



2025 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.

2025 EU-wide Transparency Exercise

Leverage ratio

OTP-csoport

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,688	11,773	12,075	12,276	C 47.00 (r0320,c0010)	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	11,688	11,773			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	110,827	112,779	117,880	118,910	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	110,719	112,462			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.55%	10.44%	10.24%	10.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.56%	10.47%			[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	12,528	12,642	11,400	11,499	C01.00.0001.0010	Articles 41(1)(b) and 75 of CR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,688	11,779	12,075	12,276	C01.00.0002.0010	Article 52 of CR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	-280	-275	-426	-805	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CR
	A.1.2	Retained earnings	11,325	11,168	11,742	12,410	C01.00.0004.0010	Articles 24(1)(a)(i), 30(2) and 31(1) of CR
	A.1.3	Accumulated other comprehensive income	174	456	421	327	C01.00.0005.0010	Articles 41(1)(b), 24(1)(a)(ii) and 31(1) of CR
	A.1.4	Other Reserves	667	666	702	701	C01.00.0006.0010	Articles 41(1)(b) and 31(1) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Articles 41(1)(b), 24(1)(a)(ii) and 31(1) of CR
	A.1.6	Minority interest given recognition in CET1 capital	78	82	81	74	C01.00.0008.0010	Article 64 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-10	-10	-10	C01.00.0009.0010	Articles 32 to 35 of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-496	-537	-509	-515	C01.00.0010.0010 + C 01.00.0046.0010	Articles 41(1)(b), 24(1)(a)(ii) and 31(1) of CR, Articles 43(1)(b), 36(2) and 37(1) of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-60	-78	-62	-76	C01.00.0011.0010	Articles 36(1) and 36(2) of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0012.0010	Articles 36(1)(b), 40 and 139 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0013.0010	Articles 41(1)(b), 36(1) and 31(1) of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0014.0010	Articles 41(1)(b), 36(1) and 31(1) of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0045.0010	Article 36(1) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C01.00.0015.0010 + C 01.00.0016.0010 + C 01.00.0017.0010 + C 01.00.0018.0010 + C 01.00.0019.0010 + C 01.00.0020.0010 + C 01.00.0021.0010 + C 01.00.0022.0010 + C 01.00.0023.0010 + C 01.00.0024.0010 + C 01.00.0025.0010 + C 01.00.0026.0010 + C 01.00.0027.0010 + C 01.00.0028.0010 + C 01.00.0029.0010 + C 01.00.0030.0010 + C 01.00.0031.0010 + C 01.00.0032.0010 + C 01.00.0033.0010 + C 01.00.0034.0010 + C 01.00.0035.0010 + C 01.00.0036.0010 + C 01.00.0037.0010 + C 01.00.0038.0010 + C 01.00.0039.0010 + C 01.00.0040.0010 + C 01.00.0041.0010 + C 01.00.0042.0010 + C 01.00.0043.0010 + C 01.00.0044.0010 + C 01.00.0045.0010 + C 01.00.0046.0010 + C 01.00.0047.0010 + C 01.00.0048.0010 + C 01.00.0049.0010 + C 01.00.0050.0010 + C 01.00.0051.0010 + C 01.00.0052.0010 + C 01.00.0053.0010 + C 01.00.0054.0010 + C 01.00.0055.0010 + C 01.00.0056.0010 + C 01.00.0057.0010 + C 01.00.0058.0010 + C 01.00.0059.0010 + C 01.00.0060.0010 + C 01.00.0061.0010 + C 01.00.0062.0010 + C 01.00.0063.0010 + C 01.00.0064.0010 + C 01.00.0065.0010 + C 01.00.0066.0010 + C 01.00.0067.0010 + C 01.00.0068.0010 + C 01.00.0069.0010 + C 01.00.0070.0010 + C 01.00.0071.0010 + C 01.00.0072.0010 + C 01.00.0073.0010 + C 01.00.0074.0010 + C 01.00.0075.0010 + C 01.00.0076.0010 + C 01.00.0077.0010 + C 01.00.0078.0010 + C 01.00.0079.0010 + C 01.00.0080.0010 + C 01.00.0081.0010 + C 01.00.0082.0010 + C 01.00.0083.0010 + C 01.00.0084.0010 + C 01.00.0085.0010 + C 01.00.0086.0010 + C 01.00.0087.0010 + C 01.00.0088.0010 + C 01.00.0089.0010 + C 01.00.0090.0010 + C 01.00.0091.0010 + C 01.00.0092.0010 + C 01.00.0093.0010 + C 01.00.0094.0010 + C 01.00.0095.0010 + C 01.00.0096.0010 + C 01.00.0097.0010 + C 01.00.0098.0010 + C 01.00.0099.0010 + C 01.00.0100.0010 + C 01.00.0101.0010 + C 01.00.0102.0010 + C 01.00.0103.0010 + C 01.00.0104.0010 + C 01.00.0105.0010 + C 01.00.0106.0010 + C 01.00.0107.0010 + C 01.00.0108.0010 + C 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2025 EU-wide Transparency Exercise

P&L
OTP-csoport

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	5,750	7,465	1,998	4,104
Of which debt securities income	786	1,008	242	508
Of which loans and advances income	3,806	4,999	1,391	2,803
Interest expenses	2,531	3,246	851	1,756
(Of which deposits expenses)	1,112	1,458	445	1,012
(Of which debt securities issued expenses)	356	464	114	157
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	49	2	33
Net Fee and commission income	1,512	2,057	623	1,276
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	-25	2	5	6
Gains or (-) losses on financial assets and liabilities held for trading, net	30	66	14	27
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	55	82	-14	-33
Gains or (-) losses from hedge accounting, net	-12	-10	3	8
Exchange differences [gain or (-) loss], net	7	-31	-9	4
Net other operating income / (expenses)	31	50	12	89
TOTAL OPERATING INCOME, NET	4,866	6,485	1,783	3,758
(Administrative expenses)	1,849	2,480	964	1,624
(Cash contributions to resolution funds and deposit guarantee schemes)	82	92	49	68
(Depreciation)	247	328	89	185
Modification gains or (-) losses, net	-15	-32	0	-12
(Provisions or (-) reversal of provisions)	1	18	-6	15
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	6	-4	9
(Other provisions)	-4	12	-3	6
Of which pending legal issues and tax litigation ⁽¹⁾	0	1	0	0
Of which restructuring ²	0	10	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)	126	296	78	202
(Financial assets at fair value through other comprehensive income)	47	73	8	18
(Financial assets at amortised cost)	79	224	69	184
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	29	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	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	2,538	3,210	609	1,652
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,064	2,599	472	1,332
Profit or (-) loss after tax from discontinued operations	50	48	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,114	2,647	472	1,332
Of which attributable to owners of the parent	2,107	2,637	467	1,324

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

OTP-csoport

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		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		15,975				14,851				15,039				17,882				IAS 1.54 (f)
Financial assets held for trading		503	192	310	0	1,561	239	1,322	0	890	316	574	0	675	282	374	19	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		4,001	159	16	3,826	3,972	146	16	3,810	4,196	172	16	4,008	4,304	158	17	4,130	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		4,283	3,239	683	361	4,144	2,953	753	441	4,068	2,778	854	436	4,371	2,222	1,769	381	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		77,324				77,592				82,462				80,087				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		70	0	70	0	122	0	122	0	99	0	99	0	117	0	117	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 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		3,502				3,565				3,673				3,865				
TOTAL ASSETS		105,058				105,810				110,426				111,302				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			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	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	4,060	11	174	-28	0	-104	3,923	4	177	-35	0	-125	3,851	0	176	-36	0	-132	4,160	0	178	-36	0	-135	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	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	18,989	27	105	-32	-2	-63	18,065	30	106	-31	-2	-76	21,017	74	104	-35	-6	-79	18,619	74	99	-29	-6	-80	Annex V Part 1.31, 44(b)
	Loans and advances	51,373	7,000	2,080	-880	-639	-1,350	52,176	7,500	1,948	-368	-726	-1,230	54,029	7,623	1,974	-397	-764	-1,262	53,932	7,821	1,996	-448	-761	-1,284	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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	253	392	354	464	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	47	41	39	39	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	91,335	91,480	95,352	96,076	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	47	36	53	109	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	20	20	15	19	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	306	317	309	321	IAS 37.10; IAS 1.54(l)
Tax liabilities	239	260	249	172	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	416	518	758	642	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	92,662	93,064	97,129	97,842	IAS 1.9(b);IG 6
TOTAL EQUITY	12,395	12,747	13,297	13,460	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	105,058	105,811	110,426	111,302	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		260	313	317	441	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	1	0	5	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	39	114	90	127	Annex V.Part 1.31
Deposits	Central banks	1,733	1,640	1,618	1,030	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,137	4,339	5,044	4,852	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,080	2,741	2,999	2,845	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,907	1,645	2,024	1,803	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	162	252	276	390	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,994	3,715	4,140	4,336	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,650	1,239	1,547	1,609	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,896	24,264	25,318	25,273	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	17,273	17,229	17,233	17,665	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,655	46,833	48,234	49,723	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	37,455	38,648	39,339	40,497	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,276	7,185	7,014	7,155	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		974	881	1,346	1,431	Annex V.Part 1.37
Other financial liabilities		1,783	1,899	2,000	1,943	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		91,681	91,948	95,798	96,688	

2025 EU-wide Transparency Exercise
Market Risk
OTP-csoport

	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 (ms) 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 (ms) 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			
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	387	242	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	239	187	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	148	55	0	0	0	0						0	0	0	0							55	0	
Equities	3	6	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	1	4	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	3	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	642	642	0	0	0	0						0	0	0	0							0	0	
Commodities risk	57	36	0	0	0	0						0	0	0	0							0	0	
Total	1,089	926	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	332	380	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	222	279	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	111	100	0	0	0	0						0	0	0	0							0	0	
Equities	6	7	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	3	3	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	3	4	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	183	299	0	0	0	0						0	0	0	0							0	0	
Commodities risk	11	22	0	0	0	0						0	0	0	0							0	0	
Total	532	708	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
Consolidated data								
Central governments or central banks	46,971	42,227	2,887	13,122	42,227	2,887	7,861	
Regional governments or local authorities	922	771	135	984	881	181	181	
Public sector entities	1,099	696	253	1,536	656	262	262	
Multilateral Development Banks	241	270	0	0	253	253	0	
International Organisations	311	309	0	307	309	0	0	
Institutions	4,188	3,462	1,075	5,633	4,090	1,475	1,475	
Corporates	35,827	23,107	21,849	35,046	22,124	20,821	20,821	
Real estate ⁽⁴⁾	112,262	7,128	6,073	11,936	7,053	6,200	6,200	
Secured by mortgages on immovable property and AOC exposures	22,477	16,779	12,368	22,966	16,987	12,550	12,550	
Residual ⁽⁵⁾	2,088	2,149	720	2,736	2,176	1,076	853	
Secured by mortgages on immovable property and AOC exposures	15,585	16,605	6,752	16,457	17,418	7,124	7,124	
Residual ⁽⁵⁾	2,051	1,492	702	2,177	1,644	778	778	
Exposures in default	2,424	929	1,088	1,533	2,329	986	1,127	
Items associated with particularly high risk	775	604	907	666	547	820	820	1,443
Subordinated debt exposures								
Covered bonds	153	152	76	0	123	123	63	
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	130	130	76	151	131	131	305	
Equity	363	368	368	343	368	368	368	
Other exposures	6,021	6,001	3,545	6,611	6,001	3,022	3,022	
Standardised Total⁽⁶⁾	178,791	109,522	56,872	2,911	128,177	108,226	58,860	2,911

⁽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. a substitution effect).
⁽²⁾ Standardised Total does not include the securitisation position within the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty categories cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
HUNGARY								
Central governments or central banks	16,483	20,243	231	12,901	17,097	237	237	
Regional governments or local authorities	36	23	43	41	38	24	24	
Public sector entities	233	137	41	251	141	45	45	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	650	485	260	971	800	376	376	
Corporates	12,292	7,080	6,686	12,244	7,296	6,792	6,792	
Real estate ⁽⁴⁾	4,082	2,024	1,682	4,225	2,134	1,787	1,787	
Secured by mortgages on immovable property and AOC exposures	6,788	2,148	2,236	6,626	2,296	2,296	2,296	
Residual ⁽⁵⁾	1,133	608	378	1,117	611	379	379	
Secured by mortgages on immovable property and AOC exposures	6,116	5,561	2,071	6,029	5,546	2,061	2,061	
Residual ⁽⁵⁾	875	485	227	745	422	191	191	
Exposures in default	790	245	287	717	231	289	289	602
Items associated with particularly high risk	737	574	863	646	527	790	790	
Subordinated debt exposures								
Covered bonds	133	132	70	0	123	123	63	
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	382	381	381	353	333	346	346	
Other exposures	6,087	6,000	3,462	740	5,880	3,070	3,070	
Standardised Total⁽⁶⁾				740				792

⁽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. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
BULGARIA								
Central governments or central banks	3,093	3,092	80	4,066	3,093	80	80	
Regional governments or local authorities	68	68	14	41	68	14	14	
Public sector entities	1	24	18	1	23	17	17	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	4,786	3,104	127	4,786	3,088	140	140	
Corporates	1,687	1,286	1,022	1,750	1,374	1,305	1,305	
Real estate ⁽⁴⁾	3,098	2,188	1,286	3,036	2,296	1,273	1,273	
Secured by mortgages on immovable property and AOC exposures	242	196	113	239	195	112	112	
Residual ⁽⁵⁾	4,275	4,121	1,286	4,536	4,086	1,278	1,278	
Exposures in default	127	273	123	113	277	124	124	
Items associated with particularly high risk	236	95	103	117	243	96	102	143
Subordinated debt exposures								
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	30	30	30	30	30	30	30	
Other exposures	5,023	5,023	3,023	4,023	5,023	3,023	3,023	
Standardised Total⁽⁶⁾				4,023				4,221

⁽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. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	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								
Central governments or central banks	1,591	1,417	50	1,591	1,406	70	70	
Regional governments or local authorities	21	64	14	41	46	14	14	
Public sector entities	88	89	37	24	37	39	39	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	87	149	22	178	147	68	68	
Corporates	4,068	2,454	2,247	4,286	2,414	2,182	2,182	
Real estate ⁽⁴⁾	1,493	949	791	1,750	1,063	843	843	
Secured by mortgages on immovable property and AOC exposures	1,079	2,002	1,071	1,071	2,070	1,038	1,038	
Residual ⁽⁵⁾	550	298	170	568	321	52	52	
Exposures in default	2,220	1,210	861	2,280	1,286	930	930	
Items associated with particularly high risk	139	279	132	179	330	181	181	
Subordinated debt exposures	121	61	70	128	61	70	70	65
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	64	64	64	64	64	64	64	
Equity	20	20	48	20	20	46	46	
Other exposures	1,182	1,182	1,111	1,111	1,182	1,111	1,111	
Standardised Total⁽⁶⁾				1,111				1,111

⁽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. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	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⁾
CROATIA								
Central governments or central banks	1,887	2,450	51	1,887	2,327	51	51	
Regional governments or local authorities	127	101	26	111	91	26	26	
Public sector entities	781	333	139	800	354	146	146	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	32	32	14	37	37	14	14	
Corporates	3,031	1,887	1,777	3,031	1,884	1,889	1,889	
Real estate ⁽⁴⁾	380	236	200	380	282	282	282	
Secured by mortgages on immovable property and AOC exposures	2,138	1,461	1,461	2,367	1,551	1,551	1,551	
Residual ⁽⁵⁾	66	66	33	66	66	33	33	
Exposures in default	2,115	2,084	1,046	2,115	2,095	1,028	1,028	
Items associated with particularly high risk	19	16	12	19	16	10	10	143
Subordinated debt exposures	221	41	48	221	41	42	42	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a 1T credit assessment	16	16	16	16	16	16	16	
Collective Investments Undertakings (CIU)	11	11	11	11	11	11	11	
Equity	0	0	0	0	0	0	0	
Other exposures	402	428	428	428	427	427	427	
Standardised Total⁽⁶⁾				428				428

⁽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. a substitution effect).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
SERBIA		5,780	2,231	941	218	2,376	923	228	
Central governments or central banks		28	23	23	0	23	23	0	
Regional governments or local authorities		2	2	2	0	2	2	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		15	15	15	0	15	15	0	
Corporates		4,645	2,256	2,362	443	2,446	2,256	89	
of which: SME		1,490	891	733	1,511	929	759	799	
Retail		3,155	1,365	1,629	1,434	1,517	1,497	1,054	
of which: SME		24	19	11	28	22	13	13	
Secured by mortgages on immovable property and AOC exposures		1,549	1,238	1,408	1,712	1,238	1,238	883	
of which: SME		104	101	79	264	221	111	111	
Exposures in default		352	47	49	351	50	50	300	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		4	4	10	4	4	4	9	
Other exposures		331	331	331	331	331	331	221	
Standardized Total ⁽⁴⁾					201			228	

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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		2,537	2,537	2,537	2,687	2,687	2,687		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		402	349	344	313	263	263		
of which: SME		0	0	0	0	0	0		
Retail		2,548	2,207	1,988	2,887	2,409	1,807		
of which: SME		1	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		148	148	148	378	378	378	300	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		88	88	88	88	88	88	62	
Standardized Total ⁽⁴⁾					521			446	

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
UZBEKISTAN		380	379	379	800	800	800		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		1,137	1,062	1,062	573	524	524		
of which: SME		48	48	48	48	48	48		
Retail		1,568	1,469	1,391	1,694	1,565	1,174		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		0	0	0	0	0	0		
of which: SME		0	0	0	0	0	0		
Exposures in default		346	240	303	475	322	393	153	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		13	13	13	13	13	13	13	
Other exposures		158	158	158	158	158	158	124	
Standardized Total ⁽⁴⁾					271			292	

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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		987	987	1,488	1,262	1,262	1,262		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		1,121	841	1,096	1,134	632	844		
of which: SME		238	128	128	274	148	209		
Retail		718	148	107	348	138	94		
of which: SME		12	12	12	12	12	12		
Secured by mortgages on immovable property and AOC exposures		188	170	121	197	170	117		
of which: SME		40	31	20	50	39	23		
Exposures in default		148	40	40	121	39	39	32	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		86	86	86	86	86	86	62	
Standardized Total ⁽⁴⁾					524			552	

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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		303	283	283	273	254	254		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		603	371	351	625	391	344		
of which: SME		238	128	128	274	148	209		
Retail		364	344	260	385	365	274		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		443	422	173	473	448	183		
of which: SME		84	84	38	84	84	38		
Exposures in default		48	14	14	31	14	14	23	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		173	173	173	173	173	173	63	
Standardized Total ⁽⁴⁾					64			76	

⁽¹⁾ Original exposure, unless 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 are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		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⁾
ALBANIA		531	541	541	521	540	540		
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	
Corporates		838	488	428	508	418	388		
of which: SME		338	258	213	303	243	203		
Retail		500	541	507	510	540	507		
of which: SME		0	0	0	0	0	0		
Secured by mortgages on immovable property and AOC exposures		508	490	235	629	602	271		
of which: SME		184	120	70	228	208	92		
Exposures in default		61	27	28	31	24	24	34	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		170	170	170	170	170	170	120	
Standardized Total ⁽⁴⁾					521			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 (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions are country-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
Consolidated data	Central governments or central banks	11,279	42,474	4,413		41,564	41,564	4,098	
	Regional governments or local authorities	940	813	180		962	814	182	
	Public sector entities	985	952	217		962	951	216	
	Multilateral Development Banks	16	12	0		12	12	0	
	International Organisations	130	139	0		359	359	0	
	Institutions	5,002	4,393	1,311		4,078	4,137	1,185	
	Corporates	29,989	18,879	17,568		18,144	18,971	18,309	
	of which: SME	8,876	5,734	4,495		8,204	5,809	4,617	
	Retail	24,965	18,946	14,324		20,941	20,165	14,725	
	of which: SME	2,057	1,980	1,134		2,176	2,084	1,204	
	Secured by mortgages on immovable property and ADC exposures	24,964	23,261	11,407		25,697	23,987	11,863	
	of which: SME	4,942	4,280	3,024		4,666	3,977	3,159	
	Exposures in default	2,176	828	868	1,441	2,426	760	868	1,204
	Items associated with particularly high risk	46	46	89		44	42	82	
	Subordinated debt exposures	182	182	101		182	182	101	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	210	210	211		195	195	196	
Collective investments undertakings (CIU)	102	98	98		102	104	104		
Equity	11	11	11		11	11	11		
Other exposures	4,111	4,175	2,101		4,307	4,318	2,097		
Standardised Total ⁽⁴⁾	113,976	115,875	58,114	5,864	106,213	107,995	60,882	5,370	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. There have been selected under the following table: Countries of counterparties covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, substituted or that sector.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
HUNGARY	Central governments or central banks	18,204	20,661	128		23,873	20,423	142	
	Regional governments or local authorities	161	151	29		271	271	41	
	Public sector entities	140	130	61		127	125	42	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	668	805	240		562	307	153	
	Corporates	11,091	6,405	6,170		11,570	6,904	6,904	
	of which: SME	3,419	1,645	1,354		3,478	1,669	1,338	
	Retail	7,672	4,760	4,816		7,092	5,235	5,566	
	of which: SME	1,172	712	409		1,189	727	414	
	Secured by mortgages on immovable property and ADC exposures	8,158	7,412	3,273		8,385	7,714	4,062	
	of which: SME	1,684	1,211	1,051		1,529	1,129	927	
	Exposures in default	747	290	258	411	799	237	290	411
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	127	127	128		127	128	128	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	188	188	112		188	112	112		
Equity	11	11	11		11	11	11		
Other exposures	3,020	3,055	3,272		3,581	3,570	3,391		
Standardised Total ⁽⁴⁾	20,201	21,612	10,201	903	23,873	21,570	10,613	863	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
BULGARIA	Central governments or central banks	4,411	4,409	180		4,631	4,631	200	
	Regional governments or local authorities	38	38	16		38	38	12	
	Public sector entities	1	1	16		0	20	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	23	11		32	12	12	
	Corporates	2,981	2,101	2,110		3,144	2,402	2,388	
	of which: SME	973	788	613		1,108	879	693	
	Retail	4,008	4,310	2,497		4,206	4,214	2,695	
	of which: SME	1,500	1,115	749		1,493	1,115	749	
	Secured by mortgages on immovable property and ADC exposures	6,171	6,011	2,711		6,211	6,061	2,891	
	of which: SME	903	793	569		866	751	574	
	Exposures in default	243	99	103	140	243	103	106	142
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1	
Collective investments undertakings (CIU)	9	9	9		9	9	9		
Equity	0	0	0		0	0	0		
Other exposures	105	107	105		104	102	102		
Standardised Total ⁽⁴⁾	7,801	7,801	4,113	410	8,641	8,012	4,971	421	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks	2,155	2,417	72		2,155	2,350	73	
	Regional governments or local authorities	38	38	16		38	38	12	
	Public sector entities	1	1	16		0	20	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	38	11		38	38	11	
	Corporates	3,066	2,161	2,161		4,014	2,464	2,068	
	of which: SME	1,182	666	666		1,305	888	877	
	Retail	2,784	2,195	1,895		2,629	1,420	1,420	
	of which: SME	200	130	76		228	150	89	
	Secured by mortgages on immovable property and ADC exposures	2,782	2,064	1,211		2,808	1,272	1,272	
	of which: SME	683	611	540		676	640	503	
	Exposures in default	138	54	70	66	138	70	70	67
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	11	11	16		7	7	16	
	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)	60	60	60		60	60	60		
Equity	20	20	47		20	20	47		
Other exposures	301	304	304		302	302	302		
Standardised Total ⁽⁴⁾	5,701	5,701	3,211	311	6,211	5,611	3,211	317	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
CROATIA	Central governments or central banks	1,196	1,139	8		1,300	1,097	8	
	Regional governments or local authorities	131	131	141		141	122	24	
	Public sector entities	797	339	141		737	301	131	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	54	61		54	54	21	
	Corporates	2,115	1,132	1,018		2,611	1,629	1,504	
	of which: SME	1,546	714	299		1,683	209	209	
	Retail	2,640	2,161	1,712		2,782	2,468	1,819	
	of which: SME	202	282	182		279	363	151	
	Secured by mortgages on immovable property and ADC exposures	2,782	2,048	1,414		2,809	1,715	1,478	
	of which: SME	239	238	218		243	218	193	
	Exposures in default	107	48	51	141	107	48	51	141
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	16	16	16		16	16	16	
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	1	1	1		1	1	1		
Other exposures	11	11	11		11	11	11		
Standardised Total ⁽⁴⁾	4,401	4,401	2,541	254	4,801	4,401	2,541	254	

(1) Original exposure, unless 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 but includes general credit risk adjustments.

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		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
SERBIA		2,275	2,143	925	0	2,294	2,477	831	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		2	2	2	0	4	4	4	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		3,800	1,949	1,202	0	3,753	1,802	1,644	0
Corporates		1,128	613	490	0	1,261	652	495	0
Retail		1,770	1,462	1,110	0	1,790	1,670	1,248	0
of which: SME		277	282	130	0	275	262	148	0
Secured by mortgages on immovable property and ADC exposures of which: SME		2,155	2,245	1,286	0	2,482	2,282	1,424	0
Exposures in default		469	405	404	0	475	424	377	0
Items associated with particularly high risk		125	68	69	104	160	53	56	108
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		4	4	10	0	4	4	10	0
Equity		0	0	0	0	0	0	0	0
Other exposures		120	127	113	0	181	180	157	0
Standardised Total ⁽³⁾					225				225

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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		1,147	1,147	1,147	0	1,148	1,108	1,108	0
Central governments or central banks		0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		103	223	223	0	142	302	302	0
Retail		3,746	3,146	2,366	0	4,178	3,100	2,420	0
of which: SME		0	0	0	0	1	1	1	0
Secured by mortgages on immovable property and ADC exposures of which: SME		4	4	4	0	12	10	8	0
Exposures in default		246	80	80	0	0	0	0	0
Items associated with particularly high risk		0	0	0	207	462	291	291	207
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽³⁾					500				578

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
UZBEKISTAN		466	465	465	0	429	418	418	0
Central governments or central banks		0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		100	809	809	0	802	799	813	0
Retail		1,020	1,515	1,144	0	1,000	1,100	1,100	0
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures of which: SME		0	0	0	0	0	0	0	0
Exposures in default		347	35	35	152	0	0	0	140
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽³⁾					292				273

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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		1,204	1,204	1,217	0	1,170	1,108	1,468	0
Central governments or central banks		0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		900	482	405	0	1,131	643	566	0
Retail		1,000	1,000	1,000	0	1,000	1,000	1,000	0
of which: SME		1,000	1,000	1,000	0	1,000	1,000	1,000	0
Secured by mortgages on immovable property and ADC exposures of which: SME		386	311	207	0	383	311	207	0
Exposures in default		104	36	36	65	57	45	29	50
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽³⁾					342				323

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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		275	253	253	0	262	275	275	0
Central governments or central banks		0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		455	238	230	0	462	286	248	0
Retail		130	130	130	0	130	149	110	0
of which: SME		406	390	390	0	446	420	380	0
Secured by mortgages on immovable property and ADC exposures of which: SME		124	122	80	0	128	149	94	0
Exposures in default		34	11	11	23	34	11	11	23
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		154	154	154	0	177	177	174	0
Standardised Total ⁽³⁾					26				26

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
ALBANIA		500	513	513	0	490	510	510	0
Central governments or central banks		0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		480	289	279	0	480	282	282	0
Retail		220	177	169	0	240	169	169	0
of which: SME		130	124	100	0	150	143	110	0
Secured by mortgages on immovable property and ADC exposures of which: SME		80	78	62	0	80	77	62	0
Exposures in default		144	144	144	0	144	144	144	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		146	146	146	0	146	146	146	0
Standardised Total ⁽³⁾					12				12

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0					0				
IRB Total ⁽³⁾			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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)															
Consolidated data	Central banks and central governments ⁽²⁾	0	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	0	
	Corporates	0	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	0	
	Corporates - Of Which: SME	0	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	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets															
IRB Total ⁽³⁾				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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 30/06/2025

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		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				Carrying amount	Notional amount	
[0 - 3M]	Other Central and eastern Europe countries non EEA	43	43	0	0	0	0	44	1	0	0	0	0	0	0	0	0	0
[3M - 1Y]		207	207	0	0	0	0	136	71	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		126	126	3	0	0	0	49	74	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		136	136	0	0	0	0	196	88	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		229	229	1	0	0	0	60	169	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		509	509	3	0	0	0	222	284	0	0	0	0	0	0	0	122	0
[10Y - more]	45	45	1	0	0	0	45	0	0	0	0	0	0	0	0	0	0	
Total		1,361	1,361	8	0	0	652	701	0	0	0	0	0	0	0	123	0	805
[0 - 3M]	Middle East																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others ⁽¹⁾	50	50	0	0	0	0	50	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		275	275	0	0	0	0	80	195	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		99	99	1	0	0	0	92	6	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		104	104	0	0	0	0	102	2	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		50	50	0	0	0	0	49	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		35	35	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0
[10Y - more]	43	43	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	
Total		635	635	1	0	0	323	311	0	0	0	0	0	0	0	0	0	797

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 Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 30/09/2024						As of 31/12/2024					
	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)	1,532	767	516	393	701	215	1,460	720	499	375	685	224
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	57	8	4	2	53	7	56	8	4	1	52	7
Non-financial corporations	879	392	257	190	488	149	844	370	254	184	483	139
of which: small and medium-sized enterprises	327	129	87	69	183		293	122	85	69	162	
Households	596	368	255	202	159	59	560	342	242	190	151	78
DEBT INSTRUMENTS other than HFT	1,532	767	516	393	701		1,460	720	499	375	685	
Loan commitments given	50	17	3	2	28	0	54	17	2	0	33	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ 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.

2025 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 31/03/2025								As of 30/06/2025							
	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				
(min EUR)																
Cash balances at central banks and other demand deposits	0	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	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	1,488	700	500	367	646	216	1,404	676	479	356	595	218				
Central banks	0	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	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	55	8	4	1	51	6	54	8	4	1	51	6				
Non-financial corporations	860	352	246	174	449	135	773	332	223	162	404	141				
of which: small and medium-sized enterprises	371	167	122	94	206		263	116	79	64	141					
Households	573	340	250	192	146	75	576	337	253	193	141	71				
DEBT INSTRUMENTS other than HFT	1,488	700	500	367	646		1,404	676	479	356	595					
Loan commitments given	55	14	2	0	30	0	55	11	2	1	40	10				
QUALITY OF FORBEARANCE																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0									

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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.

