems associated with particularly high risk		0	0		0		0	
	Covered bonds	o o					ė.		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	117	88	61		189	143	61	
	Provident States				252				

Aut   234-04-02024						Standardise	ed Approach			
Compart Segment   Compart Se				As of 31	03/2024			As of 30	06/2024	
Remark of the continues   0   0   0   0   0   0   0   0   0		(title DUR, No	Original Exposure <sup>b</sup>	Exposure Value <sup>3</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Esposure Value <sup>6</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardised Total <sup>2</sup>	ALBANIA	Comin de momentar e crista landa de la comina de manda de la comina del comina de la comina del comina de	0 0 0 3 434 100 80 61 0 0 0 0	0 0 5 5 200 7E 0 625 223 229 0 0	0 0 0 1 20 20 31 31 31 0 0 0	31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 201 27 20 20 20 0 0 0 0	0 0 0 0 2273 65 65 60 410 125 31 0 0 0	¥



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	oroach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

				OTP-csoport As of 31/12/2023										
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
			, ,		of which: Financial accord	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[ [3M-1Y[		7	2	7 0	0		7	0	0	0	0	0		0
[ 1Y - 2Y [		20	20	0	0		20	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Austria	23	23	0	0		23	0	0	0	0	0		0
[5Y - 10Y [ [10Y - more		50	50	0	0		50	0	0	0	0	0		0
Total 1 0 - 3MI		118	118	0	0		118	0	0	0	0	0		0 0
[3M-1Y] [1Y-2Y]		29	25	0	0		29	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Belgium	40 16	40	0	0	2	40	0	0	0	0	0		0
[5Y - 10Y [ [10Y - more Total		84	84	0	0	C	84 0	0	0	0	0	0		0
[0-3M[		263 166	166	5 0	0	166	0	0	0	0	0	0		0
[ 3M - 1Y [ [ 1Y - 2Y [		53 115 161	53 115 163	3 15	0	25 40 55	60	0	0	0	0	0		0
1 2Y - 3Y 1 13Y - 5Y 1 [5Y - 10Y [	Bulgaria	83 280	83	3	0	46	106 37 230	0	0	0	0	0		0
[10Y - more Total		6 864		0	0	378	6	0	0	0	0	0		0 33
[0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [	Cyprus													
[3Y - 5Y [ [5Y - 10Y [	- Cypius													
[10Y - more Total														
[0-3M[ [3M-1Y[														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Czech Republic													
[5Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0-3M]	1	10	10	0	0	10	0	0	0	0	0	0		0
[3M-1Y[ [1Y-2Y]		0		0	0		0	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Denmark	0		0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [ f10Y - more Total		0		0	0	(	0	0	0	0	0	0		0
] ME - 0 ]	<del> </del>	10	10	0	0	10	0	0	0	0	0	0		0
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]		0		0	0		0	0	0	0	0	0		0
[3Y - 5Y [	Estonia	0		0	0		0	0	0	0	0	0		0
[5Y - 10Y [ [10Y - more Total	-	0		0	0		0	0	0	0	0	0		0
Total	1	1 Z	1 2	1			1 z		1 0		ı			- <sub>1</sub> 0



General governments exposures by country of the counterparty

							OTP-csoport							
				_			As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			
							I							Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
Residual Maturity	Country / Region	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominat	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ 1 3M - 1Y [		16	16	6 3	0	0	16 3	0	0	0	0	0		0
[ 17 - 27 [ [ 27 - 37 [ [ 37 - 57 [	Finland	9	6 6	9 0	0	0	6 9	0	0	0	0	0		0
[5Y - 10Y [				0	0	0	0	0	0	0	0	0		0
[10Y - more Total [ 0 - 3M [		36	36	7 6	0	0	39 21	0	0	0	0	0		0 0
[3M-1Y[ [1Y-2Y[		26	30	0 2	0	0	26 28	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	France	85	85	0	0	3	82 11	0	0	0	0	0		0
[5Y - 10Y   [10Y - more		18	18	0	0	18	0	0	0	0	0	0		0
Total F0 - 3MF		21	21	5	0	1	168 15	0	0	0	0	0		0 0
[3M-1Y] [1Y-2Y] [2Y-3Y]		97	97	7 0	0	1	96 63	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Germany	45	45	0	0	9	36 0	0	0	0	0	0		0
[10Y - more Total		248	248	5	0	0	0 232	0	0	0	0	0		0 0
[0-3M[ [3M-1Y[		26 46	2E 4E	3 14 3 0	0	39	14 9	0	0	0	0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Croatia	228 68	228 68 223	B 0	0	107 61	7	0	0	0	0	0		0
[5Y - 5Y] [5Y - 10Y]		68 223 404 180	404	0	0	40	142 364 180	0	0	0	0	0		0
[10Y - more Total [ 0 - 3M [		1,175	1,178	3 14	0	326	837	0	0	0	0	0		0 76
[3M-1Y[ [1Y-2Y[														
[ 2Y - 3Y [ [ 3Y - 5Y [	Greece													
[5Y - 10Y [ [10Y - more Total														
[0.3M] [3M-1Y]		164 663	163	17	0	75 187	72 472	0	0	0 94	0 95	0		0
11Y-2Y I 12Y-3Y I		1,806 2,386 1,445 1,722	1,797	7 7 2	0	340 239		0	0	5 213	6 202	7 0		0
[3Y - 5Y [ [5Y - 10Y [	Hungary	1,446 1,723	2,372 1,441 1,712	1 7 2 3	0	243 66	1,192 1.643	0	0	213 142 5	6	2 1		0
[10Y - more Total		177 8,368	176 8,321	3 1 42	0	1,148	125 7,083	0 14	0 12	135 594	128 573	0 10		0 414
[0-3M[ [3M-1Y[				0	0	0	0	0	0	0	0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Ireland	28	28	0	0	0	28 7	0	0	0	0	0		0
[5Y - 10Y [			,	0	0	0	0	0	0	0	0	0		0
[10Y - more Total [0 - 3M[		36	35	5 0 5 0	0	0	35 5	0	0	0	0	0		0 0
[ 3M - 1Y [ [ 1Y - 2Y [		17	17	7 0	0	0	17 4	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Italy			0	0	0	5	0	0	0	0	0		0
[5Y - 10Y [ [10Y - more	_	(		0	0	0	0	0	0	0	0	0		0
Total	1	30	30	1 0			30	0	0		1] 0		1	0



General governments exposures by country of the counterparty

		OTP-650port As of 31/12/2023												_
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ 13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	22 10 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				2:	2 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Lithuania	3 3 4 4 31	1 1 1 2 2 4 4 7 17 12 12	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1:	2 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 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 0 0 0 0 0 0 0 0 0 0	0	
[10Y - more Total [0 - 3M]		37	7 37			0 4	34		0	0	0	0	0	1
10 - 391   134 - 117   137 - 227   227 - 327   237 - 527   257 - 107   257 -	Luxembourg	33 31 10	1 6 6 7 10 0 0	0		0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3:		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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Malta	6	33 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 0 0 0 0 0 0 0 0 0	9		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 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 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 0 0	0	
[10Y - more Total [0 - 3M] [3M - 1Y]			0 0			0 0			0	0	0	0	6	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Netherlands	14 26 18 17 10	14 20 20 16 7 17 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )		0 0 0 0 0 0 0 0	1- 21 1: 1:	4 (1) (1) (2) (3) (3) (4) (4) (5) (5) (6) (6) (6) (6) (6) (6) (6) (6) (6) (6	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 0 0 0 0 0 0	0 0 0 0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Poland	3 13 33 33 32 122	14 3 3 3 13 5 3 33 5 30 20 123 5 16			9 0 9 0 0 0 29 0 0 0	3i 12:	5	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 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 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	
[10Y - more Total [ 0 - 3M [	1	233	233			0 38	19-	0	0	0	0	0	0	14
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Portugal	6 6 6 44 55	0 0 5 5 0 0 0 0 0 5 5 45 5 2 3 1022	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41	3 5 0 0 5 5	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 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 0 0 0 0 0 0 0 0 0	0	
[0-3M[  3M-1Y   1Y-2Y   2Y-3Y   3Y-5Y   5Y-10Y	Romania	100 0 34 66 88 93 77	102 0 30 5 5 8 8 9 3 7 3			0 0 0 30 0 37 0 42 0 22 0 5 5	10: 1 2: 4 7; 6i	5 5 7 7	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 0	0 0 0 0	0 0 0 0 0	0
[10Y - more Total		346	345	1		0 0 135	200	3	0	0	0	0	0	55



General governments exposures by country of the counterparty

							OTP-csoport							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	anioun
[0-3M] 13M-1YI 13Y-2YI [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Stovakia	6 22 5 5 6 6 6 1	6 6 22 6 54 6 10	0 0 1 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 0 0 0 0 0 0 0 0 0 0	0	0 6 28 0 56 69 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	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		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Stovenia	22 9 9 1 12 22 220 3 8 22 25	2: 91 1- 12: 22: 29:	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 49 0 38 31 131 0 249	27 50 14 83 192 168	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 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 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 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 10 - 3M]  [ 3M - 1Y]  [ 1Y - 2Y]  [ 2Y - 3Y]  [ 3Y - 5Y]  [ 5Y - 10Y]  [ 10Y - more	Spain		6 11 11 12 77 66	0	0 0 0 0 0	0 5 2 4 29 0 11 6 6	0 12 8 5 43 67 65 200	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 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 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden					-	200			·		·		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 6 1 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 0 0 0 0 0 0
Total  [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ f10Y-more Total	Liechtenstein	2		0	0	d	7	0	0	0	0	0		0 1
[0-3M[ 13M-3Y[ 11Y-2Y[ 12Y-3Y[ 15Y-10Y[ 10Y-more	Norway													
Total														



General governments exposures by country of the counterparty

							OTP-csoport							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Canada		5 2 2 2 2 2 8 8 8 8 8 8 9 9 9 9 9 9 9 9 9	0 0 0 0 0		5 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 5 0 3 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 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		4
[ 0 - 3M[ ] [ 3M - 1Y] [ 11 - 2Y[ ] [ 2Y - 3Y[ ] [ 3Y - 5Y[ ] [ 5Y - 10Y[ ] [ 100' - more ] ] [ 100' - more ]	Hong Kong													
[ 0 - 3M[	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	6 6 20 26 24 85	67 67 69 9 9 9 4 2033 263 263 4 2244 0 4 854	0 0 0 0		8 0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	58 69 0 203 240 244 0 815	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	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 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 0 0 0 0 0 0 0 0 0		110
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
00 aM	Other advanced economies non EEA	10:	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 24 55 55 55 55 55 55 55 55 55 55 55 55 55	0 0 16 0 0 75 0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total	1	353	3 288	0		198	90		0		0	0		162



General governments exposures by country of the counterparty

							OTP-csoport							
							As of 31/12/2023							
						Dir	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	n negative fair value	Off-balance si	neet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 1Y] [2Y - 3Y] [2Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	68 121 152 143 388 276 1	143 388 275 1	0 0 0 0 1 1 1		6 4 4 10 10 11 11 11 11 11 11 11 11 11 11 11	29 267 179 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 0 0 0 0 0
Total	Middle East	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 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 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 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 0 0 0 0 0 0 0 0 0 0 0 0		0 1,132 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[10'-more]	Latin America and the Caribbean	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 0 0	0 0 0 0	0 0 0 0 0		
Total [0 - 3M] [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mone	Africa	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 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 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
Total    10 - 3M    3M - 1Y    1M - 2Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y    10Y - more   Total	Others	0 177 284 99 25 210 0 0	90 25 210 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		7 7 9 9 2 2	0 17 17 210 0 0 0 182 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 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 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 0 0 0 0 0 0

#### Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

				OTP-csoport As of 30/06/2024										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[ [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	6 11 13 31 6 66	0 15 13 35 0 66 0	0			0 15 13 35 0 66			0 0 0		0 0 0		
TO-3M	Belgium	22 22 33 31 14 111 0	0 29 63 31 14 117	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 63 31 12 117 0 252		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 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 0 0 0 0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	211 8 155 155 111 436 41	211 83 163 50 118 435	5 4 1 0 5		0 186 25 0 52 0 63 7 0 25 0 25 0 47 0 0 372	20 54 106 13 33 384 47		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 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 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	2,120	ALEXO			012	72.							200
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark		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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia		0 0 0 0 0 2 2	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 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							OTP-csoport							
							As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
												-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	delivative illidirelat deserts (liet											amount
		illialitiat assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITICIT. FITIALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost							
[0-3M[ [3M-1Y]		9		0	0	0	0	0	0	0	0	0		0
1 3M - 141 1 1Y - 2Y I 1 2Y - 3Y I		6	12	0	0	0	6 12	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Finland	2 14	: :	0	0	0	2 14	0	0	0	0	0		0
[10Y - more Total [ 0 - 3M [	-	34	3	0	0	0	34	0	0	0	0	0		0 0
[3M-1Y] [1Y-2Y]		45	41	17	0	0	28 81	0	0	0	0	0		0
[2Y-3Y] [3Y-5Y]	France	14	1	0	0	3	11 0	0	0	0	0	0		0
[5Y - 10Y   [10Y - more		34	34	0	0	17 0	17 0	0	0	0	0	0		0
Total   0 - 3M     1 3M - 1Y		176	179	0	0	20	138	0	0	0	0	0		0 0
[ 1Y - 2Y [ [ 2Y - 3Y [	Germany	53	5	0	0	1	52 30	0	0	0	0	0		0
[3Y - 5Y [ [5Y - 10Y [	Germany	51 46	5.	0	0	8	43 49	0	0	0	0	0		0
[10Y - more Total [ 0 - 3M [		294	29	6	0	10		0	0	0	0	0		0 0
[3M-1Y] [1Y-2Y]		264	26	0	0	140	124 1	0	0	1	1	0		0
[ 2Y - 3Y [ [3Y - 5Y]	Croatia	156 166 483	150	0	0	72 69	87 99 444	0	0	0	0	0		0
[5Y - 10Y [ [10Y - more Total		483 203 1,290	203	0	0	39 0 326	203	0	0	3	3	0		0
[0-3M[ [3M-1Y[		1,290	1,28	1	0	326	961	0	0	,	,	0		86
[ 1Y - 2Y [ [ 2Y - 3Y [	Greece													
[3Y - 5Y] [5Y - 10Y]	Olecci.													
[10Y - more Total [0 - 3M]		-		0	0	2	7	0	20	0	0	0		0
[3M-1Y[ [1Y-2Y]		1,264 2,105	2.099	18	0	232 250	1,010	0	0	42 12	43 12	144		3
[2Y - 3Y [ [3Y - 5Y [	Hungary	1,337	1,33	3 26	0	125 227 117	1,204 1,357	0 96	0 604	5 41	44	24		0
[5Y - 10Y [ [10Y - more Total		1,686 93 8,113	93	3	0	117 0 952	47	0	5 0 629	45 15 160	56 24 183	1 0 178		0
[0.3M[ [3M-1Y[		(	0,00	0	0	0	0 0	0	0 0	0 0	0	0		0 0
[1Y-2Y[ [2Y-3Y[	Ireland	28	21	0	0	0	28 7	0	0	0	0	0		0
[3Y - 5Y [ [5Y - 10Y [				0	0	0	0	0	0	0	0	0		0
[10Y - more Total [0 - 3M[		36	31	0	0	0	0 36 17	0	0	0 0	0	0		0 0
[ 3M - 1Y [ [ 1Y - 2Y [		4		0	0	0	4 5	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Italy	10	10	0	0	0	0 10	0	0	0	0	0		0
[5Y - 10Y [ [10Y - more		21	2:	0	0	0	21 0	0	0	0	0	0		0 8
Total	1	56	56	1 0			56	0	0	0	0		1	8



General governments exposures by country of the counterparty

							OTP-csoport							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Latvia	4.4	0 2 2 2 5 6 6 6 488 6 23 0 0 880	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 6 48 23 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 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 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 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	2 4	1 0 0 2 2 2 4 4 27 5 45 0 0 0 78	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 2 0 22 41 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		6
[ 0 - 3M[	Luxembourg	3 11 6 6	0 5 1 31 5 0 6 6 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 33 15 0 66 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 0 0 0	0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	1	0 0 0 0 0 0 0 2 12 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 0 12 12		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		1
[ 0 - 3M [	Netherlands	2:	0 0 3 2 2 2 1 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 27 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 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 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	1 3 1 1 1 1 1 7 7	3 3 14 30 30 315 315 315 315 315 315 315 315 315 315	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 3 14 0 15 83 179 16	6	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 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 0 0 0 0 0 0 0 0 0 0 0		
[ 0-3M [	Portugal	344 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	340 0 0 0 5 5 5 0 0 0 7 67 8 53	0		30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	310 0 5 5 0 67 53 125		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 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 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 0 0		18
105a    [0 - 3M]   13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Romania	120 (1) 122 124 4 111	0 5 15 124 119 8 48 109 0	0 0 0 1 1		0 0 0 15 0 0 22 0 0 22 0 0 5 0 0 5 0 0 22	0 45 45 47 103		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 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 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 0 0		116



General governments exposures by country of the counterparty

				O12-csoport As of 30/06/2024										
						Dire								1
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			4
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]		34	0 1 34 5 105			0	0 34 105		0	0	0	0	(	
[ 2Y - 3Y [ [3Y - 5Y [	Stovakia	55 96	5 3 98	i d		0	55 98	6	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		93	93 0 0	0		10 0	83 0	0	0	0	0	0		
[0-3M[ [3M-1Y[		78 20	78 20			48	3/6 30 20		0	0	0	0		16
[1Y-2Y[ [2Y-3Y[	Slovenia	132 93	132	1		37	94		0	0	0	0	0	
[3Y - 5Y [  5Y - 10Y	Stovenia	275 294	279 294	0		102	177 233		0	0	0	0	(	
[10Y - more Total I 0 - 3MI		922	26 921	1		261	26 659		0	0	0	0		51
[ 3M - 1Y [ [ 1Y - 2Y [		12	13 5	c c		5	8	6	0	0	0	0	Ċ	
[ 2Y - 3Y [ [3Y - 5Y [	Spain	57 144 122	7 57 1 144 2 122	0		53	5 144 119		0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		76 416	76			10	66		0	0	0	0		16
[0-3M[ [3M-1Y[ [1Y-2Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Sweden													
[5Y - 10Y [														
[10Y - more Total [0 - 3M] [3M - 1Y]														
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y] [5Y - 10Y]	United Kingdom													
[10Y - more Total														
[0-3M[ [3M-1Y[ [1Y-2Y]			0			0	0		0	0	0	0	(	
[2Y - 3Y [ [3Y - 5Y [	Iceland		0			0	0		0	0	0	0	(	
[5Y - 10Y [ [10Y - more Total			0	C C	1	0 0	0	0	0	0	0	0	(	
Total [0-3M[ [3M-1Y[	<del> </del>	,	7			0			0	0	0	0	C	1
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Liechtenstein													
[3Y - 5Y [ [5Y - 10Y [	Liecntenstein													
f10Y - more Total	1													
[0-3M[   3M-1Y    1Y-2Y	1													
[ 2Y - 3Y [ [3Y - 5Y [	Norway													
[5Y - 10Y [ [10Y - more Total	1													
Total	1													



General governments exposures by country of the counterparty

							OTP-csoport							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Canada	:	0 3 5 5 3 0 0	0		0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 3 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		2
[ 0 - 3M[ ] [ 3M - 1Y] [ 11 - 2Y[ ] [ 2Y - 3Y[ ] [ 3Y - 5Y[ ] [ 5Y - 10Y[ ] [ 100' - more ] ] [ 100' - more ]	Hong Kong													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	5 7.7 2. 227 217 218	53 71 8 23 5 225 5 279 6 214 0	2 0 0 0 0		0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51 62 23 225 256 214 0 832		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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		114
[ 0 - 3M[	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
00 aM	Other advanced economies non EEA	71	0 0 0 122 5 5 122 74 79 0 0	0 0 0 0		0 0 0 0 106 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 77 0		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total		388	297	0		205	92		0	0	0	0		154



General governments exposures by country of the counterparty

							OTP-csoport							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	n negative fair value	Off-balance si	heet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	19 113 220 165 323 331	19 113 220 165 323 331 1	1 1 1 0		19 52 176 87 108 133	0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total [0 - 3M] [3M - 11'] [17 - 27'] [27 - 37'] [37 - 57'] [57 - 107'] [100' - more Total	Middle East	1,175 0 0 0 0 0 0	1,173 0 0 0 0 0	3 0 0 0 0 0 0		577 0 0 0 0 0 0 0 0	594 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	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 1,161
10 - 3M1 1 3M - 1Y1 1 1Y - 2Y1 1 2Y - 3Y1 1 3Y - 5Y1 1 5Y - 10Y1 1 10Y - more	Latin America and the Caribbean	000000000000000000000000000000000000000	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 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 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 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 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	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 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	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 0 0	0	0		
10-3M      10-3M	Others	0 43 199 19 39 277 0 0	0 43 167 91 39 177 0 0	0 0 1 1 0 0		27 87 91 39 13 0 0	9 16 80 0 0 164 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 0 21 10 11 64 0 0	0 0 19 9 10 54 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

#### Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and least receivables". Country of breakdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to botal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e94.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



#### Performing and non-performing exposures

										Soport										
	As of 50/09/2023										As of 31/12/2023									
	Gross carying amount? Nominut amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Gros	is carrying amount/ Nominal a	mount	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>6</sup>						
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ng exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures		
(main ELVR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>			
Cash balances at central banks and other demand deposits	15,365	0	1	0		:			0 0	17,04	1 0	1	0		0 1	0				
Debt securities (including at amortised cost and fair value)	18,671	13	257	257	257	81	102	16	2 0	17,91	5 0	248	248	241	8 77	98	91	a 0		
Central banks	1,586	0	0	0	0				0 0	1,00	2 0	0	0		0 1	0		a 0		
General governments	14,889	0	255	255	255	71	99		9 0	14,64	5 0	245	245	24	5 69	96	96	3 0		
Credit institutions	1,112	2 0	0	0	0		2		0 0	1,17	3 0	0	0		0 2	0				
Other financial corporations	313	0	0	0					0 0	32	3 0	0	0		0 1	0		а о		
Non-financial corporations	771	13	3	3	3		3		3 0	77	1 0	3	3		3 5	3		3 0		
Loans and advances(including at amortised cost and fair value)	64,150	813	2,594	2,573	2,242	1,124	1,543	1,38	7 693	61,61	1 1,270	2,453	2,434	2,06	1,070	1,503	1,33	1 639		
Central banks	2,260	2 0	0	0	0				0 0	2,57	4 0	0	0		0	0		a 0		
General governments	1,823	45	40	40	40	11	15		5 0	1,80	6 57	36	36	38	6 13	16	16	a o		
Credit Institutions	2,485	0	0	0	0				0 0	1,83	8 276	0	0		0 10	0		a 0		
Other financial corporations	2,253	2	16	12	10	31			3 7	2,15	7 3	18	12		9 27	7	-	2 7		
Non-financial corporations	25,134	265	1,128	1,121	1,011	506	598	55	9 393	23,36	8 468	1,089	1,085	928	6 499	608	550	3 371		
of which: small and medium-sized enterprises	10,878	134	648	648	555	178	315	25	3 271	9,19	0 115	586	586	47	177	316	279	226		
of which: Loans collateralised by commercial immovable property	8,778	147	495	493	407	189	238	21	3 236	7,68	7 104	424	424	351	176	210	196	3 207		
Households	30,194	501	1,409	1,399	1,181	57:	923	81	1 293	29,86	7 466	1,310	1,301	1,09	522	872	76	260		
of which: Loans collateralised by residential immovable property	13,773	252	403	403	246	148	191	12	2 208	13,12	7 223	351	351	201	5 112	171	96	179		
of which: Credit for consumption	13,839	201	909	909	797	344	622	56	9 147	14,06	1 202	840	840	73	7 334	585	533	3 129		
DEBT INSTRUMENTS other than HFT	98,185	827	2,852	2,830	2,499	1,209	1,645	1,48	9 693	96,56	7 1,270	2,702	2,682	2,31	6 1,148	1,602	1,43	639		
OFF-BALANCE SHEET EXPOSURES	18,603	3	70	70	65	127	16	1	4 7	18,21	2	67	67	6:	1 104	17	14	4 9		

<sup>&</sup>quot;First ser-basics shet lims, command impaired and accommand in applicate dual to condit or an industry and in a position of the property of th



#### Performing and non-performing exposures

OTP-csoport

	As of \$1,03/2024									As of 30/66/2024									
		Gross	carrying amount/ Nominal as	mount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions.*					Gros	s carrying amount! Nominal am	Accumulated impairs credit risk and provisi	ent, accumulated negative changers	ges in fair value due to				
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>2</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performir	ng exposures <sup>2</sup>	Collaterals and financi guarantees received on performing exposure	
(min EUR)		aue >30 days and <=90 days		Of which: defaulted	Of which Stage 3 <sup>b</sup>			Of which Stage 3 <sup>b</sup>			due >30 days and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>b</sup>		
ash balances at central banks and other demand deposits	13,613	0	1			:			0	14,33	9 0	1		)	0 1	0		0	
Debt securities (including at amortised cost and fair value)	22,213	0	282	282	280	7-	100	100	0	22,30	0	282	282	28	12 59	158	15	8	
Central banks	4,564	0	0	0					0	4,30	7 0	0	0	p	0 0	0		0	
General governments	15,163	0	280	280	280	9	97	97	0	15,529	0	279	279	27	9 52	155	15	6	
Credit institutions	1,316	0	0	0		:			0	1,30	0	0	0	o e	0 2	0		0	
Other financial corporations	372	0	0	0					0	356	0	0	0	o e	0 0	0		0	
Non-financial corporations	798	0	3	3	3		3	3	0	812	2 0	3	3	3	3 4	3		3	
oans and advances(including at amortised cost and fair value)	62,334	979	2,414	2,399	2,054	1,03	1,485	1,319	627	64,483	956	2,513	2,501	2,16	1,020	1,567	1,40	3	
Central banks	2,818	0	0	0					0	2,625	5 0	0	0	p	0 0	0		0	
General governments	1,852	57	35	35	36	1	15	15	0	1,79	57	37	37	3	7 13	24	2	14	
Credit institutions	1,812	0	0	0		1	0		0	2,36	0	0		o	0 16	0		0	
Other financial corporations	2,222	4	16	12	5	3	. 7	3	7	2,038	5 2	16	12	2	9 29	8		2	
Non-financial corporations	23,121	433	1,071	1,068	917	46	590	537	374	23,550	424	1,123	1,121	97	0 415	605	59	6	
of which: small and medium-sized enterprises	9,600	111	451	450	403	15	264	250	141	9,56	86	463	463	41	1 153	271	25	5	
of which: Loans collateralised by commercial immovable property	7,752	98	395	395	340	16	205	194	184	7,730	97	458	458	40	149	219	20	9	
Households	30,510	486	1,292	1,285	1,094	51	872	766	246	32,114	473	1,337	1,331	1,14	14 547	930	82	2	
of which: Loans collateralised by residential immovable property	13,495	246	331	331	198	11	165	96	165	13,956	231	320	320	18	121	161	9	1	
of which: Credit for consumption	14,426	206	835	835	740	33	591	543	116	15,28	212	855	855	76	353	618	560	9	
DEBT INSTRUMENTS other than HFT	98,160	979	2,697	2,681	2,336	1,11	1,584	1,419	627	101,12	956	2,796	2,783	2,44	1,079	1,725	1,56	1	
DFF-BALANCE SHEET EXPOSURES	18,708		64	64	56	10	18	11	8	19,80-		86	86	8	11 99	19	1	5	

(Fig. Fig. 8 a basiness are secured as a secure of the sec



#### Forborne exposures

			As of 30/	09/2023		As of 31/12/2023							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>				Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)			•										
Cash balances at central banks and other demand deposits													
Debt securities (including at amortised cost and fair value)	U	Ü	U	U	0	U	U	U	0	0	U		
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	2,255	896	665	493	1,084	254	1,749	844	473	357	750	257	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	75	9	6	2	67	6	68	9	5	1	63	7	
Non-financial corporations	1,401	425	357	247	696	101	977	409	206	148	404	117	
of which: small and medium-sized enterprises	625	210	137	106	397		454	195	102	83	257		
Households	778	463	302	244	320	147	703	427	262	207	282	133	
DEBT INSTRUMENTS other than HFT	2,255	896	665	493	1,084		1,749	844	473	357	750		
Loan commitments given	70	1	2	0	54	0	60	1	2	1	48	0	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>OP</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>OT</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



#### Forborne exposures

OTP-csoport

1			As of 31/	03/2024		As of 30/06/2024							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financia		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)  Cash balances at central banks and other demand deposits				0	0	0			•	0	0		
				0				j			0		
Debt securities (including at amortised cost and fair value)	U	U	U	U	0	0	U	Ü	U	U	U	8	
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,659	800	553	438	782	243	1,603	866	485	376	693	255	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	66	8	4	1	62	7	58	8	4	2	54	7	
Non-financial corporations	915	389	275	219	454	118	906	470	225	173	448	182	
of which: small and medium-sized enterprises	397	144	97	75	214		357	137	84	66	203		
Households	678	402	274	217	266	118	639	388	256	202	192		
DEBT INSTRUMENTS other than HFT	1,659	800	553	438	782		1,603	866	485	376	693		
Loan commitments given	68	1	2	1	44	0	56	16	2	1	41	11	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 /F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/465-11 Son Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated impairment, accumulated impairments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding ioans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



#### 2024 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading OTP-csoport

(min EUR) 216 202 196 192