2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

OTP Bank Nyrt.

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,705	2,813	3,002	3,187	2,488	2,728	2,731
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	18	15	15	15	-3	12	12
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-572	-85	-309	-317	-2,104	-872	-806
Profit or (-) loss for the year	**837**	**1,635**	**1,391**	**1,492**	**-532**	**704**	**630**
Coverage ratio: non-performing exposure (%)	58.22%	55.32%	52.08%	50.44%	56.97%	51.50%	50.46%
Common Equity Tier 1 capital	8,440	8,947	9,826	10,470	7,141	7,351	7,565
Total Risk exposure amount (all transitional adjustments included)	51,399	51,660	51,801	51,885	51,760	52,125	52,251
Common Equity Tier 1 ratio, %	**16.42%**	**17.32%**	**18.97%**	**20.18%**	**13.80%**	**14.10%**	**14.48%**
Fully loaded Common Equity Tier 1 ratio, %	**15.24%**	**17.31%**	**18.97%**	**20.18%**	**13.11%**	**13.93%**	**14.48%**
Tier 1 capital	8,440	8,947	9,826	10,470	7,141	7,351	7,565
Total leverage ratio exposures	88,142	88,142	88,142	88,142	88,142	88,142	88,142
Leverage ratio, %	**9.57%**	**10.15%**	**11.15%**	**11.88%**	**8.10%**	**8.34%**	**8.58%**
Fully loaded leverage ratio, %	**8.85%**	**10.20%**	**11.21%**	**11.95%**	**7.68%**	**8.27%**	**8.63%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**15.24%**	**17.31%**	**18.97%**	**20.18%**	**13.11%**	**13.93%**	**14.48%**

IFRS 9 transitional arrangements?	Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVENIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ROMANIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RUSSIAN FEDERATION	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UKRAINE	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
MONTENEGRO	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ALBANIA	**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	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	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVENIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ROMANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RUSSIAN FEDERATION	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UKRAINE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
MONTENEGRO	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ALBANIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Central governments	0	0	0	0	0	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	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVENIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ROMANIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RUSSIAN FEDERATION	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2023 EU-wide Stress Test: Credit risk IRB

OTP Bank Nyrt.

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UKRAINE	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
MONTENEGRO	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ALBANIA	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates	0	0	0	0	0	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	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	0	0	0	0	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	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	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	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	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	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	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	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	Central banks	10,991	0	2,808	0	1,867	0	0	3	0	0	0.00%
	Central governments	19,851	246	1,960	164	13,998	397	212	83	15	60	28.28%
	Regional governments or local authorities	406	2	130	2	380	47	2	3	4	2	86.61%
	Public sector entities	579	2	536	2	642	63	3	3	10	1	22.22%
	Multilateral Development Banks	174	2	42	1	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	3,154	2	835	3	2,642	2	2	11	0	0	0.71%
	Corporates	17,847	235	16,997	282	17,482	2,221	505	181	191	308	60.99%
	of which: SME	6,472	82	5,641	93	5,829	753	198	57	57	118	59.50%
	Retail	11,600	254	8,499	280	11,830	1,254	1,068	193	229	766	71.66%
	of which: SME	1,480	27	938	30	1,477	144	65	14	11	32	54.16%
	Secured by mortgages on immovable property	16,973	390	8,567	424	13,855	2,272	641	72	184	269	41.99%
	of which: SME	2,546	60	1,882	66	2,169	553	114	18	57	55	48.09%
	Items associated with particularly high risk	288	0	426	0	186	7	33	1	1	32	98.21%
	Covered bonds	198	0	99	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	113	0	113	0	0	0	0	0	0	0	0.00%
	Equity	388	0	427	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	4,057	0	2,436	0	0	0	0	0	0	0	0.00%
	Standardised Total	86,621	1,134	44,864	1,158	62,892	6,264	2,470	551	634	1,438	58.22%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks	3,473	0	0	0	443	0	0	0	0	0	0.00%
	Central governments	12,958	74	284	1	9,388	313	67	64	10	10	14.74%
	Regional governments or local authorities	192	2	38	2	172	5	0	2	0	0	0.00%
	Public sector entities	131	0	114	0	150	0	0	0	0	0	100.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	469	0	116	0	356	0	0	3	0	0	0.35%
	Corporates	6,431	82	5,992	94	6,011	506	83	32	28	40	48.55%
	of which: SME	2,210	33	1,809	42	2,111	303	61	13	19	31	49.55%
	Retail	2,102	79	1,515	100	2,343	254	253	44	50	129	50.68%
	of which: SME	241	11	195	13	339	41	20	1	3	9	44.03%
	Secured by mortgages on immovable property	6,441	223	3,264	248	4,485	685	256	15	45	56	21.96%
	of which: SME	1,076	14	788	16	822	275	20	3	26	7	34.34%
	Items associated with particularly high risk	239	0	351	0	165	7	21	0	1	20	97.41%
	Covered bonds	198	0	99	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	97	0	97	0	0	0	0	0	0	0	0.00%
	Equity	268	0	280	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,605	0	1,400	0	0	0	0	0	0	0	0.00%
	Standardised Total	34,604	461	13,549	445	23,464	1,769	681	161	134	256	37.55%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks	2,466	0	0	0	656	0	0	1	0	0	0.00%
	Central governments	728	0	0	0	437	3	1	1	0	0	65.66%
	Regional governments or local authorities	26	0	8	0	31	0	0	0	0	0	12.22%
	Public sector entities	9	0	9	0	9	0	0	0	0	0	0.00%
	Multilateral Development Banks	121	1	24	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	27	0	23	0	10	0	0	0	0	0	0.00%
	Corporates	2,996	23	2,682	29	2,931	246	49	45	46	26	53.26%
	of which: SME	1,709	15	1,512	16	1,028	61	39	15	9	25	62.39%
	Retail	3,281	63	2,276	63	3,130	294	177	32	46	114	64.28%
	of which: SME	599	9	368	9	565	43	18	4	3	10	52.92%
	Secured by mortgages on immovable property	2,817	37	1,284	38	2,676	244	83	16	37	47	56.10%
	of which: SME	356	7	204	8	329	61	17	5	13	10	58.18%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	14	0	23	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	761	0	299	0	0	0	0	0	0	0	0.00%
	Standardised Total	13,246	123	6,729	130	9,881	787	311	96	130	187	60.30%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	Central banks	1,359	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	1,242	0	14	0	803	31	0	1	0	0	0.00%
	Regional governments or local authorities	93	0	32	0	76	42	1	0	4	1	100.05%
	Public sector entities	382	1	367	1	375	60	2	2	10	1	31.40%
	Multilateral Development Banks	4	0	1	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	14	0	13	0	1	0	0	0	0	0	0.00%
	Corporates	1,270	16	1,182	15	1,901	234	34	9	5	16	48.13%
	of which: SME	495	10	431	9	728	70	17	3	2	8	44.03%
	Retail	1,326	33	981	33	1,416	144	136	11	18	103	75.78%
	of which: SME	13	0	7	0	14	1	0	0	0	0	0.00%
	Secured by mortgages on immovable property	2,024	34	1,256	34	1,780	330	101	8	15	61	60.72%
	of which: SME	205	9	163	9	183	57	22	1	1	13	59.76%
	Items associated with particularly high risk	0	0	1	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	13	0	13	0	0	0	0	0	0	0	0.00%
	Equity	1	0	1	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	387	0	156	0	0	0	0	0	0	0	0.00%
	Standardised Total	8,115	85	4,016	84	6,351	840	273	32	52	181	66.52%

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OTP Bank Nyrt.

SERBIA

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	962	0	385	0	386	0	0	1	0	0	0.00%
Central governments	1,068	0	768	0	719	0	0	4	0	0	21.62%
Regional governments or local authorities	36	0	36	0	39	0	1	0	0	1	100.00%
Public sector entities	4	0	4	0	4	0	0	0	0	0	0.00%
Multilateral Development Banks	2	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	94	0	93	0	96	0	0	0	0	0	100.00%
Corporates	1,846	4	1,810	4	1,980	366	14	19	34	10	74.16%
of which: SME	363	4	350	4	506	22	13	5	2	10	73.58%
Retail	1,653	34	1,231	35	1,572	184	97	14	8	62	64.55%
of which: SME	398	5	292	5	385	38	11	4	2	7	60.04%
Secured by mortgages on immovable property	1,596	14	1,121	15	1,369	299	24	6	23	10	42.12%
of which: SME	189	5	143	5	188	25	9	2	2	4	45.81%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	9	0	15	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	284	0	143	0	0	0	0	0	0	0	0.00%
Standardised Total	7,554	52	5,608	55	6,169	810	136	44	66	84	61.78%

SLOVENIA

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	538	0	0	0	0	0	0	0	0	0	0.00%
Central governments	424	1	4	0	209	2	3	0	0	1	18.79%
Regional governments or local authorities	27	0	5	0	27	0	0	0	0	0	0.00%
Public sector entities	50	0	42	0	61	1	0	0	0	0	53.95%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	1,423	4	1,259	5	1,379	225	17	2	5	12	73.86%
of which: SME	663	4	516	4	580	147	13	1	3	8	65.65%
Retail	830	3	622	4	809	50	12	2	1	8	70.88%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	961	3	625	3	876	96	7	1	3	4	61.76%
of which: SME	133	1	103	1	114	25	5	0	1	1	54.89%
Items associated with particularly high risk	13	0	20	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	27	0	38	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	91	0	65	0	0	0	0	0	0	0	0.00%
Standardised Total	4,355	12	2,681	11	3,362	375	39	5	9	26	66.68%

ROMANIA

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	212	0	0	0	61	0	0	0	0	0	0.00%
Central governments	917	7	20	0	662	41	11	4	3	4	34.38%
Regional governments or local authorities	25	0	5	0	28	0	0	0	0	0	27.48%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	14	0	4	0	8	0	0	0	0	0	0.00%
Corporates	738	9	653	10	788	99	22	17	6	12	56.74%
of which: SME	347	4	283	4	385	34	11	7	3	7	63.15%
Retail	353	15	244	16	360	75	42	7	15	27	65.55%
of which: SME	118	3	67	3	151	19	8	3	3	5	61.74%
Secured by mortgages on immovable property	1,829	45	1,085	49	1,576	313	81	12	21	36	44.30%
of which: SME	389	15	311	18	377	36	25	5	3	10	40.77%
Items associated with particularly high risk	18	0	27	0	21	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	3	0	3	0	0	0	0	0	0	0	0.00%
Equity	7	0	7	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	197	0	75	0	0	0	0	0	0	0	0.00%
Standardised Total	4,312	75	2,122	75	3,505	529	156	41	44	79	51.08%

RUSSIAN FEDERATION

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	553	4	552	0	0	0	0	0	0	0	0.00%
Central governments	99	163	99	163	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	44	0	8	0	11	0	0	0	0	0	0.00%
Corporates	422	18	422	23	610	441	176	10	53	106	59.48%
of which: SME	129	0	129	0	146	72	25	2	11	17	68.41%
Retail	1,429	13	1,072	13	112	55	55	3	19	48	88.37%
of which: SME	10	0	8	0	0	0	0	0	0	0	8.06%
Secured by mortgages on immovable property	36	0	32	0	97	89	24	2	16	17	69.36%
of which: SME	21	0	20	0	16	14	4	0	2	3	67.68%
Items associated with particularly high risk	0	0	0	0	0	0	5	0	0	5	99.15%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	17	0	17	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	109	0	57	0	0	0	0	0	0	0	0.00%
Standardised Total	2,674	194	2,225	200	830	585	262	15	88	176	67.13%

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

UKRAINE

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	822	0	1,233	0	0	0	0	0	0	0	0.00%
Central governments	67	0	100	0	0	0	129	0	0	44	34.16%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	11	0	5	0	111	0	0	0	0	0	0.00%
Corporates	928	69	1,338	90	333	15	80	13	6	63	78.70%
of which: SME	267	8	324	8	83	12	4	4	4	5	110.30%
Retail	138	8	95	6	1,609	199	273	77	67	259	94.90%
of which: SME	0	0	0	0	24	2	3	1	1	2	116.24%
Secured by mortgages on immovable property	162	7	123	9	9	33	3	0	6	2	94.90%
of which: SME	26	1	20	1	3	23	0	0	5	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	1	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	79	1	55	0	0	0	0	0	0	0	0.00%
Standardised Total	2,197	82	2,950	106	2,062	248	484	90	79	368	76.06%

MONTENEGRO

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	69	0	69	0	0	0	0	0	0	0	0.00%
Central governments	266	0	266	0	222	6	0	3	1	0	100.00%
Regional governments or local authorities	2	0	2	0	3	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	22	0	4	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	4	0	3	0	4	0	0	0	0	0	0.00%
Corporates	183	4	182	4	282	25	15	7	2	11	74.51%
of which: SME	115	1	114	1	155	11	2	4	1	1	51.42%
Retail	339	4	251	4	338	8	12	1	0	8	66.62%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	369	12	294	13	339	59	28	5	5	16	56.88%
of which: SME	88	6	78	6	80	21	9	2	2	3	36.46%
Items associated with particularly high risk	0	0	0	0	0	0	7	0	0	7	99.95%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	5	5	5	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	358	0	56	0	0	0	0	0	0	0	0.00%
Standardised Total	1,617	20	1,133	21	1,188	97	62	16	8	42	68.01%

ALBANIA

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	205	0	205	0	160	0	0	0	0	0	0.00%
Central governments	328	0	328	0	63	0	1	1	0	0	36.74%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	16	0	10	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	15	0	15	0	20	0	0	0	0	0	0.00%
Corporates	322	5	305	5	341	21	11	4	2	6	56.86%
of which: SME	33	2	33	2	28	7	5	0	0	3	61.47%
Retail	75	3	50	4	63	12	7	0	1	3	48.14%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	519	12	327	12	485	52	27	4	5	15	55.88%
of which: SME	26	2	20	2	18	9	4	0	1	3	61.05%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	103	0	77	0	0	0	0	0	0	0	0.00%
Standardised Total	1,583	21	1,316	22	1,133	85	45	10	8	25	54.70%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

OTP Bank Nyrt.

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,867	0	0	0	0	0	0.00%	1,867	0	0	0	0	0	0.00%	1,867	0	0	0	0	0	0.00%
Central governments	13,856	421	331	32	17	151	45.72%	13,733	448	427	30	13	195	45.78%	13,622	473	513	30	12	235	45.86%
Regional governments or local authorities	371	51	7	1	4	6	74.88%	367	52	10	1	3	8	72.42%	361	54	14	1	4	10	71.43%
Public sector entities	639	62	11	2	4	6	49.74%	631	62	20	2	4	10	47.84%	624	60	28	2	4	13	47.73%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	2,526	56	14	2	0	6	40.87%	2,540	85	20	2	0	8	40.85%	2,520	100	26	2	0	10	40.84%
Corporates	17,442	1,808	966	54	76	502	51.95%	17,545	1,427	1,245	46	50	606	48.68%	17,626	1,134	1,463	46	40	689	47.08%
of which: SME	5,840	651	339	19	25	185	54.70%	5,883	513	435	16	16	222	51.11%	5,904	415	512	16	13	252	49.19%
Retail	11,477	1,077	1,600	116	144	1,098	68.67%	11,267	880	2,007	108	102	1,316	65.56%	11,046	755	2,352	102	89	1,501	63.84%
of which: SME	1,416	169	97	7	9	56	58.21%	1,404	150	128	6	6	70	54.57%	1,401	127	153	6	5	81	52.85%
Secured by mortgages on immovable property	14,190	1,582	997	20	43	391	39.17%	14,406	1,116	1,247	17	29	435	34.89%	14,495	836	1,438	18	23	470	32.65%
of which: SME	2,379	281	177	5	9	90	50.86%	2,433	187	216	4	6	103	46.13%	2,447	142	247	4	5	107	43.46%
Items associated with particularly high risk	178	12	36	0	0	33	92.08%	177	11	37	0	0	33	88.73%	178	9	39	0	0	33	86.55%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**62,595**	**5,069**	**3,962**	**228**	**288**	**2,192**	**55.32%**	**62,532**	**4,081**	**5,013**	**205**	**201**	**2,611**	**52.08%**	**62,333**	**3,422**	**5,872**	**200**	**172**	**2,962**	**50.44%**

HUNGARY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	443	0	0	0	0	0	0.00%	443	0	0	0	0	0	0.00%	443	0	0	0	0	0	0.00%
Central governments	9,311	306	152	21	13	74	48.45%	9,244	306	217	19	8	104	47.67%	9,184	309	274	19	7	130	47.33%
Regional governments or local authorities	168	7	2	1	0	2	64.86%	167	7	3	1	0	2	64.37%	165	7	4	1	1	3	65.01%
Public sector entities	143	6	2	0	0	1	31.01%	144	7	2	0	0	1	30.19%	140	7	3	0	0	1	30.55%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	296	8	1	1	0	0	40.81%	293	12	1	0	0	0	40.81%	291	13	1	0	0	1	40.81%
Corporates	5,812	591	197	14	13	88	44.93%	5,826	507	266	10	9	111	41.58%	5,871	412	317	10	7	127	40.21%
of which: SME	2,157	217	103	5	6	54	51.74%	2,178	171	128	4	4	63	49.05%	2,193	137	147	4	3	70	47.80%
Retail	2,272	230	350	20	25	212	60.43%	2,225	201	426	16	19	252	59.09%	2,194	172	485	16	16	283	58.33%
of which: SME	324	48	28	1	2	18	63.85%	319	46	35	1	2	21	60.92%	318	41	40	1	1	24	59.26%
Secured by mortgages on immovable property	4,624	479	324	3	4	66	20.25%	4,690	352	385	2	3	71	18.33%	4,742	261	424	2	2	74	17.38%
of which: SME	986	101	35	1	1	9	24.30%	1,022	57	43	0	0	9	22.07%	1,034	40	48	0	0	10	20.93%
Items associated with particularly high risk	157	11	24	0	0	21	89.18%	157	10	25	0	0	21	84.85%	158	8	26	0	0	21	82.12%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**23,226**	**1,638**	**1,050**	**58**	**55**	**462**	**44.02%**	**23,187**	**1,401**	**1,326**	**48**	**39**	**561**	**42.31%**	**23,189**	**1,190**	**1,535**	**48**	**33**	**640**	**41.67%**

BULGARIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%
Central governments	431	8	4	1	2	3	47.42%	425	8	7	1	0	3	45.06%	421	10	10	1	0	3	43.94%
Regional governments or local authorities	29	2	1	0	0	0	58.11%	29	2	1	0	0	1	53.07%	29	1	1	0	0	1	50.54%
Public sector entities	9	1	0	0	0	0	37.29%	9	1	0	0	0	0	37.81%	9	0	0	0	0	0	37.96%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	10	0	0	0	0	0	40.81%	10	0	0	0	0	0	40.81%	10	0	0	0	0	0	40.81%
Corporates	2,829	269	120	6	15	58	44.85%	2,851	204	170	5	10	72	42.46%	2,859	163	204	6	8	84	41.19%
of which: SME	982	85	63	2	4	33	52.88%	987	67	76	2	2	38	49.59%	989	54	86	2	2	47	47.62%
Retail	2,979	305	318	20	36	188	59.09%	2,944	243	414	18	24	232	56.00%	2,905	205	491	18	20	267	54.39%
of which: SME	528	67	31	1	2	13	39.89%	522	60	44	1	2	15	35.03%	521	52	54	1	1	18	32.90%
Secured by mortgages on immovable property	2,629	210	164	3	10	70	42.39%	2,640	150	213	3	7	78	36.71%	2,635	118	250	3	5	85	33.86%
of which: SME	342	37	29	1	2	16	54.48%	344	28	36	1	2	18	49.50%	344	23	42	1	1	19	46.70%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**9,570**	**792**	**616**	**31**	**61**	**317**	**51.57%**	**9,564**	**608**	**806**	**27**	**41**	**386**	**47.93%**	**9,522**	**499**	**957**	**27**	**34**	**441**	**46.08%**

CROATIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	792	38	6	2	2	13	50.17%	772	49	13	2	3	6	49.85%	752	63	19	2	4	10	50.60%
Regional governments or local authorities	74	41	3	0	3	2	79.53%	73	41	4	0	3	3	77.77%	70	43	5	0	3	4	76.63%
Public sector entities	378	51	8	2	4	4	53.16%	372	50	15	2	3	8	50.93%	367	49	22	2	3	11	50.74%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	1	0	0	0	0	0	40.81%	1	0	0	0	0	0	40.81%	1	0	0	0	0	0	40.81%
Corporates	1,929	180	60	8	8	30	50.04%	1,901	172	96	7	6	43	44.77%	1,882	159	128	7	6	54	42.46%
of which: SME	699	86	29	3	3	12	41.50%	694	76	45	2	2	17	37.44%	687	70	58	2	2	21	35.35%
Retail	1,416	95	184	8	10	117	63.89%	1,383	78	234	8	7	132	56.63%	1,344	71	280	8	6	146	52.09%
of which: SME	14	1	0	0	0	0	46.30%	13	1	1	0	0	0	46.54%	13	1	1	0	0	0	46.59%
Secured by mortgages on immovable property	1,825	219	186	4	9	82	49.26%	1,821	165	224	4	7	91	40.39%	1,806	128	278	4	6	99	35.49%
of which: SME	194	40	28	1	1	17	61.73%	195	32	35	0	1	18	52.80%	195	26	40	0	1	19	48.01%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**6,415**	**622**	**427**	**25**	**36**	**239**	**55.95%**	**6,323**	**555**	**586**	**24**	**30**	**283**	**48.32%**	**6,220**	**511**	**732**	**23**	**29**	**324**	**44.22%**

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

SERBIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	386	0	0	0	0	0	0.00%	386	0	0	0	0	0	0.00%	386	0	0	0	0	0	0.00%
Central governments	700	15	4	1	1	2	47.82%	692	19	8	1	1	4	48.02%	687	20	12	1	1	6	48.26%
Regional governments or local authorities	39	0	1	0	0	1	97.04%	39	0	1	0	0	1	94.88%	38	1	1	0	0	1	93.08%
Public sector entities	4	0	0	0	0	0	72.07%	4	0	0	0	0	0	71.80%	4	0	0	0	0	0	71.84%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	94	2	0	0	0	0	46.46%	92	3	0	0	0	0	44.07%	92	4	0	0	0	0	43.23%
Corporates	2,135	176	49	5	8	31	62.93%	2,164	128	68	5	7	41	60.99%	2,182	92	85	5	5	51	60.14%
of which: SME	480	39	21	2	2	16	78.16%	479	35	26	1	2	20	74.24%	482	27	32	1	2	23	71.66%
Retail	1,564	112	143	8	7	83	57.57%	1,560	84	174	8	4	94	53.98%	1,556	64	199	6	3	103	51.97%
of which: SME	375	37	21	2	3	15	68.84%	377	29	28	2	2	10	67.33%	379	21	33	2	2	22	66.47%
Secured by mortgages on immovable property	1,405	214	73	2	6	27	36.77%	1,463	134	95	1	5	32	34.09%	1,489	93	110	1	4	37	33.25%
of which: SME	186	22	14	0	1	8	59.52%	185	20	17	0	1	9	55.21%	185	16	20	0	1	11	52.21%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	6,326	520	269	16	22	142	52.93%	6,400	369	346	14	16	173	49.86%	6,434	274	408	14	13	198	48.65%

SLOVENIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	205	5	4	0	0	1	25.19%	204	6	5	0	0	1	26.19%	203	6	5	0	0	1	26.87%
Regional governments or local authorities	27	1	0	0	0	0	75.33%	26	1	0	0	0	0	74.07%	26	1	0	0	0	0	73.54%
Public sector entities	59	3	1	0	0	0	54.11%	59	3	1	0	0	1	46.80%	59	2	2	0	0	1	43.05%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.81%
Corporates	1,452	164	36	1	2	16	44.54%	1,452	120	50	1	1	19	37.25%	1,468	91	62	1	1	21	33.55%
of which: SME	611	104	24	1	1	10	42.56%	634	73	32	1	1	11	35.55%	645	56	39	1	0	13	31.91%
Retail	805	51	15	0	1	9	61.08%	805	47	19	0	0	10	51.90%	808	41	22	0	0	10	46.97%
of which: SME	0	0	0	0	0	0	6.05%	0	0	0	0	0	0	6.07%	0	0	0	0	0	0	6.08%
Secured by mortgages on immovable property	908	60	11	0	1	5	48.06%	920	45	14	0	0	6	41.41%	928	35	17	0	0	6	37.38%
of which: SME	128	12	4	0	0	2	46.26%	128	9	5	0	0	2	39.40%	129	7	6	0	0	2	35.24%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	3,427	283	67	2	3	32	47.92%	3,467	221	89	2	2	36	40.68%	3,492	176	108	2	2	40	36.80%

ROMANIA

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	61	0	0	0	0	0	0.00%	61	0	0	0	0	0	0.00%	61	0	0	0	0	0	0.00%
Central governments	664	32	19	3	1	11	59.65%	660	27	22	3	1	15	57.65%	658	25	33	3	0	19	56.73%
Regional governments or local authorities	28	0	0	0	0	0	68.53%	27	1	0	0	0	0	69.73%	27	1	1	0	0	0	70.13%
Public sector entities	0	0	0	0	0	0	36.77%	0	0	0	0	0	0	36.94%	0	0	0	0	0	0	37.03%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	8	0	0	0	0	0	40.81%	7	0	0	0	0	0	40.81%	7	0	0	0	0	0	40.81%
Corporates	798	69	62	10	4	26	62.75%	779	65	65	9	3	39	59.90%	766	59	85	9	2	50	58.62%
of which: SME	370	39	22	5	2	13	60.13%	361	37	33	4	2	19	58.34%	354	38	43	4	2	25	57.48%
Retail	370	49	59	5	5	36	61.76%	369	34	73	4	3	44	59.33%	364	28	85	4	2	50	58.15%
of which: SME	151	15	12	2	1	8	63.85%	149	12	17	2	1	11	63.38%	147	11	21	2	0	13	63.14%
Secured by mortgages on immovable property	1,634	225	111	4	2	52	46.48%	1,676	155	139	3	2	57	41.05%	1,695	115	160	4	1	61	38.26%
of which: SME	371	33	35	2	1	17	49.30%	374	22	43	1	1	19	44.83%	372	17	49	1	1	21	42.21%
Items associated with particularly high risk	20	1	0	0	0	0	20.59%	19	1	0	0	0	0	20.81%	19	1	1	0	0	0	20.90%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	3,582	377	230	23	12	125	54.35%	3,601	284	305	19	8	155	50.93%	3,596	229	365	19	7	180	49.36%

RUSSIAN FEDERATION

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	11	0	0	0	0	0	40.81%	11	0	0	0	0	0	40.81%	11	0	0	0	0	0	40.81%
Corporates	675	250	305	3	20	149	48.91%	731	142	357	4	10	188	46.93%	756	84	391	4	6	180	46.00%
of which: SME	151	45	47	1	5	28	59.08%	159	27	57	1	2	32	57.26%	164	16	63	1	1	36	56.34%
Retail	117	15	80	2	7	65	81.96%	117	15	90	2	3	73	80.48%	116	9	97	2	2	77	79.77%
of which: SME	0	0	0	0	0	0	8.06%	0	0	0	0	0	0	8.06%	0	0	0	0	0	0	8.06%
Secured by mortgages on immovable property	115	45	49	1	5	33	66.61%	127	24	59	1	2	37	63.70%	131	14	64	1	1	40	62.32%
of which: SME	19	7	8	0	1	5	58.57%	21	4	10	0	0	6	57.06%	21	2	11	0	0	6	56.32%
Items associated with particularly high risk	0	0	5	0	0	5	99.12%	0	0	5	0	0	5	99.08%	0	0	5	0	0	5	99.04%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	916	323	439	6	33	252	57.44%	986	181	511	6	15	282	55.26%	1,014	107	556	6	9	302	54.20%

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

UKRAINE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	129	0	0	53	40.81%	0	0	129	0	0	53	40.81%	0	0	129	0	0	53	40.81%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	100	2	8	1	0	3	40.81%	96	3	12	1	0	5	40.81%	93	3	15	1	0	8	40.81%
Corporates	314	20	94	3	2	72	76.95%	312	16	99	2	1	76	76.48%	312	12	104	2	1	79	76.09%
of which: SME	83	8	9	1	1	8	89.74%	84	5	11	1	0	9	86.67%	84	4	12	1	0	10	84.64%
Retail	1,485	175	421	51	51	371	88.19%	1,395	149	536	50	40	459	85.56%	1,299	137	645	47	37	541	83.92%
of which: SME	23	1	3	0	0	3	100.20%	23	1	3	0	0	3	97.36%	23	0	4	0	0	4	95.55%
Secured by mortgages on immovable property	25	12	8	0	1	7	82.79%	20	5	10	0	0	8	81.21%	32	3	11	0	0	9	80.14%
of which: SME	16	8	4	0	1	3	81.60%	18	3	5	0	0	4	80.75%	19	2	5	0	0	4	80.09%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	1,924	210	660	55	54	506	76.68%	1,835	173	786	54	41	600	76.36%	1,736	155	903	50	38	687	76.12%

MONTENEGRO

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	222	5	1	0	0	1	41.64%	221	5	3	0	0	1	41.42%	219	5	4	0	0	2	41.28%
Regional governments or local authorities	1	0	0	0	0	0	70.85%	2	0	0	0	0	0	70.85%	2	0	0	0	0	0	70.84%
Public sector entities	0	0	0	0	0	0	58.41%	0	0	0	0	0	0	56.98%	0	0	0	0	0	0	56.87%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	4	0	0	0	0	0	40.81%	4	0	0	0	0	0	40.81%	4	0	0	0	0	0	40.81%
Corporates	280	25	17	0	1	14	80.96%	262	21	19	0	0	15	75.89%	284	16	21	0	0	15	72.75%
of which: SME	153	13	3	0	0	2	52.18%	153	11	4	0	0	2	47.90%	155	9	5	0	0	2	46.03%
Retail	333	18	14	0	0	9	63.43%	327	14	16	1	0	9	57.95%	323	16	19	1	0	10	53.19%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	354	40	32	0	1	23	71.48%	358	32	36	0	1	24	67.19%	359	28	39	0	1	25	64.00%
of which: SME	87	13	10	0	0	8	80.45%	90	8	11	0	0	9	76.22%	92	6	12	0	0	9	73.79%
Items associated with particularly high risk	0	0	7	0	0	7	99.95%	0	0	7	0	0	7	99.95%	0	0	7	0	0	7	99.92%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	1,195	89	72	1	2	54	74.42%	1,193	72	81	1	2	57	69.49%	1,191	66	90	1	1	59	65.71%

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(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%
Central governments	61	2	1	0	0	0	37.10%	60	2	2	0	0	1	37.54%	59	2	3	0	0	1	37.77%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	19	0	0	0	0	0	40.81%	19	1	0	0	0	0	40.81%	19	1	0	0	0	0	40.81%
Corporates	331	23	19	1	2	9	48.30%	327	20	26	1	1	12	45.60%	323	19	31	1	1	14	44.14%
of which: SME	30	3	7	0	0	4	56.47%	31	2	8	0	0	4	54.60%	30	2	8	0	0	4	53.53%
Retail	64	8	10	0	1	5	46.15%	63	6	12	0	0	5	43.06%	62	6	14	0	0	6	41.18%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	486	39	40	1	3	19	48.41%	485	29	50	1	2	23	45.10%	480	26	59	1	2	25	43.11%
of which: SME	21	4	6	0	0	3	54.85%	22	2	2	0	0	4	53.19%	22	1	8	0	0	4	52.24%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	1,121	72	71	3	5	34	47.86%	1,115	59	90	3	4	40	44.80%	1,103	53	107	3	3	46	43.03%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	Central banks	1,867	0	0	0	0	0	0.00%	1,867	0	0	0	0	0	0.00%	1,867	0	0	0	0	0	0.00%
	Central governments	13,649	525	434	105	76	221	50.87%	13,212	656	740	88	71	378	51.10%	12,919	687	1,002	76	69	529	52.79%
	Regional governments or local authorities	352	58	19	8	10	14	76.32%	324	66	39	1	5	29	74.83%	312	73	45	1	6	33	74.26%
	Public sector entities	602	81	25	14	15	14	54.64%	528	116	69	6	13	37	53.54%	502	115	56	5	12	31	53.49%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	2,498	117	31	12	1	13	40.84%	2,322	263	61	3	1	25	40.82%	2,238	322	70	3	1	29	40.82%
	Corporates	16,309	2,406	1,598	278	312	813	53.92%	14,898	2,649	2,629	144	228	1,323	49.55%	14,588	2,281	3,348	123	194	1,650	49.28%
	of which: SME	5,453	870	588	91	103	288	56.82%	4,998	940	892	52	78	456	51.14%	4,890	805	1,135	45	68	575	50.64%
	Retail	10,893	1,367	1,893	251	285	1,326	70.05%	10,034	1,361	2,758	150	209	1,795	65.09%	9,688	1,129	3,337	135	168	2,113	63.31%
	of which: SME	1,312	225	144	25	33	92	63.83%	1,197	247	237	20	27	141	59.32%	1,149	215	317	17	24	185	58.28%
	Secured by mortgages on immovable property	13,377	1,979	1,413	122	180	620	43.86%	12,641	1,787	2,339	61	122	868	37.12%	12,442	1,462	2,865	52	99	1,014	35.39%
	of which: SME	2,232	354	251	24	35	132	52.71%	2,132	309	396	13	24	181	45.80%	2,104	252	481	11	20	211	43.94%
	Items associated with particularly high risk	168	17	40	3	1	35	87.10%	150	24	51	1	0	39	75.76%	148	22	53	1	0	40	72.56%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	59,718	6,545	5,363	793	879	3,055	56.97%	55,978	6,922	8,726	455	650	4,494	51.50%	54,704	6,106	10,817	398	549	5,458	50.46%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks	443	0	0	0	0	0	0.00%	443	0	0	0	0	0	0.00%	443	0	0	0	0	0	0.00%
	Central governments	9,161	386	231	74	60	123	55.81%	8,850	471	447	66	57	239	53.48%	8,639	481	648	57	55	359	55.47%
	Regional governments or local authorities	159	12	7	5	2	5	73.51%	145	17	16	1	1	11	73.29%	140	20	17	1	2	13	72.70%
	Public sector entities	136	18	4	2	0	2	38.41%	124	19	18	1	0	4	37.98%	118	20	12	0	0	5	37.63%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	284	19	2	1	0	1	40.81%	258	42	6	0	0	2	40.81%	245	54	7	0	0	3	40.81%
	Corporates	5,420	815	365	101	75	166	45.37%	4,763	1,029	788	48	58	323	40.99%	4,663	937	999	40	54	418	41.78%
	of which: SME	2,025	295	156	34	31	85	54.31%	1,846	338	293	22	25	142	48.50%	1,801	299	377	18	23	186	49.44%
	Retail	2,119	317	416	73	75	229	67.03%	1,840	364	648	44	67	414	63.92%	1,718	310	822	36	57	518	63.01%
	of which: SME	298	67	35	7	11	25	71.68%	253	86	61	7	11	40	65.16%	230	80	90	6	10	58	63.90%
	Secured by mortgages on immovable property	4,436	606	384	33	32	140	36.29%	4,217	575	635	18	23	196	30.89%	4,156	485	786	15	20	229	29.12%
	of which: SME	937	129	56	8	8	21	38.08%	818	104	100	4	5	35	35.14%	915	84	123	3	4	43	34.84%
	Items associated with particularly high risk	149	16	28	3	1	23	83.35%	134	22	37	1	0	26	70.59%	132	20	41	1	0	28	67.28%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	22,306	2,181	1,427	293	246	738	51.69%	20,790	2,539	2,586	178	207	1,216	47.02%	20,255	2,326	3,333	150	188	1,572	47.15%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%
	Central governments	428	8	7	2	0	3	46.47%	421	8	12	2	0	3	44.95%	415	10	16	1	0	7	44.06%
	Regional governments or local authorities	28	3	1	0	0	1	56.07%	25	4	3	0	0	1	51.80%	25	3	4	0	0	2	51.14%
	Public sector entities	8	1	0	0	0	0	43.55%	7	1	1	0	0	0	44.60%	7	1	1	0	0	1	45.02%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	10	0	0	0	0	0	40.81%	9	1	0	0	0	0	40.81%	9	1	0	0	0	0	40.81%
	Corporates	2,644	384	197	33	56	96	48.92%	2,429	427	370	11	35	171	46.21%	2,419	353	455	10	29	208	45.83%
	of which: SME	920	126	84	11	16	47	56.33%	845	145	138	4	11	71	50.95%	843	120	167	4	9	83	49.67%
	Retail	2,844	380	378	49	72	234	62.00%	2,641	379	581	25	53	336	57.79%	2,591	304	706	23	41	398	56.43%
	of which: SME	497	89	40	5	9	17	43.17%	453	101	73	2	7	29	39.22%	444	86	96	2	6	37	38.24%
	Secured by mortgages on immovable property	2,504	280	230	19	32	93	42.17%	2,326	288	389	7	22	135	34.68%	2,303	225	475	6	17	158	32.85%
	of which: SME	320	49	39	3	7	21	53.71%	296	49	63	1	4	30	46.87%	293	40	75	1	4	34	45.15%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	9,121	1,053	804	103	161	428	53.22%	8,514	1,108	1,356	45	110	649	47.86%	8,424	897	1,656	41	88	772	46.62%

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	775	45	14	11	9	40	60.47%	722	72	40	4	8	25	61.62%	691	87	55	4	9	33	60.26%
	Regional governments or local authorities	70	41	7	1	7	6	80.00%	63	40	15	0	3	12	78.98%	59	42	17	0	4	14	78.82%
	Public sector entities	356	63	18	11	14	11	59.52%	300	86	53	5	12	30	58.17%	280	83	74	4	11	43	57.69%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1	0	0	0	0	0	40.81%	1	0	0	0	0	0	40.81%	1	0	0	0	0	0	40.81%
	Corporates	1,818	251	99	45	37	55	55.78%	1,537	383	248	21	45	125	50.50%	1,454	349	366	18	42	181	49.52%
	of which: SME	645	122	48	15	16	25	51.70%	546	160	109	7	16	51	46.40%	518	142	153	6	14	70	45.23%
	Retail	1,350	118	227	25	23	139	61.06%	1,224	125	347	14	18	181	52.14%	1,171	101	423	13	14	209	49.33%
	of which: SME	13	2	0	0	0	0	54.32%	10	3	1	0	1	1	54.55%	9	3	3	0	1	2	54.80%
	Secured by mortgages on immovable property	1,670	267	275	27	34	115	41.74%	1,463	255	493	12	28	165	33.41%	1,389	208	614	10	23	195	31.68%
	of which: SME	176	49	36	3	5	20	55.64%	142	56	64	1	5	27	41.85%	131	48	82	1	5	31	38.22%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Standardised Total	6,039	785	640	120	123	333	52.11%	5,309	961	1,194	57	114	537	45.00%	5,044	870	1,550	48	103	674	43.45%

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

SERBIA

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	386	0	0	0	0	0	0.00%	386	0	0	0	0	0	0.00%	386	0	0	0	0	0	0.00%
Central governments	690	18	11	5	3	6	56.13%	674	23	22	5	3	13	56.77%	661	24	35	4	3	20	57.41%
Regional governments or local authorities	36	2	2	0	0	2	86.43%	35	2	3	0	0	3	83.80%	34	3	4	0	0	3	82.87%
Public sector entities	4	0	0	0	0	0	77.68%	4	0	0	0	0	0	77.92%	4	0	1	0	0	1	78.17%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	91	4	0	0	0	0	42.87%	85	9	1	0	0	0	41.57%	83	12	1	0	0	1	41.42%
Corporates	2,017	214	128	32	37	80	62.61%	1,970	170	220	30	32	137	62.37%	1,917	135	308	25	26	192	62.56%
of which: SME	449	51	46	9	11	30	73.63%	427	48	66	8	10	46	69.71%	409	39	93	7	9	63	67.98%
Retail	1,479	146	199	26	22	117	59.15%	1,401	126	291	19	15	158	54.69%	1,356	104	358	16	13	191	53.05%
of which: SME	337	48	50	0	11	35	71.15%	321	39	74	8	8	52	69.46%	307	31	96	7	6	66	68.72%
Secured by mortgages on immovable property	1,301	236	156	16	30	65	41.98%	1,248	179	265	11	21	102	38.43%	1,222	135	333	9	16	128	38.28%
of which: SME	171	26	25	3	5	15	58.94%	158	24	40	3	5	22	54.64%	149	18	54	2	4	29	52.78%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	6,005	614	497	80	93	272	54.72%	5,802	510	803	65	71	414	51.51%	5,662	413	1,041	54	58	534	51.35%

SLOVENIA

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	203	6	5	1	0	2	38.38%	196	9	9	1	0	3	35.43%	194	9	12	0	0	4	35.20%
Regional governments or local authorities	26	1	0	0	0	0	74.79%	25	2	1	0	0	1	73.53%	24	2	1	0	0	1	74.03%
Public sector entities	57	3	2	1	0	1	44.74%	53	5	4	0	0	2	38.82%	52	5	6	0	0	2	38.70%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.81%
Corporates	1,345	202	75	13	11	28	36.98%	1,259	200	162	5	7	51	31.27%	1,250	169	202	4	6	62	30.50%
of which: SME	567	127	46	5	6	16	36.16%	530	118	91	2	3	27	29.37%	528	99	112	2	3	32	28.19%
Retail	797	64	20	2	2	10	51.95%	758	77	36	1	2	14	46.07%	749	77	44	1	1	16	36.76%
of which: SME	0	0	0	0	0	0	17.44%	0	0	0	0	0	0	17.37%	0	0	0	0	0	0	17.32%
Secured by mortgages on immovable property	887	73	19	3	3	7	40.11%	869	70	40	1	2	12	30.79%	866	64	49	1	2	14	29.31%
of which: SME	120	15	7	1	1	3	38.14%	112	15	15	0	1	4	28.31%	110	13	18	0	0	5	26.74%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	3,306	359	121	20	17	49	40.26%	3,161	363	252	8	11	83	32.91%	3,136	327	314	7	10	100	31.73%

ROMANIA

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	61	0	0	0	0	0	0.00%	61	0	0	0	0	0	0.00%	61	0	0	0	0	0	0.00%
Central governments	651	38	25	6	2	15	59.82%	638	36	40	5	1	23	56.40%	628	34	51	4	1	28	54.86%
Regional governments or local authorities	27	1	0	0	0	0	74.41%	26	1	1	0	0	1	74.55%	26	2	1	0	0	1	74.55%
Public sector entities	0	0	0	0	0	0	47.40%	0	0	0	0	0	0	47.51%	0	0	0	0	0	0	47.64%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	8	0	0	0	0	0	40.81%	7	0	0	0	0	0	40.81%	7	0	0	0	0	0	40.81%
Corporates	725	83	51	17	7	35	67.84%	724	88	86	10	6	56	64.64%	717	82	110	10	6	70	63.47%
of which: SME	359	46	26	8	4	18	67.18%	338	49	44	5	3	28	64.73%	329	46	56	5	3	36	63.58%
Retail	355	61	61	8	10	39	65.20%	341	49	87	6	6	54	62.18%	330	41	106	5	5	64	60.78%
of which: SME	146	18	14	4	1	10	68.15%	140	17	21	2	1	14	67.31%	138	15	25	2	1	17	67.02%
Secured by mortgages on immovable property	1,563	277	130	9	9	63	48.74%	1,555	226	190	5	5	78	40.88%	1,558	194	220	5	4	85	38.74%
of which: SME	358	41	40	3	1	21	52.77%	350	31	52	2	1	25	47.99%	353	26	60	2	1	27	46.10%
Items associated with particularly high risk	19	2	1	0	0	0	28.12%	16	3	2	0	0	1	28.62%	16	2	2	0	0	1	28.80%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	3,460	462	267	41	28	153	57.11%	3,380	403	406	26	17	211	52.04%	3,343	355	491	24	16	249	50.77%

RUSSIAN FEDERATION

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	11	0	0	0	0	0	40.81%	10	1	0	0	0	0	40.81%	10	1	0	0	0	0	40.81%
Corporates	603	261	367	11	60	208	56.80%	605	159	466	10	29	264	56.51%	601	98	531	9	18	300	56.46%
of which: SME	138	49	58	3	12	37	65.94%	136	32	74	2	6	49	65.40%	135	21	87	2	4	57	65.13%
Retail	107	31	84	3	12	71	85.10%	105	18	99	2	5	83	84.23%	103	12	108	2	3	90	83.84%
of which: SME	0	0	0	0	0	0	12.60%	0	0	0	0	0	0	12.60%	0	0	0	0	0	0	12.60%
Secured by mortgages on immovable property	102	45	62	2	13	40	73.72%	104	26	80	2	6	57	71.53%	103	16	91	2	4	64	70.56%
of which: SME	17	7	10	0	2	7	65.68%	17	4	13	0	1	8	65.30%	17	3	15	0	1	9	65.09%
Items associated with particularly high risk	0	0	5	0	0	5	99.12%	0	0	5	0	0	5	99.06%	0	0	5	0	0	5	99.02%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	823	337	517	16	84	330	63.80%	824	204	650	14	40	409	62.88%	817	127	734	13	25	459	62.49%

2023 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

Adverse Scenario

UKRAINE (mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	129	0	0	53	40.81%	0	0	129	0	0	53	40.81%	0	0	129	0	0	53	40.81%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	89	4	18	4	0	8	40.81%	76	5	38	1	0	12	40.81%	74	8	32	1	0	13	40.81%
Corporates	281	34	113	11	6	86	76.19%	229	32	138	2	2	104	75.70%	260	26	142	2	2	108	75.71%
of which: SME	73	11	15	3	2	12	83.84%	68	9	22	0	1	18	80.82%	69	7	23	0	0	19	80.57%
Retail	1,404	213	463	61	64	409	88.38%	1,306	171	604	35	39	521	86.19%	1,263	130	688	36	30	587	85.33%
of which: SME	21	1	4	1	0	4	95.30%	20	1	6	0	0	6	91.97%	20	1	6	0	0	6	91.59%
Secured by mortgages on immovable property	20	13	13	1	3	11	84.51%	22	6	17	0	1	14	82.75%	24	4	18	0	0	15	82.20%
of which: SME	10	8	7	0	2	6	84.69%	12	4	10	0	0	8	83.74%	13	2	10	0	0	8	83.59%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	1,794	263	737	78	73	567	76.94%	1,663	214	917	38	42	704	76.72%	1,621	165	1,008	39	32	775	76.83%

Adverse Scenario

MONTENEGRO (mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	220	5	3	1	0	1	44.91%	217	6	5	1	0	2	44.10%	215	6	7	1	0	3	43.49%
Regional governments or local authorities	2	0	0	0	0	0	74.96%	2	0	0	0	0	0	74.97%	2	0	0	0	0	0	74.98%
Public sector entities	0	0	0	0	0	0	64.42%	0	0	0	0	0	0	62.64%	0	0	0	0	0	0	62.17%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	4	0	0	0	0	0	40.81%	3	0	0	0	0	0	40.81%	3	1	1	0	0	0	40.81%
Corporates	259	40	23	1	3	17	72.88%	251	40	31	1	2	20	65.62%	251	35	35	1	2	22	63.10%
of which: SME	141	21	6	1	2	3	50.75%	137	21	10	0	1	5	48.31%	137	19	13	0	1	6	47.79%
Retail	323	17	17	2	1	14	62.74%	300	16	26	1	2	14	52.39%	291	33	34	1	2	16	47.53%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	328	58	40	1	4	27	68.20%	311	63	52	1	3	31	60.00%	307	59	60	1	3	34	55.76%
of which: SME	78	19	13	0	1	10	74.04%	78	15	16	0	1	11	67.31%	80	12	18	0	1	13	64.94%
Items associated with particularly high risk	6	0	7	0	0	7	99.95%	6	0	7	0	0	7	99.95%	6	0	7	0	0	7	99.92%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	1,136	121	90	5	9	63	70.17%	1,086	140	121	3	7	75	61.53%	1,069	134	144	3	6	82	57.26%

Adverse Scenario

ALBANIA (mln EUR, %)	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%	160	0	0	0	0	0	0.00%
Central governments	55	5	4	1	1	2	47.85%	51	5	8	0	1	4	48.46%	50	4	10	0	1	5	48.65%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	19	1	0	0	0	0	40.81%	18	2	0	0	0	0	40.81%	17	2	0	0	0	0	40.81%
Corporates	269	54	50	7	13	25	50.58%	222	53	89	4	9	44	49.21%	221	41	111	3	7	55	49.06%
of which: SME	23	6	11	1	2	6	55.89%	20	5	15	0	1	8	54.33%	18	4	18	0	1	9	53.78%
Retail	56	12	14	1	2	7	48.61%	52	10	20	1	1	9	45.27%	50	8	24	0	1	10	43.90%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	399	78	87	8	16	41	46.74%	362	67	136	4	10	62	45.36%	349	50	166	4	8	74	44.91%
of which: SME	15	6	11	0	2	6	57.35%	14	4	14	0	1	8	55.59%	13	3	16	0	0	8	54.95%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	958	151	155	17	33	75	48.18%	875	136	252	9	22	118	46.80%	846	106	311	7	16	145	46.44%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
OTP Bank Nyrt.	**Central banks**														
	Central governments														
	Institutions														
	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														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
HUNGARY	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
BULGARIA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
CROATIA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

SERBIA

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

SLOVENIA

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

ROMANIA

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RUSSIAN FEDERATION

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
UKRAINE	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
MONTENEGRO	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
ALBANIA	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

(mln EUR, %)

		Public guarantees - Baseline Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

SERBIA

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

SLOVENIA

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

ROMANIA

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

RUSSIAN FEDERATION

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

UKRAINE

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

MONTENEGRO

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

ALBANIA

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

(mln EUR, %)

		Public guarantees - Adverse Scenario																													
		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVENIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ROMANIA	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RUSSIAN FEDERATION	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	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	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	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	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	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	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

OTP Bank Nyrt.

UKRAINE

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

MONTENEGRO

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

ALBANIA

Public guarantees - Adverse Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	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	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	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	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non	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	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	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	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
OTP Bank Nyrt.	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	1,058	236	822	750	209	176	42	37	4	8	6	14%
	of which: SME	867	188	807	684	164	153	37	33	3	5	5	13%
	Retail	309	34	288	243	61	49	8	7	2	3	2	27%
	of which: SME	301	33	282	243	57	49	7	7	1	3	2	28%
	Secured by mortgages on immovable property	135	71	98	0	47	0	10	0	0	1	4	41%
	of which: non-SME	97	35	49	0	38	0	10	0	0	0	4	42%
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	1,502	342	1,108	993	317	225	60	46	5	11	12	20%

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
HUNGARY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	880	148	777	648	184	152	35	32	2	4	4	12%
	of which: SME	809	141	708	630	172	142	35	31	2	4	4	12%
	Retail	198	24	195	159	39	32	3	2	1	2	0	9%
	of which: SME	196	24	195	159	39	32	3	2	1	2	0	9%
	Secured by mortgages on immovable property	37	25	31	0	8	0	0	0	0	0	0	38%
	of which: non-SME	1	1	1	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	1,124	197	1,005	799	232	186	39	34	3	6	5	12%

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
BULGARIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	10	10	11	9	0	0	0	0	0	0	0	
	of which: SME	10	10	11	9	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	10	10	11	9	0	0	0	0	0	0	0	

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
CROATIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	2	2	0	0	2	1	1	1	0	0	0	30%
	of which: SME	2	2	0	0	1	1	1	1	0	0	0	30%
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	2	2	0	0	2	1	1	1	0	0	0	30%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

SERBIA

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	35	34	34	0	2	0	0	0	0	0	0	22%
of which: SME	25	25	24	0	1	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	7	7	8	0	0	0	0	0	0	0	0	
of which: non-SME	2	2	3	0	0	0	0	0	0	0	0	
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	43	41	42	0	2	0	0	0	0	0	0	22%

SLOVENIA

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	5	1	3	2	2	2	0	0	0	0	0	65%
of which: SME	4	1	2	2	2	2	0	0	0	0	0	58%
Retail	0	0	0	0	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	5	1	3	2	2	2	0	0	0	0	0	65%

ROMANIA

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	86	11	67	58	15	28	5	4	1	1	1	38%
of which: SME	58	6	51	44	7	6	1	1	0	1	0	68%
Retail	111	9	102	84	22	17	5	4	1	1	2	38%
of which: SME	67	5	60	53	15	16	4	4	1	1	2	35%
Secured by mortgages on immovable property	87	37	47	0	38	0	10	0	0	1	4	42%
of which: non-SME	85	35	45	0	38	0	10	0	0	1	4	42%
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	284	58	215	142	79	35	20	9	2	4	7	38%

RUSSIAN FEDERATION

(mln EUR, %)	Public guarantees - Actual											
	31/12/2022											
	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates	0	0	0	0	0	0	0	0	0	0	0	
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	
of which: SME	0	0	0	0	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Items associated with particularly high risk												
Covered bonds												
Claims on institutions and corporates with a ST credit assessment												
Collective investments undertakings (CIU)												
Equity												
Securitisation												
Other exposures												
Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UKRAINE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organizations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	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	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
MONTENEGRO	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organizations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	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	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ALBANIA	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organizations												
	Institutions												
	Corporates	32	32	32	32	0	0	1	1	0	0	0	37%
	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	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	1	1	1	0	0	0	0	0	0	0	0	-
	of which: non-SME	1	1	1	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	33	33	33	32	0	0	1	1	0	0	0	37%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

OTP Bank Nyrt.

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	950	788	143	114	71	63	6	7	37	50.77%	974	798	104	82	95	80	6	5	49	51.43%	979	801	82	65	113	95	6	4	58	51.96%
of which: SME																														
Retail	302	249	61	36	19	16	3	3	12	60.60%	304	248	33	27	28	24	3	2	17	61.06%	302	248	28	23	30	23	3	2	21	61.34%
Secured by mortgages on immovable property	111	0	24	0	13	0	0	0	5	35.96%	118	0	14	0	15	0	0	0	5	32.91%	121	0	10	0	16	0	0	0	5	31.41%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	1,375	1,037	228	148	105	79	10	11	53	50.32%	1,397	1,047	152	109	138	104	9	7	70	51.08%	1,403	1,049	119	88	164	124	9	6	85	51.89%

HUNGARY

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	807	670	136	108	63	54	5	6	31	48.58%	822	682	92	73	82	69	4	4	41	46.60%	827	685	73	58	98	81	4	4	40	50.36%
of which: SME																														
Retail	198	161	30	24	11	9	2	3	7	59.62%	196	161	24	19	17	14	2	2	10	60.83%	195	160	20	16	22	18	2	1	11	61.36%
Secured by mortgages on immovable property	36	0	5	0	1	0	0	0	0	12.82%	36	0	4	0	2	0	0	0	0	11.16%	37	0	4	0	2	0	0	0	0	10.51%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	1,040	830	161	126	75	63	7	9	37	49.75%	1,056	842	120	92	100	83	6	6	51	50.91%	1,060	845	96	74	120	99	6	5	62	51.70%

BULGARIA

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	10	9	1	1	0	0	0	0	0	57.25%	10	9	1	1	0	0	0	0	0	57.61%	10	9	1	0	0	0	0	0	0	57.98%
of which: SME																														
Retail	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	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	30.82%	0	0	0	0	0	0	0	0	0	33.80%	0	0	0	0	0	0	0	0	0	34.93%
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	10	9	1	1	0	0	0	0	0	57.25%	10	9	1	1	0	0	0	0	0	57.79%	10	9	1	0	0	0	0	0	0	57.96%

CROATIA

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	1	1	1	0	1	1	0	0	1	62.15%	1	1	0	0	1	1	0	0	1	79.93%	1	1	0	0	1	1	0	0	1	78.61%
of which: SME																														
Retail	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	
of which: SME																														
Secured by mortgages on immovable property	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	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	1	1	1	0	1	1	0	0	1	62.15%	1	1	0	0	1	1	0	0	1	79.93%	1	1	0	0	1	1	0	0	1	78.61%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

SERBIA

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	32	5	3	1	1	0	0	0	0	60.44%
of which: SME										
Retail	6	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	8	5	1	0	0	0	0	0	0	42.24%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	46	9	4	1	1	0	0	0	0	56.94%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	32	9	2	1	1	0	0	0	1	60.43%
of which: SME										
Retail	6	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	8	0	1	0	0	0	0	0	0	42.43%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	39	9	3	1	1	0	0	0	1	56.13%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	33	0	3	0	1	0	0	0	1	60.38%
of which: SME										
Retail	6	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	7	0	1	0	0	0	0	0	0	42.43%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	39	0	3	0	2	0	0	0	1	55.66%

SLOVENIA

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	4	3	1	1	0	0	0	0	0	33.10%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	4	3	1	1	0	0	0	0	0	29.07%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	4	3	1	0	0	0	0	0	0	30.67%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	4	3	1	0	0	0	0	0	0	27.92%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	4	3	0	0	0	0	0	0	0	29.09%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	4	3	0	0	0	0	0	0	0	26.89%

ROMANIA

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	71	68	10	8	2	0	1	1	5	68.30%
of which: SME										
Retail	108	88	14	11	8	7	1	1	5	61.96%
of which: SME										
Secured by mortgages on immovable property	68	0	18	0	11	0	0	0	4	37.89%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	246	152	41	20	27	13	3	1	14	51.67%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	75	68	8	6	10	8	1	0	6	66.83%
of which: SME										
Retail	107	89	10	9	11	10	1	0	5	61.43%
of which: SME										
Secured by mortgages on immovable property	73	0	10	0	13	0	0	0	4	35.40%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	255	154	26	14	33	18	2	1	17	51.67%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	75	65	9	4	12	10	1	0	8	66.07%
of which: SME										
Retail	107	88	9	7	13	12	1	0	8	61.29%
of which: SME										
Secured by mortgages on immovable property	76	0	8	0	13	0	0	0	5	34.21%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	258	153	19	11	38	21	2	0	20	52.04%

RUSSIAN FEDERATION

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

UKRAINE

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

MONTENEGRO

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	0	0	0	0	0	0	0	0	0	

ALBANIA

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023 Stage 1 exposure	31/12/2023 Stage 1 exposure, of which guaranteed amount	31/12/2023 Stage 2 exposure	31/12/2023 Stage 2 exposure, of which guaranteed amount	31/12/2023 Stage 3 exposure	31/12/2023 Stage 3 exposure, of which guaranteed amount	31/12/2023 Stock of provisions for Stage 1 exposure	31/12/2023 Stock of provisions for Stage 2 exposure	31/12/2023 Stock of provisions for Stage 3 exposure	31/12/2023 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	30	30	2	1	1	1	0	0	0	36.68%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	33.22%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	31	30	2	1	1	1	0	0	0	35.60%

(mln EUR, %)	31/12/2024 Stage 1 exposure	31/12/2024 Stage 1 exposure, of which guaranteed amount	31/12/2024 Stage 2 exposure	31/12/2024 Stage 2 exposure, of which guaranteed amount	31/12/2024 Stage 3 exposure	31/12/2024 Stage 3 exposure, of which guaranteed amount	31/12/2024 Stock of provisions for Stage 1 exposure	31/12/2024 Stock of provisions for Stage 2 exposure	31/12/2024 Stock of provisions for Stage 3 exposure	31/12/2024 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	30	29	2	2	2	2	0	0	1	37.08%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	34.01%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	31	29	2	2	2	2	0	0	1	36.39%

(mln EUR, %)	31/12/2025 Stage 1 exposure	31/12/2025 Stage 1 exposure, of which guaranteed amount	31/12/2025 Stage 2 exposure	31/12/2025 Stage 2 exposure, of which guaranteed amount	31/12/2025 Stage 3 exposure	31/12/2025 Stage 3 exposure, of which guaranteed amount	31/12/2025 Stock of provisions for Stage 1 exposure	31/12/2025 Stock of provisions for Stage 2 exposure	31/12/2025 Stock of provisions for Stage 3 exposure	31/12/2025 Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Regional governments or local authorities										
Public sector entities										
Multilateral Development Banks										
International Organisations										
Institutions										
Corporates	29	29	2	2	2	2	0	0	1	37.29%
of which: SME										
Retail	0	0	0	0	0	0	0	0	0	
of which: SME										
Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	34.31%
of which: non-SME										
Items associated with particularly high risk										
Covered bonds										
Claims on institutions and corporates with a ST credit assessment										
Collective investments undertakings (CIU)										
Equity										
Securitisation										
Other exposures										
Standardised Total	30	29	2	2	2	2	0	0	1	36.68%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

OTP Bank Nyrt.

(mln EUR, %)	Public guarantees - Adverse Scenario																												
	31/12/2023										31/12/2024										31/12/2025								
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																													
Central governments																													
Regional governments or local authorities																													
Public sector entities																													
Multilateral Development Banks																													
International Organisations																													
Institutions																													
Corporates	875	738	191	153	108	90	30	34	64	59.86%	781	643	195	152	202	168	28	31	115	56.59%	714	588	167	134	232	230	21	30	178	60.91%
of which: SME																														
Retail	280	231	57	46	28	23	11	12	19	67.76%	251	208	57	46	57	47	12	12	39	67.50%	221	184	52	42	89	73	8	12	62	69.26%
Secured by mortgages on immovable property	103	0	30	0	15	0	1	1	5	35.90%	104	0	22	0	22	0	1	1	7	32.18%	104	0	17	0	26	0	0	1	8	31.98%
of which: non-SME																														
Items associated with particularly high risk																													
Covered bonds																													
Claims on institutions and corporates with a ST credit assessment																													
Collective investments undertakings (CIU)																													
Equity																													
Securitisation																													
Other exposures																													
Standardised Total	1,258	948	277	198	150	113	42	46	89	58.91%	1,136	849	269	198	281	213	41	45	164	58.48%	1,042	772	237	176	407	312	27	43	248	60.89%

HUNGARY

(mln EUR, %)	Public guarantees - Adverse Scenario																												
	31/12/2023										31/12/2024										31/12/2025								
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																													
Central governments																													
Regional governments or local authorities																													
Public sector entities																													
Multilateral Development Banks																													
International Organisations																													
Institutions																													
Corporates	738	614	167	135	92	77	27	31	54	59.04%	650	542	170	138	177	146	27	30	103	58.12%	585	489	152	122	268	213	21	29	158	60.88%
of which: SME																													
Retail	179	146	40	32	19	15	8	12	13	68.76%	150	123	43	35	43	35	10	13	30	68.94%	123	102	41	33	73	59	7	11	51	70.34%
Secured by mortgages on immovable property	31	0	7	0	2	0	0	1	1	27.30%	30	0	7	0	5	0	0	0	1	27.23%	28	0	6	0	7	0	0	0	2	28.64%
of which: non-SME																													
Items associated with particularly high risk																													
Covered bonds																													
Claims on institutions and corporates with a ST credit assessment																													
Collective investments undertakings (CIU)																													
Equity																													
Securitisation																													
Other exposures																													
Standardised Total	950	760	213	165	113	92	36	43	68	60.05%	830	665	220	173	225	181	37	43	134	59.51%	737	591	198	154	341	272	28	41	212	62.20%

BULGARIA

(mln EUR, %)	Public guarantees - Adverse Scenario																												
	31/12/2023										31/12/2024										31/12/2025								
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																													
Central governments																													
Regional governments or local authorities																													
Public sector entities																													
Multilateral Development Banks																													
International Organisations																													
Institutions																													
Corporates	0	0	1	1	0	0	0	0	0	45.51%	9	7	1	1	1	1	0	0	0	44.62%	9	7	1	1	1	1	0	0	1	45.05%
of which: SME																													
Retail	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	
of which: SME																													
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	39.86%	0	0	0	0	0	0	0	0	0	41.48%	0	0	0	0	0	0	0	0	0	41.95%
of which: non-SME																													
Items associated with particularly high risk																													
Covered bonds																													
Claims on institutions and corporates with a ST credit assessment																													
Collective investments undertakings (CIU)																													
Equity																													
Securitisation																													
Other exposures																													
Standardised Total	0	0	1	1	0	0	0	0	0	41.40%	9	7	1	1	1	1	0	0	0	44.60%	9	7	1	1	1	1	0	0	1	45.04%

CROATIA

(mln EUR, %)	Public guarantees - Adverse Scenario																												
	31/12/2023										31/12/2024										31/12/2025								
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																													
Central governments																													
Regional governments or local authorities																													
Public sector entities																													
Multilateral Development Banks																													
International Organisations																													
Institutions																													
Corporates	1	1	1	1	1	1	0	0	1	81.52%	1	1	0	0	1	1	0	0	1	77.07%	1	1	0	0	1	1	0	0	1	75.28%
of which: SME																													
Retail	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	
of which: SME																													
Secured by mortgages on immovable property	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	
of which: non-SME																													
Items associated with particularly high risk																													
Covered bonds																													
Claims on institutions and corporates with a ST credit assessment																													
Collective investments undertakings (CIU)																													
Equity																													
Securitisation																													
Other exposures																													
Standardised Total	1	1	1	1	1	1	0	0	1	81.52%	1	1	0	0	1	1	0	0	1	77.07%	1	1	0	0	1	1	0	0	1	75.28%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SERBIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	38	5	4	1	2	0	1	1	1	65.57%	28	8	3	1	4	1	1	1	2	65.60%	27	8	3	1	1	1	1	1	4	65.59%
	of which: SME																														
	Retail	6	0	0	0	0	0	0	0	0		6	0	0	0	0	0	0	0	0		6	0	0	0	0	0	0	0	0	
	of which: SME																														
	Secured by mortgages on immovable property	2	0	1	0	0	0	0	0	0	52.37%	6	0	1	0	1	0	0	0	1	52.47%	6	0	1	0	1	0	0	0	1	52.54%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	37	8	4	1	2	0	1	1	2	63.05%	35	8	4	1	5	1	1	1	3	62.49%	33	8	3	1	2	1	1	1	5	62.10%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SLOVENIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	3	3	1	1	0	0	0	0	0	37.56%	3	3	1	1	1	1	0	0	0	35.21%	3	3	1	0	1	1	0	0	0	34.67%
	of which: SME																														
	Retail	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	
	of which: SME																														
	Secured by mortgages on immovable property	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	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	3	3	1	1	0	0	0	0	0	36.68%	3	3	1	1	1	1	0	0	0	34.79%	3	3	1	0	1	1	0	0	0	34.28%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ROMANIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	36	61	11	11	8	7	2	1	6	71.71%	70	61	9	8	12	10	1	0	8	70.04%	78	61	7	7	14	12	1	0	10	69.42%
	of which: SME																														
	Retail	102	80	17	13	6	6	2	1	6	65.74%	100	83	14	11	14	12	1	0	9	64.58%	100	82	11	10	16	14	1	0	10	64.37%
	of which: SME																														
	Secured by mortgages on immovable property	61	0	22	0	12	0	0	0	5	36.67%	66	0	14	0	15	0	0	0	5	32.58%	69	0	10	0	16	0	0	0	5	30.81%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	233	146	51	25	30	15	4	2	17	55.47%	237	144	37	20	41	22	2	1	22	54.02%	239	143	29	16	46	26	2	1	25	54.10%

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RUSSIAN FEDERATION	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	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	
	of which: SME																														
	Retail	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	
	of which: SME																														
	Secured by mortgages on immovable property	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	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	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	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

OTP Bank Nyrt.

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UKRAINE	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	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	-
	of which: SME																														
	Retail	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	-
	of which: SME																														
	Secured by mortgages on immovable property	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	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	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	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
MONTENEGRO	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	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	-
	of which: SME																														
	Retail	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	-
	of which: SME																														
	Secured by mortgages on immovable property	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	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	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	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ALBANIA	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	24	24	5	5	4	4	1	1	2	48.30%	21	21	5	5	7	7	0	1	4	49.08%	20	20	4	4	9	9	0	1	5	49.34%
	of which: SME																														
	Retail	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	
	of which: SME																														
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0	43.57%	1	0	0	0	0	0	0	0	0	45.33%	1	0	0	0	0	0	0	0	0	45.82%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	25	24	5	5	4	4	1	1	2	48.25%	22	21	5	5	7	7	0	1	4	48.94%	21	20	4	4	10	9	0	1	5	49.27%

2023 EU-wide Stress Test: Securitisations

OTP Bank Nyrt.

		Actual	Baseline Scenario			Adverse Scenario		
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	0						
	SEC-SA	0						
	SEC-ERBA	0						
	SEC-IAA	0						
	Total	**0**						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	0	0	0	0	0	0	0
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Stress Test: Risk exposure amounts

OTP Bank Nyrt.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	46,022	46,785	46,933	47,017	46,022	46,692	46,925
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	46,022	46,785	46,933	47,017	46,022	46,692	46,925
Risk exposure amount for market risk	972	972	972	972	972	972	972
Risk exposure amount for operational risk	3,896	3,896	3,896	3,896	4,354	4,354	4,354
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	**50,889**	**51,653**	**51,801**	**51,885**	**51,348**	**52,018**	**52,251**
Total Risk exposure amount (transitional)	**51,399**	**51,660**	**51,801**	**51,885**	**51,760**	**52,125**	**52,251**
Total Risk exposure amount (fully loaded)	**50,889**	**51,653**	**51,801**	**51,885**	**51,348**	**52,018**	**52,251**

2023 EU-wide Stress Test: Capital

OTP Bank Nyrt.

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**9,158**	**9,664**	**10,496**	**10,823**	**7,858**	**8,021**	**7,917**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**8,440**	**8,947**	**9,826**	**10,470**	**7,141**	**7,351**	**7,565**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		32	32	32	32	32	32	32
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		7,669	8,810	9,782	10,824	7,138	7,629	8,069
	A.1.3	Accumulated other comprehensive income		258	258	258	258	37	37	37
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-271	-271	-271	-271	-492	-492	-492
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions		529	529	529	529	529	529	529
	A.1.4	Other Reserves		310	310	310	310	310	310	310
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		6	6	6	6	6	6	6
	A.1.7	Adjustments to CET1 due to prudential filters		-10	-10	-10	-10	-10	-10	-10
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-10	-10	-10	-10	-10	-10	-10
	A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
	A.1.7.3	Other adjustments		0	0	0	0	0	0	0
	A.1.8	(-) Intangible assets (including Goodwill)		-411	-411	-411	-411	-411	-411	-411
	A.1.8.1	of which: Goodwill (-)		-169	-169	-169	-169	-169	-169	-169
	A.1.8.2	of which: Software assets (-)		-102	-102	-102	-102	-102	-102	-102
	A.1.8.3	of which: Other intangible assets (-)		-139	-139	-139	-139	-139	-139	-139
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-95	0	0	0	-323	-248	-36
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-2	-57	-143	-540	-50	-103	-434
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-860	-286	-271	-271	-1,095	-698	-588
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	109	109	109	109	109	109	109	109
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		162	162	162	162	162	162	162
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		588	15	0	0	824	427	316
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		682	7	0	0	412	107	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		509	7	0	0	412	107	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		509	7	0	0	412	107	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		173	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

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			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		173	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**0**	**0**	**0**	**0**	**0**	**0**	**0**
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**8,440**	**8,947**	**9,826**	**10,470**	**7,141**	**7,351**	**7,565**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**718**	**717**	**671**	**353**	**717**	**671**	**353**
	A.4.1	Tier 2 Capital instruments		718	717	671	353	717	671	353
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**50,889**	**51,653**	**51,801**	**51,885**	**51,348**	**52,018**	**52,251**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**509**	**7**	**0**	**0**	**412**	**107**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**16.42%**	**17.32%**	**18.97%**	**20.18%**	**13.80%**	**14.10%**	**14.48%**
	C.2	**Tier 1 Capital ratio**		**16.42%**	**17.32%**	**18.97%**	**20.18%**	**13.80%**	**14.10%**	**14.48%**
	C.3	**Total Capital ratio**		**17.82%**	**18.71%**	**20.26%**	**20.86%**	**15.18%**	**15.39%**	**15.15%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**7,758**	**8,940**	**9,826**	**10,470**	**6,730**	**7,244**	**7,565**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**7,758**	**8,940**	**9,826**	**10,470**	**6,730**	**7,244**	**7,565**
	D.3	**TOTAL CAPITAL (fully loaded)**		**8,476**	**9,656**	**10,496**	**10,823**	**7,446**	**7,915**	**7,917**

2023 EU-wide Stress Test: Capital

OTP Bank Nyrt.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.24%	17.31%	18.97%	20.18%	13.11%	13.93%	14.48%
	E.2	Tier 1 Capital ratio		15.24%	17.31%	18.97%	20.18%	13.11%	13.93%	14.48%
	E.3	Total Capital ratio		16.66%	18.69%	20.26%	20.86%	14.50%	15.21%	15.15%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		88,142	88,142	88142	88142	88142	88142	88142
	H.2	Total leverage ratio exposures (fully loaded)		87,633	87,633	87633	87633	87633	87633	87633
	H.3	Leverage ratio (transitional)		9.57%	10.15%	11.15%	11.88%	8.10%	8.34%	8.58%
	H.4	Leverage ratio (fully loaded)		8.85%	10.20%	11.21%	11.95%	7.68%	8.27%	8.63%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.19%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
	P.3	O-SII buffer		0.50%	1.00%	2.00%	2.00%	1.00%	2.00%	2.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.19%	4.20%	5.20%	5.20%	4.20%	5.20%	5.20%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
	R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
	R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.19%	14.20%	15.20%	15.20%	14.20%	15.20%	15.20%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.82%	9.83%	10.83%	10.83%	9.83%	10.83%	10.83%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,758						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			8,940	9,826	10,470	6,730	7,244	7,565
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		50,889						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			51,653	51,801	51,885	51,348	52,018	52,251
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.24%	17.31%	18.97%	20.18%	13.11%	13.93%	14.48%

2023 EU-wide Stress Test: P&L

OTP Bank Nyrt.

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,705	2,813	3,002	3,187	2,488	2,728	2,731
Interest income	4,976	5,368	4,742	4,722	5,686	5,166	5,017
Interest expense	-2,271	-2,555	-1,740	-1,535	-3,197	-2,398	-2,088
Dividend income	42	42	42	42	21	21	21
Net fee and commission income	1,502	1,496	1,495	1,484	1,212	1,241	1,265
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	18	15	15	15	-3	12	12
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
Other operating income not listed above, net	-28	-7	-7	-7	-9	-9	-9
Total operating income, net	4,239	4,359	4,547	4,721	3,709	3,992	4,020
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-572	-85	-309	-317	-2,104	-872	-806
Other income and expenses not listed above, net	-2,685	-2,224	-2,250	-2,272	-2,366	-2,341	-2,372
Profit or (-) loss before tax from continuing operations	982	2,051	1,988	2,132	-761	780	842
Tax expenses or (-) income related to profit or loss from continuing operations	-145	-416	-596	-639	228	-75	-212
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	**837**	**1,635**	**1,391**	**1,492**	**-532**	**704**	**630**
Amount of dividends paid and minority interests after MDA-related adjustments	211	493	420	450	-1	212	190
Attributable to owners of the parent net of estimated dividends	626	1,142	972	1,042	-531	492	440
Memo row: Impact of one-off adjustments		141	141	141	131	130	129
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		1,635	1,391	1,492	-532	704	630

2023 EU-wide Stress Test: Major capital measures and realised losses

OTP Bank Nyrt.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0