



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

OTP Bank Nyrt.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	5,778	6,275	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	5,505	5,975	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,778	6,275	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	5,505	5,975	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,786	7,290	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	6,514	6,990	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	39,196	43,685	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	38,938	43,414	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	14.74%	14.36%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.14%	13.76%	(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	14.74%	14.36%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.14%	13.76%	(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	17.31%	16.69%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.73%	16.10%	(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	60,217	65,369	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	9.59%	9.60%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,778	6,275	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	5,514	5,975	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	60,217	65,369	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	60,217	65,369	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.6%	9.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.2%	9.1%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	6,786	7,290	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)	5,778	6,275	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)	-61	-61	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	6,005	6,591	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	-22	-71	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	245	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	10	8	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-9	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-647	-735	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	-15	-18	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	272	300	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 (+/-)	272	300	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)	5,778	6,275	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,008	1,015	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,008	1,015	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	39,196	43,685	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	257	271	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.74%	14.36%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.74%	14.36%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.31%	16.69%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,505	5,975	[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 loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.14%	13.76%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	272	300	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	257	271	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 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	34,019	38,215	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 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	34,019	38,215	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)	250	212	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	18	17	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 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	510	601	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	510	601	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_610*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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,398	4,640	C 02.00 (R590, c010)
Of which basic indicator approach	1,616	1,927	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	2,782	2,713	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	39,196	43,685	

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P&L
OTP Bank Nyrt.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	1,943	2,709
Of which debt securities income	250	341
Of which loans and advances income	1,477	2,057
Interest expenses	425	578
(Of which deposits expenses)	155	218
(Of which debt securities issued expenses)	25	35
(Expenses on share capital repayable on demand)	0	0
Dividend income	18	18
Net Fee and commission income	720	1,140
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	28	27
Gains or (-) losses on financial assets and liabilities held for trading, net	4	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	5	9
Gains or (-) losses from hedge accounting, net	-1	-1
Exchange differences [gain or (-) loss], net	86	17
Net other operating income /(expenses)	2	-21
TOTAL OPERATING INCOME, NET	2,380	3,323
(Administrative expenses)	1,197	1,706
(Depreciation)	178	254
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	32	35
(Commitments and guarantees given)	10	24
(Other provisions)	22	11
Of which pending legal issues and tax litigation ¹		11
Of which restructuring ¹		6
(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)	80	132
(Financial assets at fair value through other comprehensive income)	1	0
(Financial assets at amortised cost)	79	132
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	37
(of which Goodwill)	15	15
Negative goodwill recognised in profit or loss	167	244
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	1,029	1,402
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	922	1,251
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	922	1,251
Of which attributable to owners of the parent	922	1,250

⁽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 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	5,466				5,574				IAS 1.54 (i)	
Financial assets held for trading	666	178	488	0	638	230	408	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	213	95	18	101	215	87	25	102	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	6	0	6	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	7,203	5,542	1,483	178	7,333	5,250	1,898	184	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	40,368				44,235				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	18	0	18	0	23	0	23	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	2,888				3,003					
TOTAL ASSETS	56,822				61,026				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 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	
Financial assets at fair value through other comprehensive income	Debt securities	7,093	0	0	-11	0	0	7,218	0	0	-9	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	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	5,535	0	19	-6	0	-6	6,046	0	18	-6	0	-6	Annex V. Part 1.31, 44(b)
	Loans and advances	32,803	1,792	2,482	-377	-183	-1,690	35,884	2,117	2,386	-369	-222	-1,613	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 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	401	284	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	88	93	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	47,754	51,507	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	39	32	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	311	320	IAS 37.10; IAS 1.54(l)
Tax liabilities	159	193	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	1,393	1,569	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	50,146	53,998	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		402	295	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	17	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	37	4	Annex V.Part 1.31
Deposits	Central banks	457	859	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3	4	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,680	2,461	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,165	2,167	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,648	1,762	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	478	657	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,521	2,705	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,419	1,585	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,561	11,990	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,650	10,087	ECB/2013/33 Annex 2.Part 2.9.1
	Households	26,990	29,827	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	17,769	19,639	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,952	1,957	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		737	741	Annex V.Part 1.37
Other financial liabilities		33	39	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		48,283	51,916	



Spring 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	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 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019														
Traded Debt Instruments	373	495	0	0	0	0							0	0	0	0									0	
Of which: General risk	246	266	0	0	0	0							0	0	0	0									0	
Of which: Specific risk	127	229	0	0	0	0							0	0	0	0									0	
Equities	3	2	0	0	0	0							0	0	0	0									0	
Of which: General risk	0	0	0	0	0	0							0	0	0	0									0	
Of which: Specific risk	3	1	0	0	0	0							0	0	0	0									0	
Foreign exchange risk	124	96	0	0	0	0							0	0	0	0									0	
Commodities risk	9	9	0	0	0	0							0	0	0	0									0	
Total	510	601	0	0	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

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Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	18,382	17,729	2,770		16,979	18,337	3,071	
	Regional governments or local authorities	517	334	106		509	425	128	
	Public sector entities	802	481	247		823	530	314	
	Multilateral Development Banks	14	30	4		16	33	4	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,734	2,139	831		2,447	2,020	1,198	
	Corporates	17,308	12,265	11,989		19,175	13,848	13,628	
	of which: SME	5,858	3,867	3,643		6,191	4,291	4,135	
	Retail	13,514	10,464	7,697		14,612	11,204	8,259	
	of which: SME	1,564	1,017	645		1,621	1,065	688	
	Secured by mortgages on immovable property	12,050	11,470	6,708		13,791	13,247	8,096	
	of which: SME	2,338	2,100	1,651		2,727	2,467	2,020	
	Exposures in default	2,319	963	1,082	1,318	2,135	900	996	1,209
	Items associated with particularly high risk	176	146	219		162	113	169	
	Covered bonds	311	311	150		317	317	158	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	81	81	81		53	53	53		
Equity	260	233	406		296	266	473		
Other exposures	4,010	3,043	1,981		4,357	3,430	1,879		
Standardised Total²	72,577	59,689	34,269	2,964	75,670	64,721	38,427	2,940	

⁽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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
HUNGARY	Central governments or central banks	11,049	10,335	152		8,751	10,045	151	
	Regional governments or local authorities	379	213	43		275	206	42	
	Public sector entities	302	250	92		258	218	75	
	Multilateral Development Banks	2	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	281	202	97		318	252	173	
	Corporates	6,310	4,151	3,989		6,886	4,542	4,388	
	of which: SME	2,378	1,368	1,265		2,651	1,590	1,508	
	Retail	3,941	2,300	1,661		4,275	2,342	1,685	
	of which: SME	720	356	235		764	391	255	
	Secured by mortgages on immovable property	5,057	4,891	2,298		5,278	5,127	2,443	
	of which: SME	706	641	475		735	657	495	
	Exposures in default	575	256	290	302	541	26	33	272
	Items associated with particularly high risk	44	28	42		48	25	38	
	Covered bonds	311	311	150		317	317	158	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	80	80	80		52	52	52		
Equity	212	191	337		248	224	399		
Other exposures	1,521	1,089	760		1,733	1,324	809		
Standardised Total²				818				809	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
BULGARIA	Central governments or central banks	1,800	1,831	130		1,610	1,638	131	
	Regional governments or local authorities	21	19	7		22	20	7	
	Public sector entities	43	38	38		41	36	36	
	Multilateral Development Banks	0	18	4		0	19	4	
	International Organisations	0	0	0		0	0	0	
	Institutions	139	130	122		127	127	126	
	Corporates	3,027	2,429	2,379		2,982	2,381	2,241	
	of which: SME	1,084	845	796		1,410	1,194	1,154	
	Retail	2,929	2,638	1,935		3,062	2,790	2,052	
	of which: SME	355	283	169		335	269	161	
	Secured by mortgages on immovable property	2,121	1,969	1,076		2,110	1,965	1,065	
	of which: SME	695	607	444		697	615	460	
	Exposures in default	461	219	237	233	444	217	230	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)	1	1	1		1	1	1		
Equity	13	13	30		7	7	17		
Other exposures	711	559	376		765	610	283		
Standardised Total²				549				565	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
CROATIA	Central governments or central banks	1,746	1,859	141		1,859	1,969	126	
	Regional governments or local authorities	53	46	19		51	44	18	
	Public sector entities	454	190	115		523	275	202	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	19	13		52	51	50	
	Corporates	1,263	872	822		1,225	863	841	
	of which: SME	626	447	396		347	219	197	
	Retail	1,574	1,378	1,015		1,498	1,305	970	
	of which: SME	126	113	66		66	56	33	
	Secured by mortgages on immovable property	1,350	1,268	985		1,421	1,366	1,075	
	of which: SME	273	240	210		274	247	220	
	Exposures in default	268	114	127	151	255	178	199	142
	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	9		10	10	20		
Other exposures	419	298	212		412	298	200		
Standardised Total²				317				314	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SERBIA	Central governments or central banks	1,051	1,051	1,051		1,045	1,045	1,045	
	Regional governments or local authorities	25	18	18		27	25	25	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	148	143	94		81	74	73	
	Corporates	2,615	1,805	1,805		2,481	1,890	1,890	
	of which: SME	934	589	589		811	561	561	
	Retail	1,248	1,160	870		1,097	1,062	796	
	of which: SME	97	87	65		171	168	126	
	Secured by mortgages on immovable property	731	721	546		1,096	1,076	869	
	of which: SME	28	28	28		328	316	303	
	Exposures in default	101	58	73	39	86	55	64	38
	Items associated with particularly high risk	12	4	6		65	51	77	
	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	5	11		5	5	12		
Other exposures	343	298	200		325	287	173		
Standardised Total ²				95				103	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SLOVENIA	Central governments or central banks	32	32	6		752	752	6	
	Regional governments or local authorities	0	0	0		94	94	19	
	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	0	0		236	235	234	
	Corporates	27	26	26		1,493	1,253	1,253	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		525	523	392	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		893	892	669	
	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		14	14	20	
	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		2	2	6		
Other exposures	0	0	0		97	97	66		
Standardised Total ²				0				16	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	327	327	164		384	384	192	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	11	11	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	360	349	75		114	104	72	
	Corporates	610	482	482		640	505	505	
	of which: SME	119	92	92		96	63	63	
	Retail	2,225	1,544	1,158		2,347	1,656	1,242	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	104	96	87		73	65	57	
	of which: SME	69	67	65		39	38	36	
	Exposures in default	343	54	54	287	294	58	58	240
	Items associated with particularly high risk	2	1	1		2	1	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		
Other exposures	175	111	88		197	137	107		
Standardised Total ²				533				511	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
ROMANIA	Central governments or central banks	414	414	86		560	560	84	
	Regional governments or local authorities	3	2	1		5	4	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	127	112	42		89	78	59	
	Corporates	680	446	429		716	435	428	
	of which: SME	288	192	175		239	136	129	
	Retail	516	413	296		566	449	323	
	of which: SME	159	96	58		179	97	59	
	Secured by mortgages on immovable property	1,240	1,180	793		1,295	1,240	825	
	of which: SME	355	322	260		363	324	259	
	Exposures in default	158	99	116	56	139	123	139	55
	Items associated with particularly high risk	14	14	20		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	6	1	1		6	1	1		
Other exposures	230	199	94		227	192	59		
Standardised Total ²				155				152	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UKRAINE	Central governments or central banks	270	270	270		489	489	489	
	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	146	145	60		151	149	56	
	Corporates	966	764	771		1,079	862	870	
	of which: SME	316	239	239		381	290	290	
	Retail	449	372	279		429	334	251	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	343	282	276		320	271	266	
	of which: SME	122	113	113		114	108	108	
	Exposures in default	237	88	103	148	210	131	146	133
	Items associated with particularly high risk	0	0	0		10	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	1	1	3		1	1	3		
Other exposures	110	87	57		107	84	46		
Standardised Total ²				235				220	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SLOVAKIA	Central governments or central banks	170	170	0		201	201	0	
	Regional governments or local authorities	25	23	5		22	20	4	
	Public sector entities	1	1	1		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	202	42		10	210	50	
	Corporates	421	193	189		416	193	189	
	of which: SME	84	80	76		79	73	69	
	Retail	325	286	204		316	280	200	
	of which: SME	103	78	48		95	74	45	
	Secured by mortgages on immovable property	630	615	283		618	605	278	
	of which: SME	88	80	56		83	76	54	
	Exposures in default	89	36	38	53	76	43	46	45
	Items associated with particularly high risk	11	7	10		10	6	8	
	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		1	0	0		
Other exposures	143	94	57		142	91	42		
Standardised Total ²				127				123	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
MONTENEGRO	Central governments or central banks	293	292	292		337	334	334	
	Regional governments or local authorities	12	12	12		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	1	1	1		20	8	8	
	Corporates	335	248	248		179	119	119	
	of which: SME	1	1	1		33	23	23	
	Retail	278	259	195		354	337	252	
	of which: SME	4	3	2		10	9	7	
	Secured by mortgages on immovable property	297	271	231		359	322	274	
	of which: SME	1	1	1		94	86	85	
	Exposures in default	68	29	32	40	63	46	51	35
	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	1		
Other exposures	246	207	70		247	219	38		
Standardised Total ²				97				84	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP Bank Nyrt.

		IRB Approach										
		As of 30/09/2019					As of 31/12/2019					
		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
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
(mln 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	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²												

⁽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.

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

OTP Bank Nyrt.

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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						
Residual Maturity	Country / Region														
[0 - 3M [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Others	5	3	5	0	19	271	0	0	0	0	0	0	0	
[3M - 1Y [		19	7	19	0	72	0	0	0	0	0	0	0	0	
[1Y - 2Y [		41	6	41	0	81	0	0	0	0	0	0	0	0	
[2Y - 3Y [		7	1	7	0	36	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	-6	0	0	52	0	0	0	0	0	0	0	0	
[5Y - 10Y [	0	0	0	0	136	0	0	0	0	0	0	0	0		
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		72	10	72	0	395	271	0	0	0	0	0	0	0	433

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, 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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

OTP Bank Nyrt.

	As of 30/09/2019							As of 31/12/2019							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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 ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				
		Of which: defaulted						Of which: defaulted							
(mln EUR)															
Debt securities (including at amortised cost and fair value)	12,659	0	19	19	17	6	0	13,302	0	29	29	15	6	0	
Central banks	95	0	0	0	0	0	0	282	0	0	0	0	0	0	
General governments	12,014	0	2	2	14	2	0	12,409	0	2	2	13	2	0	
Credit institutions	311	0	0	0	1	0	0	339	0	0	0	1	0	0	
Other financial corporations	23	0	0	0	0	0	0	25	0	11	11	0	0	0	
Non-financial corporations	216	0	17	17	2	4	0	246	0	16	16	2	4	0	
Loans and advances (including at amortised cost and fair value)	41,320	471	2,488	2,416	556	1,695	612	44,429	576	2,402	2,355	586	1,619	484	
Central banks	4,030	0	0	0	0	0	0	3,526	0	0	0	0	0	0	
General governments	1,129	0	1	1	7	0	0	1,333	2	1	1	10	1	0	
Credit institutions	1,943	0	0	0	2	0	0	1,495	0	0	0	2	0	0	
Other financial corporations	462	0	2	2	10	1	0	604	0	2	2	17	2	0	
Non-financial corporations	14,356	136	829	796	169	498	262	15,753	157	778	759	197	441	214	
of which: small and medium-sized enterprises at amortised cost	5,339	78	308	288	80	182	106	5,974	85	315	309	84	171	96	
Households	19,401	335	1,656	1,617	368	1,195	349	21,719	417	1,621	1,593	361	1,176	270	
DEBT INSTRUMENTS other than HFT	53,979	471	2,506	2,435	573	1,701	612	57,731	576	2,431	2,384	601	1,625	484	
OFF-BALANCE SHEET EXPOSURES	11,936		55	37	95	18	5	12,931		56	41	125	23	6	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

OTP Bank Nyrt.

	As of 30/09/2019					As of 31/12/2019				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,088	902	601	562	399	1,036	842	561	530	344
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	0
Non-financial corporations	456	365	244	223	163	432	340	222	206	146
of which: small and medium-sized enterprises at amortised cost	129	89	63	53	52	121	79	50	42	57
Households	631	536	356	338	236	603	501	339	323	197
DEBT INSTRUMENTS other than HFT	1,088	902	601	562	399	1,036	842	561	530	344
Loan commitments given	3	1	0	0	0	7	1	0	0	0

⁽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⁾ 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.

Spring 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 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	976	19	975	20	0	980	22	980	19	0
B Mining and quarrying	134	4	134	2	0	152	6	152	3	0
C Manufacturing	2,432	165	2,432	108	0	2,976	175	2,975	132	0
D Electricity, gas, steam and air conditioning supply	855	23	854	24	0	962	18	962	19	0
E Water supply	114	12	114	11	0	124	12	124	11	0
F Construction	1,008	86	1,008	79	0	1,040	82	1,040	75	0
G Wholesale and retail trade	3,212	167	3,209	149	0	3,800	166	3,787	138	2
H Transport and storage	969	27	962	18	0	1,159	37	1,153	22	0
I Accommodation and food service activities	728	24	727	18	0	792	24	792	21	0
J Information and communication	313	9	313	9	0	349	10	349	9	0
K Financial and insurance activities	237	34	233	29	0	258	30	255	28	0
L Real estate activities	1,564	105	1,563	71	0	1,774	100	1,772	83	0
M Professional, scientific and technical activities	327	35	327	25	0	386	20	386	16	0
N Administrative and support service activities	480	13	480	11	0	480	13	480	12	0
O Public administration and defence, compulsory social security	19	0	19	0	0	12	0	12	0	0
P Education	25	0	25	0	0	29	0	29	1	0
Q Human health services and social work activities	83	3	83	3	0	95	3	95	3	0
R Arts, entertainment and recreation	47	1	47	1	0	49	1	49	1	0
S Other services	835	101	835	89	0	336	60	336	43	0
Loans and advances	14,356	829	14,339	667	0	15,753	778	15,727	635	2

(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.