Capital position CRD3 rules	2012.1	2.31	2013.0	06.30	References to COREP reporting
Capital position on Do Tules	Million EUR	% RWA	Million EUR	% RWA	References to CONEP Teporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	3 806		3 864		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets (1) (-/+)	47		34		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1		-1		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	3 806	14,9%	3 863	15,4%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	3 806	14,9%	3 863	15,4%	
G) Hybrid instruments not subscribed by government	356		349		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	4 162	16,3%	4 212	16,8%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	25 608		25 096		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	6		6		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	0		0		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	0		0		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	263		236		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

2. CREDIT RISK as of 31 December 2012

		LTV 0/ ++ /6		Exp	oosure values (as	of 31/12/2012)					RWA (as of 31/	/12/2012) **				Value adju	stments and provis	sions (as of 31/12/2012) **	
Il couterparty countries		LTV % ** (as of 31/12/2012)	F-IR	≀В	A-IF	≀В	STA		F-IRE	3	A-IRI	В	STA		F-IR	В	A-IRB	STA	۱ ۱
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	Default
	Central banks and central governments		-	-	-	-	7 788	1	-	-	-	-	1 156	1		-		-	
	Institutions		-	-		-	2 874	0	-		-	-	1 017	0		-		-	
	Corporates		-	-		-	6 985	492	-		-	-	6 801	524		-		-	
	Corporates - Of Which: Specialised Lending		-	-		-	781	17	-		-		780	17		-		-	
	Corporates - Of Which: SME		-	-	-	-	167	105			-	-	166	114		-		-	
	Retail		-	-		-	14 231	1 164		-	-	-	8 436	1 107		-		-	2
	Retail - Secured on real estate property	58,7%	-	-	-	-	5 029	187	-	-	-	-	1 771	87		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%				-	58	6					21			-		-	
OTP BANK NYRT.	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	4 971	181	-	-	-	-	1 750			-		-	
	Retail - Qualifying Revolving		-	-	-	-	1 590	40				-	1 193			-		-	
	Retail - Other Retail		-	-	-	-	7 612	936	-	-	-	-	5 473	979		-		- /////////////////////////////////////	2
	Retail - Other Retail - Of Which: SME		-	-		-	652	61		-		-	394	64		-		-	
	Retail - Other Retail - Of Which: non-SME		-	-		-	6 959	875		-		-	5 079	915		-		-	1
	Equity		-	-	-	-	92	-	-		-	-	106			-		-	
	Securitisation		-		-	-	-	-	-		-	-	-			-		-	
	Other non-credit obligation assets		-	-	-	-	2 029	-		-		-	1 394			-		-	
	TOTAL		0	0	0	0	33 999	1 656	0	0	0	0	18 910	1 632	-	0	- /	0 850	3
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-				-	-	-			-		-	

Notes and definitions

Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

"As explained in the Guidelines

		LTV 0/ ** /6		Exposure v	alues (as of 31/	12/2012) **					RWA (as of 31/12/2012) **				Value adjustments and	l provisions (as of 31/12/2012) **	
erparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB		A-IRB	STA		F-IRI	В	A-IRB	STA	A
			Non-defaulted Defau	ulted Non-o	defaulted Defa	aulted Non-de	efaulted E	Defaulted	Non-defaulted Defa	aulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defa	ulted Defau	lted Non-defaulted	Defaul
	Central banks and central governments		-	-	-	-	5 919	1	-	-	-	503	1	1	-		-	
	Institutions		-	-	-	-	1 354	0	-	-		479	C	0	-		-	
	Corporates		-	-	-	-	2 488	73	-	-		2 355	73	3	-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	339	7	-	-		339	7	7	- //////////		- /////////////////////////////////////	1 _
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-		-		-	- /////////////////////////////////////		-	
	Retail		-	-	-	-	6 573	628	-	-		3 303	566	6	-		-	
	Retail - Secured on real estate property	54,7%	-	-	-	-	3 561	147	-	-		1 257	67	7	- /////////////////////////////////////		- /////////////////////////////////////	4
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	9	0	-	-		4	(0	- /////////////////////////////////////		- /////////////////////////////////////	<i></i>
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-	-	-	3 551	147	-	-		1 253	67	7	-		-	
Hungary	Retail - Qualifying Revolving		-	-	-	-	697	2	-	-	-	523	2	2	-		-	
	Retail - Other Retail		-	-	-	-	2 315	479	-	-		1 523	498	8	-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	197	8	-		-	57	6	6	- /////////////////////////////////////		-	1
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	2 118	471	-	-		1 466	492	2	- /////////////////////////////////////		-	1
	Equity		-	-	-	-	92	-	-	-		106	-	- /////////////////////////////////////	- /////////////////////////////////////		- /////////////////////////////////////	1 _
	Securitisation		-	-	-		-	-	-	-				-	-		-	
	Other non-credit obligation assets		-	-	-	-	1 002	-	-	-		750	-	-	-		-	
	TOTAL		0 (0	0	0	17 428	702	0	0	0 0	7 494	641	1 -	0	- C	349	
	Securitisation and re-securitisations positions deducted from capital *			-	-	-									- /////////////////////////////////////		- /////////////////////////////////////	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

				Exp	osure values (as	s of 31/12/201	2) **				RWA (as of 31	1/12/2012) **				Value adjustn	nents and provisions	(as of 31/12/2012) **	
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	В	A-IF	RB	STA		F-IRE	3	A-IF	₹B	STA	١.	F-IRE	3	A-IRB	Sī	STA .
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	l Non-defaulted	Defaulted	Non-defaulted Defa	aulted Non-defaulted	Defau
	Central banks and central governments		-	-	-	-	368	-	-	-	-	-	2	-	-	-		-	
	Institutions		-	-	-	-	36	-				-	9		-	-		-	
	Corporates		-			-	1 091	27	-	-	-	-	1 062	30	0	-		-	
	Corporates - Of Which: Specialised Lending		-		-		129	-	-		-	-	129		-	-		-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-		-	- //		- /////////////////////////////////////	
	Retail		-	-	-	-	2 393	168	-	-		-	1 452	161	1	-		-	
	Retail - Secured on real estate property	70,5%	-			-	840	32	-	-	-	-	294	16	6	-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	30	3	-	-		-	10		1	-		-	
Bulgaria	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	811	30		-	-	-	284	15	5	- //		-	
bulyal la	Retail - Qualifying Revolving		-	-		-	71	0		-		-	53	(0	- [- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	1 482	135		-		-	1 105	145	5	-		-	
	Retail - Other Retail - Of Which: SME		-	-			123	33		-	-	-	92	37	7	- //		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-		-	1 359	102		-	-	-	1 013	107	7	- [- /////////////////////////////////////	
	Equity		-	-	-	-	-	-	-	-		-	-		-	-		-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-		-	- (- /////////////////////////////////////	
	Other non-credit obligation assets		-	-	-	-	329	-		-		-	219		-	-		-	
	TOTAL		0	0	0	0	4 217	195	0	0	0	0	2 745	191	1 -	0	-	0 117	7
	Securitisation and re-securitisations positions deducted from capital *														-	- //		- /////////////////////////////////////	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		LTM 0/ ++ /6	Ex	posure values (as o	of 31/12/2012) **			RWA (as of 31/12/2012) **		١	/alue adjustments and provi	isions (as of	31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB		STA		F-IRB	A-IRB	STA	F-IRB	A-IRE	3	STA	
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments			-	-	259	-			130 -		-	-		-
	Institutions		-	-	-	149	-			30 -		-	-		-
	Corporates				-	301	3			301 3		-	-		20
	Corporates - Of Which: Specialised Lending				-	90				90 -		- /////////////////////////////////////	-		-
	Corporates - Of Which: SME				-	1	0			1 0		- /////////////////////////////////////	-		3
	Retail		-		-	2 345	86			1 759 88		-	-		381
	Retail - Secured on real estate property	0,0%	-		-	-						-	-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-							-	-		
Russia	Retail - Secured on real estate property - Of Which: non-SME	0,0%			-	-						- /////////////////////////////////////	-		
Russia	Retail - Qualifying Revolving				-	657	35			493 35		-	-		156
	Retail - Other Retail		-		-	1 689	51			1 266 54		-	-		225
	Retail - Other Retail - Of Which: SME				-							- /////////////////////////////////////	-		
	Retail - Other Retail - Of Which: non-SME			-	-	1 689	51			1 266 54		-	-		225
	Equity				-	-						-	-		-
	Securitisation			-	-	-	-					-	-		
	Other non-credit obligation assets		-		-	145	-			73 -		-	-		-
	TOTAL		0 0	0	0	3 200	89	0 0	0 0	2 294 91	-	0 -	0	57	401
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-					-	-		-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	oosure values (as	of 31/12/2012	2) **				RWA (as of 31/	/12/2012) **				Value adjus	tments and prov	risions (as of 31/1:	/2012) **	
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IF	≀В	A-IRE	В	STA		F-IRE	3	A-IRI	В	STA	١	F-IR	3	A-IRI	В	STA	,
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted No	n-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	168	-	-	-	-	-	168	-		-		-		
	Institutions		-	-	-	-	126	-	-	-		-	67	-		-		-		
	Corporates		-	-	-	-	1 026	155	-		-	-	1 026	161		-		-		20
	Corporates - Of Which: Specialised Lending		-	-	-	-	14		-		-		14					- ////		
	Corporates - Of Which: SME		-		-	-	101	83	-		-		101	88		-		- ////		10
	Retail		-	-	-	-	431	137	-	-	-	-	323	137		-		-		2
	Retail - Secured on real estate property	92,9%	-	-	-	-	-	-	-	-	-	-	-	-		-		- //		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-		-	-		-		-		-		
Ukraine	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	-		-		-	-	-	-		-		- /////		
Okraine	Retail - Qualifying Revolving		-	-		-	48	0			-		36	0		-		- ////		
	Retail - Other Retail		-	-		-	383	137			-	-	287	137		-		-		2
	Retail - Other Retail - Of Which: SME		-	-		-	-					-		-		-		- /////		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	383	137	-	-	-	-	287	137		-		- /////		2
	Equity		-	-	-	-	-		-	-	-	-	-	-		-		- /////		
	Securitisation		-	-	-	-	-	-	-		-	-	-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	178	-			-	-	129	-		-				
	TOTAL		0	0	0	0	1 929	292	0	0	0	0	1 713	299	-	0	-	0	161	4
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		- ///		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

				Exposure values	as of 31/12/201	2) **			RWA (as of 31/12/2012) **		Va	lue adjustments and prov	isions (as of	31/12/2012) **	
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	4	-IRB	STA		F-IRB	A-IRB	STA	F-IRB	A-IR	В	STA	A
			Non-defaulted Defau	Ited Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted E	Defaulted Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-		189	-	-		3 -		-	-		1
	Institutions		-	-	-	54	-	-		12 -		-	-		1
	Corporates		-	-		392	28	-		378 28	3	-	-		
	Corporates - Of Which: Specialised Lending		-		-	93	-	-		93 -		- (////////////////////////////////////	- 1		1
	Corporates - Of Which: SME		-	-		-		-				- /////////////////////////////////////	-		
	Retail		-	-	-	896	62	-		564 58	3	-	-		8
	Retail - Secured on real estate property	101,3%	-	-	-	233	8	-		81 4	1	-	-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	18	4	-		6 2	2	-	-		
Romania	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		214	4	-		75 2		- (////////////////////////////////////	-		1
Komana	Retail - Qualifying Revolving		-	-	-	5	0	-		3 (- /////////////////////////////////////	- 1		1
	Retail - Other Retail		-	-	-	659	54	-		479 54	1	-	-		1 7
	Retail - Other Retail - Of Which: SME		-	-	-	120	5	-		86 5		- /////////////////////////////////////	- 1		1
	Retail - Other Retail - Of Which: non-SME		-	-	-	540	49	-		393 49		- /////////////////////////////////////	- 1		6
	Equity		-	-	-	-	-	-				- /////////////////////////////////////	-		1
	Securitisation		-	-		-	-	-				-	-		1
	Other non-credit obligation assets		-	-		58	-	-		37 -		-	-		
	TOTAL		0 0	0	0	1 589	90	0 0	0 0	993 86	-	0 -	0	38	13
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-	-				-	-		1

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

2. CREDIT RISK as of 31 December 2012

				Exp	oosure values (as	of 31/12/201	12) **				RWA (as of 31	/12/2012) **				Value adjust	tments and provi	sions (as of	31/12/2012) **	
nterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRE	В	A-IR	В	STA		F-IRB		A-IR	В	STA		F-IRE	В	A-IRE	3	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	392	-	-	-	-	-	133	-		-		-		
	Institutions					-	112	-	-	-	-	-	45	-		-		-		
	Corporates		-	-	-	-	395	40	-	-	-	-	386	47		-		-		
	Corporates - Of Which: Specialised Lending		-		-	-	-		-	-	-		-	-		-				
	Corporates - Of Which: SME		-		-		33	1	-	-	-	-	33	2		-				
	Retail		-	-	-	-	689	25	-	-		-	517	33		-		-		
	Retail - Secured on real estate property	88,5%	-	-	-	-	-	-	-	-		-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	-	-		-		-		
Croatia	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-	-	-			-	-	-	-		-		-		
	Retail - Qualifying Revolving		-	-	-		80		-	-	-	-	60	-		-				
	Retail - Other Retail		-	-	-	-	609	25	-	-	-	-	457	33		-		-		
	Retail - Other Retail - Of Which: SME					-		-				-		-		-		-		4
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	609	25	-	-	-	-	457	33		-		-		
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Securitisation				-		-	-	-	-	-	-	-	-		-				
	Other non-credit obligation assets				-	-	148	-	-			-	110	-		-		-		
	TOTAL		0	0	0	0	1 737	65	0	0	0	0	1 191	80	-	0	-	0	27	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-	-	-	-	-			-				

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		LTV 0/ ++ /6		Exposure	values (as of 31	/12/2012) **				RWA (as of 31/12/2012) **			Value adjustments and pro	visions (as o	31/12/2012) **	
unterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB	A-IRB	STA	F-IRE	B A-I	RB	STA	A
			Non-defaulted Defa	aulted No	n-defaulted Def	aulted Non	defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	210	-			8 -		-	-		l
	Institutions		-	-	-	-	22	-			12 -		-	-		1
	Corporates		-	-	-	-	236	24			236 24	ı	-	-		;
	Corporates - Of Which: Specialised Lending		-	-	-	-	25	-			25 -		-	-		
	Corporates - Of Which: SME		-	-	-	-	-						- /////////////////////////////////////	-		
	Retail		-	-	-	-	675	25			348 27		-	-		1
	Retail - Secured on real estate property	66,8%	-	-	-	-	395	0			138)	-	-		ı
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	0	0			0 ()	-	-		1
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	395	0			138		-	-		1
	Retail - Qualifying Revolving		-	-	-	-	5	0			3 ()	- /////////////////////////////////////	-		
	Retail - Other Retail		-	-	-	-	275	25	-		206 27		-	-		
	Retail - Other Retail - Of Which: SME		-	-	-	-	213	9			160 9		-	-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	62	16			46 18	3	- /////////////////////////////////////	-		
	Equity		-	-	-	-	-						-	-		1
	Securitisation		-	-	-	-	-	-					-	-		1
	Other non-credit obligation assets		-	-	-	-	56	-		-	34 -		-	-		i
	TOTAL		0	0	0	0	1 199	50	0 0	0 0	637 51	-	0	- 0	8	7
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-						- /////////////////////////////////////	-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		1-7/0/44/0		Exp	osure values (as of 31/12/201	2) **				RWA (as of 31	/12/2012) **		Val	ue adjustments and	provisions (as	of 31/12/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB	STA		F-IRE		A-IR	В	STA	F-IRB		A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted De	faulted Non-defa	ilted Defaulte	d Non-defaulted Defau
	Central banks and central governments		-	-		-	-	-	-	-	-			-		-
	Institutions		-	-		-	-	-	-	-	-			-		-
	Corporates		-			-	-	-	-	-	-			-		-
	Corporates - Of Which: Specialised Lending		-	-		-	-	-	_	-	-			- /////////////////////////////////////		- (////////////////////////////////////
	Corporates - Of Which: SME		-	-		-	-	-	-	-	-			- /////////////////////////////////////		-
	Retail		-	-		-	-	-	-	-	-			- /////////		-
	Retail - Secured on real estate property	0,0%	-			-		-	-	-	-			-		-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-	-			-		-
#HIÁNYZIK	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-		-		-	-			- /////////////////////////////////////		- /////////////////////////////////////
#IIAN LEIN	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		-	-		-	-	-	-		-			-		-
	TOTAL		0	0	0 0	0	0	0	0	0	0	0 0	-	0	- 0	- (
	Securitisation and re-securitisations positions deducted from capital *		-			-	-	-		-	-			-		-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Ex	oosure values (as	of 31/12/2012	e) **			RWA (as of 31/12/2012) **			Value adjustments and pro	visions (as of	31/12/2012) **	
unterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRE	3	STA		F-IRB	A-IRB	STA	F-IRI	B A-II	₹В	STA	Α
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments			-	-	-	-	-				-	- '		
	Institutions			-	-		-	-				-	-		
	Corporates			-	-		-					-	-		
	Corporates - Of Which: Specialised Lending			-	-	-	-	-				-	-		
	Corporates - Of Which: SME			-	-		-	-				-	- 1		
	Retail			-	-	-	-	-				-	-		
	Retail - Secured on real estate property	0,0%		-	-		-	-				-	- '		
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-	-	-	-				-	-		
#HIÁNYZIK	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-	-					- /////////////////////////////////////	- '		
######################################	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			-	-		-	-				-	-		
	TOTAL		0 0	0	0	0	0	0 0	0 0	0 0	-	0 -	- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *			-	-		-					- /////////////////////////////////////			

Notes and certination (1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure III Breakdown by country of Securitization exposure that is deducted from capital and is not included in RWA

*A sephane of the Guideline and the Guideline and the Securitization exposure that is deducted from capital and is not included in RWA

*A sephane of the Guideline and the Securitization exposure that is deducted from capital and is not included in RWA

2. CREDIT RISK as of 31 December 2012

				Exp	osure values (as of 31/12/201	2) **				RWA (as of 31	/12/2012) **		Va	lue adjustments and p	ovisions (as o	f 31/12/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB	STA		F-IR	В	A-IR	В	STA	F-IRB	A	IRB	STA
		,	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted E	efaulted Non-defaulte	d Defaulted	Non-defaulted Def
	Central banks and central governments		-	-		-	-	-	-	-	-			-	-	
	Institutions		-	-		-			-	-	-			-	-	
	Corporates		-	-		-			-	-	-			-	-	
	Corporates - Of Which: Specialised Lending		-			-		-		-	-			-	-	
	Corporates - Of Which: SME		-	-		-		-	-	-	-			- (////////////////////////////////////	-	
	Retail		-			-		-	-	-	-			-	-	
	Retail - Secured on real estate property	0,0%	-	-		-	-	-	-	-	-			-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-	-			-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	-	-	-	-	-			- /////////////////////////////////////	-	
#HIÁNYZIK	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		-	-		-	-		-	-	-			-	-	
	TOTAL		0	0	0 0	0	0	0	0	0	0	0 0	-	0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *		-			-	-	-	-	-				-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

		.=		Expos	sure values (as of 30/06/201	3) **				RWA (as of 30/	06/2013) **		Valu	e adjustments and provis	sions (as of 30/06/2013) **	
iterparty countries		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	STA		F-IRE	3	A-IRI	3	STA	F-IRB	A-IRB	STA	Α
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted Non-defaulted Def	faulted Non-defaulted	Defaulted Non-defaulted	Default
	Central banks and central governments		-	-		7 991	0	-	-	-	-	1 172	1	-	-	
	Institutions		-	-		2 359	3	-	-		-	790	5	-	-	
	Corporates		-	-		6 928	573	-	-		-	6 793	625	-	-	1
	Corporates - Of Which: Specialised Lending		-	-		1 078	53	-	-		-	1 102	53	- /////////////////////////////////////	-	1
	Corporates - Of Which: SME		-	-		157	106	-	-		-	156	115	-	-	
	Retail		-	-		13 596	1 168	-	-		-	8 123	1 122	-	-	2
	Retail - Secured on real estate property	56,5%	-	-		4 733	163	-		-	-	1 665	82	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		66	6	-	-		-	23	3	- /////////////////////////////////////	-	
OTP BANK NYRT.	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		4 667	157			-	-	1 642	78	-	-	
	Retail - Qualifying Revolving			-		1 632	41				-	1 224	42	-	-	
	Retail - Other Retail		-	-		7 231	964				-	5 234	998	-	-	
	Retail - Other Retail - Of Which: SME		-	-		605	59				-	381	62	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-		6 626	904				-	4 853	936	-	-	1
	Equity		-	-		95		-			-	102	-	-	-	
	Securitisation		-	-		-		-			-	-	-	-	-	
	Other non-credit obligation assets		-	-	-	1 997	-	-	-		-	1 434	-	-	-	
	TOTAL		0	0	0 0	32 966	1 745	0	0	0	0	18 414	1 753 -	0 -	0 760) 3
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-	-		-	-	-	-	-	-	

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

		.=		Expo	osure values (as o	of 30/06/2013	s) **				RWA (as of 30/06/2013) **				Value adjustments and pro	visions (as	of 30/06/2013) **	
nterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB		A-IRB	STA		F-IR	B A-II	₹В	STA	A
			Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted	l Defaulte	d Non-defaulted	Defau
	Central banks and central governments		-	-	-	-	5 859	0	-	-		446	1	1	-		-	1
	Institutions		-	-	-	-	1 046	3	-			376	5	5	-		-	1
	Corporates		-	-	-	-	2 974	65	-			2 795	66	6	-		-	1
	Corporates - Of Which: Specialised Lending		-		-	-	294	8	-			294	8	8	-		- /////////////////////////////////////	1
	Corporates - Of Which: SME		-	-		-			-			-			- /////////////////////////////////////		-	1
	Retail		-	-	-	-	6 124	635	-			3 107	585	5	-		-	1
	Retail - Secured on real estate property	57,5%	-	-	-	-	3 263	124	-			1 151	62	2	- /////////////////////////////////////		-	1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-	9	0	-			4	C	0	- /////////////////////////////////////		-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-			-	3 255	124	-			1 147	62	2	-		-	_
Hungary	Retail - Qualifying Revolving		-	-	-	-	704	2	-			528	2	2	-		-	1
	Retail - Other Retail		-	-	-	-	2 157	510	-	-		1 429	521	1	-		-	1
	Retail - Other Retail - Of Which: SME		-			-	178	7	-			61	6	ŝ //////////	-		-	\equiv
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	1 978	502	-	-		1 368	516	6	-		-	1
	Equity		-	-	-	-	95	-	-	-		102		. /////////////////////////////////////	- /////////////////////////////////////		-	d d
	Securitisation		-	-	-	-			-			-	-	-	-		-	
	Other non-credit obligation assets		-	-	-	-	932	-	-	-		717	-		-		-	
	TOTAL		0	0	0	0	17 029	704	0	0	0 0	7 543	656	-	0	0	320	
	Securitisation and re-securitisations positions deducted from capital *														- /////////////////////////////////////		- /////////////////////////////////////	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

				Exp	osure values (as of 30/06/201	13) **				RWA (as of 30	/06/2013) **		Val	ue adjustments and pr	ovisions (as of	f 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB	STA		F-IRI	В	A-IR	В	STA	F-IRB	A-	IRB	ST	A
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ulted Non-defaulted De	faulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-		447	-	-	-	-	-	2	-	-	-		
	Institutions			-		62	-		-	-	-	26	-	-	-		
	Corporates		-	-		1 014	62	-	-	-	-	995	73	-	-		24
	Corporates - Of Which: Specialised Lending		-	-		263	-	-	-	-	-	261	-	-	-		
	Corporates - Of Which: SME			-			-	-	-		-	-	-	- /////////////////////////////////////	-		
	Retail		-	-		2 365	144	-	-	-	-	1 444	136	-	-		33
	Retail - Secured on real estate property	70,4%		-		825	30	-	-		-	289	15	-	-		5
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		27	2	-	-	-	-	9	1	-	-		
B 1	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		797	28		-			279	14	- /////////////////////////////////////	-		4
Bulgaria	Retail - Qualifying Revolving			-		68	0					51	0	- /////////////////////////////////////	-		
	Retail - Other Retail			-		1 472	113	-	-	-	-	1 104	121	-	-		27
	Retail - Other Retail - Of Which: SME			-		121	29					90	33	- /////////////////////////////////////	-		f f
	Retail - Other Retail - Of Which: non-SME			-		1 352	85				-	1 014	88	- /////////////////////////////////////	-		20
	Equity			-		-	-		-		-	-	-	-	-		
	Securitisation		-	-		-	-	-	-	-	-	-	-	-	-		
	Other non-credit obligation assets			-		316	-	-	-	-	-	220	-	-	-		
	TOTAL		0	0	0 0	4 204	205	0	0	0	0	2 687	209 -	0	- 0	105	57
	Securitisation and re-securitisations positions deducted from capital *			-		-		-		-		-	- /////////////////////////////////////	-	-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		. =	Ехр	osure values (as	of 30/06/2013)				RWA (as of 30/06/2013) **			Value adjustments and pro-	isions (as o	f 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRE	3	STA		F-IRB	A-IRB	STA	F-IRI	B A-IR	В	STA	A
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments			-	-	265	-			133 -		-	-		
	Institutions			-	-	139	-			23 -		-	-		-
	Corporates			-	-	327	3			327 3	3	-	-		20
	Corporates - Of Which: Specialised Lending			-		92	1			92 1		- /////////////////////////////////////	-		0
	Corporates - Of Which: SME			-		1				1 -		- /////////////////////////////////////	-		2
	Retail			-	-	2 216	94			1 662 95	5	-	-		486
	Retail - Secured on real estate property	0,0%		-	-	-	-					-	-		-
	Retail - Secured on real estate property - Of Which: SME	0,0%		-			-					-	-		-
Russia	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-						-	-		-
Kussia	Retail - Qualifying Revolving				-	680	35			510 35		-	-		210
	Retail - Other Retail			-	-	1 536	59			1 152 61		-	-		276
	Retail - Other Retail - Of Which: SME				-	-						-	-		-
	Retail - Other Retail - Of Which: non-SME				-	1 536	59			1 152 61		-	-		276
	Equity			-	-	-	-					-			
	Securitisation			-								-	-		
	Other non-credit obligation assets			-	-	160	-			89 -		-	-		-
	TOTAL		0 0	0	0	3 106	97	0 0	0 0	2 233 98	-	0 -	0	76	506
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-					-	-		-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

				Expo	osure values (as of 30/06/20	13) **				RWA (as of 30	/06/2013) **		٧	alue adjustments and pro	visions (as of 3	0/06/2013) **	
unterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB	STA		F-IRE	3	A-IR	В	STA	F-IRB	A-I	RB	STA	
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted Non-defaulted	Defaulted Non-defaulted	d Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-		237	-	-	-	-	-	237	-	-	- 1		
	Institutions		-			114		-		-		66	-	-			
	Corporates			-		1 047	187			-	-	1 047	194	-	- 1		
	Corporates - Of Which: Specialised Lending		-			137	31	-		-		137	32	-	- 1		
	Corporates - Of Which: SME		-			82	85	-		-	-	82	90	- /////////////////////////////////////	- 1		1
	Retail		-	-		431	136	-	-	-	-	323	136	-	-		2
	Retail - Secured on real estate property	89,9%	-			-		-		-		-	-	-	- 1		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-		-		-	-	-	-	-	- 1		
Ukraine	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-					-	-	-		-	- /////////////////////////////////////	- (
Oktaille	Retail - Qualifying Revolving		-	-		62		-	-	-	-	47	-	- /////////////////////////////////////	<i>- 1</i>		
	Retail - Other Retail		-	-		369	136	-	-	-	-	277	136	-	- [:
	Retail - Other Retail - Of Which: SME		-	-		-			-		-		-	- /////////////////////////////////////	- (
	Retail - Other Retail - Of Which: non-SME		-	-		369	136	-	-	-	-	277	136	- /////////////////////////////////////	- [2
	Equity		-			-	-	-	-	-	-	-	- /////////////////////////////////////	- /////////////////////////////////////	<i>-</i> [
	Securitisation		-	-		-		-	-	-	-	-	-	-	- 1		
	Other non-credit obligation assets		-	-		225	-	-	-	-	-	178	-	-	- 1		
	TOTAL		0	0	0 0	2 055	322	0	0	0	0	1 851	330 -	0	- 0	101	
	Securitisation and re-securitisations positions deducted from capital *			-									- /////////////////////////////////////	- /////////////////////////////////////			

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	13) **				RWA (as of 30	/06/2013) **				Value adjus	tments and prov	isions (as of	30/06/2013) **	
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA		F-IRE	3	A-IR	В	STA		F-IRE	3	A-IR	В	S1	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	faulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Default
	Central banks and central governments		-	-	-	-	277	-	-	-	-	-	4	-		-				
	Institutions		-		-	-	62	-		-		-	21	-						
	Corporates		-	-	-	-	405	26				-	405	26				J . I		
	Corporates - Of Which: Specialised Lending		-		-		89	-	-		-		89	- 1				<u> </u>		
	Corporates - Of Which: SME		-	-	-		-	-	-		-	-	-	-				- 1		
	Retail		-	-	-	-	831	75		-		-	527	71		-		_		
	Retail - Secured on real estate property	97,0%	-	-	-	-	239	8			-	-	84	4				-		
	Retail - Secured on real estate property - Of Which: SME	0,0%		-		-	30	4			-	-	10	2						
Romania	Retail - Secured on real estate property - Of Which: non-SME	0,0%					210	4					73	2						
Romania	Retail - Qualifying Revolving		-	-	-	-	5	0	-	-	-	-	4	0		-		<u> </u>		<i>a</i>
	Retail - Other Retail		-	-	-	-	586	67	-	-	-	-	440	67		-				
	Retail - Other Retail - Of Which: SME		-	-		-	91	13				-	69	13						8
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	495	54	-	-	-	-	371	54		-		!		8
	Equity		-	-	-		-	-	-		-	-	-	- [. I		
	Securitisation		-	-	-	-	-					-	-	-				_		
	Other non-credit obligation assets		-	-	-	-	68	-		-	-	-	44	-		-				
	TOTAL		0	0	0	0	1 642	102	0	0	0	0	1 001	97	-	0	-	0	37	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-				-	-	-	-		-				

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Exposure values (as of 30/06/2013) ** RWA (as of 30/06/2013) ** Value adjustments and provisions (as of 30/06/2013) ** LTV % ** (as of 30/06/2013) Counterparty Country (1) STA STA F-IRB A-IRB F-IRB A-IRB F-IRB A-IRB STA Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Central banks and central governments 418 152 Institutions 151 76 343 56 343 70 37 Corporates Corporates - Of Which: Specialised Lending 5 Corporates - Of Which: SME 39 39 Retail 690 29 518 38 41 Retail - Secured on real estate property 87,6% 0.0% Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME 0,0% Croatia Retail - Qualifying Revolving 81 61 4 29 38 Retail - Other Retail 609 457 36 Retail - Other Retail - Of Which: SME 36 Retail - Other Retail - Of Which: non-SME 609 29 457 Equity Securitisation Other non-credit obligation assets 156 110 77 TOTAL 0 0 0 1 758 84 0 0 0 1 198 108 0 0 24 Securitisation and re-securitisations positions deducted from capital *

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

		15100000	Ex	posure values (as	of 30/06/2013	3) **			RWA (as of 30/06/2013) **			Value adjustments and pro-	isions (as of 30	06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IR	В	STA		F-IRB	A-IRB	STA	F-IR	B A-IR	В	STA
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted N	lon-defaulted Defaulted
	Central banks and central governments		-	-	-	263	-		-	8 -		-	- //	
	Institutions			-	-	14	-			8 -		-	- //	
	Corporates			-	-	235	28			235 29		-	- //	3
	Corporates - Of Which: Specialised Lending			-	-	113	1			113 1		- /////////////////////////////////////	- //	
	Corporates - Of Which: SME			-	-							-	- //	
	Retail			-	-	706	28			367 30		-	-	4
	Retail - Secured on real estate property	66,4%		-	-	406	1			142		-	- //	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	0	0			0 0		-	-	
Slovakia	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	406	1			142 (- /////////////////////////////////////	a - 🌌	
	Retail - Qualifying Revolving			-	-	5	0			4 (- /////////////////////////////////////	- //	
	Retail - Other Retail			-	-	295	28			221 29		-	- //	4
	Retail - Other Retail - Of Which: SME			-	-	214	11			161 11		-	- ///	3
	Retail - Other Retail - Of Which: non-SME			-	-	81	17			61 18		-	- //	
	Equity			-	-	-	-					- /////////////////////////////////////	1 - M	
	Securitisation		-	-	-		-		-	-		-	-	
	Other non-credit obligation assets		-	-	-	54	-		-	29 -		-	- //	
	TOTAL		0 0	0	0	1 272	56	0 0	0 0	647 59	-	0 -	0	9 7
	Securitisation and re-securitisations positions deducted from capital *			-	-		-					-	- //	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1500000		Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **				Value adjus	tments and provi	sions (as of 30/0	06/2013) **	
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA		F-IRB		A-IR	В	ST	A	F-IR	В	A-IRE	3	STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted No	on-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-			-		-		
	Institutions		-	-		-	-	-	-	-		-				-		- ////		
	Corporates		-	-		-	-	-	-	-		-	•			-		- /////		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-		-	-				-		- ////		
	Corporates - Of Which: SME Retail		-	-	-	-	-	-	-		-	-				-		-		
	Retail - Secured on real estate property	0,0%	-	-		-		-	-			-				-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-				-		- /////		
#HIÁNYZIK	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-					-	-				-		- /////		
#FIIAN IZIK	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		-	-	-	-	-	-	-	-	-	-				-		- /////		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0		0	- 1	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-	-	-		-					-		-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **			RWA (as of 30	/06/2013) **				Value adjus	tments and provisio	ns (as of 30/06/2013) **	
party Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA	F-II	₹В	A-IR	В	STA	١	F-IRE		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted Non-defaulter	ed Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-	-	-	-				-	-	-		-		-	
	Corporates		-	-	-	-	-			-	-	-	-				-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-			-	-	-	-				-	
	Corporates - Of Which: SME		-	-	-	-	-			-	-	-					-	
	Retail		-	-	-	-	-			-	-	-	-				-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-			-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-	-	-	-		-		-	
#HIÁNYZIK	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-			-	-	-			-		- /////////////////////////////////////	
	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		-	-		-	-			-	-	-	-				-	
	TOTAL		0	0	0	0	0 0	0	0	0	0	0	0	-	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *		-			-				-			-				- /////////////////////////////////////	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

**Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

***As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **				Value adjustn	nents and provi	sions (as of	30/06/2013) **	
unterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRI	3	A-IR	3	STA	١	F-IRB		A-IR	В	STA	4	F-IRE	3	A-IRB		STA	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Institutions		-	-		-		-	-	-	-	-	-	-		-		-		1
	Corporates		-	-	-		-	-	-	-	-	-	-			-		-		1
	Corporates - Of Which: Specialised Lending		-		-		-	-	-	-	-		-			-		-		1
	Corporates - Of Which: SME		-		-	-	-	-	-		-		-	-		-		-		
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-	-	-	-	-	-	-	-		-		-		
#HIÁNYZIK	Retail - Qualifying Revolving		-		-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-		1
	Retail - Other Retail - Of Which: SME		-		-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Other Retail - Of Which: non-SME		-		-		-		-		-	-	-	-		-		-		
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		ı
	Other non-credit obligation assets		-			-		-		-			-			-		-		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-		-	-			-	-	-		-		-		1

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

*Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

Explanatory footnotes
"Specialised Lending (corporates)" row for 31/12/2013 contains only SL data of OTP Bank Hungary, SL data of subsidiaries is included in "corporates" row (no breakdown). "Specialised Lending (corporates)" row for 30/06/2013 contains also data of foreign subsidiaries (not only data of OTP Bank Hungary).

3. SECURITISATION SUMMARY

HU036 OTP BANK NYRT.

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	0	0
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	0	0

Explanatory footnotes

4. MARKET RISK

HU036 OTP BANK NYRT.

(in million Euro)

	2012.	12.31	2013.	06.30
	TOTAL RISK AMO		TOTAL RISK AMO	
	SA	IM	SA	IM
Traded Debt Instruments	79	0	265	0
TDI - General risk	79	0	150	0
TDI - Specific risk	0	0	114	0
Equities	2	0	12	0
Equities - General risk	1	0	9	0
Equities - Specific risk	2	0	4	0
Foreign exchange risk	1 547	0	1 412	0
Commodities risk	1	0	9	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

(in million Euro)									
Decided Materia			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	7 tustria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		2	1	2	2	0	0	0	12
[3M - 1Y]		1	1	0	0	0	0	0	0
[1Y - 2Y]		10	1	9	6	0	0	0	0
[2Y - 3Y]	Bulgaria	19	1	19	15	0	3	0	0
[3Y - 5Y]		78	2	77	49	0	28	0	0
[5Y - 10Y]		25	2	23	15	0	5	0	0
[10Y - more]		2	0 7	2	2	0	0	0	0
Total		139		132	89	0	35	0	12
[0 - 3M] [3M - 1Y]		0	0 0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[51 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
							•	•	•

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ozcon republic	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]	LStorila	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
Iotai		U	ı	U	ı		J J	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	Trance	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Germany	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		264	133	264	89	0	7	0	0
[3M - 1Y]		340	67	340	87	0	10	0	0
[1Y - 2Y]		301	52	301	151	0	2	0	0
[2Y - 3Y]	Hungary	381	48	381	131	0	0	0	0
[3Y - 5Y]	J ,	618	88	618	281	0	0	0	0
[5Y - 10Y]		790	150	790 396	221	0	1	0	0
[10Y - more] Total		396 3 088	71 609		260 1 221	0	0 19	0	0
lotal		3 088	609	3 088	1 221	U	19	U	U

(in million Euro)									
			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	100.0.10	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y]	,	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0 0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	1 -4 1-	0	0	0	0	0	0	0	0
[3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Licontoristen	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Laxonibodig	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Malta	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
Iotal		0	ļ	U I	ļ			V	U

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	11011101101101	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	Fortugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		1	0	1	0	0	0	0	0
[3M - 1Y]		23	1	23	0	0	0	0	0
[1Y - 2Y]		9	1	9	0	0	0	0	0
[2Y - 3Y]	Romania	4	0	4	0	0	0	0	0
[3Y - 5Y]	rtomania	12	3	12	0	0	0	0	0
[5Y - 10Y]		2	2	2	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		50 40	7	50 40	0	0	0	0	0
[0 - 3M] [3M - 1Y]		2	0 2	2	0	0	0	0	0
[1Y - 2Y]		32	2	32	30	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]	Slovakia	1	1	1	0	0	0	0	0
[5Y - 10Y]		8	8	8	0	0	0	0	0
[10Y - more]		15	15	15	0	0	0	0	9
Total		99	29	99	34	0	0	0	9
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
		0	0	0	0 0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Owcden	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Accetoralia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Australia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	U	U	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	. iong . tong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	·	0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	U.S.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Smillonand	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	U	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0 82	0 35	0 81	0 24	0	0	0	0
[3M - 1Y]		107	51	107	56	0	0	0	0
[1Y - 2Y]	Other Central	16	16	16	0	0	0	0	0
[2Y - 3Y]	and Eastern	0	0	0	0	0	0	0	0
[3Y - 5Y]	Europe	2	0	2	2	0	0	0	0
[5Y - 10Y]	countries non EEA	1	0	1	1	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		207	102	206	83	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]]	0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]	Janbboan	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

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as of 31 December 2012

HU036 OTP BANK NYRT.

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(in million Euro)									
Decided Metasite			eT LONG EXPOSURES te gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Amca	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		48	0	48	38	0	10	0	0
[3M - 1Y]		101	0	101	91	0	10	0	5
[1Y - 2Y]		78	0	78	77	0	1	0	0
[2Y - 3Y]	Others	8	0	8	8	0	0	0	1
[3Y - 5Y]	2 1010	0	0	0	0	0	0	0	0

TOTAL EEA 30 3 377 651 3 370 1 344 0 54 0 22
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0

0

0

Notes and definitions

[5Y - 10Y]

[10Y - more]

Total

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

0

237

0

0

215

0

⁽²⁾ The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

⁽³⁾ The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(in million Euro)									
Da si du al Maturito		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	EECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	Additia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[31 - 101]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		21	1	20	8	0	13	0	13
[3M - 1Y]		10	1	9	6	0	0	0	0
[1Y - 2Y]		19	1	18	15	0	3	0	0
[2Y - 3Y]	Bulgaria	25	1	24	23	0	2	0	0
[3Y - 5Y]	Dulgaria	77	1	76	51	0	25	0	0
[5Y - 10Y]		36	1	34	18	0	13	0	0
[10Y - more]		2	0	2	2	0	0	0	0
Total		191	6	184	122	0	55	0	13
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cyprus	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
IUlai		U	U	U	U	U	U	U	U

(in million Euro)									
			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ozech Republic	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lotorila	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	1	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Finland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	Trance	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Germany	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Cross	0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		40	13	40	20	0	7	0	38
[3M - 1Y]		497	83	496	202	0	9	0	0
[1Y - 2Y]		572	102	572	187	0	0	0	0
[2Y - 3Y]	Hungary	162	22	162	77	0	0	0	0
[3Y - 5Y]	. 3,	569	148	569	199	0	12	0	0
[5Y - 10Y]		1 016	186	1 005	111	0	-9	0	0
[10Y - more]		483	115	481	144	0	-2	0	0
Total		3 338	670	3 325	940	0	18	U	38

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	lociaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y]	italy	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0 0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
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(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Licontonaton	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lanoniboung	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Malta	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
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(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	Fortugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		43	1	43	0	0	0	0	0
[3M - 1Y]		26	6	26	0	0	16	0	0
[1Y - 2Y]		10	1	10	0	0	0	0	0
[2Y - 3Y]	Romania	9	0	9	0	0	2	0	0
[3Y - 5Y]	Romania	9	4	9	0	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		97	12	97	0	0	18	0	0
[0 - 3M]		0 31	0 2	0 31	0 29	0	0	0	0
[3M - 1Y] [1Y - 2Y]		1	1	1	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]	Slovakia	1	1	1	0	0	0	0	0
[5Y - 10Y]		47	8	47	0	0	0	0	0
[10Y - more]		13	13	13	0	0	0	0	6
Total		94	25	94	29	0	0	0	6
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Owcden	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austrolia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Australia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	riong rong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		121	52 20	119	46 38	0	0	0	0
[3M - 1Y] [1Y - 2Y]	Other Central	61 21	16	61 21	0	0	<u>3</u> 5	0	0
[2Y - 3Y]	and eastern	20	20	20	0	0	0	0	0
[3Y - 5Y]	Europe	4	0	4	2	0	2	0	0
[5Y - 10Y]	countries non	3	0	3	1	0	3	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		230	107	227	86	0	13	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]	iviloule East	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]]	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
lotai		U	U	U	U	U	U	U	U

(in million Euro)			T LONG EXPOSURES e gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Allica	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		100	0	100	96	0	4	0	0
[3M - 1Y]		129	0	129	111	0	18	0	2
[1Y - 2Y]		31	0	31	31	0	0	0	0
[2Y - 3Y]	Others	10	0	10	9	0	0	0	0
[3Y - 5Y]	5 5.5	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		270	0	270	247	0	23	0	2

Notes and definitions

TOTAL EEA 30

3 720

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

3 700

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

714

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

1 092

Explanatory footnotes

(in million Euro)

	2012.12.31	2013.06.30
RWA for credit risk	20 541	20 164
RWA Securitisation and re-securitisations	0	0
RWA Other credit risk	20 541	20 164
RWA for market risk	1 629	1 698
RWA for operational risk	3 438	3 233
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA (1)	25 608	25 096

Explanatory footnotes