



## 2017 EU-wide Transparency Exercise

<b>Bank Name</b>	OTP Bank Nyrt.
<b>LEI Code</b>	529900W3MOO00A18X956
<b>Country Code</b>	HU

## 2017 EU-wide Transparency Exercise

### Capital

OTP Bank Nyrt.

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>4,000</b>	<b>4,034</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>3,462</b>	<b>3,495</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-95	-90	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,609	4,553	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-356	-371	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-14	56	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2	2	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-7	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-522	-535	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 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	-156	-112	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 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	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 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	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0	CA2 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,462</b>	<b>3,495</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>539</b>	<b>539</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	539	539	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>22,209</b>	<b>24,761</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.59%</b>	<b>14.12%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.59%</b>	<b>14.12%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>18.01%</b>	<b>16.29%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>3,462</b>	<b>3,495</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.59%</b>	<b>14.12%</b>	[B.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2017 EU-wide Transparency Exercise

### Leverage ratio

OTP Bank Nyrt.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,462	3,495	C 47.00 (r320,c010)	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	3,462	3,495	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	37,125	41,258	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	37,125	41,258	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.3%	8.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.3%	8.5%	C 47.00 (r330,c010)	



## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

OTP Bank Nyrt.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	17,632	20,220
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	17,632	20,220
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,523	1,153
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	52	39
Risk exposure amount for operational risk	3,002	3,348
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>22,209</b>	<b>24,761</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2017 EU-wide Transparency Exercise

### P&L

OTP Bank Nyrt.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	2,180	1,055
Of which debt securities income	278	147
Of which loans and advances income	1,625	826
Interest expenses	534	172
(Of which deposits expenses)	229	94
(Of which debt securities issued expenses)	48	11
(Expenses on share capital repayable on demand)	0	0
Dividend income	12	12
Net Fee and commission income	723	401
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	-42	7
Gains or (-) losses on financial assets and liabilities held for trading, net	-23	6
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	18	-4
Exchange differences [gain or (-) loss], net	143	17
Net other operating income /(expenses)	-82	17
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,395</b>	<b>1,341</b>
(Administrative expenses)	1,316	720
(Depreciation)	157	79
(Provisions or (-) reversal of provisions)	-49	33
(Commitments and guarantees given)	21	-4
(Other provisions)	-70	37
Of which pending legal issues and tax litigation <sup>1</sup>	24	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	201	47
(Loans and receivables)	201	47
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	10	10
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	45
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>760</b>	<b>497</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>651</b>	<b>432</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>651</b>	<b>432</b>
Of which attributable to owners of the parent	651	432

<sup>(1)</sup> Information available only as of end of the year



2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	12,526	13,152	663		12,570	13,165	742	
	Regional governments or local authorities	212	142	41		317	194	50	
	Public sector entities	398	279	158		744	603	187	
	Multilateral Development Banks	0	4	0		0	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,718	1,498	450		1,721	1,504	551	
	Corporates	7,581	5,658	5,521		8,940	6,489	6,327	
	of which: SME	1,544	998	936		1,933	1,175	1,084	
	Retail	7,491	5,398	3,995		8,097	5,655	4,177	
	of which: SME	725	246	182		877	249	247	
	Secured by mortgages on immovable property	8,656	8,158	4,291		10,030	9,507	5,355	
	of which: SME	1,541	1,392	1,070		1,794	1,610	1,328	
	Exposures in default	3,551	887	920	2,641	3,399	912	997	2,434
	Items associated with particularly high risk	84	67	101		109	98	147	
	Covered bonds	132	132	132		210	210	114	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	51	51	51		76	76	76	
Equity	160	132	260		194	163	301		
Securitisation	0	0	0		0	0	0		
Other exposures	1,852	1,781	1,050		2,019	1,920	1,198		
<b>Standardised Total<sup>2</sup></b>	<b>44,411</b>	<b>37,338</b>	<b>17,632</b>	<b>3,196</b>	<b>48,426</b>	<b>40,500</b>	<b>20,220</b>	<b>3,048</b>	

<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).

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mln EUR, %)									
HUNGARY	Central governments or central banks	8,642	9,195	214		8,550	9,049	199	
	Regional governments or local authorities	164	103	28		231	120	24	
	Public sector entities	262	222	132		306	258	117	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	377	226	4		187	171	114	
	Corporates	4,261	3,047	2,998		4,671	3,373	3,258	
	of which: SME	1,097	628	590		1,233	681	643	
	Retail	2,858	1,547	1,140		2,997	1,576	1,152	
	of which: SME	428	49	67		513	106	100	
	Secured by mortgages on immovable property	4,262	4,108	1,717		4,527	4,380	1,891	
	of which: SME	439	396	212		458	414	258	
	Exposures in default	1,172	378	385	776	1,054	330	349	705
	Items associated with particularly high risk	28	20	30		10	10	15	
	Covered bonds	132	132	132		210	210	114	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	51	51	51		76	76	76	
Equity	152	125	252		182	152	284		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>827</b>	<b>818</b>	<b>581</b>	<b>914</b>	<b>804</b>	<b>789</b>	<b>592</b>	<b>830</b>	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mln EUR, %)									
CROATIA	Central governments or central banks	399	462	22		1,438	1,522	28	
	Regional governments or local authorities	22	14	8		56	47	17	
	Public sector entities	111	42	24		432	339	68	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	17	9		5	7	2	
	Corporates	264	242	231		1,192	843	814	
	of which: SME	129	106	94		420	267	238	
	Retail	631	543	407		1,001	810	598	
	of which: SME	11	9	7		72	58	33	
	Secured by mortgages on immovable property	543	521	381		1,556	1,488	1,120	
	of which: SME	210	192	186		357	314	302	
	Exposures in default	228	56	62	172	402	185	235	189
	Items associated with particularly high risk	0	0	0		47	43	64	
	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 undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		4	4	10		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>154</b>	<b>146</b>	<b>109</b>	<b>200</b>	<b>315</b>	<b>305</b>	<b>200</b>	<b>241</b>	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mln EUR, %)									
BULGARIA	Central governments or central banks	1,456	1,467	2		1,281	1,293	1	
	Regional governments or local authorities	2	1	1		1	1	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	30	45	14		47	48	22	
	Corporates	815	551	551		967	610	610	
	of which: SME	34	33	33		31	30	30	
	Retail	1,471	1,324	983		1,447	1,293	959	
	of which: SME	84	57	32		86	52	35	
	Secured by mortgages on immovable property	1,796	1,596	983		1,775	1,582	985	
	of which: SME	246	227	185		244	224	183	
	Exposures in default	538	145	148	392	509	131	136	376
	Items associated with particularly high risk	3	3	5		3	3	5	
	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 undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>373</b>	<b>348</b>	<b>187</b>	<b>490</b>	<b>389</b>	<b>352</b>	<b>221</b>	<b>485</b>	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	89	89	45		221	221	116	
	Regional governments or local authorities	0	0	0		0	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	313	313	142		143	143	72	
	Corporates	501	378	314		432	283	283	
	of which: SME	22	21	21		1	1	1	
	Retail	1,482	1,087	815		1,437	1,012	759	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	98	91	70		110	102	88	
	of which: SME	31	31	31		44	43	43	
	Exposures in default	306	13	13	293	249	12	12	237
	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 undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	67	61	24		57	50	22		
Standardised Total <sup>2</sup>				392				363	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mln EUR, %)									
ROMANIA	Central governments or central banks	256	256	0		325	325	17	
	Regional governments or local authorities	1	1	0		2	2	0	
	Public sector entities	1	1	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	55	68	17		26	26	5	
	Corporates	373	293	289		263	201	197	
	of which: SME	109	88	83		105	75	71	
	Retail	399	320	230		365	286	215	
	of which: SME	125	57	33		118	49	37	
	Secured by mortgages on immovable property	1,159	1,081	746		1,235	1,158	806	
	of which: SME	481	428	377		516	461	402	
	Exposures in default	159	77	78	78	150	66	66	79
	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 undertakings (CIU)	0	0	0		0	0	0		
Equity	1	0	0		1	0	0		
Securitisation									
Other exposures	75	73	27		95	93	29		
Standardised Total <sup>2</sup>				100				101	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mln EUR, %)									
UKRAINE	Central governments or central banks	211	211	211		176	176	176	
	Regional governments or local authorities	0	0	0		0	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	1	1	1		7	7	7	
	Corporates	610	514	514		669	559	559	
	of which: SME	0	0	0		0	0	0	
	Retail	165	131	98		348	219	164	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	31	20	15		7	7	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	532	37	40	495	436	31	33	405
	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 undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	57	52	27		57	54	20		
Standardised Total <sup>2</sup>				625				535	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	227	227	0		184	184	0	
	Regional governments or local authorities	24	23	5		24	22	4	
	Public sector entities	4	3	2		4	4	2	
	Multilateral Development Banks	0	4	0		0	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	1	
	Corporates	315	289	282		297	263	259	
	of which: SME	34	33	25		44	42	32	
	Retail	294	274	193		292	272	191	
	of which: SME	87	73	42		87	73	42	
	Secured by mortgages on immovable property	502	467	208		510	505	217	
	of which: SME	15	14	9		16	15	11	
	Exposures in default	155	68	79	86	157	59	69	96
	Items associated with particularly high risk	20	12	18		18	11	16	
	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 undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	55	54	24		91	82	51		
Standardised Total <sup>2</sup>				101				117	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m€ EUR, %)									
<b>SERBIA</b>	Central governments or central banks	45	45	45		83	83	83	
	Regional governments or local authorities	0	0	0		0	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	61	60	50		82	83	66	
	Corporates	180	163	163		176	150	140	
	of which: SME	81	63	63		64	54	44	
	Retail	83	74	55		99	86	65	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	86	85	63		129	119	98	
	of which: SME	26	26	18		66	58	47	
	Exposures in default	129	41	44	88	145	37	37	107
	Items associated with particularly high risk	0	0	0		0	0	1	
	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 undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	52	40	27		51	39	23		
<b>Standardised Total<sup>2</sup></b>				<b>101</b>				<b>125</b>	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m€ EUR, %)									
<b>MONTENEGRO</b>	Central governments or central banks	125	125	125		113	113	113	
	Regional governments or local authorities	0	0	0		3	3	3	
	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	63	49	49		57	48	48	
	of which: SME	38	27	27		35	27	27	
	Retail	104	97	73		108	99	74	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	158	145	97		159	147	129	
	of which: SME	89	78	54		88	76	76	
	Exposures in default	232	42	42	190	194	33	34	161
	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 undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	162	159	19		128	124	16		
<b>Standardised Total<sup>2</sup></b>				<b>202</b>				<b>172</b>	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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>
(m€ EUR, %)									
<b>Country of Counterpart 10</b>	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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 undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<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> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2017 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

OTP Bank Nyrt.

		IRB Approach																			
		As of 31/12/2016					As of 30/06/2017														
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted										
(min EUR, %)																					
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																				
	Securitisation	0		0	0		0		0	0		0		0		0		0		0	
Other non credit-obligation assets																					
<b>IRB Total</b>				<b>0</b>					<b>0</b>									<b>0</b>			

<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).

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

OTP Bank Nyrt.

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>8,386.8</b>	<b>311.8</b>	<b>8,075.0</b>	<b>182.8</b>	<b>0.0</b>	<b>182.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4,387.3</b>	<b>0.0</b>	<b>4,387.3</b>	<b>311.8</b>	<b>311.8</b>	<b>0.0</b>	<b>3,507.1</b>	<b>0.0</b>	<b>3,507.1</b>
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	442.3	3.5	438.8															
Croatia	272.3	149.8	122.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	7,197.4	130.3	7,067.1															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	48.2	0.0	48.2															
Portugal	0.0	0.0	0.0															
Romania	126.6	1.1	125.4															
Slovakia	95.9	22.2	73.8															
Slovenia	23.4	0.0	23.4															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	11.9	0.0	11.9															
Other Central and eastern Europe countries non EEA	119.9	4.8	115.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	49.0	0.0	49.0															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

OTP Bank Nyrt.

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>10,697.9</b>	<b>764.6</b>	<b>9,933.3</b>	<b>354.1</b>	<b>0.0</b>	<b>354.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5,691.4</b>	<b>0.0</b>	<b>5,691.4</b>	<b>764.6</b>	<b>764.6</b>	<b>0.0</b>	<b>3,890.0</b>	<b>0.0</b>	<b>3,890.0</b>
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	508.1	3.0	505.0															
Croatia	1,159.4	498.4	660.9															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	8,148.0	236.2	7,911.7															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	20.9	0.0	20.9															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	73.8	0.0	73.8															
Portugal	0.0	0.0	0.0															
Romania	226.6	0.9	225.7															
Slovakia	94.3	22.0	72.3															
Slovenia	54.3	0.0	54.3															
Spain	73.4	0.0	73.4															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	175.5	0.0	175.5															
Other Central and eastern Europe countries non EEA	131.8	4.0	127.8															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	31.9	0.0	31.9															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

OTP Bank Nyrt.

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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-performing exposures <sup>3</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-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>8,473</b>	<b>0</b>	<b>46</b>	<b>3</b>	<b>0</b>	<b>10</b>	<b>11</b>	<b>10,244</b>	<b>0</b>	<b>46</b>	<b>3</b>	<b>0</b>	<b>8</b>	<b>11</b>
Central banks	91	0	0	0	0	0	0	100	0	0	0	0	0	0
General governments	7,894	0	2	2	0	2	0	9,581	0	2	2	0	2	0
Credit institutions	148	0	0	0	0	0	0	227	0	0	0	0	0	0
Other financial corporations	128	0	0	0	0	0	0	113	0	0	0	0	0	0
Non-financial corporations	212	0	44	1	0	7	11	224	0	44	1	0	6	11
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>27,156</b>	<b>288</b>	<b>4,179</b>	<b>3,728</b>	<b>273</b>	<b>2,778</b>	<b>1,097</b>	<b>27,876</b>	<b>277</b>	<b>3,869</b>	<b>3,490</b>	<b>286</b>	<b>2,566</b>	<b>999</b>
Central banks	3,335	0	0	0	0	0	0	2,525	0	0	0	0	0	0
General governments	313	1	4	3	1	0	1	768	1	2	1	3	0	1
Credit institutions	2,261	0	0	0	0	0	0	1,321	0	0	0	0	0	0
Other financial corporations	191	0	7	5	1	3	3	292	0	8	6	1	3	4
Non-financial corporations	7,691	70	1,798	1,527	53	1,146	456	8,501	29	1,609	1,382	69	1,007	405
of which: small and medium-sized enterprises at amortised cost	2,942	57	668	562	12	419	152	3,264	16	544	455	20	324	152
Households	13,365	217	2,370	2,193	218	1,629	638	14,470	248	2,250	2,101	213	1,555	588
<b>DEBT INSTRUMENTS other than HFT</b>	<b>35,629</b>	<b>288</b>	<b>4,225</b>	<b>3,731</b>	<b>273</b>	<b>2,788</b>	<b>1,108</b>	<b>38,121</b>	<b>277</b>	<b>3,915</b>	<b>3,493</b>	<b>286</b>	<b>2,574</b>	<b>1,010</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>5,883</b>		<b>47</b>	<b>12</b>	<b>37</b>	<b>5</b>	<b>5</b>	<b>7,244</b>		<b>59</b>	<b>22</b>	<b>45</b>	<b>10</b>	<b>12</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

OTP Bank Nyrt.

	As of 31/12/2016					As of 30/06/2017				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>
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	1	1	1	1	0	1	1	1	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,938</b>	<b>1,503</b>	<b>866</b>	<b>843</b>	<b>788</b>	<b>1,801</b>	<b>1,351</b>	<b>783</b>	<b>764</b>	<b>771</b>
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	1	1	1	1	0	1	1	1	1	1
Non-financial corporations	992	900	554	550	291	891	778	479	478	300
of which: small and medium-sized enterprises at amortised cost	308	292	159	159	75	276	238	132	131	107
Households	945	602	311	292	497	909	573	303	285	470
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,939</b>	<b>1,504</b>	<b>866</b>	<b>844</b>	<b>788</b>	<b>1,802</b>	<b>1,352</b>	<b>783</b>	<b>764</b>	<b>771</b>
<b>Loan commitments given</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30