



2024 EU-wide Transparency Exercise

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.

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Key Metrics

OTP-csoport

(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
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

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Leverage ratio

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		(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,089	10,307	10,507	11,123	C 47.00 (r0310,c0010)	
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)	
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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Capital
OTP-csoppot

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	11,527	11,691	11,924	12,023	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,689	10,307	10,507	11,133	C01.00 (0000,0000)	Article 50 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	38	39	114	130	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	9,718	10,060	10,197	10,751	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (e) of CRR
	A.1.3	Accumulated other comprehensive income	59	63	236	294	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (f) of CRR
	A.1.4	Other Reserves	446	508	571	612	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 61(1), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	93	75	79	83	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-9	-9	-9	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-466	-493	-486	-502	C01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 41(1), 36(1) point (b) and 37 of CRR, Articles 61(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-78	-64	-65	-66	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) point (k) and 80 to 84 of CRR, Articles 36(1) point (k), 34(1) point (b), 24(1) point (b) and 29 of CRR, Articles 36(1) point (k), 34(1) point (b) and 29 of CRR, Articles 36(1) point (k), 34(1) point (b) and 29 of CRR, Articles 36(1) point (k), 34(1) point (b) and 29 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (k), 34(1) point (b), 24(1) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (l), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (l), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-9	-14	-14	-14	C01.00 (0000,0000)	Articles 36(1) point (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Articles 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	288	270	112	103	NAI (1.1.6 + 1.1.8 + 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	288	270	112	103	C01.00 (0000,0000)	Articles 48D to 47D, 47E and 48E of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0000,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,689	10,307	10,507	11,133	C01.00 (0000,0000)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,438	1,384	1,417	899	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,438	1,384	1,417	899	C01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	61,420	61,913	62,814	64,067	C01.00 (0000,0000)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	349	362	112	103	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.43%	16.65%	16.73%	17.36%	CA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.43%	16.65%	16.73%	17.36%	CA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.77%	18.88%	18.98%	18.76%	CA3(1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,801	10,037	10,395	11,020	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.22 + A.23 + A.24 + A.25 + A.26 + A.27 + A.28 + A.29 + A.30	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.05%	16.31%	16.58%	17.22%	CR 1(1)(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	288	270	112	103	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	288	270	112	103	C01.00 (0000,0000)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

OTP-csoport

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	54,789	54,977	55,557	57,096	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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) ²	641	559	912	710	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	71	41	53	47	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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, c0010)*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 (r0600, 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	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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.

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P&L
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(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 ¹	0	13	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidiaries, 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 subsidiaries, 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

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

OTP-csoport

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	17,052				18,222				14,999				15,673				IAS 1.54 (f)	
Financial assets held for trading	1,376	584	592	0	517	96	421	0	563	153	409	0	553	223	331	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
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)(ii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	72,392				69,088				74,384				76,443				IFRS 7.8(c); 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 ¹⁾	3,378				7,417				7,454				7,375					
TOTAL ASSETS	101,993				103,768				105,321				108,000				IAS 1.8(a), XI 6	

¹⁾ Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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 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 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 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 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 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	
Financial assets at fair value through other comprehensive income	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	-67	Annex V Part 1.31, 44(b)
	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 amortised cost	Debt securities	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)
	Loans and advances	51,787	6,296	2,242	-501	-32	-1,367	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)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	753	419	279	260	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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 ¹	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(l)
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 ¹	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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	156	50	8	40	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	290	180	238	242	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2024 EU-wide Transparency Exercise
Market Risk
OTP-csoport

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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 (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		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 (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	216	231	0	0	0	0						0	0	0	0								
Of which: General risk	181	193	0	0	0	0						0	0	0	0								
Of which: Specific risk	35	38	0	0	0	0						0	0	0	0								
Equities	2	2	0	0	0	0						0	0	0	0								
Of which: General risk	0	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	734	700	0	0	0	0						0	0	0	0								
Commodities risk	36	25	0	0	0	0						0	0	0	0								
Total	988	958	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 30/06/2024										
Traded Debt Instruments	291	182	0	0	0	0						0	0	0	0								
Of which: General risk	198	156	0	0	0	0						0	0	0	0								
Of which: Specific risk	93	26	0	0	0	0						0	0	0	0								
Equities	5	4	0	0	0	0						0	0	0	0								
Of which: General risk	2	2	0	0	0	0						0	0	0	0								
Of which: Specific risk	3	2	0	0	0	0						0	0	0	0								
Foreign exchange risk	722	778	0	0	0	0						0	0	0	0								
Commodities risk	47	35	0	0	0	0						0	0	0	0								
Total	1,064	1,019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) (a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
IRB Total ²			0					0			

⁽¹⁾ 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).

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ²			0					0				

⁽¹⁾ 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).

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 31/12/2023

Table with 15 columns: 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), On balance sheet (subdivided into trading, profit/loss, other comprehensive income, amortised cost), Derivatives (positive/negative fair value), Off balance sheet (Nominal, Provisions), Risk weighted exposure amount. Rows include Finland, France, Germany, Croatia, Greece, Hungary, Ireland, Italy.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoprt

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		21	21	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		40	40	0	0	0	0	0	40	0	0	0	0	0	0	0
[0 - 3M]		1	1	0	0	0	0	0	1	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	0	0	0	1	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	0	0	0	0	0	2	0	0	0	0	0	0	0
[2Y - 3Y]		4	4	0	0	0	0	0	4	0	0	0	0	0	0	0
[3Y - 5Y]		17	17	0	0	0	0	0	17	0	0	0	0	0	0	0
[5Y - 10Y]		12	12	0	0	0	0	0	12	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		37	37	0	0	0	0	0	37	0	0	0	0	0	0	0
[0 - 3M]		1	1	0	0	0	0	0	1	0	0	0	0	0	0	0
[3M - 1Y]		6	6	0	0	0	0	0	6	0	0	0	0	0	0	0
[1Y - 2Y]		21	21	0	0	0	0	0	21	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	0	0	0	5	0	0	0	0	0	0	0
[3Y - 5Y]		10	10	0	0	0	0	0	10	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		53	53	0	0	0	0	7	46	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		14	14	0	0	0	0	0	14	0	0	0	0	0	0	0
[1Y - 2Y]		20	20	0	0	0	0	0	20	0	0	0	0	0	0	0
[2Y - 3Y]		16	16	0	0	0	0	0	13	0	0	0	0	0	0	0
[3Y - 5Y]		17	17	0	0	0	0	0	17	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		67	67	0	0	0	0	3	64	0	0	0	0	0	0	0
[0 - 3M]		14	14	0	0	0	0	9	5	0	0	0	0	0	0	0
[3M - 1Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		13	13	0	0	0	0	0	13	0	0	0	0	0	0	0
[2Y - 3Y]		33	33	0	0	0	0	29	4	0	0	0	0	0	0	0
[3Y - 5Y]		30	30	0	0	0	0	0	30	0	0	0	0	0	0	0
[5Y - 10Y]		123	123	0	0	0	0	0	123	0	0	0	0	0	0	0
[10Y - more]		16	16	0	0	0	0	0	16	0	0	0	0	0	0	0
Total		223	223	0	0	0	0	38	184	0	0	0	0	0	0	14
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	0	0	0	0	0	5	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		46	46	0	0	0	0	0	46	0	0	0	0	0	0	0
[10Y - more]		83	83	0	0	0	0	0	83	0	0	0	0	0	0	0
Total		103	103	0	0	0	0	0	102	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		30	30	0	0	0	0	0	30	0	0	0	0	0	0	0
[1Y - 2Y]		60	60	0	0	0	0	37	23	0	0	0	0	0	0	0
[2Y - 3Y]		89	89	0	0	0	0	42	47	0	0	0	0	0	0	0
[3Y - 5Y]		80	80	1	0	0	0	22	70	0	0	0	0	0	0	0
[5Y - 10Y]		73	73	0	0	0	0	5	68	0	0	0	0	0	0	0
[10Y - more]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		343	343	2	0	0	0	133	203	0	0	0	0	0	0	54

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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		
[0 - 3M]	Australia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y+ more]															
Total															
[0 - 3M]	Canada	5	5	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	0	0	0	0	2	0	0	0	0	0	0	0
[1Y - 2Y]		8	8	0	0	0	0	5	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	17	17	0	0	0	0	10	0	0	0	0	0	0	0	
[0 - 3M]	Hong Kong														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y+ more]															
Total															
[0 - 3M]	Japan														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y+ more]															
Total															
[0 - 3M]	U.S.	67	67	0	0	8	58	0	0	0	0	0	0	0	
[3M - 1Y]		69	69	0	0	0	69	0	0	0	0	0	0	0	
[1Y - 2Y]		9	9	0	0	0	9	0	0	0	0	0	0	0	
[2Y - 3Y]		204	203	0	0	0	203	0	0	0	0	0	0	0	
[3Y - 5Y]		263	263	0	0	22	240	0	0	0	0	0	0	0	
[5Y - 10Y]		244	244	0	0	0	244	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	854	854	0	0	30	815	0	0	0	0	0	0	0		
[0 - 3M]	China														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y+ more]															
Total															
[0 - 3M]	Switzerland														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y+ more]															
Total															
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		55	40	0	0	24	16	0	0	0	0	0	0	0	
[2Y - 3Y]		98	79	0	0	79	0	0	0	0	0	0	0	0	
[3Y - 5Y]		100	71	0	0	71	0	0	0	0	0	0	0	0	
[5Y - 10Y]		106	97	0	0	23	75	0	0	0	0	0	0	0	
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	353	288	0	0	188	90	0	0	0	0	0	0	0		

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions			
		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							
[0 - 3M]	Other Central and eastern Europe countries non EEA	68	68	0	0	68	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		121	121	0	0	121	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		152	152	0	0	152	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		143	143	0	0	143	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		388	388	1	0	119	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		276	276	1	0	95	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0		
Total	1,148	1,148	3	0	647	0	0	0	0	0	0	0	0	0	0	0	1,132	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	17	17	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0
[3M - 1Y]		284	283	0	0	72	0	0	210	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		90	90	0	0	90	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		25	25	0	0	25	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		210	210	0	0	28	0	0	182	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	627	625	0	0	215	0	0	409	0	0	0	0	0	0	0	0	0	742

Notes and definitions

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 loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(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 counterparties (other than sovereign) on sovereign credit risk (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount					
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet									
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures									
		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	
[0 - 3M]	Other Central and eastern Europe countries non EEA	19	19	0	0	19	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		113	113	0	0	52	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		220	220	0	0	176	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		165	165	1	0	87	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		323	323	1	0	108	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		333	333	1	0	133	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	-1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1,175	1,175	3	0	677	0	0	0	0	0	0	0	0	0	0	0	0	1,161	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	43	43	0	0	27	0	0	16	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		189	187	0	0	87	0	0	80	0	0	21	0	19	0	0	0	0	
[1Y - 2Y]		91	91	1	0	91	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		39	39	0	0	39	0	0	0	0	0	11	0	10	0	0	0	0	0
[3Y - 5Y]		177	177	0	0	13	0	0	164	0	0	64	0	54	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	630	618	1	0	267	0	0	261	0	0	105	64	0	0	0	0	0	658	

Notes and definitions

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 loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(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 counterparties (other than sovereign) on sovereign credit risk (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
DTP-csopart

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³		On non-performing exposures ³				Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³		On non-performing exposures ³			
			Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³					Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³					Of which Stage 3 ³	
in EUR																						
Cash balances at central banks and other demand deposits	15,366	0	1	0	0	1	0	0	0	0	17,041	0	1	0	0	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	18,671	13	257	257	88	102	102	0	17,915	0	88	248	248	248	77	98	98	0	0	0		
Central banks	1,588	0	0	0	0	0	0	0	1,002	0	0	0	0	0	1	0	0	0	0	0		
General governments	14,889	0	255	255	73	99	99	0	14,643	0	73	245	245	245	69	96	96	0	0	0		
Credit institutions	1,112	0	0	0	0	2	0	0	1,173	0	0	0	0	0	2	0	0	0	0	0		
Other financial corporations	515	0	0	0	0	0	0	0	523	0	0	0	0	0	1	0	0	0	0	0		
Non-financial corporations	771	13	3	3	3	3	3	0	771	0	3	3	3	3	3	3	3	0	0	0		
Loans and advances (including at amortised cost and fair value)	64,150	813	2,584	2,573	2,242	1,224	1,543	1,387	603	61,611	1,270	2,453	2,434	2,064	1,070	1,503	1,331	639	0	0		
Central banks	2,262	0	0	0	0	0	0	0	2,574	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,823	45	40	40	46	12	13	11	1,809	57	36	38	38	38	13	18	18	16	4	4		
Credit institutions	2,485	0	0	0	0	0	0	0	1,838	276	0	0	0	0	10	0	0	0	0	0		
Other financial corporations	2,253	2	18	12	10	30	8	7	2,157	3	30	18	12	9	27	7	2	7	7	7		
Non-financial corporations	25,134	265	1,128	1,121	1,011	506	588	559	23,368	468	1,089	1,085	928	499	608	552	371	0	0	0		
of which: small and medium-sized enterprises	10,878	134	648	648	555	178	319	293	9,190	271	586	586	471	177	316	276	226	0	0	0		
of which: Loans collateralized by commercial immovable property	8,778	147	491	493	407	189	238	211	7,687	104	424	424	358	176	210	198	207	0	0	0		
Households	30,134	501	1,409	1,399	1,181	571	923	811	29,867	466	1,310	1,301	1,097	522	872	761	286	0	0	0		
of which: Loans collateralized by residential immovable property	13,779	403	403	403	248	148	191	252	13,127	223	351	351	293	112	171	99	179	0	0	0		
of which: Credit for consumption	13,839	201	909	909	797	344	569	147	14,061	202	840	840	737	334	585	533	129	0	0	0		
DEBT INSTRUMENTS other than HFT	98,183	827	2,852	2,830	2,499	1,205	1,645	1,489	603	96,567	1,270	2,682	2,664	2,314	1,148	1,602	1,430	639	0	0		
OFF-BALANCE SHEET EXPOSURES	18,001	79	79	79	84	127	18	14	2	18,232	67	67	67	81	194	17	14	4	0	0		

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD)

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credits impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

OTP-cisopt

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾					Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾		
(in € bn)																					
Cash balances at central banks and other demand deposits	13,613	0	1	0	0	1	0	0	0	0	14,336	0	1	0	0	1	0	0	0	0	
Debt securities (including at amortised cost and fair value)	22,213	0	282	282	282	74	100	100	0	0	23,369	0	282	282	282	99	158	158	0	0	
Central banks	4,564	0	0	0	0	0	0	0	0	0	4,307	0	0	0	0	0	0	0	0	0	
General governments	15,183	0	280	280	280	66	97	97	0	0	15,525	0	279	279	279	92	155	155	0	0	
Credit institutions	1,316	0	0	0	0	-1	0	0	0	0	1,300	0	0	0	0	-1	0	0	0	0	
Other financial corporations	372	0	0	0	0	0	0	0	0	0	356	0	0	0	0	0	0	0	0	0	
Non-financial corporations	768	0	3	3	3	5	3	3	0	0	812	0	3	3	3	4	3	3	0	0	
Loans and advances (including at amortised cost and fair value)	62,334	979	2,414	2,399	2,654	1,038	1,485	1,319	627	0	64,483	956	2,513	2,501	2,160	1,020	1,567	1,463	667	0	
Central banks	2,818	0	0	0	0	0	0	0	0	0	2,625	0	0	0	0	0	0	0	0	0	
General governments	1,852	57	35	35	38	11	11	13	0	0	1,790	57	37	37	37	11	24	24	0	0	
Credit institutions	1,812	0	0	0	0	13	6	6	0	0	2,366	0	0	0	0	16	6	6	0	0	
Other financial corporations	2,222	4	16	12	9	31	7	2	7	0	2,039	2	16	12	9	29	8	2	7	0	
Non-financial corporations	23,121	433	1,071	1,068	917	463	590	537	374	0	23,553	424	1,123	1,121	970	415	605	556	421	0	
of which: small and medium-sized enterprises	9,600	111	461	460	403	196	264	253	141	0	9,548	86	463	411	153	411	271	254	147	0	
of which: Loans collateralised by commercial immovable property	7,752	98	395	391	342	160	201	194	184	0	7,732	97	404	404	404	140	219	200	234	0	
Households	30,510	488	1,250	1,280	1,094	558	872	765	246	0	32,154	473	1,337	1,331	1,144	547	930	822	238	0	
of which: Loans collateralised by residential immovable property	13,495	246	331	331	190	115	169	96	169	0	13,959	231	320	320	188	121	161	91	159	0	
of which: Credit for consumption	14,426	208	835	835	740	333	591	541	119	0	15,284	212	855	855	763	353	618	569	110	0	
DEBT INSTRUMENTS other than HFT	88,180	979	2,697	2,681	2,336	1,113	1,584	1,419	627	0	101,128	956	2,796	2,783	2,442	1,079	1,725	1,564	667	0	
OFF-BALANCE SHEET EXPOSURES	18,776		84	84	86	101	11	11	8	0	18,856		84	84	81	89	13	13	11	29	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / 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) 2017/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	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 ²		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 ²		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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
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 ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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 F 18.00 / 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) 2021/451- 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.

⁽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 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.

2024 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	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 ²		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 ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 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	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
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	67
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 ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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 F 18.00 / 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) 2021/451- 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.

(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 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.

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

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
	of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted					
A Agriculture, forestry and fishing	1,735	130	129	1,735	106	0	1,344	115	115	1,344	94	0	1,320	124	124	1,320	84	0	1,345	133	132	1,345	93	0
B Mining and quarrying	204	7	7	204	14	0	180	3	3	180	10	0	169	3	3	169	9	0	166	3	3	166	9	0
C Manufacturing	5,201	216	214	5,201	205	0	4,795	438	408	4,795	238	0	4,264	413	412	4,264	284	0	4,204	379	379	4,204	266	0
D Electricity, gas, steam and air conditioning supply	1,990	2	2	1,990	24	0	1,955	0	0	1,955	37	0	1,893	3	3	1,893	37	0	1,928	3	3	1,928	37	0
E Water supply	188	2	2	188	11	0	177	1	1	177	12	0	171	1	1	171	10	0	167	1	1	167	9	0
F Construction	1,840	112	111	1,840	85	0	1,706	81	81	1,706	79	0	1,687	95	95	1,687	82	0	1,727	100	100	1,727	81	0
G Wholesale and retail trade	5,053	229	227	5,052	241	0	4,540	187	186	4,540	227	0	4,777	182	182	4,777	225	0	4,900	205	205	4,900	199	0
H Transport and storage	1,413	88	87	1,413	55	0	1,353	66	66	1,353	51	0	1,315	65	65	1,315	50	0	1,369	63	63	1,369	52	0
I Accommodation and food service activities	1,054	31	31	1,034	62	0	983	27	27	983	44	0	952	19	19	952	35	0	1,020	16	16	1,020	30	0
J Information and communication	674	15	15	674	15	0	606	11	11	606	13	0	585	5	5	585	11	0	635	9	9	635	11	0
K Financial and insurance activities	296	1	1	294	3	0	296	0	0	294	1	0	222	0	0	222	1	0	255	6	6	254	2	0
L Real estate activities	2,582	61	60	2,582	105	0	2,381	37	37	2,381	35	0	2,600	35	35	2,600	86	0	2,659	81	81	2,659	95	0
M Professional, scientific and technical activities	1,052	23	23	1,051	25	1	1,046	15	15	1,046	23	1	1,086	15	15	1,085	20	1	1,136	14	14	1,136	19	1
N Administrative and support service activities	854	19	19	854	23	0	785	17	17	785	21	0	795	17	17	795	21	0	871	19	19	871	22	0
O Public administration and defence, compulsory social security	8	1	1	8	1	0	6	0	0	6	0	0	5	0	0	5	1	0	15	1	1	15	1	0
P Education	37	1	1	37	1	0	35	1	1	35	1	0	36	0	0	36	1	0	28	0	0	28	1	0
Q Human health services and social work activities	216	4	4	216	5	0	202	3	3	202	5	0	196	4	4	196	4	0	192	3	3	192	4	0
R Arts, entertainment and recreation	74	1	1	74	2	0	76	1	1	76	2	0	82	1	1	82	2	0	82	1	1	82	1	0
S Other services	489	88	87	488	100	0	488	89	89	488	88	0	429	88	88	429	88	0	292	84	84	292	82	0
Loans and advances	25,134	1,128	1,121	25,130	1,103	1	23,388	1,089	1,085	23,384	1,105	-1	23,121	1,071	1,068	23,118	1,092	1	23,563	1,123	1,121	23,560	1,079	1

¹ The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), 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.