

2018 EU-wide Stress Test

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



2018 EU-wide Stress Test: Summary

OTP Bank Nyrt.

	Actual (starting vear)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,778		1,687	1,608	1,547	1,583	1,506	1,430
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	31		-7	-7	-7	-13	-7	-7
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	4		-311	-273	-279	-792	-650	-421
Profit or (-) loss for the year	911		372	344	297	-172	-145	-23
Coverage ratio: non-performing exposure (%)	68.83%	63.60%	57.47%	54.02%	51.51%	57.82%	53.77%	50.86%
Common Equity Tier 1 capital	4,183	4,175	4,347	4,489	4,602	4,213	4,061	3,895
Total Risk exposure amount (all transitional adjustments included)	27,498	27,110	27,778	28,176	28,573	28,567	29,287	29,900
Common Equity Tier 1 ratio, %	15.21%	15.40%	15.65%	15.93%	16.11%	14.75%	13.87%	13.03%
Fully loaded Common Equity Tier 1 ratio, %	15.21%	14.87%	15.21%	15.56%	15.83%	13.65%	12.83%	12.40%
Tier 1 capital	4,183	4,175	4,347	4,489	4,602	4,213	4,061	3,895
Total leverage ratio exposures	45,101	45,101	45,101	45,101	45,101	45,101	45,101	45,101
Leverage ratio, %	9.27%	9.26%	9.64%	9.95%	10.20%	9.34%	9.00%	8.64%
Fully loaded leverage ratio, %	9.27%	8.89%	9.27%	9.62%	9.93%	8.42%	8.10%	8.04%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



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								Restated						
								31/12/201	7					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-I	RB	A-1	IRB	F-IRE	3	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	C	(0 0	0	0	0	0	0	0	0	(0 0	-
	Institutions	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Corporates	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Corporates - Of Which: Specialised Lending	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Corporates - Of Which: SME	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Retail	C	(0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Secured on real estate property	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	0	0	0	0	0	0	0	(0 0	-
OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Qualifying Revolving	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Other Retail	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Other Retail - Of Which: SME	0	(0 0	0	0	0	0	0	0	0	(0 0	-
	Retail - Other Retail - Of Which: non-SME	C	(0 0	0	0	0	0	0	0	0	(0 0	-
	Equity									0	0	(0 0	-
	Securitisation													
	Other non-credit obligation assets									0	0	(0 0	-
	IRB TOTAL	0	0	0 0	0	0	0	0	0	0	0	0	0 0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-II	RB	F-IF		Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0) (0 0	-	0 0	0	0	C	0	0	(0 () -
	Institutions	0) (0 0		0 0	0	0	C	0	0		0 0) -
	Corporates	0) (0 0		0 0	0	0	C	0	0		0 0) -
	Corporates - Of Which: Specialised Lending	0) (0 0		0 0	0	0	C	0	0		0 () -
	Corporates - Of Which: SME	0) (0 0		0 0	0	0	C	0	0		0 () -
	Retail	0) (0 0		0 0	0	0	C	0	0		0 () -
	Retail - Secured on real estate property	0) (0 0		0 0	0	0	C	0	0		0 () -
	Retail - Secured on real estate property - Of Which: SME	0) (0 0		0 0	0	0	0	0	0		0 () -
Hungary	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	C	0	0		0 0) -
	Retail - Other Retail	0) (0 0		0 0	0	0	C	0	0		0 0) -
	Retail - Other Retail - Of Which: SME	0) (0 0		0 0	0	0	C	0	0		0 0) -
	Retail - Other Retail - Of Which: non-SME	0) (0 0		0 0	0	0	C	0	0		0 0) -
	Equity									0	0		0 () -
	Securitisation									-				
	Other non-credit obligation assets									0	0		0 0) -
	IRB TOTAL	0		0 0	(0 0	0	0	0	0	0	(0 0	D -

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-	IRB	A-1	IRB	F-If	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0	(0	(0 0	C	(0 0	C	0	
	Institutions	C	(0	(0	(0 0	C	(0 0	0	0	-
	Corporates	C	(0	0	0	0	0 0	C	(0 0	C	0	-
	Corporates - Of Which: Specialised Lending	C	(0	0	0	0	0 0	C	(0 0	C	0	-
	Corporates - Of Which: SME	C	(0	0	0	0	0 0	C	(0 0	C	0	-
	Retail	C	(0	0	0	0	0	C	(0 0	C	0	-
	Retail - Secured on real estate property	C	(0	0	0	0	0	C	(0 0	C	0	-
	Retail - Secured on real estate property - Of Which: SME	C	(0	0	0	0	0	C	(0 0	C	0	-
Croatia	Retail - Secured on real estate property - Of Which: non-SME	C	(0	0	0	0	0	C	(0 0	C	0	-
	Retail - Qualifying Revolving	C	(0	0	0	0	0	C	(0 0	C	0	-
	Retail - Other Retail	C	(0	0	0	0	0	C	(0 0	C	0	-
	Retail - Other Retail - Of Which: SME	C	(0	0	0	0	0	C	(0 0	C	0	-
	Retail - Other Retail - Of Which: non-SME	C	(0	0	0	0	0	C	(0 0	C	0	-
	Equity										0 0	C	0	-
	Securitisation													
	Other non-credit obligation assets									(0 0	0	0 0	-
	IRB TOTAL	0	0	0	0	0	0) 0	0		0	0	0	-



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								Restate	d					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-II	RΒ	F-	IRB	A-1	IRB	F-IF	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0 0	0	0	(0	0	0	0	(<u>ן (</u>) -
	Institutions	0	() 0	0	0	(0	0	0	0	() () -
	Corporates	0	() 0	0	0	(0	0	0	0	() () -
	Corporates - Of Which: Specialised Lending	0	() 0	0	0	(0	0	0	0	() () -
	Corporates - Of Which: SME	0	(0 0	0	0	(0	0	0	0	() ()	0 -
	Retail	0	() 0	0	0	(0	0	0	0	() () -
	Retail - Secured on real estate property	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	(J () -
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0	0	0	0	0	0	0	(J () -
	Retail - Qualifying Revolving	0	0	0 0	0	0	0	0	0	0	0	(J () -
	Retail - Other Retail	0	0	0 0	0	0	0	0	0	0	0	(J () -
	Retail - Other Retail - Of Which: SME	0	0	0 0	0	0	0	0	0	0	0	(J () -
	Retail - Other Retail - Of Which: non-SME	0	0	0 0	0	0	0	0	0	0	0	(J () -
	Equity									0	0	(J () -
	Securitisation													
	Other non-credit obligation assets									0	0	(J () -
	IRB TOTAL	0	0	0 0	0	0	0	0	0	0	0	0	J C) -

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	IRB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0 0	0	0	0	0	0	(0 0	0	0	(-
	Institutions	0	(0 0	0	0	0	0	0	(0 0	C	0	(-
	Corporates	0	(0 0	0	0	0	0	0	(0 0	C	0	(-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0 0	0	0	0	0	0	(0 0	0	0	(-
		0	(0 0	0	0	0	0	0	(0 0	0	0	(-
	Retail	0	(0 0	0	0	0	0	0	(0 0	C	0	(-
	Retail - Secured on real estate property	0	(0 0	0	0	0	0	0	(0 0	0	0	(-
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	0	0	0	0	0	(0 0	0	0	(-
Romania	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	0	0	0	0	0	(0 0	0	0	(-
	Retail - Qualifying Revolving	0	(0 0	0	0	0	0	0	() 0	0	0	J -
	Retail - Other Retail	0	(0 0	0	0	0	0	0	(0 0	C	0	ı -
	Retail - Other Retail - Of Which: SME	0	(0 0	0	0	0	0	0	(0 0	C	0	ı -
	Retail - Other Retail - Of Which: non-SME	0	(0 0	0	0	0	0	0	(0 0	C	0	ı -
	Equity									(0 0	C	0	ı -
	Securitisation													
	Other non-credit obligation assets									(0 0	C	0	-
	IRB TOTAL	0	(0	0	0	0	0	0	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-:	IRB	A-1	RB	F-IF	B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0) (0 0	(0 0	0	0 0	0	0	0 0	0	0) -
	Institutions	C) (0 0	(0 0	0	0 0	0	0	0 0	0	0	-
	Corporates	0) (0 0	(0 0	0	0 0	0	0) 0	0	0) -
	Corporates - Of Which: Specialised Lending	C) (0 0	(0 0	0	0 0	0	C	0 0	0	C	-
	Corporates - Of Which: SME	C) (0 0	(0 0	0	0 0	0	C	0 0	0	C	-
	Retail	C) (0 0	(0 0	0	0 0	0	C	0 0	0	C	-
	Retail - Secured on real estate property	C) (0 0	(0 0	0	0 0	0	C	0 0	0	C) -
	Retail - Secured on real estate property - Of Which: SME	C) (0 0	(0 0	0	0 0	0	C	0 0	0	C) -
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	0) (0 0	(0 0	0	0 0	0	0) 0	0	0) -
	Retail - Qualifying Revolving	0) (0 0	(0 0	0	0 0	0	0) 0	0	0) -
	Retail - Other Retail	0) (0 0	(0 0	0	0 0	0	0) 0	0	0) -
	Retail - Other Retail - Of Which: SME	0) (0 0	(0 0	0	0 0	0	0) 0	0	0) -
	Retail - Other Retail - Of Which: non-SME	C) (0 0	(0 0	0	0 0	0	0) 0	0	0) -
	Equity									C	0 0	0	C	-
	Securitisation													
	Other non-credit obligation assets									C	0 0	0	C	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-



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								Restate						
								31/12/20	117					
			Exposu	e values			Risk exp	osure amounts						
		A-I	RB	F-	IRB	A-:	IRB	F-If	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	0) (0 0		0 0	(0 0) (0 0	() () -
	Institutions	C) (0 0) 0	() 0) (1	0 0	() () -
	Corporates	0)	0 0) 0	() 0) (0 0	() () -
	Corporates - Of Which: Specialised Lending	0		0 0		0 0	(0 0	0 0	1	0 0	() () -
	Corporates - Of Which: SME	0		0 0		0 0	(0 0	0 0	1	0 0	() () -
	Retail	C) (0 0		0 0	(0	0 0		0 0	() (-
	Retail - Secured on real estate property	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	() () -
Serbia	Retail - Secured on real estate property - Of Which: non-SME	0) ()	0 0		0 0	(0 0) (0 0	() () -
	Retail - Qualifying Revolving	0) ()	0 0		0 0	(0 0) (0 0	() () -
	Retail - Other Retail	0) ()	0 0		0 0	(0 0) (0 0	() () -
	Retail - Other Retail - Of Which: SME	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	() () -
	Equity										0 0	() () -
	Securitisation													
	Other non-credit obligation assets										0 0	() () -
	IRB TOTAL	0) (0 0	() 0	0) 0	0	() 0	C) () -

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
								31/12/20	17					
			Exposu	e values			Risk expo	osure amounts						
		A-I	RB	F-	IRB	A-	IRB	F-If	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	C)	0 0	(0 0	(0 0	C		0 0	() (J -
	Institutions	C) (0 0	(0 0	(0 0	C		0 0	(0 (J -
	Corporates	C) (0 0	(0 0	0	0 0	C		0 0	() () -
	Corporates - Of Which: Specialised Lending	C) (0 0	(0 0	0	0 0	C		0 0	() () -
	Corporates - Of Which: SME	C) (0 0	(0 0	0	0 0	C		0 0	() () -
	Retail	C) (0 0	(0 0	0	0 0	C		0 0	() () -
	Retail - Secured on real estate property	C) (0 0	(0 0	0	0 0	C		0 0	() () -
_, ,,	Retail - Secured on real estate property - Of Which: SME	C) (0 0	(0 0	0	0 0	C		0 0	() () -
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	C) (0 0	(0 0	0	0 0	C		0 0	() () -
	Retail - Qualifying Revolving	C		0 0	0	0 0	0	0 0	C		0 0	(0 0) -
	Retail - Other Retail	C) (0 0	(0 0	0	0 0	C		0 0	(0 0	J -
	Retail - Other Retail - Of Which: SME	C		0 0	(0 0	(0 0	C		0 0	(0 (J -
	Retail - Other Retail - Of Which: non-SME	C		0 0	(0 0	(0 0	C		0 0	(0 (J -
	Equity										0 0	() (j -
	Securitisation													
	Other non-credit obligation assets										0 0	() (j -
	IRB TOTAL	0) 0	0	0	0	0	0		0 0	0) -

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
			Exposur	e values			Risk exp	31/12/20 osure amounts	17				1	1
		A-II		F-	IRB	A-1		F-If	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	0	(0 0	(0 0	(0	C		0 0	() 0) -
	Institutions	0	(0 0	(0 0	(0 0	C		0 0	(0 0) -
	Corporates	0	(0 0	(0 0	(0 0	C		0 0	(0 0) -
	Corporates - Of Which: Specialised Lending	0	() 0	(0 0	(0 0	C		0 0	(0 0	-
	Corporates - Of Which: SME	0	(0 0	(0 0	(0 0	0		0 0	(0 0) -
	Retail	0	() 0	(0 0	(0 0	C		0 0	(0 0	-
	Retail - Secured on real estate property	0	() 0	(0 0	(0 0	C		0 0	(0 0	-
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0 0	(0 0	C		0 0	(0 0	-
Ukraine	Retail - Secured on real estate property - Of Which: non-SME	0	(0 0	(0 0	(0 0	C		0 0	(0 0	-
	Retail - Qualifying Revolving	0	(0 0	(0 0	(0 0	C		0 0	(0 0	-
	Retail - Other Retail	0	(0 0	(0 0	(0 0	C		0 0	(0 0	-
	Retail - Other Retail - Of Which: SME	0	(0 0	(0 0	(0 0	C		0 0	(0 0	-
	Retail - Other Retail - Of Which: non-SME	0	(0 0	(0 0	(0 0	C		0 0	(0 0	-
	Equity										0 0	(0 0	-
	Securitisation													
	Other non-credit obligation assets										0 0	(0 0	-
	IRB TOTAL	0		0 0		0 0	0	0	0		0 0		0	-



OTP Bank Nyrt.

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-1	IRB	A-1	RB	F-IF	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	(0 0	(0 0	0	0	C		0 0	0	(-
	Institutions	0	(0 0	(0 0	0	0	C		0 0	0	(-
	Corporates	0	(0 0	(0 0	0	0	C		0 0	C	(-
	Corporates - Of Which: Specialised Lending	0	(0 0	(0 0	0	0	C		0 0	C	(-
	Corporates - Of Which: SME	0	(0 0	(0 0	0	0	C		0 0	C	(-
	Retail	0	(0 0	(0 0	a	0	C		0 0	C	(-
	Retail - Secured on real estate property	0	(0 0	(0 0	0	0	C		0 0	C	() -
	Retail - Secured on real estate property - Of Which: SME	0	(0 0	(0 0	0	0	C		0 0	C	() -
Montenegro	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	() -
	Securitisation													
	Other non-credit obligation assets										0 0	0	() -
	IRB TOTAL	0) 0	0	0	0	0	0		0 0	0		-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IR	в	F-I	RB	A-1	RB	F-IR	8	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



OTP Bank Nyrt.

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Institutions		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Corporates		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Corporates - Of Which: SME		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Retail		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Retail - Secured on real estate property		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Retail - Qualifying Revolving		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Retail - Other Retail		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-	C	0 0	0 0	0	-	0	0	0	(-
	Equity		0 0	0	0	-	(0 0	0 0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	C	0	-	(0 0	0 0	0	-	0	0	0	(-
	IRB TOTAL		0 0	0	0	-	0	0	0 0	0	-	0	0	0		-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						1
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	() ()	() () -	(0 0	C	0	-	C	0 0	0	0	
	Institutions	() ()	() () -	(0 0	C	0	-	C	0 0	0	0	
	Corporates	() ()	() (-	(0 0	C	0	-	(0 0	0	0	-
	Corporates - Of Which: Specialised Lending	(0 0	(0 0	-	(0 0	0	0	-	(0 0	0	0	-
	Corporates - Of Which: SME	(0 0	(0 0	-	(0 0	C	0	-	(0 0	0	0	-
	Retail	(0 0	(0 0	-	(0 0	C	0	-	(0 0	0	0	-
	Retail - Secured on real estate property	(0 0	(0 0	-	(0 0	C	0	-	(0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(0 0	(0 0	-	(0 0	0	0	-	C	0 0	0	0	-
Hungary	Retail - Secured on real estate property - Of Which: non-SME	(0 0	(0 0	-	(0 0	0	0	-	C	0 0	0	0	-
	Retail - Qualifying Revolving	() ()	() (-	(0 0	C	0	-	(0 0	0	0	-
	Retail - Other Retail	() ()	() (-	(0 0	C	0	-	(0 0	0	0	-
	Retail - Other Retail - Of Which: SME	() ()	() (-	(0 0	C	0	-	(0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	() ()	() (-	(0 0	C	0	-	(0 0	0	0	-
	Equity	() ()	() (-	(0 0	C	0	-	(0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0	() (-	(0 0	C	0	-	(0 0	0	0	-
	IRB TOTAL	() 0	0) 0	-	() 0	0	0	-	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0) (0 0) -	() 0	0	0	-	0	0	0		J -
	Institutions		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	Corporates		0 0) (0 0	-	C	0 0	0	0	-	0	0	0) -
	Corporates - Of Which: Specialised Lending		0 0) (0 0	-	C	0 0	0	0	-	0	0	0) -
	Corporates - Of Which: SME		0 0) (0 0) -	(0 0	0	0	-	0	0	0		J -
	Retail		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	Retail - Secured on real estate property		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	Retail - Secured on real estate property - Of Which: SME		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
Croatia	Retail - Secured on real estate property - Of Which: non-SME		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	Retail - Qualifying Revolving		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	Retail - Other Retail		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	Retail - Other Retail - Of Which: SME		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	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)
	Securitisation															
	Other non-credit obligation assets		0 0) (0 0	-	(0 0	0	0	-	0	0	0		J -
	IRB TOTAL		0 0) (0 0	-	0	0 0	0	0	-	0	0	0		1-



OTP Bank Nyrt.

								1	Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments) () (-	(0 0	0	0	-	(0 0	0		D -
	Institutions		0 0) (-	(0 0	0	0	-	(0 0	0		D -
	Corporates		0 0) (-	(0 0	0	0	-	(0 0	0		D -
	Corporates - Of Which: Specialised Lending		0 0) (-	(0 0	0	0	-	(0 0	0		D -
	Corporates - Of Which: SME		0 0) (-	(0 0	0	0	-	(0 0	0		D -
	Retail		0 0) (-	(0 0	0	0	-	(0 0	0		D -
	Retail - Secured on real estate property		0 0) (-	(0 0	0	0	-	(0 0	0		D -
	Retail - Secured on real estate property - Of Which: SME		0 0) () (-	(0 0	0	0	-	(0 0	0		D -
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME		0 0) () (-	(0 0	0	0	-	(0 0	0		D -
Bargana	Retail - Qualifying Revolving		0 0) () (-	(0 0	0	0	-	(0 0	0		D -
	Retail - Other Retail		0 0) () (-	(0 0	0	0	-	(0 0	0		D -
	Retail - Other Retail - Of Which: SME		0 0) () (-	(0 0	0	0	-	(0 0	0		D -
	Retail - Other Retail - Of Which: non-SME		0 0) () (-	(0 0	0	0	-	(0 0	0		D -
	Equity		0 0) () (-	(0 0	0	0	-	(0 0	0		D -
	Securitisation															
	Other non-credit obligation assets) (() (-	(0 0	0	0	-	(0 0	0		D -
	IRB TOTAL		0		0	-	0	0 0	0	0	-	0	0	0	() -

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	(0 () -	0	0 0	(0		(0	0	(1 -
	Institutions		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Corporates		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Corporates - Of Which: Specialised Lending		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Corporates - Of Which: SME		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Retail		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Retail - Secured on real estate property		0 0	(D (-	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	(-
Romania	Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Retail - Qualifying Revolving		0 0	(0 0	-	0	0 0	(0	-	(0	0	(i
	Retail - Other Retail		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Retail - Other Retail - Of Which: SME		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Retail - Other Retail - Of Which: non-SME		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Equity		0 0	(0 0	-	0	0 0	0	0	-	(0	0	(1 -
	Securitisation															
	Other non-credit obligation assets		0 0	(0 0	-	0	0 0	(0	-	(0	0	(/ -
	IRB TOTAL	(0 0	(0 0	-	0	0 0	0	0	-	0	0	0	0	/-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0 0	(0 0) -	(0 0	0	0		0	0 0	0	0	-
	Institutions	(0 0	(0 0) -	(D 0	0	0		0	0 0	0	0	-
	Corporates	(0 0	(0 0) -	(D 0	0	0		0	0 0	0	0	-
	Corporates - Of Which: Specialised Lending	(0 0	(0 0) -	(D 0	0	0		0	0 0	0	0	-
	Corporates - Of Which: SME	(0 0	(0 0) -	(D 0	0	0		0	0 0	0	0	-
	Retail	(0 0	(0 0) -	(D 0	0	0		0	0 0	0	0	-
	Retail - Secured on real estate property	(0 0	(0 0) -	(0 0	0	0	-	0	0 0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	(0 0	(0 0) -	(0 0	0	0	-	0	0 0	0	0	-
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	(0 0	(0 0) -	(0 0	0	0		0	0 0	0	0	
	Retail - Qualifying Revolving	(0 0	(0 0) -	(0 0	0	0		0	0 0	0	0	
	Retail - Other Retail	(0 0	(0 0) -	(0 0	0	0		0	0 0	0	0	
	Retail - Other Retail - Of Which: SME	(0 0	(0 0) -	(0 0	0	0		0	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME	(0 0	(0 0) -	(0 0	0	0		0	0 0	0	0	
	Equity	(0 0	(0 0	-	(0 0	0	0	-	0	0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0 0	(0 0	-	(0 0	0	0	-	0	0 0	0	0	-
	IRB TOTAL		0 0		0 0	-		0 0	0	0	-	0	0	0	0	-



OTP Bank Nyrt.

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	0	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments		D C	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Institutions		D C	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Corporates		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Corporates - Of Which: Specialised Lending		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Corporates - Of Which: SME		0 0	() (-	0	0 0	0	0 0	-	(0 0	0	(-
	Retail		D C		0 0	-	0	0 0	C	0 0	-	(0 0	0	(-
	Retail - Secured on real estate property		0 0	() (-	0	0 0	C	0 0		(0 0	0	(-
	Retail - Secured on real estate property - Of Which: SME		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
Serbia	Retail - Secured on real estate property - Of Which: non-SME		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Retail - Qualifying Revolving		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Retail - Other Retail		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: SME		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Equity		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	() (-	0	0 0	C	0 0	-	(0 0	0	(-
	IRB TOTAL		0 0	(0 0	-	0	0	0	0	-	0	0 0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						/ /
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0		0 0	-	-	0 0	0 0	0	-		0 0	0	(j -
	Institutions		0 0) (-	1	0 0	0 0	0	-		0 0	0	() -
	Corporates		0 0) (-	1	0 0	0 0	0	-		0 0	0	(J -
	Corporates - Of Which: Specialised Lending		0 0) (-	1	0 0	0 0	0	-		0 0	0	(J -
	Corporates - Of Which: SME		0 0) (-	1	0 0	0 0	0	-		0 0	0	(J -
	Retail		0 0) (-		0 0	0 0	0	-		0 (0	() -
	Retail - Secured on real estate property		0 0) (-		0 0	0 0	0	-		0 (0	(j -
	Retail - Secured on real estate property - Of Which: SME		0 0) (-		0 0	0 0	0	-		0 (0	(j -
Slovakia	Retail - Secured on real estate property - Of Which: non-SME		0 0) (-		0 0	0 0	0	-		0 (0	(j -
	Retail - Qualifying Revolving		0 0		0 0	-	-	0 0	0 0	0	-		0 0	0	() -
	Retail - Other Retail		0 0		0 0	-	-	0 0	0 0	0	-		0 0	0	() -
	Retail - Other Retail - Of Which: SME		0 0) (-	1	0 0	0 0	0	-		0 0	0	() -
	Retail - Other Retail - Of Which: non-SME		0 0) (-	-	0 0	0 0	0	-		0 0	0	(-
	Equity		0 0) (-	-	0 0	0 0	0	-		0 0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0) (-	-	0 0	0 0	0	-		0 0	0	(-
	IRB TOTAL		0 0		0	-	(0 0	0	0	-		0 0	0		4-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	() () -	() 0	c	0	-	(0 0	0	() -
	Institutions		0 0	() ()) -	(0 0	C	0	-	(0 0	0	() -
	Corporates		0 0	() () -	(0 0	C	0	-	(0 0	0	() -
	Corporates - Of Which: Specialised Lending		0 0	() () -	(0 0	C	0	-	(0 0	0	(-
	Corporates - Of Which: SME		0 0	() (-	(0 0	C	0	-	C	0 0	0	(-
	Retail		0 0	() (-	0	0 0	C	0	-	(0 0	0	() -
	Retail - Secured on real estate property		0 0	() (-	0	0 0	C	0	-	(0 0	0	() -
	Retail - Secured on real estate property - Of Which: SME		0 0	() (-	(0 0	C	0	-	(0 0	0	(-
Ukraine	Retail - Secured on real estate property - Of Which: non-SME		0 0	() (-	(0 0	C	0	-	(0 0	0	(-
	Retail - Qualifying Revolving		0 0	() (-	(0 0	C	0	-	(0 0	0	(-
	Retail - Other Retail		0 0	() (-	(0 0	C	0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: SME		0 0	(0 (-	(0 0	0	0	-	C	0 0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	() (-	(0 0	C	0	-	(0 0	0	(-
	Equity		0 0	() () -	(0 0	C	0	-	() (0	() -
	Securitisation															
	Other non-credit obligation assets		0 0	() (-	(0 0	C	0	-	(0 0	0	(-
ud an defined in some meder 40 and 44	IRB TOTAL		0 0) (-	0	0	0	0	-	0	0 0	0	0	-



OTP Bank Nyrt.

									Baseline Scena	ario						
				31/12/2018	3				31/12/20:	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures ¹
	Central banks and central governments															
	Institutions					-	U	0	0	0				0		-
	Corporates					-	0	0	0	0	-			0	(-
	Corporates - Of Which: Specialised Lending					-	0	0	0	0	-			0	(-
	Corporates - Of Which: SME					-	0	0	0	0		(0	(-
	Retail						0	0	0	0	-	(0	(-
	Retail - Secured on real estate property				n (0	0	0	0		(0	(-
	Retail - Secured on real estate property - Of Which: SME				0 0	-	0	0	0	0		(0		-
Montenegro	Retail - Secured on real estate property - Of Which: non-SME		n (n (-	0	0	0	0	-	(0	(-
rioncenegro	Retail - Qualifying Revolving		n c		n (0	0	0	0		(0	(
	Retail - Other Retail				0 (-	0	0	0	0	-	(0	(-
	Retail - Other Retail - Of Which: SME		0 0		0 (-	0	0	0	0	-	(0 0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0		0 (-	0	0	0	0	-	(0 0	0	0	-
	Equity		0 0		0 0	-	0	0	0	0	-	(0 0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0) (D (-	0	0	0	0	-	(0 0	0	(-
	IRB TOTAL		0 0		0 0	-	0	0	0	0	-		0 0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



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								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-	C	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		D (0	0	-	C	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	(-	C	0 0	0	0 0	-	0	0	0	() -
OTP Bank Nyrt.	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		D (0	0	-	C	0	0	0 0	-	0	0	0	(-
	Equity		0 0	0	(-	C	0	0	0 0	-	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets		0 0	0	(-	C	0 0	0	0 0	-	0	0	0	(-
	IRB TOTAL		0 0	0	0	-	0	0	0	0	-	0	0	0		-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						1
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	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	0	r - '
Hungary	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	-
	Retail - Other Retail		0 (0	(-		0 (0	0	-		0 0	0	0	-
	Retail - Other Retail - Of Which: SME		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	-
	Equity		0 (0	(-		0 (0	0	-		0 0	0	0	-
	Securitisation															(
	Other non-credit obligation assets		0 (0	() -		0 (0	0	-		0 0	0	0	i- ''
	IRB TOTAL		0 0	0	0	-		0 0	0	0	-	(0 0	0	0	(- · · · ·

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20)18				31/12/201	9				31/12/20)20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments) ()) (0 0	-		0 0) (0 0	-		0 0	0 0	0	-
	Institutions Corporates				0	-				0 0	-			0 0	0	-
	Corporates Corporates - Of Which: Specialised Lending					-				0 0	-			0 0	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				1	-		0 0		0 0	-			0 0	0	-
	Corporates - Or Writch: SME Retail				1	-				0	-			0	0	-
	Retail - Secured on real estate property					-				0	-			, u	0	-
	Retail - Secured on real estate property - Of Which: SME					-				0	-				0	-
Croatia	Retail - Secured on real estate property - Of Which: She					-				0	-				0	-
Citatia	Retail - Qualifying Revolving					-				0	-				0	-
	Retail - Other Retail					1				0	[0	
	Retail - Other Retail - Of Which: SME									0					0	
	Retail - Other Retail - Of Which: non-SME					-				0	-		0 0		0	-
	Equity					-		0 0		0	-		0 (0	0	-
	Securitisation			-	-			-	-	-				-	-	
	Other non-credit obligation assets) () (0 0	-		0 0) (0 0	-		0 () 0	0	-
	IRB TOTAL		0 0	0 0	0	-		0 0	0 0	0	-		0 0	0	0	-



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								A	dverse Scenari	0						
				31/12/20)18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0) (-	(0 0	0	0	-	C	0	0	0	-
	Institutions		0 0	0) (-	(0 0	0	0	-	C	0	0	0	-
	Corporates		0 0	0) (-	(0 0	0	0	-	C	0	0	0	-
	Corporates - Of Which: Specialised Lending		0 0	0) (-	(0 0	0	0	-	C	0	0	0	-
	Corporates - Of Which: SME		0 0	0) (-	(0 0	0	0	-	C	0	0	0	-
	Retail		0 0	0) (-	(0 0	0	0	-	C	0	0	0	-
	Retail - Secured on real estate property		D C	0	0 0	-	(0 0	0	0	-	C	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
5	Retail - Qualifying Revolving		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
	Retail - Other Retail		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
	Retail - Other Retail - Of Which: SME		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
	Retail - Other Retail - Of Which: non-SME		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
	Equity		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
	Securitisation															
	Other non-credit obligation assets		0 0	0) (-	(0 0	0	0	-	C	0	0	() -
	IRB TOTAL		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20)18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															()
	Central banks and central governments		0 0	0) () -	0) 0	0	0	-	C) 0	0	0	ŀ
	Institutions		0 0	0) (-	(0 0	0	0	-	C	0 0	0	0	t
	Corporates		0 0	0) (-	(0 0	0	0	-	C	0 0	0	0	t
	Corporates - Of Which: Specialised Lending		0 0	0) (-	(0 0	0	0	-	C	0 0	0	0	t
	Corporates - Of Which: SME		0 0	0) (-	(0 0	0	0	-	C	0 0	0	0	t
	Retail		0 0	0) (-	(0 0	0	0	-	C	0 0	0	0	t
	Retail - Secured on real estate property		0 0	0) (-	(0 0	0	0	-	C	0 0	0	0	i-
	Retail - Secured on real estate property - Of Which: SME		0 0	0) () -	(0 0	0	0	-	C	0 0	0	0	1
Romania	Retail - Secured on real estate property - Of Which: non-SME		0 0	0) () -	(0 0	0	0	-	0	0 0	0	0	1-
	Retail - Qualifying Revolving		0 0	0) () -	(0 0	0	0	-	0	0 0	0	0	1
	Retail - Other Retail		0 0	0) () -	(0 0	0	0	-	0	0 0	0	0	1-
	Retail - Other Retail - Of Which: SME		0 0	0) () -	(0 0	0	0	-	0	0 0	0	0	1-
	Retail - Other Retail - Of Which: non-SME		0 0	0) () -	(0 0	0	0	-	0	0 0	0	0	1-
	Equity		0 0	0) () -	(0 0	0	0	-	C	0 0	0	0	1-
	Securitisation															1
	Other non-credit obligation assets		0 0	0) () -	(0 0	0 0	0	-	C	0 0	0	0	-
	IRB TOTAL	(0 0	0	0) -	0	0	0	0	-	0	0 0	0	0	1-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	018				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man manfarming	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹		Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	(0 0	(0 0	-		0 0	0	0 0	-	(0 0	0	0	1-
	Institutions	() 0	(0 0	-		0 0	0	0 0	-	-) 0	0	0	-
	Corporates	(0 0	(0 0	-		0 0	0	0 0	-	1	0 0	0	0	ir -
	Corporates - Of Which: Specialised Lending	(0 0	(0 0	-		0 0		0 0	-	1	0 0	0	0	1-
	Corporates - Of Which: SME	(0 0	(0 0	-		0 0		0 0	-) 0	0	0	r
	Retail	(0 0	(0 0	-		0 0		0 0	-) 0	0	0	r
	Retail - Secured on real estate property	(0 0	(0 0	-		0 0	0 0	0 0	-		0 0	0	0	r
	Retail - Secured on real estate property - Of Which: SME	(0 0	(0 0	-		0 0	0 0	0 0	-		0 0	0	0	r
Russian Federation	Retail - Secured on real estate property - Of Which: non-SME	(0 0	(0 0	-		0 0	0	0 0	-	1	0 0	0	0	ir -
	Retail - Qualifying Revolving	(0 0	(0 0	-		0 0	0	0 0	-	1	0 0	0	0	ir -
	Retail - Other Retail	(0 0	(0 0	-		0 0	0	0 0	-	1	0 0	0	0	ir -
	Retail - Other Retail - Of Which: SME	(0 0	(0 0	-		0 0	0	0 0	-	1	0 0	0	0	ir -
	Retail - Other Retail - Of Which: non-SME	(0 0	(0 0	-		0 0	0	0 0	-	1	0 0	0	0	ir -
	Equity	(0 0	(0 0	-		0 0	0	0 0	-	1	0 0	0	0	ir -
	Securitisation															1
	Other non-credit obligation assets	(0 0	(0 0	-		0 0	(0 0	-	1	0 0	0	0	-
	IRB TOTAL	0	0 0		0 0	-		0 0	0	0	-		0 0	0	0	(*)



OTP Bank Nyrt.

								A	dverse Scenar	io						
				31/12/20	018				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments		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	() -
	Corporates - Of Which: Specialised Lending		0 0) (0	-	-	0 0	0	0	-	0	0	0	(-
	Corporates - Of Which: SME		0 0) (0 0	-		0 0	0	0	-	0	0	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	() -
Serbia	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	0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	0 0	0 0	-		0 0	0	0	-	0	0	0	(-
	Equity		0 0	0 0	0 0	-		0 0	0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	0 0	0 0	-		0 0	0	0	-	0	0	0	0	-
	IRB TOTAL		0 0	0 0	0 0	-	(0 0	0	0	-	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						/ /
				31/12/20)18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0	0 0	-		0 0	0	0	-	C	0 0	0	0	j -
	Institutions		0 0		0 0	-		0 0	0	0	-	C	0 0	0	0) -
	Corporates		0 0		0 0	-		0 0	0	0	-	C	0 0	0	0) -
	Corporates - Of Which: Specialised Lending		0 0		0 0	-		0 0	0	0	-	0	0 0	0	0	/- /
	Corporates - Of Which: SME		0 0		0 0	-		0 0	0	0	-	C	0 0	0	0) -
	Retail		0 0		0 0	-		0 0	0	0	-	C	0 0	0	0) -
	Retail - Secured on real estate property		0 0		0 0	-		0 0	0	0	-	C	0 0	0	0) -
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	-		0 0	0	0	-	C	0 0	0	0	/- I
Slovakia	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	-		0 0	0	0	-	C	0 0	0	0) -
	Retail - Qualifying Revolving		0 0	0	0 0	-		0 0	0	0	-	C	0 0	0	0	, - I
	Retail - Other Retail		0 0	0	0 0	-		0 0	0	0	-	C) 0	0	0	, - · · ·
	Retail - Other Retail - Of Which: SME		0 0		0 0	-		0 0	0	0	-	0	0 0	0	0	/- /
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-		0 0	0	0	-	C	0 0	0	0	/-
	Equity		0 0	0	0	-		0 0	0	0	-	C	0 0	0	0	/-
	Securitisation															1
	Other non-credit obligation assets		0 0	0	0 0	-		0 0	0	0	-	C	0 0	0	0	/-
	IRB TOTAL		0 0	0	0	-		0 0	0	0	-	0) 0	0	0) -

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	018				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man manfarming	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0) () (-	-	0 0	0	0	-	0	0	0	() -
	Institutions		0 0) () () -		0 0	0	0	-	0	0	0	() -
	Corporates		0 0) () (-		0 0	0	0	-	0	0	0	() -
	Corporates - Of Which: Specialised Lending		0 0) () () -		0 0	0	0	-	0	0	0	() -
	Corporates - Of Which: SME		0 0) () () -		0 0	0	0	-	0	0	0	() -
	Retail		0 0) () () -		0 0	0	0	-	0	0	0	() -
	Retail - Secured on real estate property		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	() -
Ukraine	Retail - Secured on real estate property - Of Which: non-SME		0 0) () () -		0 0	0	0	-	0	0	0	() -
	Retail - Qualifying Revolving		0 0) () (-	-	0 0	0	0	-	0	0	0	() -
	Retail - Other Retail		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	() -
	Equity		0 0) () (-		0 0	0	0	-	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets		0 0) () () -		0 0	0	0	-	0	0	0	() -
	IRB TOTAL		0 0	0) 0	-) 0	0	0	-	0	0	0		<i>i</i> l-



OTP Bank Nyrt.

								A	dverse Scenar	io						
				31/12/20	18				31/12/201)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)	-														
	Central banks and central governments		0 0		0	-		0 0	0	l	-	l	0 0	0	(<u>i</u>
	Institutions		0 0		0	-		0 0	0	l	-	l	0 0	0	(<u>i</u>
	Corporates		0 0		0	-		0 0	0	l	-	l	0 0	0	(<u>i</u>
	Corporates - Of Which: Specialised Lending		0 0		0	-		0 0	0	l	-	l	0 0	0	(<u>i</u>
	Corporates - Of Which: SME		0 0		0	-		0 0	0	l	-	l	0 0	0	(<u>i</u>
	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	(
Mantanagua	Retail - Secured on real estate property - Of Which: SME		0 0		0	-		0 0	0	L L	-	(0 0	0	(-
Montenegro	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	-		0 0	0	0	-	0	0 0	0	(-
	Retail - Qualifying Revolving		0 0	0	0	-		0 0	0	0	-	0	0 0	0	(-
	Retail - Other Retail		0 0	0	0	-		0 0	0	0	-	0	0 0	0	(-
	Retail - Other Retail - Of Which: SME		0 0	0	0	-		0 0	0	0	-	0	0 0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	-		0 0	0	0	-	0	0 0	0	(
	Equity		0 0	0 0	0	-		0 0	0 0	0	-	0	0 0	0	(
	Securitisation															
	Other non-credit obligation assets		0 0		0	-		0 0	0	0	-	0	0	0	0	<u>.</u>
	IRB TOTAL		0	0	0	-		0 0	0	0	-	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



OTP Bank Nyrt.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	14,330	18	1,164	1	14,160	18	18	5	30.5%
	Regional governments or local authorities	230	0	68	0	230	0	2	0	50.1%
	Public sector entities	527	3	186	2	527	3	5	1	20.2%
	Multilateral Development Banks	10	0	0	0	10	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,385	18	616	18		18	1	0	0.1%
	Corporates	7,058	1,300	6,683	586		1,283	847	760	59.2%
	of which: SME	1,674	335	1,455	174		335	199	179	53.4%
	Retail	6,557	977	4,578	244		977	997	752	77.0%
OTP Bank Nyrt.	of which: SME	622	121	370	33		120	98	89	73.7%
OTF Dalik Nyrt.	Secured by mortgages on immovable property	9,851	1,073	5,510	412		1,073	750	627	58.4%
	of which: SME	1,688	0	1,392	0	1,688	0	18	0	0.0%
	Items associated with particularly high risk	79	0	118	0	79	0	1	0	0.0%
	Covered bonds	272	0	136	0	272	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	71	0	71	0	49	0	0	0	0.0%
	Equity			150	0	122	0	20	0	0.0%
	Securitisation									
	Other exposures			1,250	1	0	1	1	1	53.8%
	Standardised Total	42,775	3,391	20,530	1,264	39,919	3,374	2,642	2,146	63.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	9,516	18	237	1	9,440	18	15	5	30.6%			
	Regional governments or local authorities	130	0	27	0	130	0	1	C	0.9%			
	Public sector entities	228	0	113	0	227	0	0	C	22.9%			
	Multilateral Development Banks	0	0	0	0	0	0	0	C	0.0%			
	International Organisations	0	0	0	0	0	0	0	C	0.0%			
	Institutions	31	0	-23	0	26	0	0	0	0.8%			
	Corporates	3,344	205	3,073	86		193	143	120	62.2%			
	of which: SME	897	68	736	29		68	48	41	60.9%			
	Retail	1,926	256	1,301	41	1,857	256	244	215				
Hungary	of which: SME	364	13	217	3	364	13	13	10	79.4%			
i langa y	Secured by mortgages on immovable property	4,503	489	1,976	217	4,503	489	296	243				
	of which: SME	533	0	353	0	533	0	2	C	0.0%			
	Items associated with particularly high risk	13	0	19	0	13	0	0	0	0.0%			
	Covered bonds	272	0	136	0	272	0	0	C	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	C	0.0%			
	Collective investments undertakings (CIU)	49	0	49	0	49	0	0	C	0.0%			
	Equity					104	0	19	C	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total	20,862	968	7,423	346	19,895	956	718	583	61.0%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1.681	0	34	0	1.662	0	0	0	0.0%
	Regional governments or local authorities	63	0	22	0	63	0	1	0	0.0%
	Public sector entities	294	1	72	1	294	1	4	0	13.8%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	35	0	29	0	35	0	0	0	0.0%
	Corporates	844	175	804	78	811	175	116	105	60.1%
	of which: SME	233	101	200	38	233	101	69	65	64.2%
	Retail	1,110	112	813	80	1,110	112	64	50	44.9%
Croatia	of which: SME	59	4	35	2	59	4	3	3	61.3%
Cittatia	Secured by mortgages on immovable property	1,302	77	984	48	1,302	77	42	26	33.6%
	of which: SME	374	0	359	0	374	0	3	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					8	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	5,616	365	2,946	208	5,285	365	228	182	49.7%



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
		1.033				1.027				0.000
	Central governments or central banks	1,033	0	1	0	1,027	U	U	0	0.0%
	Regional governments or local authorities Public sector entities	0	0	U	0	U	0	U	0	0.0%
	Public sector entities Multilateral Development Banks	0	1	0	1	0	1	0	0	0.0%
		3	0	0	0	3	0	0	0	0.0%
	International Organisations Institutions	47	0	22	0	41	0	0	0	0.0%
	Corporates	482	199	475	133		199	90	81	40.5%
	of which: SME	482	199	4/3	133		199	90	01	9.5%
	Retail	1,292	204	929	63		204	180	143	70.2%
	of which: SME	1,292	204		8	1,292	204	23		70.2%
Bulgaria		1.860	171	1.156	63		171	122		60.7%
. 5	Secured by mortgages on immovable property of which: SME	238	1/1	1,138	63	238	1/1	122	104	0.0%
	or which: SME Items associated with particularly high risk	238	0	191	0	238	0	4	0	0.0%
	Covered bonds	3	0	3	0	3	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity	0	0	U	U	1	0	0	0	0.0%
	Securitisation					1	U	0	0	0.0%
						0	0	0	0	0.0%
	Other exposures	5.122	574	2.776	260	4.703	574	393	327	57.0%
	Standardised Total	5,122	5/4	2,776	260	4,703	5/4	393	327	57.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated 31/12/2017				
		Exposure	values	Risk exposu	re amounts	52,12,2027				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage R Non perfor exposure
	Central governments or central banks	467	0	15	0	453	0	0	0	
	Regional governments or local authorities	2	0	0	0	2	0	0	0	
	Public sector entities	1	0	0	0	1	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	29	0	16	0	29	0	0	0	
	Corporates	277	106	267	57	264	105	56	48	
	of which: SME	110	2	104	1	110	2	4	1	
	Retail	218	21	157	10	218	21	18	10	
Romania	of which: SME	47	3	34	2	47	3	2	0	
Rumania	Secured by mortgages on immovable property	1,151	43	781	21	1,151	43	36	22	
	of which: SME	402	0	361	0	402	0	6	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
	Equity					1	0	1	0	
	Securitisation									
	Other exposures					0	1	1	1	
	Standardised Total	2,235	171	1,265	88	2,119	171	113	80	

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	265	0	132		239	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	159	0	80	0	151	0	0	0	0.0%
	Corporates	338	19	331	2	305	19	26	18	93.8%
	of which: SME	55	5	54	2	55	5	4	4	78.0%
	Retail	1,323	199	884	11	1,323	199	331	187	93.8%
Russian Federation	of which: SME	0	0	0	0	0	0	0	0	0.0%
Russian reuchauon	Secured by mortgages on immovable property	110	22		4	110	22	31	18	80.0%
	of which: SME	50	0	45	0	50	0	3	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2,257	241	1,531	17	2,128	241	388	223	92.5%



OTP Bank Nyrt.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	383	0	382	0	381	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	6.7%
	Public sector entities	0	1	0	0	0	1	0	0	50.8%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	151	18		18	147	18	0	0	0.1%
	Corporates	478	60		19	475	59	44	42	71.3%
	of which: SME	203	12		4	203	12	9	8	65.5%
	Retail	327	48		20	327	48	31	28	
Serbia	of which: SME	0	16		5	0	16	11	11	70.4%
Seibia	Secured by mortgages on immovable property	277	25		17	277	25	14	10	
	of which: SME	72	0	69	0	72	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	1	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,766	151	1,535	74	1,607	151	91	81	54.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	215	0	0	0	208		0	0	0.0%
	Regional governments or local authorities	20	0	4	0	20	0	0	0	51.2%
	Public sector entities	4	0	2	0	4	0	0	0	86.3%
	Multilateral Development Banks	4	0	0	0	4	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	2	0	2	0	0	0	0.0%
	Corporates	272	71	257	34	269	71	51	45	63.8%
	of which: SME	43	1	31	1	43	1	2	0	8.3%
	Retail	262	33		7	262	33	36	27	82.0%
Slovakia	of which: SME	77	4	43	3	77	4	3	2	41.5%
Siovakia	Secured by mortgages on immovable property	534	35	228	13	534	35	24	22	61.9%
	of which: SME	15	0	11	0	15	0	0	0	0.0%
	Items associated with particularly high risk	6	0	9	0	6	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures			-		0	0	0	0	0.0%
	Standardised Total	1,378	139	700	54	1,308	139	112	94	67.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	209	0	208	0	193	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	2	0	1	0	0	0	0.0%
	Corporates	541	254	526	90	537	254	188	174	68.5%
	of which: SME	0	11	0	5	0	11	6	6	57.1%
	Retail	5	28	4	0	5	28	28	28	98.9%
Ukraine	of which: SME	0	0	0	0	0	0	0	0	0.0%
UNIAIIIC	Secured by mortgages on immovable property	26	186	18	25	26	186	163	161	86.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	828	469	776	115	762	468	380	362	77.4%



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Rati Non performi exposures1
	Central governments or central banks	136	0	135	0	136	0	1	0	C
	Regional governments or local authorities	15	0	15	0	15	0	0	0	100
	Public sector entities	0	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0	0
	Institutions	0		0	0	0	0	0	0	0
	Corporates	124	95		33		91	64	61	66
	of which: SME	106	23	103	19	106	23	7	4	17
	Retail	93	73	70	11	93	73	63	62	84
Montonogra	of which: SME	0	50	0	10		50	40	40	81
Montenegro	Secured by mortgages on immovable property	77	19	58	2	77	19	17	17	86
	of which: SME	0	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.
	Equity					0	0	0	0	0.
	Securitisation									
	Other exposures					0	0	0	0	0.
	Standardised Total	583	188	399	46	428	184	144	140	76.3

Restated 31/12/2017 Risk exposure amounts Stock of from non provisions performing exposures Exposure values Performing exposure1 Non performing exposure1 Coverage Ratio Non performing exposures1 Non-defaulted Non-defaulted (min EUR, %) ents or local authorities onal do nt Banks es on im ovable property I with particularly high risk red bonds s on institutions and corporates with a ST credit a tive investments undertakings (CIU) ation



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

								Ba	aseline Scenario	,						
				31/12/2018	:				31/12/2019					31/12/2020	1	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	14,120	58	30	16	26.9%	14,082	95	39	25	26.5%	14,045	133	49	35	26.4%
	Regional governments or local authorities	224	6	4	1	26.0%	216	14	6	3	24.9%	208	22	8	6	24.7%
	Public sector entities	507	23	10	5	21.1%	485	45	15	10	21.5%	463	67	20	14	21.6%
	Multilateral Development Banks	10	0	0	0	30.9%	9	1	0	0	33.1%	9	1	0	0	33.9%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,338	31	6	5	15.6%	1,326	42	11		22.2%	1,314	55	16	14	26.0%
	Corporates	6,611	1454	905		55.7%	6,434	1631	961		52.7%	6,249	1816	1,024	913	50.3%
	of which: SME	1,625		214		50.5%	1,576		229		47.9%	1,524	482	245	220	45.7%
	Retail	6,191		1,115			5,928		1,237		67.6%	5,677	1788	1,361	1,168	65.3%
OTP Bank Nyrt.	of which: SME	594		103		64.0%	577		108		60.1%	560	182	113	104	57.0%
OTF Datik Nyrt.	Secured by mortgages on immovable property	9,474		857		50.3%	9,199		929		46.6%	8,937	1987	996	874	44.0%
	of which: SME	1,614	74	49	24	31.8%	1,547		68	41	29.2%	1,477	211	87	59	28.1%
	Items associated with particularly high risk	78	1	1	0	34.4%	77	2	1	1	33.5%	77	3	2	1	33.1%
	Covered bonds	271	1	0	0	40.8%	269	3	1	1	40.8%	268	4	2	2	40.8%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	48	1	0	0	25.5%	46	3	1	1	25.5%	44	5	1	1	25.5%
	Equity	121	1	24	0	40.8%	121	1	25	1	40.8%	120	2	26	1	40.8%
	Securitisation															
	Other exposures	0	1	1	1	53.8%	0	1	1	1	53.8%	0	1	1	1	53.8%
	Standardised Total	38,993	4301	2,953	2,472	57.5%	38,194	5100	3,226	2,755	54.0%	37,411	5883	3,505	3,030	51.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	2						
				31/12/201	3				31/12/2019					31/12/202	20	
	(mh EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	9,418	40	20	10	25.5%	9,400	58	24	14	24.4%	9,382	2 76	28	15	3 23.9%
	Regional governments or local authorities	127		2	2 1	25.2%	122	7	3	1 2	25.3%	117		5	i 3	25.3%
	Public sector entities	223	4	2	2 1	25.4%	216	11	4	1 3	25.4%	208	8 19	e	j 5	5 25.4%
	Multilateral Development Banks	0	0	(0 0	0.0%	0	0	0) (0.0%) (0) (0.0%
	International Organisations	0	0	(0 0	0.0%	0	0	0	0 0	0.0%		0 0) (0.0%
	Institutions	26		(0 0	15.8%	26		0) (22.9%				0 (26.5%
	Corporates	3,201		171					198			2,994				
	of which: SME	877		56		52.8%	847	118	64		45.6%					3 41.0%
	Retail	1,799		257			1,752	361	275			1,705	409			2 66.7% 7 36.2%
Hungary	of which: SME	346		16	1	44.5%	337		18		39.4%					
inungury	Secured by mortgages on immovable property	4,360		337	280		4,225		375	316		4,087				
	of which: SME	519		10) 4	23.7%	495		18	9	23.4%			24	4 1€	5 23.2%
	Items associated with particularly high risk	12		(0 0	25.8%	12		0) (25.7%	12		0) (25.7%
	Covered bonds	271	. 1	(0 0	40.8%	269	3	1	1	40.8%	268	8 4	2	1 7	40.8%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0	0	0) (0.0%		0 0	0	0 (0.0%
	Collective investments undertakings (CIU)	48	1	(0 0	25.4%	46	3	1	1	25.4%	44	1 5	1	i 1	1 25.4%
	Equity	104	0	22	2 0	40.8%	103	1	24	i (40.8%	102	2 2	24	1 1	40.8%
	Securitisation															
	Other exposures	0	0	(0 0	24.3%	0	0	0	0 0	23.7%		0 0	0) (23.39 4 44.39
	Standardised Total	19,589	1263	812	668	52.9%	19,275	1577	904	755	47.9%	18,945	1907	990	844	44.39

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	1,647	15	'n	4	27.3%	1,632		9	8	27.0%	1,617	45	13	12	2 26.9%
	Regional governments or local authorities	60	2	1	. 0	20.2%	57		2	1	20.2%	54		3	2	2 20.2%
	Public sector entities	279	17	8	3	19.5%	264	32	10	6	19.8%	250	46	13	9	9 19.9%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.0%
	Institutions	33	2	1	. 0	24.2%	33		1	1	26.3%	32	3	1	1	27.6%
	Corporates	763	223	126	115		725		133	123	47.0%	689	298	140	130	
	of which: SME	218	116	72	68	58.8%	207		74	70	55.5%	197			72	2 52.9%
	Retail	1,084	138	73	59	42.5%	1,055		81	68	40.6%	1,026		89	77	7 39.4%
Croatia	of which: SME	55	8	4	3	44.5%	53		4	4	39.2%	51			4	4 36.1%
Ci Ualia	Secured by mortgages on immovable property	1,263	116	58	38	33.1%	1,233		63	45	30.6%	1,203			51	1 29.0%
	of which: SME	350	25	15	9	36.0%	332	42	19	13	29.7%	315	60	22	16	5 27.0% 0 0.0%
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0	0	0	0.0%	0	(0	0	i 0.0%
	Covered bonds	0	0	C	0	0.0%	0	0	0	0	0.0%	0	(0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.0%
	Collective investments undertakings (CIU)	0	0	C	0	40.8%	0	0	0	0	40.8%	0	(0	C	40.8%
	Equity	8	0	C	0	40.8%	7	0	0	0	40.8%	7	(0	C	40.8%
	Securitisation															
	Other exposures	0	0	C	0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	Standardised Total	5,137	513	270	221	43.0%	5,006	645	300	252	39.0%	4,878	773	328	282	36.5%



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

								Bi	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/2020)	
	(min EuR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	1,02	1	1	. 0	49.2%	1,027	1	1	0	51.8%	1,026	1	1	1	1 52.8%
	Regional governments or local authorities) 0	C	0	55.2%	0	0 0	C	0	55.2%	0	0	0	C	55.2%
	Public sector entities		1	C	0	0.0%	0	1	C	0	0.0%	0	1	0	C	0.0%
	Multilateral Development Banks		5 0	C	0	43.9%	5	0		0	44.1%	5	0	0	C	44.1%
	International Organisations) 0	C	0	0.0%	0	0 0		0	0.0%	0	0	0	C	0.0%
	Institutions	4		C	0	40.1%	41			0	40.4%	41		0	C	40.5%
	Corporates	46		94	85	40.8%	455		98	89	41.0%	447		102	93	3 41.2%
	of which: SME	2		5	5	9.7%	20		5	5	9.9%	20		6	5	5 10.2%
	Retail	1,22		186		58.7%	1,168		198		52.5%	1,115		208	184	
Bulgaria	of which: SME	7.		23			71		24		65.0%	69			22	
Daigana	Secured by mortgages on immovable property	1,79		150	122		1,746		162	137	48.2%	1,699			151	
	of which: SME	23) 8	7	2	25.7%	221	. 17	9	4	25.3%	213	25	10	6	5 25.2% 0 55.2%
	Items associated with particularly high risk		3 0	C	0	55.2%	3	8 0		0	55.2%	3	0	0	C	55.2%
	Covered bonds) 0	C	0	0.0%	0	0 0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment) 0	C	0	0.0%	0	0 0		0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)) 0	C	0	55.2%	0	0 0		0	55.2%	0	0	0	C	55.2%
	Equity		0	0	0	40.8%	1	0	(0	40.8%	1	0	0	C	40.8%
	Securitisation															1
	Other exposures) 0	C	0	0.0%	0	0 0		0	0.0%	0	0	0	C	0.0%
	Standardised Total	4,565	712	432	366	51.3%	4,446	831	459	399	48.0%	4,337	941	486	430	45.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenarie)						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	45.	3 0	C	0 0	40.8%	452	1	C	0	40.8%		1	1	1	40.8%
	Regional governments or local authorities		2 0	C	0	44.8%	2	0	0	0	47.3%		0	0	0	49.0%
	Public sector entities		0	0	0	1.4%	1	0	0	0	5.3%	1	0	0	0	11.3%
	Multilateral Development Banks		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	21		0	0	41.9%	28		1	0	44.5%			1	0	46.4%
	Corporates	26		60	50	46.1%	255		65	52	46.2%			70	55	46.3%
	of which: SME	10		5	2	38.8%	105		7	3	42.7%			9	5	44.8%
	Retail	20		24	17	48.0%	192		32	23	49.0%			39	30	49.5%
Romania	of which: SME	4		2	1	18.3%	44		3	1	22.0%			4	2	24.9%
Kulliallia	Secured by mortgages on immovable property	1,06		53	72	32.4%	1,031		63		31.4%					31.3%
	of which: SME	38	3 14	11	6	40.0%	375	27	17	11	39.6%	362	40	22	16	39.4%
	Items associated with particularly high risk) 0	C	0	40.8%	0	0	(0	40.8%	0	0	0	0	40.8%
	Covered bonds) 0	C	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	1	. 0	40.8%	1	0	1	0	40.8%	1	0	2	0	40.8%
	Securitisation															
	Other exposures) 1	1	. 1	53.8%	0	1	1	1	53.8%	0	1	1	1	53.8%
	Standardised Total	2.010	274	140	110	40.0%	1.963	327	163	128	39.2%	1,914	377	186	147	39.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								8	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	239	0	C	0	40.8%	239	1	0	0	40.8%	238	1	1	(40.89
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	(0.09
	Public sector entities	0	0	C	0	0.0%	0	0	0	0	0.0%		0	0	(0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	(0.09
	International Organisations	0	0	0	0	0.0%		0	0	0	0.0%		0	0	(0.09
	Institutions	150		0	0	40.8%	149		1	1	40.8%	148		1	1	40.89
	Corporates	304		28	19	93.5%	302		30	21	93.3%	300		35	23	93.19
	of which: SME	55		5	4	78.7%	54		5	4	79.5%	54		e		80.1
	Retail	1,217	305	404	273	89.4%	1,120		471	352	87.5%	1,031	491	539	424	
Russian Federation	of which: SME	0	0	0	0	30.7%	0		0	0	30.7%		0	0	(30.79
Russian reuchation	Secured by mortgages on immovable property	96		25	22	61.8%	90		27	25	59.3%	87		28	26	58.59
	of which: SME	40	10	3	2	21.2%	38	13	4	3	22.3%	36	14	4		23.49
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	(0.04
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	(0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	(0.04
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	0	0	0	0	0.0%		0	0	(0.0
	Equity	0	0	0	0	40.8%	0	0	0	0	40.8%		0	0	(40.8
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	(0.0
	Standardised Total	2,005	363	458	315	86.7%	1,899	469	529	399	85.0%	1,804	564	604	475	84.29



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

			K INYIL.													
								8	aseline Scenari	0						
				31/12/201	8				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	38		1	1 0	42.0%	381	. 0	1	1 0	42.0%	381	0	1	0	41.9%
	Regional governments or local authorities) ((0 0	50.2%	0	0 0	(0 0	50.2%	0	0	0	0	50.2%
	Public sector entities) 1	(0 0	50.8%	0	1 1	() 0	50.8%	0	1	0	0	50.8%
	Multilateral Development Banks) ((0 0	0.0%	0	0 0	() 0	0.0%	0	0	0	0	0.0%
	International Organisations) ((0 0	0.0%		0 0	(0 0	0.0%	0	0	0	0	0.09
	Institutions	14		1	1 1	3.8%	144		2	2 1	6.5%	143		2	2	8.69
	Corporates	46		47		69.0%	465	69	48		67.9%	462		52		66.99
	of which: SME	19		11		61.8%	198		13		61.0%	197		13	11	60.3%
	Retail	31	5 59	34	4 32	53.6%	309	65	36	5 34	51.7%	304	70	38	35	50.49 70.49
Serbia	of which: SME		16	11	1 11	70.4%	0	16	11	11	70.4%	0	16	11	11	70.49
Serbia	Secured by mortgages on immovable property	26		16	5 15	38.0%	261		15	7 15	37.3%	258	43	19	16	36.89
	of which: SME	7	2 1	1	1 0	51.5%	71	1	1	1 1	49.5%	71	2	2	1	48.49
	Items associated with particularly high risk			(0 0	50.3%	1	0	() 0	50.3%	1	0	1	0	50.3%
	Covered bonds) ((0 0	0.0%		0 0	() 0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) ((0 0	0.0%	0	0 0	(0 0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)) ((0 0	0.0%	0	0 0	() 0	0.0%	0	0	0	0	0.0%
	Equity		0 0	(0 0	40.8%	0	0 0	(0 0	40.8%	0	0	0	0	40.8%
	Securitisation															
	Other exposures		0 0	(0 0	0.0%	0	0 0	(0 0	0.0%	0	0	0	0	0.0%
	Standardised Total	1,57	184	100	93	50.6%	1,561	197	104	98	49.5%	1,550	209	113	102	48.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Bi	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	20		0	0	40.8%	208		0	0	40.8%	208	0	0	C	40.8%
	Regional governments or local authorities	2	0 0	0	0	51.2%	20	0	0	0	51.2%	20	0	0	C	51.2%
	Public sector entities	4	+ 0	0	0	34.5%	3	0	0	0	33.0%	3	0	0	C	32.4%
	Multilateral Development Banks		1 0	0	0	25.4%	4	0	0	0	27.4%	4	1	0	C	28.3%
	International Organisations		0 0	0	0	0.0%		0	0	0	0.0%	0	0	0	C	0.0%
	Institutions		2 0	0	0	40.8%		0	0	0	40.8%	2	0	0	C	40.8%
	Corporates	25		54	50	58.4%	248		56	52	56.3%	243	97	60	53	54.9% 26.9%
	of which: SME	4		3	1	24.5%	39		3	1	26.1%	38	6	4	2	26.9%
	Retail	24		43	35	74.6%	235		51	42	71.0%	223	72	59	50	68.7%
Slovakia	of which: SME	74		4	3	36.7%	71		5	3	35.1%	69	12	6	4	34.2%
JIOVAKIA	Secured by mortgages on immovable property	51	51	30	26	52.0%	508		32	29	47.7%	499	69	35	31	44.5%
	of which: SME	1	3 2	1	1	56.6%	12	2	1	1	52.3%	12	3	2	1	49.3%
	Items associated with particularly high risk		5 0	0	0	30.7%	6	0	0	0	30.7%	5	1	0	C	30.7%
	Covered bonds		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Equity		0 0	0	0	40.8%	0	0	0	0	40.8%	0	0	0	C	40.8%
	Securitisation						-	-								
	Other exposures		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Standardised Total	1,264	183	128	111	60.6%	1,234	213	140	123	57.8%	1,207	241	155	135	55.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	193	0	1	0	0.0%	193	0	1	0	0.0%	193	0	1	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	40.8%	1	0	0	0	40.8%		0	0	0	40.8%
	Corporates	528	263	192	178		519	272	198	183	67.3%		281	205	187	
	of which: SME	0	11	6	6	57.1%	0	11	6	6	57.1%		11	6	6	57.1%
	Retail	5	28	28	28	98.8%	5	28	28	28	98.8%		29	28	28	98.8%
Ukraine	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
UKI di lie	Secured by mortgages on immovable property	23	189	164	162	03.070	22	191	165	163	85.6%	20	192	166	164	
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	40.8%	0	0	0	0	40.8%	0	0	0	0	40.8%
	Securitisation				-											
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	750	480	386	368	76.8%	739	491	392	374	76.2%	728	502	400	380	75.7%



		OTF Dai	iter i tyr ei					В	aseline Scenario	0						
				31/12/201	3				31/12/2019)				31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ra Non perforn exposures
	Central governments or central banks	1	5 0	1	. 0	25.4%	135	1	1	1 0	25.4%	135	1	1	0	
	Regional governments or local authorities		5 0) (0	77.0%	15	0	() 0	75.0%	15	0	0	0	7
	Public sector entities		0 0	0 (0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	
	Multilateral Development Banks		0 0) (0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	
	International Organisations		0 0) (0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	
	Institutions		0 0	0	0	40.8%	0	0	0	0 0	40.8%	0	0	0	0	4
	Corporates	10	4 93	63	62	66.7%	103		64	4 63	66.6%	102	96	65	64	6
	of which: SME	10	4 25	6	5	20.3%	103	26	7	7 6	22.5%	102	28	8	7	2
	Retail		2 75	63	63	84.1%	91	76	64	4 63	83.3%	89	77	64	64	8
Montenegro	of which: SME		0 50	40	40	81.4%	0	50	40	40	81.4%	0	50	40	40	8
montenegro	Secured by mortgages on immovable property		5 21	18	17	81.4%	73	23	18	3 17	76.0%	71	25	19	18	7
	of which: SME		0 0) (0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	
	Items associated with particularly high risk		0 0) (0	0.0%	0	0		0 0	0.0%	0	0	0	0	
	Covered bonds		0 0) (0	0.0%	0	0		0 0	0.0%	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0 0	0 (0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	1
	Collective investments undertakings (CIU)		0 0		0	0.0%	0	0		0 0	0.0%	0	0	0	0	
	Equity		0 0		0	40.8%	0	0		0 0	40.8%	0	0	0	0	4
	Securitisation															
	Other exposures		0 0	0 (0	0.0%	0	0	0	0 0	0.0%	0	0	0	0	
	Standardised Total	42	3 189	146	142	75.1%	417	194	148	144	74.2%	412	199	149	146	73

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	seline Scenario)						
				31/12/2018					31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															1
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

									Adverse Scena	ario						
				31/12/201	18				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	14,104	74	45	22	29.7%	14,029	148	71	45	30.1%	13,961	217	88	64	29.79
	Regional governments or local authorities	222	8	9	2	29.0%	206	24	14	7	27.7%	189	41	17	11	27.29
	Public sector entities	497	33	20	8	24.3%	454	76	33	19	24.7%	414	116	40	29	24.79
	Multilateral Development Banks	9	0	0	0	41.6%	9	1	0	0	42.3%	8	1	1	1	42.19
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Institutions	1,333	36	11	9	23.8%	1,308		23	20	32.6%	1,283	86	34	31	36.19
	Corporates	6,528	1537	1,039	853		6,148	1917	1,194	980	51.1%	5,786	2279	1,276	1,096	48.19
	of which: SME	1,603	403	251	205	50.8%	1,499	507	293	238	46.9%	1,395	610	316	270	44.39
	Retail	6,126	1339	1,249	962	71.8%	5,713	1752	1,473	1,195	68.2%	5,333	2132	1,649	1,407	66.04
OTD Damir Num	of which: SME	585	158	115	99	62.7%	549	193	127	109	56.5%	517	226	134	119	52.79
OTP Bank Nyrt.	Secured by mortgages on immovable property	9,379	1546	1,023	789	51.1%	8,873		1,234	980	47.8%	8,376	2548	1,358	1,137	44.69
	of which: SME	1,597	91	84	39	42.7%	1,480	208	140	83	39.8%	1,354	334	175	126	37.84
	Items associated with particularly high risk	78	1	1	0	39.4%	76	3	2	1	38.2%	74	5	3	2	37.59
	Covered bonds	271	1	1	1	46.9%	268	4	2	2	46.9%	266	6	3	3	46.9
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Collective investments undertakings (CIU)	48	2	1	0	29.3%	44	5	3	1	28.0%	40	9	3	2	27.19
	Equity	121	1	33	0	46.9%	120	2	33	1	46.9%	119	3	33	2	46.99
	Securitisation															
	Other exposures	0	1	1	1	53.8%	0	1	1	1	53.8%	0	1	1	1	53.89
	Standardised Total	38,715	4579	3,433	2,648	57.8%	37,247	6046	4.084	3.251	53.8%	35,850	7444	4,504	3.786	50.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	9,411	47	28	13	26.9%	9,375	83	39	22		9,341	117	45	. 30	25.99
	Regional governments or local authorities	125	4	5	1	29.1%	116		8	4	27.9%	106		10	. 6	27.09
	Public sector entities	220	7	6	2	29.2%	206	21	12	6	27.9%		36	14	10	27.19
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		(0 0	. 0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		(0 0	0	0.09
	Institutions	26	1	0	0	21.2%	26		0	0	30.3%			1	. 1	33.39
	Corporates	3,161	307	228	153		2,953			210						36.6%
	of which: SME	866		73	50	50.7%	802			68	41.5%					37.09
	Retail	1,789		277			1,716			277		1,639				66.09
Hungary	of which: SME	340	37	21		42.5%	321			20		306				33.39
riangary	Secured by mortgages on immovable property	4,338	653	382	292		4,129			365		3,896			. 429	39.19
	of which: SME	515	18	16	5	28.0%	476	58	34	16	28.3%	425		47	30	27.89
	Items associated with particularly high risk	12	0	0	0	29.6%	11	1	1	0	28.3%	11		1	. 1	27.49
	Covered bonds	271	1	1	1	46.9%	268	4	2	2	46.9%		e	3	3	46.99
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Collective investments undertakings (CIU)	47	2	1	0	29.2%	44	5	3	1	27.9%	40		3	. 2	27.19
	Equity	103	1	31	0	46.9%	102	2	31	1	46.9%	101	3	30	1	46.99
	Securitisation															
	Other exposures	C	0	0	0	27.6%	0	0	0	0	31.5%	0		0	. 0	27.7
	Standardised Total	19,504	1347	959	707	52.5%	18,945	1906	1,183	889	46.6%	18,359	2492	1,309	1,061	42.69

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	iario						
				31/12/20	18				31/12/201	19				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,640	22	12	7	31.7%	1,609		23	17	31.5%	1,581	81	30	25	31.2%
	Regional governments or local authorities	59	3	3	1	23.2%	53		5	2	23.3%	47	15	6	4	23.3%
	Public sector entities	271	24	13	6	22.7%	243	53	20	12	23.1%	218	78	25	18	23.3%
	Multilateral Development Banks	0	0	0) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	33	2	1	1	61.4%	32		2	2	54.0%	31	4	2	2	51.0%
	Corporates	745				51.1%	673				44.9%	612	375			41.5%
	of which: SME	213			72	59.2%	192				54.1%	173	161			
	Retail	1,079		92	61	42.5%	1,029	194	108	77	39.9%	979	243	116	93	38.2% 37.3%
Croatia	of which: SME	54	9	5	4	46.8%	50		6	5	40.0%	46	17	7	6	37.3%
Ciualia	Secured by mortgages on immovable property	1,252		88	8 49	38.4%	1,191	188	114	73	38.8%	1,135	244	129	94	38.5%
	of which: SME	344	30	28	15	50.4%	313	61	43	28	44.8%	283	92	51	39	42.4%
	Items associated with particularly high risk	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	(0 0	46.9%	0	0	0	0	46.9%	0	0	0	0	46.9%
	Equity	7	0	(0 0	46.9%	7	0	0	0	46.9%	7	0	0	0	46.9%
	Securitisation		-	-												
	Other exposures	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	5,087	564	352	248	43.9%	4,836	814	433	324	39.8%	4,611	1040	481	391	37.6%



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

									Adverse Scen	nario						
				31/12/20:	18				31/12/201	19				31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,027	1	1	0	59.1%	1,026	2	2	1	61.5%	1,025	3	2	2	62.1%
	Regional governments or local authorities	0	0	0	0	63.5%	0	C	0	0	63.5%	0	0	0	0	63.5%
	Public sector entities	0	1	C	0	0.0%	0	1	0	0	0.0%	0	1	0	0	0.0%
	Multilateral Development Banks	5	0	0	0	50.3%	5	C	0	0	48.9%	5	1	0	0	47.4%
	International Organisations	0	0	0	0	0.0%	0	C	0	0	0.0%		0	0	0	0.0%
	Institutions	41		0	0	46.4%	40		0	0	46.7%			1	1	46.8%
	Corporates	459		102	88	41.5%	439		112	99	42.5%			119	107	
	of which: SME	21	50	6	5	9.9%	19		6	5	10.4%		53	7	6	10.9%
	Retail	1,201		216	172		1,099				51.8%		477		233	
Bulgaria	of which: SME	72		26	21		68		27		61.9%		40		23	58.8%
Duigana	Secured by mortgages on immovable property	1,758		193	136		1,629				45.0%				212	
	of which: SME	225	13	13	4	28.1%	206	32	20	9	28.6%	187	51	21	14	28.3%
	Items associated with particularly high risk	3	0	0	0	63.5%	3	C	0	0	63.5%	3	(0	0	63.5%
	Covered bonds	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	63.5%	0	C	0	0	63.5%	0	(0	0	63.5%
	Equity	1	0	0	0	46.9%	1	C	0	0	46.9%	1	(0	0	46.9%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	C	0	0	0.0%	0	(0	0	0.09
	Standardised Total	4,495	783	512	398	50.8%	4,244	1034	599	487	47.1%	4,040	1237	646	556	44.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures1
	Central governments or central banks	452	0	0	0	46.9%	452	1	1	1	46.9%	450	et.	1	1	46.9
	Regional governments or local authorities	2	0	0	0	52.2%	2	0	0	0	56.0%	2	0) 0	0	58.3
	Public sector entities	1	0	0	0	2.4%	1	0	0	0	13.0%	1	0) 0	0	27.2
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) 0	0	0.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Institutions	28	0	1	0	48.8%	28	1	1	0	52.9%	27	1	ι 2	1	55.8
	Corporates	258	110	75	51	46.4%	248	120	88	57	47.1%	233	135	5 94	65	48.1
	of which: SME	107	6	10	2	43.6%	102	11	15	5	50.1%	95	18	B 18	10	53.3
	Retail	203	37	33	20	53.0%	180	59	49	33	56.1%	154	85	64	49	58.1
Romania	of which: SME	45	5	4	1	21.9%	42	8	6	2	29.4%	38	12	7	4	34.2
Runnanna	Secured by mortgages on immovable property	1,056		76	51	36.8%	995	199	102	75	37.7%	934	260	0 124	97	37.5
	of which: SME	387	15	16	7	45.8%	368	34	27	16	47.4%	347	55	5 37	26	47.6
	Items associated with particularly high risk	0	0	0	0	46.9%	0	0	0	0	46.9%	0	0) 0	0	46.9
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) 0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0) 0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0 0	0	0.0
	Equity	1	0	2	0	46.9%	1	0	2	0	46.9%	1	0	2	0	46.9
	Securitisation															
	Other exposures	0	1	1	1	53.8%	0	1	1	1	53.8%	0	1	1 1	1	53.8
	Standardised Total	2.002	288	188	123	42.7%	1,908	383	245	167	43.6%	1,804	486	289	215	44.29

Standardised To ¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	239	0	0	0	46.9%	238	1	1	0	46.9%		1	1	1	46.99
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	C	0	0.09
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	C	0	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	C	0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	C	0	0.09
	Institutions	149	2	1	1	46.9%	147		2	2	46.9%			2	2	46.99
	Corporates	303	22	32	21	94.1%	298		35	24	93.1%	296		37	27	92.29 80.99
	of which: SME	55	5	5	4	79.7%	54		6	5	80.7%			6	5	80.99
	Retail	1,200	322	444	298		1,072	450	543	413	92.0%		553	621	507	
Russian Federation	of which: SME	0	0	0	0	35.3%	0	0	0	0	37.0%		0	C	0	38.69
Russian i eueration	Secured by mortgages on immovable property	93	39	33	28	73.0%	85	47	38	35	75.0%	81	51	41	38	74.89
	of which: SME	39	11	8	6	52.9%	35	15	11	9	60.5%	33	18	11	11	60.39
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	C	0	0.09
	Equity	0	0	0	0	46.9%	0	0	0	0	46.9%	0	0	C	0	46.99
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	C	0	0.0
	Standardised Total	1,984	385	510	348	90.4%	1,842	527	619	475	90.1%	1,730	639	702	575	90.0%



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

		UTP Dal	K INYIL.													
									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	381	0	1	. 0	44.1%	381	0	1	0	45.3%	381	0	1	Ū	45.2%
	Regional governments or local authorities	0	0	(0 0	63.6%	0	0	0	0	63.5%	0	0	0	0	63.4%
	Public sector entities	0	1	(0 0	50.8%	0	1	0	0	50.8%	0	1	0	0	50.8%
	Multilateral Development Banks	C	0	0	0 0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0) 0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	144		2	2 2	7.7%	138		5	4	15.7%			7	7	21.0%
	Corporates	462		53	50	68.7%	446		61		65.6%				64	63.6%
	of which: SME	196		14	12	63.7%	190		18		62.1%			20	18	61.3%
	Retail	311	63	42	36		295	79	51		53.8%			01	51	51.9%
Serbia	of which: SME	0	16	11	11	70.4%	0	16	11		70.4%		16	11	11	70.4%
Serbia	Secured by mortgages on immovable property	258		23	19	43.6%	248		30	24	45.1%		66	35	29	44.9%
	of which: SME	71	2	2	1	66.6%	69	4	3	2	64.7%		5	4	3	63.0%
	Items associated with particularly high risk	1	0	1	0	57.8%	1	0	1	0	57.8%		0	1	0	57.8%
	Covered bonds	C	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	C	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	C	0	() 0	46.9%	0	0	0	0	46.9%	0	0	0	0	46.9%
	Securitisation															
	Other exposures	C	0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	1,557	201	122	106	52.9%	1,509	249	149	129	52.0%	1,460	298	172	152	50.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scena	irio						
				31/12/20	18				31/12/2019)				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	from non	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	208	8 0	(0 0	46.9%	208	0	0	0	46.9%	207	0	0	0	46.9%
	Regional governments or local authorities	20	0 0	() 0	51.2%	20	0	0	0	51.4%	20	0	0	0	51.7%
	Public sector entities	4	1 0	(0 0	52.0%	3	0	0	0	46.2%	3	1	0	0	44.2%
	Multilateral Development Banks	4	l 0	() 0	36.8%	4	1	0	0	38.0%	4	1	0	0	38.7%
	International Organisations	(0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		2 0	() 0	46.9%	2	0	0	0	46.9%		0	0	0	46.9%
	Corporates	254	86	63	54	63.0%	242		69	59	60.7%	231		73	64	58.6%
	of which: SME	4() 4		2	46.5%	38	6	6	3	45.7%	36		6	4	44.5%
	Retail	243	48	50	37	77.3%	227	68	65	50	74.1%	205	89	78	65	72.4%
Slovakia	of which: SME	7.	1 7		3	41.3%	68		7	5	40.2%	63		9	7	40.1%
Siuvakia	Secured by mortgages on immovable property	515	53	35	28	52.5%	497		44	35	49.3%	477	91	50	42	45.8%
	of which: SME	13	8 2		1	59.5%	12	3	2	2	57.1%	11	. 4	2	2	55.4%
	Items associated with particularly high risk		5 O	() 0	35.3%	5	1	0	0	36.8%	5	1	0	0	37.9%
	Covered bonds	(0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0 0		0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0 0	(0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0 0	(0 0	46.9%	0	0	0	0	46.9%	0	0	0	0	46.9%
	Securitisation															
	Other exposures	(0 0	() 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	1,259	189	149	120	63.6%	1,208	240	179	146	60.9%	1,154	293	202	172	58.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	8				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	193	C	1	0	0.0%	193	0	1	0	0.0%	193	0	1	0	0.0%
	Regional governments or local authorities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	46.9%	1	0	0	0	46.9%	1	. 0	0	0	46.9%
	Corporates	521	270	206	183	67.8%	495	296	220	198		477	313	229	208	66.3%
	of which: SME	0	11	6	6	57.1%	0	11	6	6	57.1%	0	11	6	6	57.1%
	Retail	5	28	28	28	98.9%	5	29	29	28	98.8%	5	29	29	28	98.79
Ukraine	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
UKI dil le	Secured by mortgages on immovable property	22	190	168	164		18	194	171	167		15	197	172	170	86.0%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	46.9%	0	0	0	0	46.9%	0	0	0	0	46.9%
	Securitisation															
	Other exposures	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	742	488	404	375	76.8%	711	518	420	393	75.8%	691	539	430	406	75.3%



2018 EU-wide Stress Test: Credit risk STA OTP Bank Nyrt.

		OTP Bar	int i ti ji ci						Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	135	0	1	0	29.2%	135	1	1	0	27.9%	134	2	2 1	(2
	Regional governments or local authorities	15	0	(0	85.9%	15	0	1	0	84.7%	14	1	1 1	1	1 84
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0 0	(0 0
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0 0	(0 0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0 0	() (
	Institutions	0	0	(0	46.9%	0	0	0	0	46.9%		(0 0	(46
	Corporates	104	55	65	62	66.9%	101		67	65	67.1%		100		67	7 67
	of which: SME	104	25	8	6	21.9%	101		11	8	27.5%			2 13		32
	Retail	92	75	64	63	84.0%	89	77	65		82.6%			66		5 81
Montenegro	of which: SME	0	50	40	40	81.4%	0	50	40	40	81.4%		50	J J		81
Montenegro	Secured by mortgages on immovable property	75	22	19	17	79.7%	70	26	21	19	71.7%		30	22	20	66
	of which: SME	0	0	(0	0.0%	0	0	0	0	0.0%		(0 0	(0 0
	Items associated with particularly high risk	C	0	(0	0.0%	0	0	0	0	0.0%		0	0 0	(0 0
	Covered bonds	C	0	(0	0.0%	0	0	0	0	0.0%		0	0 0	(0 0
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0.0%	0	0	0	0	0.0%		(0 0	(0 0
	Collective investments undertakings (CIU)	C	0	(0	0.0%	0	0	0	0	0.0%		0	0 0	(0 0
	Equity	C	0	(0	46.9%	0	0	0	0	46.9%	C	0	0 0	(9 46
	Securitisation															1
	Other exposures	C	0	(0	0.0%	0	0	0	0	0.0%	C	0	0 0	(0 (
	Standardised Total	421	190	149	143	75.0%	410	201	155	148	73.5%	399	212	160	153	3 72.

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scen	ario						
			31/12/201					31/12/201	9				31/12/202	0	
(min EuR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Central governments or central banks															
Regional governments or local authorities															
Public sector entities															
Multilateral Development Banks															
International Organisations															
Institutions															
Corporates															
of which: SME															
Retail															
N.A.															
N.A. Secured by mortgages on immovable property															
of which: SME															
Items associated with particularly high risk															
Covered bonds															
Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)															
Equity															
Securitisation															
Other exposures															
Standardised Total															



2018 EU-wide Stress Test: Securitisations

OTP Bank Nyrt.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		0	0						
	Total		0	0						
	STA		0	0	0	0	0	0	0	0
REA	IRB		0	0	0	0	0	0	0	0
	Total		0	0	0	0	0	0	0	0
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amounts OTP Bank Nyrt.

	Actual	Restated	E	Baseline scenario)	ļ	Adverse scenario)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	22,326	21,793	22,461	22,859	23,256	22,590	23,272	23,978
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
Risk exposure amount other credit risk	22,326	21,793	22,461	22,859	23,256	22,590	23,272	23,978
Risk exposure amount for market risk	1,685	1,685	1,685	1,685	1,685	1,685	1,685	1,685
Risk exposure amount for operational risk	3,486	3,486	3,486	3,486	3,486	3,911	3,911	3,911
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	27,498	26,965	27,633	28,031	28,427	28,186	28,868	29,574

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2018 EU-wide Stress Test: Capital

OTP Bank Nyrt.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	А	OWN FUNDS	4,717	4,709	4,881	5,024	5,137	4,747	4,596	4,430
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,183	4,175	4,347	4,489	4,602	4,213	4,061	3,895
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-98	-98	-98	-98	-98	-98	-98	-98
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,233	5,056	5,228	5,387	5,524	4,885	4,739	4,717
	A.1.3	Accumulated other comprehensive income	-371	-356	-356	-356	-356	-397	-397	-397
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-522	-522	-522	-522	-522	-563	-563	-563
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	151	166	166	166	166	166	166	166
	A.1.4	Other Reserves	62	62	62	62	62	62	62	62
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	3	3	3	3	3	3	3	3
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-8	-8	-8	-8	-8	-8
	A.1.8	(-) Intangible assets (including Goodwill)	-566	-566	-566	-566	-566	-566	-566	-566
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-73	-84	-84	-84	-84	-84	-84	-84
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-174						
	A.1.21.1	Of which: subject to transitional arrangements		-162	-162	-162	-162	-426	-469	-365
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		178	178	178	178	178	178	178
	A.1.21.1.2	figures as at 01/01/2018		0	0	0	0	290	336	222
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		16	16	16	16	42	46	36
	A.1.22	Transitional adjustments	0	166	166	150	125	417	410	267
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		166	166	150	125	417	410	267
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		154	154	138	114	405	398	255
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		12	12	12	12	12	12	12
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	0
	A.1.22.4.1	differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporery differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

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2018 EU-wide Stress Test: Capital

OTP Bank Nyrt.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,183	4,175	4,347	4,489	4,602	4,213	4,061	3,895
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	534	534	534	534	534	534	534	534
	A.4.1	Tier 2 Capital instruments	534	534	534	534	534	534	534	534
	A.4.2	Other Tier 2 Clipital components and deductions	0	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	0
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	27,498	26,965	27,633	28,031	28,427	28,186	28,868	29,574
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	145	145	145	381	419	326
	B.2	Adjustments due to IFRS 9 transitional arrangements		146	145	145	145	381	419	326
	C.1	Common Equity Tier 1 Capital ratio	15.21%	15.40%	15.65%	15.93%	16.11%	14.75%	13.87%	13.03%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	15.21%	15.40%	15.65%	15.93%	16.11%	14.75%	13.87%	13.03%
	C.3	Total Capital ratio	17.15%	17.37%	17.57%	17.83%	17.98%	16.62%	15.69%	14.81%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,183	4,008	4,180	4,339	4,477	3,796	3,651	3,628
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	4,183	4,008	4,180	4,339	4,477	3,796	3,651	3,628
	D.3	TOTAL CAPITAL (fully loaded)	4,717	4,543	4,715	4,874	5,011	4,331	4,186	4,163
	E.1	Common Equity Tier 1 Capital ratio	15.21%	14.87%	15.21%	15.56%	15.83%	13.65%	12.83%	12.40%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	15.21%	14.87%	15.21%	15.56%	15.83%	13.65%	12.83%	12.40%
	E.3	Total Capital ratio	17.15%	16.85%	17.15%	17.48%	17.72%	15.58%	14.71%	14.23%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	45,101	45,101	45,101	45,101	45,101	45,101	45,101	45,101
	H.2	Total leverage ratio exposures (fully loaded)	45,101	45,101	45,101	45,101	45,101	45,101	45,101	45,101
	H.3	Leverage ratio (transitional)	9.27%	9.26%	9.64%	9.95%	10.20%	9.34%	9.00%	8.64%
	H.4	Leverage ratio (fully loaded)	9.27%	8.89%	9.27%	9.62%	9.93%	8.42%	8.10%	8.04%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	P.3	0-SII buffer	0.50%	0.50%	1.00%	2.00%	2.00%	1.00%	2.00%	2.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.78%	1.78%	2.91%	4.53%	4.53%	2.91%	4.53%	4.53%
			2		2.51 %					

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

OTP Bank Nyrt.

	Actual		Baseline scenario			Adverse scenario	
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,778	1,687	1,608	1,547	1,583	1,506	1,430
Interest income	2,117	2,035	1,984	1,982	2,207	2,196	2,170
Interest expense	-340	-349	-377	-435	-624	-689	-740
Dividend income	13	13	13	13	10	10	10
Net fee and commission income	846	846	846	846	791	731	699
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	31	-7	-7	-7	-13	-7	-7
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
Other operating income not listed above, net	-55	13	13	13	13	13	13
Total operating income, net	2,613	2,552	2,473	2,412	2,385	2,253	2,146
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	4	-311	-273	-279	-792	-650	-421
Other income and expenses not listed above, net	-1,573	-1,708	-1,708	-1,708	-1,765	-1,748	-1,748
Profit or (-) loss before tax from continuing operations	1,044	532	492	425	-172	-145	-23
Tax expenses or (-) income related to profit or loss from continuing operations	-134	-160	-147	-127	0	0	0
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	911	372	344	297	-172	-145	-23
Amount of dividends paid and minority interests after MDA-related adjustments	198	200	185	160	0	0	0
Attributable to owners of the parent net of estimated dividends	713	172	159	137	-172	-145	-23
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



EVALUATE:2018 EU-wide Stress Test:Major capital measures and realised losses

OTP Bank Nyrt.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

OTP Bank Nyrt.

		Actual								
		31/12/2017								
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial				
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing			
		but past due >30 days and <=90 days		Of which: defaulted	exposures ³	exposures				
(mln EUR)										
Debt securities (including at amortised cost and fair value)	11,097	0	40	3	0	7	6			
Central banks	132	0	0	0	0	0	0			
General governments	10,463	0	2	2	0	2	0			
Credit institutions	284	0	0	0	0	0	0			
Other financial corporations	2	0	0	0	0	0	0			
Non-financial corporations	216	0	38	1	0	5	6			
Loans and advances(including at amortised cost and fair value)	29,292	260	3,322	2,906	290	2,087	979			
Central banks	2,615	0	0	0	0	0	0			
General governments	718	0	1	1	3	0	0			
Credit institutions	1,696	0	0	0	1	0	0			
Other financial corporations	260	1	6	3	1	2	4			
Non-financial corporations	9,077	47	1,342	1,059	68	749	431			
Households	14,926	212	1,972	1,842	216	1,336	543			
DEBT INSTRUMENTS other than HFT	40,389	260	3,362	2,908	290	2,094	984			
OFF-BALANCE SHEET EXPOSURES	7,786		72	21	44	11	23			

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)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

OTP Bank Nyrt.

	Actual					
	31/12/2017					
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	1	1	1	1	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	1	1	1	1	0	
Loans and advances (including at amortised cost and fair value)	1,529	1,098	616	602	699	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	693	566	350	347	259	
Households	835	531	266	255	440	
DEBT INSTRUMENTS other than HFT	1,529	1,098	617	602	699	
Loan commitments given	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