



2020 EU-wide Transparency Exercise

Bank Name	OTP Bank Nyrt.
LEI Code	529900W3MOO00A18X956
Country Code	HU

2020 EU-wide Transparency Exercise

Key Metrics

OTP Bank Nyrt.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	5,943	5,869	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,551	5,402	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,943	5,869	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,551	5,402	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,933	6,852	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,541	6,385	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	42,503	42,132	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,131	42,132	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.98%	13.93%	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	13.17%	12.82%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.98%	13.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.17%	12.82%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.31%	16.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.52%	15.15%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	62,133	67,059	C 47.00 (r300,c010)	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	9.56%	8.75%	C 47.00 (r340,c010)	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 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,943	5,869	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	5,551	5,402	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	62,133	67,059	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	62,133	67,059	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.6%	8.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.9%	8.1%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	6,933	6,852	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,943	5,869	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-96	-338	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,033	6,081	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	53	95	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	256	270	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6	5	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-7	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-664	-682	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-29	-23	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	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,c010)	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,c010)	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,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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,c010)	Articles 4(27), 36(1) point (h); 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	C 01.00 (r490,c010)	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,c010)	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,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	392	468	CA1 {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,c010)	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,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	392	468	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,943	5,869	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	990	983	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	990	983	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	42,503	42,132	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	372	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.98%	13.93%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.98%	13.93%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.31%	16.26%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,551	5,402	[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),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.17%	12.82%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	392	468	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	372	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory 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 disclosure

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	37,290	37,067	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	37,290	37,067	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	381	364	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	27	25	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	542	612	C 02.00 (R520, c010)
Of which the standardised approach	542	612	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,263	4,064	C 02.00 (R590, c010)
Of which basic indicator approach	1,769	1,555	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	2,494	2,509	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	42,503	42,132	

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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(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	684	1,401
Of which debt securities income	97	173
Of which loans and advances income	537	1,081
Interest expenses	126	293
(Of which deposits expenses)	55	109
(Of which debt securities issued expenses)	10	21
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	268	530
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	2	13
Gains or (-) losses on financial assets and liabilities held for trading, net	8	23
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	13
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	28	5
Net other operating income /(expenses)	1	2
TOTAL OPERATING INCOME, NET	862	1,695
(Administrative expenses)	470	833
(Cash contributions to resolution funds and deposit guarantee schemes)	65	46
(Depreciation)	65	134
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	78	90
(Payment commitments to resolution funds and deposit guarantee schemes)	16	30
(Commitments and guarantees given)	62	60
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	273	370
(Financial assets at fair value through other comprehensive income)	0	3
(Financial assets at amortised cost)	273	366
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	21	21
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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-6	241
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-10	210
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-10	210
Of which attributable to owners of the parent	-10	210

⁽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

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(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		6,055				6,100				IAS 1.54 (i)
Financial assets held for trading		863	121	742	0	610	106	504	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		233	117	17	100	246	95	27	124	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		6	0	6	0	6	0	6	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		6,522	4,663	1,691	168	5,339	3,482	1,747	110	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		44,212				45,982				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		49	0	49	0	35	0	35	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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		2,946				3,012				
TOTAL ASSETS		60,885				61,330				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References	
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
		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		
Breakdown of financial assets by instrument and by counterparty sector ¹															
Financial assets at fair value through other comprehensive income	Debt securities	6,426	0	0	-8	0	0	0	5,279	0	0	-11	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	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	6,128	37	2	-6	-6	-2	6,721	37	2	-8	-7	-2	Annex V. Part 1.31, 44(b)	
	Loans and advances	34,733	3,348	2,293	-434	-346	-1,536	35,811	3,458	2,417	-386	-423	-1,639	Annex V. Part 1.32, 44(a)	

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

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	756	468	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	83	82	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	51,389	51,705	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	42	39	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	382	393	IAS 37.10; IAS 1.54(l)
Tax liabilities	215	211	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,498	1,610	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	54,364	54,508	IAS 1.9(b);IG 6
TOTAL EQUITY	6,521	6,822	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	60,885	61,330	IAS 1.IG6

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

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Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		752	486	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	4	3	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	42	18	Annex V.Part 1.31
Deposits	Central banks	2,069	1,318	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	6	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,393	1,961	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,103	1,616	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,838	1,879	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	598	554	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,498	2,581	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,576	1,341	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,572	11,907	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,767	9,786	ECB/2013/33 Annex 2.Part 2.9.1
	Households	29,143	30,175	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	19,246	20,105	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,875	1,905	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		741	746	Annex V.Part 1.37
Other financial liabilities		84	60	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		52,270	52,294	

2020 EU-wide Transparency Exercise

Market Risk
OTP Bank Nyrt.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		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		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
Traded Debt Instruments	262	277	0	0	0	0						0	0	0	0							0	0
Of which: General risk	178	198	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	84	80	0	0	0	0						0	0	0	0							0	0
Equities	2	7	0	0	0	0						0	0	0	0							0	0
Of which: General risk	1	2	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	1	5	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	267	290	0	0	0	0						0	0	0	0							0	0
Commodities risk	10	37	0	0	0	0						0	0	0	0							0	0
Total	542	612	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 CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR, which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
Consolidated data	Central governments or central banks	17,144	18,636	3,325		16,795	18,431	2,772	
	Regional governments or local authorities	545	371	116		563	383	126	
	Public sector entities	771	428	277		1,000	662	284	
	Multilateral Development Banks	35	53	25		15	31	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,937	2,384	1,188		3,752	3,058	1,394	
	Corporates	18,864	13,142	12,877		18,975	12,831	12,550	
	of which: SME	6,393	4,125	3,915		5,625	3,283	3,004	
	Retail	14,473	11,079	8,150		14,564	10,870	8,003	
	of which: SME	2,284	1,616	1,078		2,232	1,585	1,040	
	Secured by mortgages on immovable property	13,556	12,076	7,819		14,536	13,843	8,437	
	of which: SME	2,412	2,150	1,703		2,746	2,485	2,024	
	Exposures in default	2,252	969	1,076	1,242	2,377	755	846	1,587
	Items associated with particularly high risk	198	139	208		160	102	152	
	Covered bonds	287	287	143		294	293	147	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	65	65	65		54	54	54		
Equity	248	228	433		225	206	374		
Other exposures	4,149	3,237	1,971		4,542	3,609	2,290		
Standardised Total ²	75,524	63,994	37,672	2,919	77,851	65,128	37,431	3,544	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
HUNGARY	Central governments or central banks	8,581	9,906	183		8,106	9,611	122	
	Regional governments or local authorities	363	211	43		310	205	41	
	Public sector entities	237	197	63		460	421	68	
	Multilateral Development Banks	0	0	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	588	350	187		389	322	154	
	Corporates	7,264	4,368	4,220		7,214	4,118	3,959	
	of which: SME	2,789	1,414	1,323		2,855	1,386	1,226	
	Retail	4,085	2,126	1,527		4,411	2,207	1,585	
	of which: SME	755	383	245		773	428	251	
	Secured by mortgages on immovable property	5,176	4,014	2,425		5,368	4,340	2,609	
	of which: SME	802	719	564		897	805	642	
	Exposures in default	510	248	287	240	512	184	208	311
	Items associated with particularly high risk	42	14	21		71	39	59	
	Covered bonds	287	287	143		294	293	147	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	65	65	65		54	54	54		
Equity	172	157	332		146	132	269		
Other exposures	1,570	1,171	740		2,001	1,393	1,237		
Standardised Total ²				805				973	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
BULGARIA	Central governments or central banks	1,990	2,022	275		2,012	2,038	51	
	Regional governments or local authorities	23	20	7		20	17	6	
	Public sector entities	42	24	24		0	0	0	
	Multilateral Development Banks	0	17	3		0	15	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	185	185	180		401	400	399	
	Corporates	3,007	2,381	2,331		3,248	2,647	2,591	
	of which: SME	1,312	1,105	1,055		764	561	507	
	Retail	3,015	2,798	2,061		2,308	2,120	1,565	
	of which: SME	315	263	160		221	185	116	
	Secured by mortgages on immovable property	2,132	1,975	1,042		2,423	2,300	1,190	
	of which: SME	555	482	337		518	481	341	
	Exposures in default	522	228	238	290	589	209	221	376
	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)	8	8	8		8	8	8		
Equity	776	619	402		657	502	282		
Other exposures									
Standardised Total ²				578				705	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
CROATIA	Central governments or central banks	1,583	1,739	271		1,595	1,744	16	
	Regional governments or local authorities	52	44	17		91	58	21	
	Public sector entities	485	201	184		533	236	211	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	23	21		5	5	5	
	Corporates	1,064	757	709		1,081	745	698	
	of which: SME	459	339	291		447	331	284	
	Retail	1,607	1,405	1,034		1,619	1,395	1,027	
	of which: SME	160	141	85		161	141	86	
	Secured by mortgages on immovable property	1,520	1,440	1,072		1,502	1,407	1,072	
	of which: SME	261	224	189		256	218	186	
	Exposures in default	264	122	134	140	280	102	114	176
	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	9	9	18		9	9	18		
Other exposures	391	278	190		403	288	180		
Standardised Total ²				316				369	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SERBIA	Central governments or central banks	1,068	1,068	1,068		1,107	1,107	1,107	
	Regional governments or local authorities	27	25	25		47	35	35	
	Public sector entities	2	2	2		3	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	132	111	100		36	21	18	
	Corporates	2,410	1,792	1,792		2,449	1,786	1,786	
	of which: SME	941	598	598		817	468	468	
	Retail	1,202	1,102	827		1,343	1,229	921	
	of which: SME	277	238	179		290	241	180	
	Secured by mortgages on immovable property	887	869	655		1,180	1,117	910	
	of which: SME	98	91	79		316	285	271	
	Exposures in default	99	49	58	42	102	40	46	57
	Items associated with particularly high risk	80	60	91		19	4	7	
	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	4	4	11		5	4	11		
Other exposures	370	330	245		355	313	193		
Standardised Total ²				119				157	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SLOVENIA	Central governments or central banks	895	895	6		884	859	6	
	Regional governments or local authorities	37	34	7		53	31	6	
	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	35	33	32		6	2	1	
	Corporates	1,387	1,223	1,223		1,027	827	827	
	of which: SME	787	0	0		3	2	2	
	Retail	787	695	521		1,214	1,115	836	
	of which: SME	268	231	174		253	211	159	
	Secured by mortgages on immovable property	886	880	660		791	777	610	
	of which: SME	0	0	0		53	50	38	
	Exposures in default	19	14	19	5	27	17	22	10
	Items associated with particularly high risk	13	13	20		14	14	21	
	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	2	2	6		3	3	7		
Other exposures	109	107	84		91	89	60		
Standardised Total ²				27				40	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
ROMANIA	Central governments or central banks	554	554	141		517	517	26	
	Regional governments or local authorities	8	6	2		7	5	1	
	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	76	67	44		118	108	86	
	Corporates	709	450	432		714	488	440	
	of which: SME	255	158	140		263	160	142	
	Retail	557	437	311		557	439	312	
	of which: SME	231	133	82		236	136	84	
	Secured by mortgages on immovable property	1,241	1,286	851		1,364	1,309	867	
	of which: SME	359	330	252		360	333	256	
	Exposures in default	163	90	103	71	163	73	84	89
	Items associated with particularly high risk	17	17	26		18	18	26	
	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	5	1	1		5	1	1		
Other exposures	204	166	58		221	181	83		
Standardised Total ²				158				189	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	430	430	215		375	375	188	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	84	73	62		154	145	38	
	Corporates	513	369	369		578	406	406	
	of which: SME	93	67	117		67	91	91	
	Retail	1,873	1,328	996		1,778	1,207	906	
	of which: SME	45	44	33		51	49	37	
	Secured by mortgages on immovable property	66	58	51		32	27	21	
	of which: SME	37	35	34		16	15	14	
	Exposures in default	266	56	56	210	299	21	21	276
	Items associated with particularly high risk	2	0	1		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		
Other exposures	159	108	73		170	114	78		
Standardised Total ²				452				569	

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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UKRAINE	Central governments or central banks	384	384	384		426	426	426	
	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	216	216	143		96	96	59	
	Corporates	943	753	755		1,127	828	828	
	of which: SME	256	196	196		173	133	133	
	Retail	422	353	265		405	329	247	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	271	251	248		253	226	223	
	of which: SME	71	66	66		29	25	25	
	Exposures in default	238	82	89	154	236	50	58	184
	Items associated with particularly high risk	10	5	7		10	4	6	
	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	2		1	1	2		
Other exposures	100	80	40		113	91	39		
Standardised Total²				203				245	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SLOVAKIA	Central governments or central banks	168	168	0		159	159	0	
	Regional governments or local authorities	23	21	4		23	21	4	
	Public sector entities	4	3	3		4	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	202	43		1	201	41	
	Corporates	427	200	197		434	205	204	
	of which: SME	85	81	78		66	62	61	
	Retail	417	361	254		406	346	241	
	of which: SME	188	147	93		195	152	96	
	Secured by mortgages on immovable property	470	467	173		490	487	180	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	76	32	33	43	77	24	26	52
	Items associated with particularly high risk	7	4	5		6	2	3	
	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	1	1		
Other exposures	149	96	47		125	76	32		
Standardised Total²				123				136	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
MONTENEGRO	Central governments or central banks	297	294	294		299	293	293	
	Regional governments or local authorities	12	11	11		12	12	12	
	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	12	8	8		11	7	7	
	Corporates	164	99	99		163	101	101	
	of which: SME	81	49	49		76	48	48	
	Retail	365	345	259		365	345	259	
	of which: SME	27	21	16		26	19	15	
	Secured by mortgages on immovable property	368	333	303		361	326	295	
	of which: SME	160	137	132		155	133	128	
	Exposures in default	65	29	32	36	61	20	23	40
	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	1		0	0	1		
Other exposures	217	188	36		279	250	35		
Standardised Total²				87				96	

⁽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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP Bank Nyrt.

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		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			
(mln EUR, %)		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 previous Transparency exercises' results.

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP Bank Nyrt.

As of 30/06/2020

(min EUR)														Risk weighted exposure amount	
Direct exposures															
On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Others	30	30	30	0	376	231	0	0	0	0	0	0	0	0
[3M - 1Y [		6	6	6	0	120	-10	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	127	-40	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	1	1	0	39	28	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	-1	0	0	91	-6	0	0	0	0	0	0	0	0
[5Y - 10Y [	0	-4	0	0	154	59	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	22	0	0	0	0	0	0	0	0	0	
Total		37	31	37	0	929	262	0	0	0	0	0	0	0	960

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, 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 Barthelemy, 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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, 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.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 OTP Bank Nyrt.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 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 ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									4,657	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	12,613	0	13	13	20	2	0	0	12,092	0	13	13	2	25	2	2	0	
Central banks	188	0	0	0	0	0	0	0	287	0	0	0	0	0	0	0	0	
General governments	11,863	0	2	2	11	2	0	0	11,178	0	2	2	2	17	2	2	0	
Credit institutions	309	0	0	0	1	0	0	0	314	0	0	0	0	1	0	0	0	
Other financial corporations	36	0	11	11	0	0	0	0	71	0	11	11	0	0	0	0	0	
Non-financial corporations	216	0	0	0	7	0	0	0	243	0	0	0	0	8	0	0	0	
Loans and advances (including at amortised cost and fair value)	45,170	710	2,309	2,279	775	1,542	489	41,777	41,777	750	2,423	2,423	2,417	803	1,647	1,639	498	
Central banks	4,183	0	0	0	0	0	0	293	0	0	0	0	0	0	0	0	0	
General governments	1,356	3	2	2	14	1	0	1,490	2	2	2	2	10	1	1	0	0	
Credit institutions	2,288	0	0	0	2	0	0	2,316	0	0	0	0	3	0	0	0	0	
Other financial corporations	571	2	2	2	19	2	0	598	1	3	3	3	13	2	2	0	0	
Non-financial corporations	15,705	252	743	723	321	428	201	15,000	298	708	704	694	320	419	414	192	192	
of which: small and medium-sized enterprises at amortised cost	5,829	129	297	290	131	161	89	5,280	125	276	276	276	137	160	159	85	85	
of which: Loans collateralised by commercial immovable property at amortised cost	5,816	96	417	413	103	228	130	5,323	109	393	393	393	125	225	225	125	125	
Households	21,068	454	1,562	1,552	418	1,112	287	22,081	449	1,720	1,714	1,717	457	1,225	1,222	305	305	
of which: Loans collateralised by residential immovable property at amortised cost	9,519	145	618	614	56	370	225	10,230	123	662	660	662	74	399	399	225	225	
of which: Credit for consumption at amortised cost	10,141	257	959	955	302	692	155	11,142	273	1,103	1,103	1,103	330	783	783	164	164	
DEBT INSTRUMENTS other than HFT	57,783	710	2,322	2,292	795	1,544	489	58,526	58,526	750	2,446	2,436	2,419	828	1,649	1,641	498	
OFF-BALANCE SHEET EXPOSURES	12,072		48	37	131	21	2	12,997		47	44	47	149	20	20	3	3	

¹ 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

² 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)

³ 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)

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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2020 EU-wide Transparency Exercise

Forborne exposures

OTP Bank Nyrt.

	As of 31/03/2020						As of 30/06/2020					
	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
Debt securities (including at amortised cost and fair value)	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)	996	819	487	459	352		1,021	817	521	468	281	195
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	1	1	1	1	0		1	1	1	1	0	0
Non-financial corporations	421	341	178	166	157		410	321	209	188	122	72
of which: small and medium-sized enterprises at amortised cost	126	81	27	22	50		99	58	37	28	36	
Households	575	477	309	292	195		611	495	312	279	159	122
DEBT INSTRUMENTS other than HFT	996	819	487	459	352		1,021	817	521	468	281	
Loan commitments given	3	1	1	1	0		2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice							104					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							189					

⁽¹⁾ 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□

⁽²⁾ 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.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 OTP Bank Nyrt.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		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 ¹	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 ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	1,007	27	1,006	23	0	981	30	28	981	28	0	
B Mining and quarrying	151	3	151	3	0	154	4	4	154	5	0	
C Manufacturing	2,990	165	2,990	129	0	2,834	159	159	2,834	154	0	
D Electricity, gas, steam and air conditioning supply	840	15	840	18	0	903	13	13	903	19	0	
E Water supply	127	12	127	12	0	141	12	12	141	13	0	
F Construction	989	77	989	74	0	941	55	55	941	64	0	
G Wholesale and retail trade	3,864	166	3,852	151	2	3,448	147	147	3,436	131	3	
H Transport and storage	1,116	35	1,110	28	0	1,094	36	36	1,088	31	0	
I Accommodation and food service activities	863	22	863	25	0	864	23	23	864	33	0	
J Information and communication	361	10	361	10	0	352	7	7	352	9	0	
K Financial and insurance activities	283	30	279	27	0	249	31	31	246	27	0	
L Real estate activities	1,742	93	1,741	82	0	1,670	91	91	1,669	80	0	
M Professional, scientific and technical activities	369	20	369	18	0	390	10	10	390	14	0	
N Administrative and support service activities	450	12	449	13	0	472	12	11	472	15	0	
O Public administration and defence, compulsory social security	11	0	11	0	0	9	0	0	9	0	0	
P Education	36	0	36	1	0	29	0	0	29	2	0	
Q Human health services and social work activities	87	3	87	3	0	96	3	3	96	4	0	
R Arts, entertainment and recreation	44	0	44	1	0	39	1	1	39	1	0	
S Other services	374	52	374	130	0	330	73	73	330	108	0	
Loans and advances	15,705	743	15,681	747	2	15,000	708	704	14,976	737	3	

⁽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 FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 OTP Bank Nyrt.

(mln EUR)	As of 30/06/2020				
	Loans and advances				
		Performing	Non-performing		Unlikely to pay that are not past due or past due <= 90 days
			of which past due > 30days <= 90 days		
Gross carrying amount	41,777	39,344	750	2,433	687
Of which secured	21,641	20,045	516	1,596	577
Of which secured with immovable property	16,396	15,349	93	1,047	382
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,574	3,446		127	54
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,497	1,388		109	40
Of which instruments with LTV higher than 100%	1,822	1,627		195	81
Accumulated impairment for secured assets	1,382	398	360	984	244
Collateral					
Of which value capped at the value of exposure	20,495	20,011	131	483	250
Of which immovable property	14,520	14,087	83	433	229
Of which value above the cap	38,815	36,217	263	2,598	815
Of which immovable property	28,845	26,588	185	2,257	705
Financial guarantees received	2,265	2,251	3	14	9
Accumulated partial write-off	-576	0	0	-576	-7

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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 OTP Bank Nyrt.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	605,066	6,974														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		6,974	6,761	93	962	213	108	146	287	192	31	129	94	53	63	37
of which: Households		4,229	4,091	51	325	139	60	81	137	79	18	41	58	27	32	27
of which: Collateralised by residential immovable property		2,245	2,156	13	163	89	33	43	42	18	1	9	24	6	6	6
of which: Non-financial corporations		2,738	2,664	42	635	74	48	65	150	114	13	88	36	26	31	10
of which: Small and Medium-sized Enterprises		1,860	1,803	24	411	57	38	52	98	69	7	51	29	22	26	7
of which: Collateralised by commercial immovable property		1,528	1,494	24	326	34	22	30	74	65	8	50	8	4	6	3

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.