



2021 EU-wide Transparency Exercise

Bank Name	OTP-csoport
LEI Code	529900W3MOO00A18X956
Country Code	HU

2021 EU-wide Transparency Exercise

Key Metrics

OTP-csoport

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,090	6,436	6,644	7,081	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,538	5,881	6,180	6,623	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,090	6,436	6,644	7,081	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,538	5,881	6,180	6,623	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,054	7,408	7,614	8,062	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,502	6,854	7,150	7,603	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	41,422	41,680	42,193	44,154	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	41,422	41,126	42,193	43,696	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.70%	15.44%	15.75%	16.04%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.37%	14.30%	14.65%	15.16%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.70%	15.44%	15.75%	16.04%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.37%	14.30%	14.65%	15.16%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.03%	17.77%	18.04%	18.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.70%	16.66%	16.95%	17.40%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	68,353	70,236	73,799	76,515	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.91%	9.16%	9.00%	9.25%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,090	6,436	6,644	7,081	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,538	5,858	6,180	6,592	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	68,353	70,236	73,799	76,515	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	67,801	70,236	73,799	76,026	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.9%	9.2%	9.0%	9.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.2%	8.3%	8.4%	8.7%	[A.2]/[B.2]	

(mto EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	7,054	7,408	7,614	8,062	C 01.00 (y01c0100)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,090	6,436	6,644	7,081	C 01.00 (y02c0100)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-322	-324	-218	-116	C 01.00 (y02c0100)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 41 of CRR
	A.1.2	Retained earnings	6,147	6,319	6,507	6,961	C 01.00 (y10c0100)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	107	82	86	-102	C 01.00 (y06c0100)	Articles 4(10), 26(1) point (c) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	274	283	306	337	C 01.00 (y09c0100)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (y210c0100)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4	5	4	4	C 01.00 (y230c0100)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	-9	-10	-10	C 01.00 (y202c0100)	Articles 12 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-646	-472	-473	-478	C 01.00 (y300c0100) + C 01.00 (y340c0100)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-18	-25	-22	-22	C 01.00 (y370c0100)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (y380c0100)	Articles 36(1) point (c), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (y390c0100)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (y400c0100)	Articles 4(122), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y400c0100)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (y400c0100) + C 01.00 (y400c0100) + C 01.00 (y470c0100) + C 01.00 (y470c0100)	Articles 4(36), 36(1) point (d) (i) and 88 to 91 of CRR, Articles 36(1) point (d) (i), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (d) (i) and 276(1) of CRR, Articles 36(1) point (d) (i) and 155(9) of CRR and Articles 36(1) point (d) (i) and 155(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (y400c0100)	Articles 36(1) point (d) (i), 24(1) point (b), 24(2) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (y400c0100)	Articles 4(27), 36(1) point (f), 43 to 46, 48 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (y400c0100)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (y400c0100)	Articles 4(27), 36(1) point (f), 43, 45, 46, 48(1) point (b), 48(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (y510c0100)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (y513c0100)	Article 36(1) point (e) and Article 49: CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (y514c0100)	Article 36(1) point (e) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (y515c0100)	Article 36(1) point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (y524c0100)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (y529c0100)	-
	A.1.21	Transitional adjustments	552	578	464	489	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (y220c0100)	Articles 48(3) to (7), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y240c0100)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	552	578	464	489	C 01.00 (y520c0100)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (y530c0100)	Article 45 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (y540c0100) + C 01.00 (y670c0100)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y720c0100)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (y600c0100) + C 01.00 (y700c0100) + C 01.00 (y710c0100) + C 01.00 (y740c0100) + C 01.00 (y740c0100) + C 01.00 (y740c0100)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (y600c0100) + C 01.00 (y680c0100) + C 01.00 (y730c0100)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,090	6,436	6,644	7,081	C 01.00 (y05c0100)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	964	972	970	980	C 01.00 (y700c0100)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	964	972	970	980	C 01.00 (y700c0100) + C 01.00 (y890c0100)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (y610c0100) + C 01.00 (y620c0100) + C 01.00 (y630c0100) + C 01.00 (y640c0100) + C 01.00 (y650c0100) + C 01.00 (y660c0100) + C 01.00 (y670c0100) + C 01.00 (y680c0100) + C 01.00 (y690c0100)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (y880c0100) + C 01.00 (y980c0100) + C 01.00 (y960c0100)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	41,422	41,680	42,193	44,154	C 01.00 (y04c0100)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	536	C 01.01 (y05c0100)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.70%	15.44%	15.75%	16.04%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	14.70%	15.44%	15.75%	16.04%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.03%	17.77%	18.04%	18.26%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,538	5,858	6,180	6,592	IA.1.A.1.3+IA.1.2+HRR(A.2)+A.1.13-A.2.3-A.2.4+HRR(A.4)+A.1.2-A.4.3-0.01	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.37%	14.05%	14.65%	15.11%	(D.1)/(B-0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	552	554	464	459	C 01.01 (y400c0100)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (y400c0100)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (y400c0100)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	554	0	459	C 01.01 (y400c0100)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	36,492	36,792	37,389	38,569	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	36,492	36,792	37,389	38,569	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	325	305	362	544	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	25	29	39	43	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	615	659	461	1,144	C 02.00 (R520, c010)
Of which the standardised approach	615	659	461	1,144	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecutrisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,965	3,896	3,943	3,854	C 02.00 (R590, c010)
Of which basic indicator approach	1,517	1,669	1,672	1,503	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	2,448	2,227	2,270	2,351	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	41,422	41,680	42,193	44,154	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

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P&L
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(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	2,010	2,663	686	1,417
Of which debt securities income	241	320	79	172
Of which loans and advances income	1,556	2,061	519	1,077
Interest expenses	397	521	131	249
(Of which deposits expenses)	149	191	44	87
(Of which debt securities issued expenses)	31	43	11	25
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	1	1	4
Net Fee and commission income	791	1,088	269	580
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	23	33	9	21
Gains or (-) losses on financial assets and liabilities held for trading, net	26	48	0	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	20	4	-15	-15
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	22	21	4	-5
Net other operating income / (expenses)	2	-2	5	2
TOTAL OPERATING INCOME, NET	2,499	3,336	828	1,759
(Administrative expenses)	1,193	1,589	428	839
(Cash contributions to resolution funds and deposit guarantee schemes)	65	84	26	44
(Depreciation)	199	269	66	136
Modification gains or (-) losses, net	0	-82	0	-1
(Provisions or (-) reversal of provisions)	88	40	-5	23
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	29	24	-1	4
(Other provisions)	59	17	-5	19
Of which pending legal issues and tax litigation ¹	0	14	0	0
Of which restructuring ²	0	-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	385	509	16	21
(Financial assets at fair value through other comprehensive income)	7	12	3	4
(Financial assets at amortised cost)	378	496	14	17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	16	-1	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	21	21	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	586	768	299	695
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	515	693	249	597
Profit or (-) loss after tax from discontinued operations	0	15	0	0
PROFIT OR (-) LOSS FOR THE YEAR	515	708	249	597
Of which attributable to owners of the parent	515	707	249	596

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

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(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	5,855				6,683				6,447				5,640				IAS 1.54 (i)
Financial assets held for trading	607	87	519	0	479	84	395	0	551	141	410	0	527	198	330	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	220	91	18	110	2,364	109	22	2,233	2,519	111	29	2,378	2,817	101	22	2,693	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	6	0	6	0	6	0	6	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,827	3,283	2,396	148	5,872	3,128	2,582	163	5,979	2,952	2,877	150	6,053	2,845	3,045	163	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	46,889				45,887				48,459				51,796				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	49	0	49	0	19	0	19	0	50	0	50	0	37	0	37	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,882				3,005				3,054				3,225				
TOTAL ASSETS	62,335				64,315				67,060				70,095				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾															
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets																
Financial assets at fair value through other comprehensive income	Debt securities	5,752	0	0	-15	0	0	5,803	5	0	-19	0	0	5,911	5	0	-21	0	0	5,983	5	0	-22	-1	0	Annex V Part 1.31, 44(b)												
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)													
Financial assets at amortised cost	Debt securities	7,028	36	2	-12	-4	-2	7,216	36	2	-13	-4	-2	8,123	35	2	-17	-3	-2	9,171	34	2	-24	-3	-2	Annex V Part 1.31, 44(b)												
	Loans and advances	35,466	4,406	2,325	-294	-507	-1,554	33,386	5,307	2,309	-302	-560	-1,486	35,339	5,025	2,350	-312	-552	-1,528	37,393	5,233	2,073	-337	-550	-1,349	Annex V Part 1.32, 44(a)												

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	465	313	361	324	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	76	77	66	67	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	53,077	55,019	57,255	59,737	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	50	31	31	6	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	376	320	313	335	IAS 37.10; IAS 1.54(l)
Tax liabilities	168	142	189	182	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,215	1,308	1,477	1,568	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	55,426	57,211	59,691	62,219	IAS 1.9(b); IG 6
TOTAL EQUITY	6,908	7,104	7,369	7,876	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	62,335	64,315	67,060	70,095	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		491	319	329	247	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	2	4	4	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	21	21	59	82	Annex V.Part 1.31
Deposits	Central banks	1,630	2,255	2,611	3,116	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,357	2,290	2,511	2,706	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,064	2,032	2,167	2,025	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,002	1,314	1,609	1,793	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	415	322	384	546	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,883	1,908	2,120	2,251	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	969	1,181	969	1,082	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,997	13,713	13,832	14,365	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,638	11,099	10,850	10,994	ECB/2013/33 Annex 2.Part 2.9.1
	Households	30,139	31,405	32,382	33,225	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,379	21,572	22,279	23,123	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,980	2,048	2,100	2,194	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		733	741	743	746	Annex V.Part 1.37
Other financial liabilities		166	164	155	153	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		53,668	55,441	57,712	60,134	

2021 EU-wide Transparency Exercise

Market Risk

OTP-csoport

(mln EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded debt Instruments	252	386	0	0	0	0							0	0	0	0								
Of which: General risk	176	247	0	0	0	0							0	0	0	0								
Of which: Specific risk	76	140	0	0	0	0							0	0	0	0								
Equities	4	2	0	0	0	0							0	0	0	0								
Of which: General risk	1	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	3	1	0	0	0	0							0	0	0	0								
Foreign exchange risk	296	191	0	0	0	0							0	0	0	0								
Commodities risk	63	79	0	0	0	0							0	0	0	0								
Total	615	659	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	373	446	0	0	0	0							0	0	0	0								
Of which: General risk	218	290	0	0	0	0							0	0	0	0								
Of which: Specific risk	155	156	0	0	0	0							0	0	0	0								
Equities	2	3	0	0	0	0							0	0	0	0								
Of which: General risk	0	1	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	617	0	0	0	0							0	0	0	0								
Commodities risk	85	78	0	0	0	0							0	0	0	0								
Total	461	1,144	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	17,424	15,363	2,725		15,208	21,119	2,462	
	Regional governments or local authorities	562	375	119		519	387	119	
	Public sector entities	836	473	355		870	518	466	
	Multilateral Development Banks	15	20	3		15	27	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,051	3,204	1,216		3,716	3,075	1,176	
	Corporates	18,206	12,189	11,720		19,461	12,773	12,232	
	of which: SME	5,946	3,325	3,015		6,772	3,675	3,313	
	Retail	15,301	11,453	8,349		14,922	10,897	7,967	
	of which: SME	3,030	2,127	1,386		2,966	1,738	1,154	
	Secured by mortgages on immovable property	15,188	14,363	8,609		15,038	14,185	8,580	
	of which: SME	2,899	2,565	1,952		2,963	2,625	1,938	
	Exposures in default	2,314	769	865	1,528	2,355	845	931	1,471
	Items associated with particularly high risk	165	389	163		201	126	207	
	Covered bonds	245	244	122		242	242	121	
	Claims on institutions and corporates with a < 1T credit assessment	6	6	6		6	6	6	
Standardised Total ⁴		79,194	66,218	36,817	3,450	81,526	66,238	37,697	3,415

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	8,705	10,467	197		9,387	11,728	197	
	Regional governments or local authorities	301	199	81		288	192	81	
	Public sector entities	199	161	68		155	117	68	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	479	228	95		206	194	95	
	Corporates	7,233	4,081	3,881		7,828	4,454	4,241	
	of which: SME	3,019	1,366	1,254		3,270	1,319	1,218	
	Retail	4,531	2,244	1,906		4,758	2,134	1,823	
	of which: SME	786	394	253		830	367	244	
	Secured by mortgages on immovable property	5,871	5,553	2,782		6,037	5,699	2,812	
	of which: SME	962	872	643		997	880	610	
	Exposures in default	506	197	227	238	584	234	253	320
	Items associated with particularly high risk	77	45	67		107	72	108	
	Covered bonds	245	244	122		242	242	121	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		15,817	14,651	11,921	944	16,823	14,651	11,921	944

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BULGARIA	Central governments or central banks	1,586	1,812	0		2,285	2,286	42	
	Regional governments or local authorities	21	18	0		0	24	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	15	3		0	12	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	57	57	19		61	60	24	
	Corporates	2,491	2,122	2,029		2,403	2,403	2,246	
	of which: SME	375	318	254		757	557	442	
	Retail	3,145	2,723	1,972		2,746	2,515	1,859	
	of which: SME	1,589	794	497		1,691	859	597	
	Secured by mortgages on immovable property	2,528	2,353	1,164		2,684	2,516	1,261	
	of which: SME	589	535	334		546	516	340	
	Exposures in default	593	212	226	279	561	183	191	376
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		491	521	286	744	705	690	291	741

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	1,672	1,687	13		1,722	1,600	12	
	Regional governments or local authorities	94	60	21		89	26	26	
	Public sector entities	500	176	182		521	207	184	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	18	17	17		71	70	70	
	Corporates	1,214	729	670		1,275	720	655	
	of which: SME	352	311	256		352	280	240	
	Retail	1,676	1,451	1,066		1,763	1,070	765	
	of which: SME	182	155	85		185	165	106	
	Secured by mortgages on immovable property	1,466	1,402	1,051		1,471	1,400	1,068	
	of which: SME	244	217	164		240	216	159	
	Exposures in default	291	106	117	184	397	180	196	213
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		393	276	162	388	574	258	370	419

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	1,156	1,156	1,109		1,070	1,070	1,070	
	Regional governments or local authorities	47	29	29		44	28	28	
	Public sector entities	2	2	2		3	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	25	24		49	37	34	
	Corporates	2,246	1,841	1,841		2,454	1,861	1,861	
	of which: SME	834	486	486		890	600	599	
	Retail	1,481	1,361	1,021		1,532	1,416	1,062	
	of which: SME	300	246	184		301	251	190	
	Secured by mortgages on immovable property	1,200	1,139	934		1,241	1,171	953	
	of which: SME	232	203	153		214	189	175	
	Exposures in default	98	38	42	54	118	51	61	61
	Items associated with particularly high risk	17	4	6		22	6	8	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		296	252	145	161	330	272	301	155

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	703	702	25		775	771	24	
	Regional governments or local authorities	7	5	1		10	7	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53	44	23		47	46	37	
	Corporates	662	407	368		680	438	398	
	of which: SME	232	188	157		284	223	152	
	Retail	525	387	274		582	419	287	
	of which: SME	246	140	97		288	162	96	
	Secured by mortgages on immovable property	1,568	1,201	893		1,611	1,336	899	
	Exposures in default	164	77	269		421	371	264	
	Items associated with particularly high risk	21	20	30	85	170	74	86	24
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
SLOVENIA	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	1	1		5	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	138	157	63	120	225	188	75	202

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVENIA	Central governments or central banks	899	876	8		986	960	0	
	Regional governments or local authorities	54	40	4		53	37	7	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	1	1		1	1	1	
	Corporates	1,063	899	811		1,038	835	759	
	of which: SME	351	277	226		322	226	209	
	Retail	1,200	1,000	786		1,180	960	749	
	of which: SME	200	250	148		306	251	148	
	Secured by mortgages on immovable property	786	772	595		836	818	616	
	Exposures in default	125	116	94		126	117	84	
	Items associated with particularly high risk	30	18	34	13	34	18	34	15
	Covered bonds	14	14	21		14	14	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
RUSSIAN FEDERATION	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		7	7	18	
	Other exposures	88	85	56		79	75	53	
	Standardised Total ⁴				43				52

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	419	419	210		368	368	184	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	15	15		15	15	15	
	International Organisations	0	0	0		0	0	0	
	Institutions	77	77	17		50	50	14	
	Corporates	518	267	287		583	332	332	
	of which: SME	1,500	1,017	763		1,572	1,095	125	
	Retail	43	11	8		46	12	9	
	of which: SME	23	26	28		26	31	32	
	Secured by mortgages on immovable property	1	1	1		15	11	9	
	Exposures in default	260	16	16	244	243	22	26	230
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
UKRAINE	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	143	93	63		133	89	68	
	Standardised Total ⁴				463				441

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UKRAINE	Central governments or central banks	277	277	277		237	237	237	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	131	131	131		190	190	190	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	95	95	52		387	387	229	
	Corporates	1,094	820	821		1,028	782	782	
	of which: SME	199	155	155		280	280	280	
	Retail	233	242	242		409	312	312	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	256	233	230		279	253	253	
	Exposures in default	23	26	26		128	119	119	
	Items associated with particularly high risk	203	42	49	158	135	34	46	100
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
MONTENEGRO	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	36	78	37		36	78	41	
	Standardised Total ⁴				210				164

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MONTENEGRO	Central governments or central banks	296	293	293		278	273	273	
	Regional governments or local authorities	12	11	11		11	11	11	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	9	9		2	2	2	
	Corporates	152	124	124		152	124	124	
	of which: SME	74	48	48		89	52	52	
	Retail	294	261	258		311	310	310	
	of which: SME	23	17	17		11	10	10	
	Secured by mortgages on immovable property	351	306	276		328	285	239	
	Exposures in default	134	110	105		106	81	76	
	Items associated with particularly high risk	61	21	24	40	68	26	29	42
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
FRANCE	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				104				104

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	148	148	0		148	148	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,046	753	332		1,059	766	227	
	Corporates	25	25	25		31	28	28	
	of which: SME	0	0	0		0	0	0	
	Retail	4	2	2		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
MONTENEGRO	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				1				2

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP-csopot

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	20,637	23,940	2,494		21,691	24,679	2,522	
	Regional governments or local authorities	948	389	122		386	413	124	
	Public sector entities	777	480	398		785	467	371	
	Multilateral Development Banks	54	36	4		31	63	37	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,423	3,267	1,300		4,854	3,470	1,340	
	Corporates	20,522	12,531	12,810		21,063	12,766	12,900	
	of which: SME	7,457	4,469	3,982		7,689	4,053	3,805	
	Retail	14,999	10,632	7,831		16,069	11,346	8,259	
	of which: SME	2,176	1,500	1,034		2,461	1,524	1,002	
	Secured by mortgages on immovable property	15,521	14,585	8,786		16,495	15,401	9,122	
	of which: SME	3,171	2,797	2,088		3,106	2,724	1,997	
	Exposures in default	2,363	831	937	1,498	2,373	827	923	1,505
	Items associated with particularly high risk	209	140	211		197	146	222	
	Covered bonds	239	239	117		253	253	127	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		64,864	71,458	37,751	3,494	66,699	75,111	36,113	3,549

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	11,656	14,229	87		12,589	15,138	99	
	Regional governments or local authorities	796	196	40		394	202	41	
	Public sector entities	166	130	70		181	145	71	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	382	173	49		360	147	35	
	Corporates	8,187	4,564	4,325		8,974	4,958	4,885	
	of which: SME	3,627	1,410	1,320		4,034	1,546	1,436	
	Retail	4,560	2,223	1,004		5,461	2,594	1,254	
	of which: SME	847	365	246		900	329	234	
	Secured by mortgages on immovable property	6,262	5,838	2,881		6,789	6,370	3,183	
	of which: SME	1,065	830	438		1,177	1,013	685	
	Exposures in default	553	212	297	319	569	217	260	321
	Items associated with particularly high risk	110	75	112		118	86	129	
	Covered bonds	239	239	117		253	253	127	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		2,020	1,627	1,735	1,066	2,385	1,685	1,460	1,020

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BULGARIA	Central governments or central banks	1,501	1,624	0		1,618	1,616	1	
	Regional governments or local authorities	21	21	0		22	20	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	21	4		0	32	6	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	33	13		58	58	18	
	Corporates	3,085	2,289	2,068		2,993	2,143	2,185	
	of which: SME	1,341	1,099	907		806	598	482	
	Retail	2,816	2,088	1,911		2,656	2,168	2,069	
	of which: SME	582	528	389		609	520	397	
	Secured by mortgages on immovable property	2,720	2,526	1,272		2,789	2,523	1,242	
	of which: SME	593	513	362		576	506	332	
	Exposures in default	576	387	195	386	560	175	182	383
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		601	461	256	753	723	630	305	745

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	1,883	2,042	11		2,079	2,113	38	
	Regional governments or local authorities	104	94	26		118	98	27	
	Public sector entities	387	120	105		407	126	105	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	36	34	34		200	199	97	
	Corporates	1,516	936	853		1,650	925	837	
	of which: SME	600	380	374		674	413	397	
	Retail	1,467	1,242	921		1,539	1,301	969	
	of which: SME	113	86	54		62	38	22	
	Secured by mortgages on immovable property	1,629	1,554	1,148		1,700	1,592	1,079	
	of which: SME	288	229	173		325	253	155	
	Exposures in default	407	180	194	223	418	185	200	229
	Items associated with particularly high risk	0	0	1		0	0	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		272	254	166	427	400	280	168	455

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	1,053	1,053	1,053		1,068	1,068	1,068	
	Regional governments or local authorities	40	29	29		43	31	30	
	Public sector entities	3	3	3		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	43	41		88	90	90	
	Corporates	2,402	1,815	1,815		2,134	1,454	1,454	
	of which: SME	662	400	400		482	283	283	
	Retail	1,596	1,434	1,075		1,748	1,587	1,190	
	of which: SME	299	253	160		457	339	246	
	Secured by mortgages on immovable property	1,264	1,199	974		1,424	1,335	976	
	of which: SME	368	280	259		270	242	201	
	Exposures in default	118	53	58	63	142	68	75	74
	Items associated with particularly high risk	15	2	3		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		335	286	176	200	335	284	146	194

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ROMANIA	(in EUR, %)								
	Central governments or central banks	739	802	33		812	1,004	33	
	Regional governments or local authorities	30	7	1		10	7	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	40	40	21		41	41	8	
	Institutions								
	Corporates	715	437	397		766	482	437	
	of which: SME	303	333	152		310	198	103	
	Retail	646	394	248		705	417	289	
	Secured by mortgages on immovable property	293	303	148		253	153	89	
	of which: SME	1,585	1,201	885		1,576	1,508	878	
	Excesses in default	431	382	272		407	373	263	
	Items associated with particularly high risk	182	12	82	87	162	18	71	92
	Covered bonds	27	26	39		28	27	41	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	1	1		5	1	1	
	Other exposures	207	353	65		225	180	65	
	Standardised Total ³				264				311

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVENIA	(in EUR, %)								
	Central governments or central banks	971	903	4		812	820	4	
	Regional governments or local authorities	53	38	8		79	38	12	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		1	1	1	
	Corporates	1,229	973	870		1,292	1,021	908	
	of which: SME	949	430	335		967	390	302	
	Retail	1,056	1,038	862		1,048	977	712	
	Secured by mortgages on immovable property	153	138	83		130	117	67	
	of which: SME	882	833	636		836	823	620	
	Excesses in default	127	117	92		122	114	90	
	Items associated with particularly high risk	37	18	42	10	42	20	30	20
	Covered bonds	14	14	21		14	14	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	7	7	18		28	28	39	
	Other exposures	84	79	97		93	87	93	
	Standardised Total ³				20				59

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
RUSSIAN FEDERATION	(in EUR, %)								
	Central governments or central banks	449	449	0	224	447	447	0	223
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	14	14	15	15	15	15	15	15
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	52	52	22	22	54	54	24	24
	Corporates	559	389	281		648	353	346	
	of which: SME	184	120	120		229	119	117	
	Retail	1,627	1,130	887		1,653	1,153	864	
	Secured by mortgages on immovable property	56	11	11		28	9	7	
	of which: SME	27	19	15		45	33	33	
	Excesses in default	14	11	9		27	22	20	
	Items associated with particularly high risk	259	22	35	237	244	14	14	229
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	152	14	63		150	18	63	
	Standardised Total ³				470				467

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UKRAINE	(in EUR, %)								
	Central governments or central banks	269	269	269		79	79	79	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	219	219	219		193	193	193	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	133	129	84		142	134	82	
	Corporates	1,298	881	1,402		1,103	1,104	1,104	
	of which: SME	411	296	296		361	278	278	
	Retail	362	261	277		211	299	325	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	366	224	222		376	328	323	
	Excesses in default	129	121	94		94	86	86	
	Items associated with particularly high risk	133	35	43	98	131	39	47	92
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	2		1	1	0	
	Other exposures	150	129	34		188	166	112	
	Standardised Total ³				173				171

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
MONTENEGRO	(in EUR, %)								
	Central governments or central banks	273	268	268		263	259	259	
	Regional governments or local authorities	14	11	11		19	11	9	
	Public sector entities	0	0	0		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	3		8	7	7	
	Corporates	236	146	145		294	177	177	
	of which: SME	104	64	64		146	85	85	
	Retail	327	323	262		326	309	232	
	Secured by mortgages on immovable property	11	9	7		0	0	0	
	of which: SME	332	288	228		337	296	235	
	Excesses in default	112	87	77		134	106	86	
	Items associated with particularly high risk	74	32	37	42	71	29	33	42
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	1		0	0	1	
	Other exposures	240	213	34		220	189	31	
	Standardised Total ³				106				124

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	148	148	0		145	145	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,056	764	343		1,044	688	303	
	Corporates	109	0	0		23	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	1	1	1		1	1	1	
	Excesses in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				1				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
Consolidated data	(mln 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
	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	
Other non credit-obligation assets													
IRB Total ²					0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	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
	Other non credit-obligation assets			0					0		
	IRB Total ²			0					0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

[illegible]

(min EUR)

[illegible]

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Spain														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Sweden														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 3 6 9 18 8	393 317 743 530 809 1,089 8	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Iceland										38	3,690	0	0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Liechtenstein														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Norway														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Australia														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Canada														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hong Kong														

[illegible]

Notes and definitions

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

(4) Information on foreign exposure is only available for institutions that have foreign exposure of at least 1% of total debt securities and loans receivable, (column) or otherwise is otherwise available for institutions.

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

(4) The exposures reported include the positions towards counterpart (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 category. This Reg. does not include exposures to counterpart (other than sovereign) with full or partial government guarantee by central, regional and local governments.

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

(5) Resident

Regions:

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

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

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

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

Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.),

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And

Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

[illegible]

(min EUR)

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount	
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
												Off-balance sheet exposures				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
								Carrying amount	Notional amount	Carrying amount	Notional amount					
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Lithuania															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total		Luxembourg														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total			Malta													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total				Netherlands												
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total					Poland											
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Portugal															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total		Romania				0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f			61			60	0	0	31	30	0	0	0	0	0	0
I 1Y - 2Y f			47	47		0	0	0	47	0	0	0	0	0	0	
I 2Y - 3Y f			86	86	0	0	65	21	0	0	0	0	0	0		
I 3Y - 5Y f	196		195	0	0	113	82	0	0	0	0	0	0			
I 5Y - 10Y f	179	176	0	0	46	133	0	0	0	0	0	0				
I 10Y - more	26	26	0	0	2	25	0	0	0	0	0	0				
Total	595	593	0	0	256	337	0	0	0	0	0	0	32			
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Slovakia															
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total		Slovenia	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f			31	31	0	0	31	0	0	0	0	0	0	0		
I 1Y - 2Y f			28	28	0	0	28	0	0	0	0	0	0	0		
I 2Y - 3Y f			0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f	183		183	0	0	97	86	0	0	0	0	0	0			
I 5Y - 10Y f	71	71	0	0	71	0	0	0	0	0	0	0				
I 10Y - more	54	54	0	0	54	0	0	0	0	0	0	0				
Total	367	367	0	0	281	86	0	0	0	0	0	0	6			

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 30/06/2021

(mln EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Africa													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more														
Total														
[0 - 3M]	Others	34	34	0	0	34	0	0	0	0	0	0	0	
[3M - 1Y]		149	149	0	0	149	0	0	0	0	0	0	0	
[1Y - 2Y]		184	184	0	0	110	74	0	0	0	0	0	0	
[2Y - 3Y]		43	43	0	0	36	8	0	0	0	0	0	0	
[3Y - 5Y]		116	116	0	0	45	71	0	0	0	0	0	0	
[5Y - 10Y]		250	249	0	0	120	130	0	0	0	0	0	0	
[10Y - more		120	120	0	0	14	106	0	0	0	0	0	0	
Total		897	896	0	0	508	389	0	0	0	0	0	227	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

OTP-csoport

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	4,545	0	0	0	0	0	0	0	0	0	5,347	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,856	0	13	13	2	31	2	2	0	13,099	0	14	14	2	36	2	2	2	0	0
Central banks	241	0	0	0	0	0	0	0	0	206	0	0	0	0	0	0	0	0	0	0
General governments	11,992	0	2	2	2	23	2	2	0	12,169	0	2	2	2	29	2	2	2	0	0
Credit institutions	264	0	0	0	0	1	0	0	0	272	0	0	0	0	1	0	0	0	0	0
Other financial corporations	81	0	11	11	0	1	0	0	0	78	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	277	0	0	0	0	5	0	0	0	374	0	12	12	0	5	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	42,282	641	2,342	2,332	2,325	796	1,562	1,554	535	43,234	827	2,363	2,346	2,309	856	1,519	1,486	527		
Central banks	155	0	0	0	0	0	0	0	0	605	0	0	0	0	0	0	0	0	0	0
General governments	1,476	6	2	2	2	5	1	1	0	1,972	5	2	2	2	12	1	1	1	0	0
Credit institutions	2,567	0	0	0	0	4	0	0	0	2,519	0	0	0	0	4	0	0	0	0	0
Other financial corporations	441	11	2	2	2	13	1	1	0	426	8	1	1	1	10	1	1	1	0	0
Non-financial corporations	15,931	230	731	727	717	355	430	425	235	16,134	341	702	694	687	380	396	391	233		
of which: small and medium-sized enterprises at amortised cost	6,078	129	322	320	322	161	177	176	116	6,539	141	349	348	349	173	180	180	130		
of which: Loans collateralised by commercial immovable property at amortised cost	5,597	99	409	409	409	149	228	228	143	5,510	178	371	371	371	159	191	191	150		
Households	21,712	395	1,608	1,601	1,604	419	1,130	1,127	299	21,577	473	1,657	1,649	1,619	450	1,121	1,094	294		
of which: Loans collateralised by residential immovable property at amortised cost	9,842	115	594	592	594	77	347	347	229	8,691	137	590	588	590	98	340	340	239		
of which: Credit for consumption at amortised cost	10,559	228	1,021	1,021	1,021	289	724	724	154	9,380	263	1,040	1,040	1,040	304	731	731	136		
DEBT INSTRUMENTS other than HFT	59,683	641	2,355	2,345	2,328	827	1,564	1,556	535	61,679	827	2,377	2,361	2,312	892	1,521	1,488	527		
OFF-BALANCE SHEET EXPOSURES	13,341		44	41	44	138	18	18	2	13,582		42	42	42	133	18	18	2		

⁽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, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

OTP-csoport

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{5,6}			Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³									
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which: defaulted			Of which Stage 3		Of which Stage 3							
(mln EUR)																				
Cash balances at central banks and other demand deposits	5,259	0	0	0	0	0	0	0	0	4,256	1	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	14,104	0	12	12	2	42	2	2	0	15,216	0	2	2	2	48	2	2	2	0	
Central banks	218	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0	0	
General governments	13,122	0	2	2	2	35	2	2	0	14,236	0	2	2	2	41	2	2	2	0	
Credit institutions	252	0	0	0	0	1	0	0	0	349	0	0	0	0	1	0	0	0	0	
Other financial corporations	96	0	0	0	0	1	0	0	0	104	0	0	0	0	1	0	0	0	0	
Non-financial corporations	416	0	10	10	0	5	0	0	0	430	0	0	0	0	5	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	45,099	695	2,403	2,387	2,350	858	1,561	1,528	546	47,744	652	2,406	2,391	2,073	885	1,565	1,349	536		
Central banks	1,789	0	0	0	0	0	0	0	0	2,275	0	0	0	0	0	0	0	0	0	
General governments	1,505	6	2	2	2	10	1	1	0	1,472	6	2	2	2	9	2	2	0	0	
Credit institutions	2,795	0	0	0	0	5	0	0	0	2,819	0	4	4	4	1	4	4	0	0	
Other financial corporations	493	1	23	22	22	5	22	22	0	491	8	22	22	22	4	22	22	0	0	
Non-financial corporations	16,428	306	672	665	657	379	375	370	219	17,476	269	688	679	604	413	384	334	221		
of which: small and medium-sized enterprises at amortised cost	6,783	135	361	361	361	177	184	184	139	7,173	119	366	365	347	182	184	180	136		
of which: Loans collateralised by commercial immovable property at amortised cost	5,614	182	366	366	366	173	197	197	144	5,391	170	329	329	299	178	172	159	130		
Households	22,088	382	1,706	1,697	1,669	458	1,162	1,134	325	23,212	370	1,689	1,684	1,441	459	1,153	986	315		
of which: Loans collateralised by residential immovable property at amortised cost	8,979	124	589	589	589	98	341	341	241	8,964	120	559	559	479	84	323	274	230		
of which: Credit for consumption at amortised cost	9,497	202	1,084	1,083	1,084	311	767	767	167	10,219	204	1,110	1,110	991	314	785	703	165		
DEBT INSTRUMENTS other than HFT	64,463	695	2,415	2,399	2,353	900	1,563	1,530	546	67,215	653	2,408	2,393	2,075	933	1,568	1,351	536		
OFF-BALANCE SHEET EXPOSURES	14,111		46	46	46	131	20	20	2	15,148		38	38	38	130	15	15		1	

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,104	810	564	484	407	223	1,256	902	601	505	469	202
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	1	1	0	0	1	0	0	0	1	0
Non-financial corporations	501	347	229	198	213	96	528	307	220	174	231	77
of which: small and medium-sized enterprises at amortised cost	211	113	57	34	92		266	132	96	64	139	
Households	603	462	335	286	194	127	727	594	381	330	237	125
DEBT INSTRUMENTS other than HFT	1,104	810	564	484	407		1,256	902	601	505	469	
Loan commitments given	3	0	0	0	0	0	5	0	1	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	279						264					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	173						176					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,046	964	780	533	1,688	315	3,163	952	759	517	1,840	318
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	22	22	22	22	1	0	29	22	23	22	6	0
Non-financial corporations	1,093	303	287	163	595	115	1,123	308	293	154	643	118
of which: small and medium-sized enterprises at amortised cost	630	158	144	73	390		620	165	140	75	377	
Households	1,930	639	471	348	1,092	200	2,010	622	443	342	1,191	200
DEBT INSTRUMENTS other than HFT	3,046	964	780	533	1,688		3,163	952	759	517	1,840	
Loan commitments given	41	1	4	1	19	1	53	4	6	1	16	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	277						261					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	151						166					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
OTP-csoport

(mín EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,147	28	28	1,147	31	0	1,147	33	33	1,146	37	0	1,205	35	34	1,205	37	0	1,323	34	33	1,322	40	0
B Mining and quarrying	189	4	4	189	5	0	184	4	4	184	5	0	184	5	5	184	5	0	181	5	5	181	5	0
C Manufacturing	2,973	162	161	2,972	154	0	2,970	161	160	2,970	138	0	3,005	154	153	3,005	139	0	3,055	152	150	3,054	134	0
D Electricity, gas, steam and air conditioning supply	914	18	18	914	20	0	918	18	17	918	16	0	871	14	14	870	14	0	841	12	11	840	14	0
E Water supply	147	12	12	147	13	0	138	2	2	138	3	0	132	1	1	132	3	0	143	1	1	143	3	0
F Construction	1,068	64	64	1,068	68	0	1,102	62	62	1,102	64	0	1,166	64	64	1,166	65	0	1,296	76	75	1,290	57	16
G Wholesale and retail trade	3,433	142	141	3,412	151	2	3,739	137	135	3,718	140	2	3,758	137	136	3,748	133	2	3,600	127	126	3,899	133	0
H Transport and storage	1,125	41	41	1,120	31	0	1,150	45	48	1,150	38	0	1,176	47	47	1,176	39	0	1,337	59	57	1,337	40	0
I Accommodation and food service activities	907	28	28	907	61	0	927	39	38	927	93	0	965	39	39	965	103	0	976	40	40	976	119	0
J Information and communication	372	9	9	372	11	0	413	9	9	413	12	0	397	9	9	397	12	0	506	10	10	506	14	0
K Financial and insurance activities	239	30	29	227	34	0	222	29	29	219	30	0	188	7	7	185	7	0	274	7	7	271	7	0
L Real estate activities	1,774	85	85	1,773	96	0	1,713	54	53	1,713	84	0	1,759	53	53	1,747	84	0	1,840	60	59	1,839	97	0
M Professional, scientific and technical activities	444	20	20	444	20	0	440	18	18	440	18	0	442	19	19	441	17	0	531	28	27	523	18	8
N Administrative and support service activities	545	15	15	545	17	0	515	17	16	515	17	0	582	18	18	582	18	0	586	19	19	586	17	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	31	0	0	31	2	0	31	0	0	31	1	0	30	0	0	30	1	0	34	1	1	34	1	0
Q Human health services and social work activities	95	3	3	95	3	0	103	3	3	103	3	0	107	3	3	107	3	0	112	3	3	112	3	0
R Arts, entertainment and recreation	45	1	1	45	2	0	42	1	1	42	2	0	43	1	1	43	2	0	45	1	1	45	2	0
S Other services	509	69	68	509	61	0	387	66	65	387	72	0	428	64	63	428	69	0	496	53	53	496	67	0
Loans and advances	15,931	721	727	15,909	762	2	16,134	762	694	16,116	774	2	16,428	672	665	16,411	752	2	17,476	688	679	17,446	773	24

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 OTP-csopot

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days				Performing	if which past due > 30days <= 90 days			
Gross carrying amount	42,282	39,940	641	2,342	663	43,234	40,871	827	2,363	790	45,099	42,697	695	2,403	835	47,744	45,138	652	2,406	821
Of which secured	22,728	21,190	493	1,538	562	22,735	21,218	693	1,517	622	24,661	23,126	606	1,535	671	26,732	25,188	576	1,544	660
Of which secured with immovable property	16,741	15,666	86	1,075	399	16,620	15,551	90	1,069	451	16,962	15,904	68	1,058	470	17,550	16,523	73	1,027	461
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,522	4,359		163	74	4,396	4,233		163	83	4,476	4,312		167	90	4,707	4,547		161	90
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,672	1,558		114	35	1,529	1,422		106	41	1,672	1,562		110	51	1,849	1,734		116	59
Of which instruments with LTV higher than 100%	2,032	1,761		252	83	2,117	1,914		203	66	2,111	1,906		205	68	2,042	1,857		185	60
Accumulated impairment for secured assets	1,343	421	6	922	215	1,353	446	2	966	247	1,398	475	10	923	264	1,420	495	14	925	251
Collateral																				
Of which value capped at the value of exposure	20,425	19,896	109	519	297	20,066	19,559	113	507	311	21,923	21,396	96	527	355	21,873	21,364	107	508	344
Of which immovable property	15,857	15,396	75	460	249	15,657	15,184	78	472	286	15,923	15,464	59	459	296	16,609	16,160	64	448	296
Of which value above the cap	43,100	40,530	434	2,569	814	40,490	37,741	490	2,748	1,020	41,855	39,032	426	2,823	1,064	38,758	36,269	128	2,489	945
Of which immovable property	35,603	33,207	145	2,396	773	33,809	31,374	130	2,435	924	34,083	31,663	107	2,421	973	31,682	31,388	106	2,294	878
Financial guarantees received	3,118	3,102	2	16	11	3,011	2,991	7	21	16	3,141	3,123	9	19	13	4,007	3,979	6	28	17
Accumulated partial write-off	-555	0	0	-555	-11	-543	0	0	-543	-12	-506	0	0	-506	-6	-504	0	0	-503	-108

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
OTP-csoport

(mln EUR)	As of 30/09/2020															As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be collected	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be collected	Gross carrying amount
	Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Performing			Non-performing											
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				
Loans and advances subject to active EBA-compliant moratoria	10,205	9,009	184	1,580	276	76	177	351	250	28	158	101	36	65	404	28	5,046	5,402	100	1,639	231	118	166	274	180	38	369	84	44	76	8	39	
of which: Households	6,158	5,969	31	746	109	46	83	157	106	7	57	51	9	20	52	11	3,832	3,863	32	891	149	103	137	154	100	11	87	55	31	45	3	73	
of which: Collateralised by residential immovable property	3,135	3,046	15	438	89	36	55	45	28	0	13	17	4	7	20	4	1,106	1,080	14	569	116	77	91	61	35	1	32	26	17	19	1	45	
of which: Non-financial corporations	3,496	3,778	152	831	117	50	99	193	143	22	100	50	27	49	362	19	1,739	1,887	68	737	82	25	59	119	86	17	81	29	19	27	5	16	
of which: Small and Medium-sized Enterprises	1,896	1,948	82	553	51	12	44	105	86	20	66	17	3	14	42	17	1,291	1,294	68	595	47	16	45	86	66	17	58	21	7	19	4	10	
of which: Collateralised by commercial immovable property	1,770	1,719	90	396	51	23	40	93	80	17	57	34	4	10	33	5	985	943	53	432	41	21	41	77	57	14	51	20	11	20	1	10	

(mln EUR)	As of 30/09/2020																	As of 31/12/2020																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be recovered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be recovered	Gross carrying amount		
	Performing			Non-performing				Performing			Non-performing				Performing			Non-performing				Performing			Non-performing									
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				
Loans and advances with expired EBA-compliant moratoria	1,232	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,207	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Households	734	0	0	0	0	0	0	0	0	0	0	0	0	0	0	751	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Collateralised by residential immovable property	442	0	0	0	0	0	0	0	0	0	0	0	0	0	0	247	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Non-financial corporations	531	0	0	0	0	0	0	0	0	0	0	0	0	0	0	500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises	117	0	0	0	0	0	0	0	0	0	0	0	0	0	0	287	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	220	0	0	0	0	0	0	0	0	0	0	0	0	0	0	200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(mln EUR)	As of 30/09/2020															As of 31/12/2020																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be performed	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be performed	Gross carrying amount
	Performing			Non-performing			Performing			Non-performing			Performing				Non-performing			Performing			Non-performing										
	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)											
	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures										
Newly originated loans and advances subject to public guarantee schemes	258	258	0	24	0	0	0	3	3	0	1	0	0	0	179	0	734	730	0	90	4	0	4	0	8	0	4	0	0	504	4		
of which: Households	15	15					0	0		0			0			21	21		0			0		0			0				0		
of which: Collateralised by residential immovable property	6	6					0	0		0			0			1	1		0			0		0			0				0		
of which: Non-financial corporations	241	241	0	24	0	0	0	3	3	0	1	0	0	0	183	0	712	708	0	88	4	0	4	0	7	0	4	0	0	400	4		
of which: Small and Medium-sized Enterprises	75	75					1	1		0			0			810	808		4			0		6			0				4		
of which: Collateralised by commercial immovable property	41	41					0	0		0			0			73	69		4			1		1			0				4		

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
OTP-cisport

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be mobilised	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be mobilised	Gross carrying amount	
	Performing		Non-performing		Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures												
Loans and advances subject to active EBA-compliant moratoria	702	658	120	296	46	26	144	51	15	17	32	16	9	15	0	9	304	275	85	45	29	14	28	21	12	5	2	10	4	9	3	9		
Of which: Households	362	335	61	139	27	21	26	25	12	4	11	9	7	9	0	7	183	177	46	33	6	3	6	8	6	3	1	2	1	2	6	2		
Of which: Collateralised by residential immovable property	169	153	43	69	18	14	16	7	3	1	3	4	4	4	0	3	62	59	28	25	3	1	3	2	1	0	0	1	0	1	0	1		
Of which: Non-financial corporations	284	274	58	177	30	5	18	30	23	12	21	6	1	6	0	2	121	98	39	12	22	11	23	12	6	2	1	7	3	7	3	7		
Of which: Small and Medium-sized Enterprises	266	193	42	131	14	1	12	23	18	10	18	5	1	4	0	1	86	76	38	11	10	3	10	9	5	1	1	3	3	3	3	1		
Of which: Collateralised by commercial immovable property	118	108	45	88	10	2	10	17	14	10	14	3	0	3	0	1	38	23	7	6	15	6	15	6	1	1	0	5	1	5	0	0		

(mln EUR)	As of 31/03/2021															As of 30/06/2021																																			
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised	Gross carrying amount																	
	Performing	Of which: exposures with forbearance measures		Non-performing	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past due or past due <= 90 days	Of which: unlikely to pay that are not past due or past due >= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past due or past due <= 90 days	Of which: unlikely to pay that are not past due or past due >= 90 days	Public guarantee received in the context of the COVID-19 crisis			Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: unlikely to pay that are not past due or past due <= 90 days	Of which: unlikely to pay that are not past due or past due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																								
Loans and advances with expired EBA compliant moratoria	7,434	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,786	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
Of which: Households	4,963	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,119	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
Of which: Collateralised by residential immovable property	2,240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,097	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
Of which: Non-financial corporations	2,350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,524	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
Of which: Small and Medium-sized Enterprises	1,224	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	
Of which: Collateralised by commercial immovable property	1,247	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																	

(mln EUR)	As of 31/03/2021															As of 30/06/2021																		
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised	Gross carrying amount
	Performing			Non-performing				Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures	Performing			Non-performing				Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures								
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: unlikely to pay that are not past-due or past-due <= 90 days							
Newly originated loans and advances subject to public guarantee schemes	1,037	1,031	0	44	0	0	5	10	9	0	3	1	0	0	750	2	1,321	1,308	1	62	13	0	8	15	13	0	2	2	0	1	987	9		
Of which: Households	20	20		0		0	0	0	0		0				0	26	25		1				0	0							1			
Of which: Collateralised by residential immovable property	1	1		0		0	0	0	0		0				0	1	1		0				0	0							0			
Of which: Non-financial corporations	1,016	999	0	43	0	0	5	9	8	0	2	1	0	0	728	2	1,293	1,280	1	61	13	0	8	15	13	0	2	2	0	1	963	9		
Of which: Small and Medium-sized Enterprises	988	992		5		8	7		1						1	1,080	1,088		12				17	11							9			
Of which: Collateralised by commercial immovable property	104	100		4		1	1		0						0	133	129		4				2	1							1			