



2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

OTP Bank Nyrt.

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	4,231		4,140	4,268	4,200	3,211	3,472	3,530
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	67		0	0	0	-6	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-297		107	-377	-419	-2,083	-1,093	-1,031
4	Profit or (-) loss for the year	2,655		2,330	1,953	1,886	-560	563	665
5	Coverage ratio: non-performing exposure (%)	52.15%		48.79%	45.29%	42.62%	50.35%	45.73%	44.36%
6	Common Equity Tier 1 capital	11,810	11,810	13,295	14,299	15,306	10,609	10,861	11,197
7	Total Risk exposure amount (all transitional adjustments included)	62,489	65,811	67,285	67,523	67,924	66,639	67,912	68,878
8	Common Equity Tier 1 ratio, %	18.90%	17.94%	19.76%	21.18%	22.53%	15.92%	15.99%	16.26%
9	Fully loaded Common Equity Tier 1 ratio, %	18.42%	17.49%	19.46%	21.18%	22.53%	15.62%	15.99%	16.26%
10	Tier 1 capital	11,810	11,810	13,295	14,299	15,306	10,609	10,861	11,197
11	Total leverage ratio exposures	113,126		113,126	113,126	113,126	113,126	113,126	113,126
12	Leverage ratio, %	10.44%	10.44%	11.75%	12.64%	13.53%	9.38%	9.60%	9.90%
13	Fully loaded leverage ratio, %	10.19%	10.19%	11.61%	12.68%	13.57%	9.23%	9.63%	9.93%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2025 EU-wide Stress Test: Credit risk IRB
OTP Bank Nyrt.

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
27	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

RowNum		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts				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
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
65	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
68	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
69	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
70	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
71	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
73	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
76	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
77	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
78	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
79	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
81	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
83	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024.

2025 EU-wide Stress Test: Credit risk IRB
OTP Bank Nyrt.

Row/num	(mln EUR, %)	Baseline Scenario																		
		31/12/2025				31/12/2026				31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	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	0
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row/num	(mln EUR, %)	Baseline Scenario																		
		31/12/2025				31/12/2026				31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure							
22	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	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	0
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row/num	(mln EUR, %)	Baseline Scenario																		
		31/12/2025				31/12/2026				31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure							
43	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
58	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	0
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row/num	(mln EUR, %)	Baseline Scenario																		
		31/12/2025				31/12/2026				31/12/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure							
64	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
73	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	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	0
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Securitisation	0																		

2025 EU-wide Stress Test: Credit risk IRB
OTP Bank Nyrt.

RowNum		Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
169	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
177	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
181	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	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	0	0	0	0
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

RowNum		Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
190	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
199	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
200	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
201	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
202	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
204	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
205	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	0	0	0	0
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
207	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

RowNum		Adverse Scenario																					
		31/12/2025							31/12/2026							31/12/2027							
		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	
211	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
212	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
213	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
215	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
216	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
217	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
218	Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
219	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
221	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
222	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
223	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
225	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226	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	0	0	0	0
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA
OTP Bank Nyrt.

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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
(mtn EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	16,756	0	5,744	0	15,613	0	0	1	0	0	0.00%
2	Central governments	21,462	299	2,512	84	22,377	660	443	60	27	146	33.00%
3	Regional governments or local authorities	864	0	171	0	804	49	1	7	3	1	79.78%
4	Public sector entities	787	4	288	2	381	261	5	2	17	1	26.76%
5	Multilateral Development Banks	305	4	0	0	288	66	6	1	7	2	34.40%
6	International Organisations	307	0	0	0	308	0	0	0	0	0	0.00%
7	Institutions	4,670	2	1,354	1	3,293	35	5	5	0	3	78.11%
8	Corporates	19,246	423	17,652	513	18,902	2,207	847	135	198	423	49.91%
9	of which: Other - SME	4,733	66	3,725	75	5,111	791	216	35	45	139	64.27%
10	of which: Specialised Lending	2,227	7	1,657	9	1,960	201	13	14	13	6	46.87%
11	Netts	18,193	304	13,229	329	17,042	2,703	980	191	357	672	68.50%
12	of which: SME	1,905	32	1,089	35	1,767	297	63	10	13	31	49.67%
13	Secured by mortgages on immovable property and ADC exposures	21,099	220	18,247	574	19,832	2,484	352	61	149	126	35.81%
14	of which: Residential immovable property	14,051	93	10,933	91	13,246	927	142	23	35	53	36.70%
15	of which: Commercial immovable property	6,459	77	4,657	82	5,492	1,411	133	35	106	52	39.05%
16	of which: Land, acquisition, development and construction exposures (ADC)	1,378	53	1,818	78	1,094	146	77	6	0	23	39.48%
17	Subordinated debt exposures	19	0	29	0	19	0	3	0	0	3	100.00%
18	Covered bonds	123	0	101	0	123	0	0	0	0	0	0.00%
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20	Collective investments undertakings (CIU)	151	0	91	0	97	45	0	0	0	0	0.00%
21	Equity	506	4	551	4	43	0	0	0	0	0	0.00%
22	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
23	Other exposures	4,706	10	3,000	10	0	0	0	0	0	0	0.00%
24	TOTAL	111,985	1,269	95,238	1,194	98,834	8,508	2,640	465	759	1,371	52.15%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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
(mtn EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
25	Central banks	4,383	0	0	0	4,254	0	0	0	0	0	0.00%
26	Central governments	21,649	213	239	1	11,735	601	229	36	24	18	7.81%
27	Regional governments or local authorities	313	0	70	0	330	4	0	6	1	0	0.00%
28	Public sector entities	260	0	63	0	70	0	0	1	0	0	0.00%
29	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31	Institutions	645	0	243	0	138	0	0	2	0	0	0.00%
32	Corporates	7,159	23	6,627	44	5,498	698	30	43	44	64	65.30%
33	of which: Other - SME	1,407	21	1,023	24	1,104	261	50	7	14	29	57.91%
34	of which: Specialised Lending	984	1	804	2	775	157	2	4	8	8	14.51%
35	Netts	3,512	107	2,481	124	3,460	578	333	24	84	223	67.84%
36	of which: SME	674	13	385	15	632	99	3	3	5	10	42.51%
37	Secured by mortgages on immovable property and ADC exposures	6,645	113	2,620	144	5,914	725	151	9	25	35	23.19%
38	of which: Residential immovable property	4,809	13	1,096	37	4,501	365	47	5	7	10	21.12%
39	of which: Commercial immovable property	1,258	27	823	31	1,007	325	37	3	16	10	26.51%
40	of which: Land, acquisition, development and construction exposures (ADC)	579	50	708	76	407	33	67	1	2	15	22.79%
41	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42	Covered bonds	123	0	101	0	123	0	0	0	0	0	0.00%
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments undertakings (CIU)	70	0	65	0	36	45	0	0	0	0	0.00%
45	Equity	340	0	352	0	0	0	0	0	0	0	0.00%
46	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
47	Other exposures	1,958	10	1,712	10	0	0	0	0	0	0	0.00%
48	TOTAL	38,040	482	14,590	323	31,158	2,650	811	111	175	340	41.94%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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
(mtn EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
49	Central banks	2,500	0	78	0	2,501	0	0	0	0	0	0.00%
50	Central governments	1,578	0	182	0	1,317	1	0	1	0	0	70.60%
51	Regional governments or local authorities	59	0	14	0	59	0	0	0	0	0	3.81%
52	Public sector entities	21	0	16	0	19	4	1	0	0	0	25.49%
53	Multilateral Development Banks	133	3	0	0	96	52	5	1	0	1	31.40%
54	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55	Institutions	49	1	21	0	43	3	2	3	0	1	39.81%
56	Corporates	2,297	11	2,042	13	2,186	422	32	38	30	20	63.17%
57	of which: Other - SME	917	13	721	13	808	193	23	6	15	12	51.04%
58	of which: Specialised Lending	453	0	394	0	437	24	0	4	3	0	0.00%
59	Netts	1,991	64	2,504	66	3,610	508	163	24	58	99	66.61%
60	of which: SME	499	10	285	11	444	74	19	2	4	9	48.00%
61	Secured by mortgages on immovable property and ADC exposures	5,687	23	2,485	24	5,166	713	42	19	69	18	44.12%
62	of which: Residential immovable property	3,723	18	1,051	19	3,623	119	22	7	5	12	39.40%
63	of which: Commercial immovable property	1,819	4	1,239	4	1,438	572	10	11	62	6	59.45%
64	of which: Land, acquisition, development and construction exposures (ADC)	131	0	196	0	96	20	0	1	2	0	0.00%
65	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69	Equity	10	0	10	0	0	0	0	0	0	0	0.00%
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71	Other exposures	550	0	292	0	0	0	0	0	0	0	0.00%
72	TOTAL	16,880	104	8,045	104	14,936	1,700	244	63	170	140	57.36%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
73	Central banks	901	0	0	0	74	0	0	0	0	0	0.00%
74	Central governments	1,429	0	8	0	1,430	35	0	1	3	0	0.00%
75	Regional governments or local authorities	20	0	20	0	57	44	1	0	3	1	100.00%
76	Public sector entities	358	1	150	0	192	239	2	1	18	1	39.62%
77	Multilateral Development Banks	2	0	0	0	2	0	0	0	0	0	0.00%
78	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79	Institutions	50	0	34	0	30	0	0	0	0	0	0.00%
80	Corporates	1,451	0	1,314	7	2,211	109	29	10	3	21	72.52%
81	of which: Other - SME	440	4	348	5	598	48	17	3	1	11	66.83%
82	of which: Specialised Lending	157	1	113	1	346	13	3	1	1	2	67.31%
83	Retail	2,233	36	1,617	38	2,365	233	133	56	21	97	72.84%
84	of which: SME	275	4	157	5	249	41	7	1	1	3	44.22%
85	Secured by mortgages on immovable property and ADC exposures	2,559	11	1,314	11	2,441	143	34	8	7	23	67.39%
86	of which: Residential immovable property	1,728	4	528	6	1,658	91	14	5	5	6	60.33%
87	of which: Commercial immovable property	636	4	601	4	607	41	14	2	1	10	71.49%
88	of which: Land, acquisition, development and construction exposures (ADC)	185	3	206	1	175	12	5	1	0	4	78.39%
89	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92	Collective investments undertakings (CIU)	16	0	16	0	16	0	0	0	0	0	0.00%
93	Equity	1	0	1	0	0	0	0	0	0	0	0.00%
94	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
95	Other exposures	428	0	212	0	0	0	0	0	0	0	0.00%
96	TOTAL	9,527	54	4,705	56	8,738	835	158	36	52	141	71.48%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
97	Central banks	1,495	0	412	0	1,496	0	0	0	0	0	0.00%
98	Central governments	888	0	491	0	914	0	0	2	0	0	38.52%
99	Regional governments or local authorities	58	0	58	8	38	1	0	0	0	0	0.00%
100	Public sector entities	2	0	2	0	2	0	0	0	0	0	0.00%
101	Multilateral Development Banks	51	0	0	0	51	0	0	0	0	0	77.98%
102	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103	Institutions	444	1	90	0	3	1	0	0	0	0	31.06%
104	Corporates	1,856	9	1,707	10	2,559	371	31	28	58	22	71.00%
105	of which: Other - SME	586	2	462	8	916	87	26	8	5	18	71.19%
106	of which: Specialised Lending	149	0	122	0	140	3	1	1	0	1	91.63%
107	Retail	265	33	1,199	81	1,465	165	102	9	8	68	61.29%
108	of which: SME	255	2	152	2	239	39	4	2	1	4	64.82%
109	Secured by mortgages on immovable property and ADC exposures	2,162	12	1,364	13	2,023	289	19	6	14	7	35.43%
110	of which: Residential immovable property	1,205	4	476	9	1,141	97	13	1	3	4	33.71%
111	of which: Commercial immovable property	745	4	573	4	726	131	7	3	3	38.70%	
112	of which: Land, acquisition, development and construction exposures (ADC)	211	0	316	0	154	61	0	1	2	0	0.00%
113	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117	Equity	4	0	9	0	0	0	0	0	0	0	0.00%
118	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
119	Other exposures	454	0	226	0	0	0	0	0	0	0	0.00%
120	TOTAL	9,022	55	5,555	56	8,608	826	152	45	80	97	63.96%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
121	Central banks	1,870	0	0	0	1,870	0	0	0	0	0	0.00%
122	Central governments	1,223	2	70	0	1,112	2	2	0	0	0	6.46%
123	Regional governments or local authorities	421	5	9	0	416	0	0	0	0	0	0.00%
124	Public sector entities	108	0	45	1	62	15	3	0	0	0	16.41%
125	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127	Institutions	26	0	11	0	25	0	0	0	0	0	27.55%
128	Corporates	2,297	15	2,097	18	2,063	289	45	2	8	27	59.13%
129	of which: Other - SME	876	0	191	11	783	87	38	1	22	2	65.29%
130	of which: Specialised Lending	2	1	2	0	2	1	0	0	0	0	20.49%
131	Retail	2,086	16	1,345	18	1,988	402	41	2	21	25	60.82%
132	of which: SME	1,117	2	67	2	102	31	3	0	2	3	15.80%
133	Secured by mortgages on immovable property and ADC exposures	2,301	36	1,270	37	2,334	334	55	3	12	15	27.41%
134	of which: Residential immovable property	1,798	4	53	8	1,698	180	24	2	9	6	38.81%
135	of which: Commercial immovable property	788	23	550	29	614	149	40	1	3	9	23.34%
136	of which: Land, acquisition, development and construction exposures (ADC)	115	1	173	1	112	5	1	0	0	0	5.00%
137	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140	Collective investments undertakings (CIU)	65	0	10	0	65	0	0	0	0	0	0.00%
141	Equity	20	0	46	0	0	0	0	0	0	0	0.00%
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
143	Other exposures	400	0	176	0	0	0	0	0	0	0	0.00%
144	TOTAL	10,861	71	5,314	74	9,538	1,043	146	10	41	67	46.22%

RowNum		Restated										
		31/12/2024*										
		Exposure values		Risk exposure amounts		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 1 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
145	Central banks	695	0	695	0	506	0	0	0	0	0	0.00%
146	Central governments	111	0	111	0	121	0	0	0	0	0	0.00%
147	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
152	Corporates	530	299	530	371	759	116	434	13	31	135	31.09%
153	of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
154	of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155	Retail	1,571	24	1,178	25	1,363	403	42	34	64	18	43.15%
156	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
158	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
159	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	3	0	3	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	190	0	175	0	0	0	0	0	0	0	0.00%
168	TOTAL	3,100	323	2,642	396	2,750	519	476	46	95	153	32.15%

RowNum	(mM EUR, %)	Restated 31/12/2024*												
		Exposure values		Risk exposure amounts		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 1 exposure
		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 1 exposure		
169		906	0	1,359	0	906	0	0	0	0	0	0	0	0.00%
170		361	0	542	0	379	0	0	11	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0	0	0.00%
173		16	0	0	0	15	8	0	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0	0	0.00%
175		0	0	0	0	0	0	0	0	0	0	0	0	0.00%
176		504	15	470	20	681	83	84	9	5	62	74.24%		
177		227	4	183	4	451	47	34	6	4	25	69.75%		
178		0	3	0	4	0	0	5	0	0	2	48.26%		
179		163	1	108	5	244	35	18	7	8	14	74.21%		
180		72	1	43	1	117	9	4	2	1	3	67.60%		
181		279	6	185	6	253	75	17	5	9	11	63.35%		
182		120	0	4	0	7	4	1	0	1	1	63.33%		
183		268	6	178	6	244	71	15	5	9	10	63.34%		
184		2	0	2	0	2	0	0	0	0	0	0.00%		
185		0	0	0	0	0	0	0	0	0	0	0.00%		
186		0	0	0	0	0	0	0	0	0	0	0.00%		
187		0	0	0	0	0	0	0	0	0	0	0.00%		
188		0	0	0	0	0	0	0	0	0	0	0.00%		
189		0	0	0	0	0	0	0	0	0	0	0.00%		
190		0	0	0	0	0	0	0	0	0	0	0.00%		
191		86	0	42	0	0	0	0	0	0	0	0.00%		
192		2,815	26	2,707	31	2,498	201	119	32	23	86	72.64%		

RowNum	(mM EUR, %)	Restated 31/12/2024*												
		Exposure values		Risk exposure amounts		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 1 exposure
		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 1 exposure		
193		2,591	0	2,591	0	2,591	0	0	0	0	0	0	0.00%	
194		104	83	104	83	49	0	209	0	0	126	60.15%		
195		0	0	0	0	0	0	0	0	0	0	0.00%		
196		0	0	0	0	0	0	0	0	0	0	0.00%		
197		0	0	0	0	0	0	0	0	0	0	0.00%		
198		0	0	0	0	0	0	0	0	0	0	0.00%		
199		0	0	0	0	0	0	0	0	0	0	0.00%		
200		254	7	256	7	279	4	40	1	3	33	61.24%		
201		1	0	1	0	1	3	1	0	0	0	99.87%		
202		0	0	0	0	0	0	0	0	0	0	0.00%		
203		2,417	2	1,812	6	2,385	395	115	60	80	105	92.74%		
204		11	0	1	0	1	0	1	0	0	0	99.70%		
205		11	0	8	0	7	5	4	0	1	4	94.21%		
206		46	0	2	0	4	0	11	0	0	1	89.39%		
207		11	0	0	0	1	0	0	0	0	0	0.00%		
208		4	0	6	0	0	5	3	0	1	3	95.97%		
209		0	0	0	0	0	0	0	0	0	0	0.00%		
210		0	0	0	0	0	0	0	0	0	0	0.00%		
211		0	0	0	0	0	0	0	0	0	0	0.00%		
212		0	0	0	0	0	0	0	0	0	0	0.00%		
213		0	0	0	0	0	0	0	0	0	0	0.00%		
214		0	0	0	0	0	0	0	0	0	0	0.00%		
215		99	0	64	0	0	0	0	0	0	0	0.00%		
216		5,478	99	4,835	99	5,231	405	366	69	93	267	73.00%		

RowNum	(mM EUR, %)	Restated 31/12/2024*												
		Exposure values		Risk exposure amounts		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 1 exposure
		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 1 exposure		
217		80	0	80	0	80	0	0	0	0	0	0	0.00%	
218		177	0	177	0	177	0	0	1	0	0	100.00%		
219		11	0	11	0	11	0	0	0	0	0	0.00%		
220		0	0	0	0	0	0	0	0	0	0	0.00%		
221		22	0	0	0	22	0	0	0	0	0	0.00%		
222		0	0	0	0	0	0	0	0	0	0	0.00%		
223		0	0	0	0	0	0	0	0	0	0	0.00%		
224		221	9	193	9	298	17	18	4	1	16	90.27%		
225		120	0	120	0	119	6	6	2	0	0	47.03%		
226		0	0	0	0	0	0	0	0	0	0	0.00%		
227		362	3	269	3	366	6	14	0	0	11	76.79%		
228		0	0	0	0	0	0	0	0	0	0	0.00%		
229		663	5	364	5	602	77	8	4	4	3	42.10%		
230		214	2	83	2	204	13	3	1	0	1	41.96%		
231		282	1	180	1	238	55	5	2	3	2	42.10%		
232		67	0	101	0	60	9	0	1	0	0	0.00%		
233		0	0	0	0	0	0	0	0	0	0	0.00%		
234		0	0	0	0	0	0	0	0	0	0	0.00%		
235		0	0	0	0	0	0	0	0	0	0	0.00%		
236		0	0	0	0	0	0	0	0	0	0	0.00%		
237		1	3	1	3	0	0	0	0	0	0	0.00%		
238		266	0	62	0	0	0	0	0	0	0	0.00%		
239		0	0	0	0	0	0	0	0	0	0	0.00%		
240		1,814	20	1,446	21	1,548	180	40	10	5	30	75.66%		

RowNum	(mM EUR, %)	Restated 31/12/2024*												
		Exposure values		Risk exposure amounts		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 1 exposure
		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 1 exposure		
241		161	0	161	0	161	0	0	0	0	0	0	0.00%	
242		387	0	387	0	390	0	0	1	0	0	64.84%		
243		0	0	0	0	0	0	0	0	0	0	0.00%		
244		0	0	0	0	0	0	0	0	0	0	0.00%		
245		9	0	0	0	9	0	0	0	0	0	38.41%		
246		0	0	0	0	0	0	0	0	0	0	0.00%		
247		0	0	0	0	0	0	0	0	0	0	0.00%		
248		398	8	330	8	415	16	26	5	1	17	67.51%		
249		103	7	80	7	107	12	22	1	1	15	68.67%		
250		224	1	182	1	216	3	2	0	0	1	35.76%		
251		124	6	94	7	113	19	13	1	0	7	54.77%		
252		0	0	0	0	0	0	0	0	0	0	0.00%		
253		659	13	347	11	629	54	10	6	4	6	41.96%		
254		296	9	89	9	269	33	15	2	3	6	40.41%		
255		337	2	232	2	333	20	4	4	2	2	46.71%		
256		26	0	26	0	27	1	1	0	0	0	11.03%		
257		0	0	0	0	0	0	0	0	0	0	0.00%		
258		0	0	0	0	0	0	0	0	0	0	0.00%		
259		0	0	0	0	0	0	0	0	0	0	0.00%		
260		0	0	0	0	0	0	0	0	0	0	0.00%		
261		0	0	0	0	0	0	0	0	0	0	0.00%		
262		0	0	0	0	0	0	0	0	0	0	0.00%		
263		170	0	330	0	0	0	0	0	0	0	0.00%		
264		1,907	26	1,448	26	1,717	89	59	12	7	31	56.03%		

2025 EU-wide Stress Test: Credit risk STA
OTP Bank Nyrt.

RowNum		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
1	Central banks	15,414	156	40	18	1	16	40.00%	15,262	263	86	39	11	34	40.00%	15,140	337	194	19	1	53	40.00%
2	Central governments	21,978	704	597	26	13	234	39.11%	21,774	722	723	32	15	266	38.53%	21,455	940	914	32	10	308	33.65%
3	Regional governments or local authorities	791	57	4	1	4	3	64.98%	781	62	9	2	4	6	61.10%	769	69	15	2	4	9	60.27%
4	Public sector entities	488	137	23	1	7	13	48.61%	488	85	34	1	4	16	48.85%	541	64	42	2	3	19	45.83%
5	Multilateral Development Banks	293	35	13	0	1	5	41.03%	302	23	14	0	1	6	38.57%	303	18	0	0	0	7	37.08%
6	International Organisations	306	2	0	0	0	0	40.81%	305	3	0	0	0	0	40.81%	301	6	0	0	0	0	40.81%
7	Institutions	3,176	42	0	1	0	4	88.49%	3,126	61	0	1	0	0	89.84%	3,129	85	12	1	0	0	83.38%
8	Corporates	18,893	1,078	1,169	50	921	542	46.61%	18,671	1,871	1,497	59	76	649	43.37%	18,383	3,065	1,853	57	26	766	41.37%
9	of which: Other - SME	5,125	671	322	15	33	188	58.30%	5,131	571	437	21	25	221	53.00%	5,021	568	529	21	26	262	49.46%
10	of which: Specialised Lending	1,904	160	33	3	4	13	41.07%	1,927	196	57	3	4	18	32.02%	1,927	157	80	3	3	23	29.19%
11	Retail	17,254	1,583	1,531	115	174	933	60.92%	17,127	1,660	1,997	123	137	1,337	56.92%	16,706	1,586	2,493	119	128	1,348	54.05%
12	of which: SME	3,768	250	108	4	9	43	39.46%	3,759	232	147	7	7	52	35.53%	3,694	239	194	6	8	65	33.31%
13	Secured by mortgages on immovable property and ADC exposures	20,245	1,838	594	14	36	193	32.31%	20,265	1,560	802	10	29	235	28.03%	20,248	1,378	1,042	18	27	261	25.04%
14	of which: Residential immovable property	13,218	841	256	4	15	71	27.87%	13,191	767	357	6	14	82	22.97%	13,097	732	487	6	14	95	19.50%
15	of which: Commercial immovable property	5,919	869	247	8	19	94	37.93%	6,067	629	339	11	13	113	33.31%	6,051	551	433	11	11	133	30.88%
16	of which: Land, acquisition, development and construction exposures (ADC)	1,108	118	91	2	2	27	29.53%	1,108	103	106	2	2	36	28.17%	1,100	96	121	2	2	33	27.13%
17	Subordinated debt exposures	19	0	0	0	0	0	99.93%	19	0	0	0	0	0	99.93%	19	0	0	0	0	0	99.93%
18	Covered bonds	122	1	0	0	0	0	40.81%	121	2	0	0	0	0	40.81%	121	3	0	0	0	0	40.81%
19	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%
20	Collective investments undertakings (CIU)	113	28	0	0	0	0	40.28%	112	20	0	0	0	0	40.30%	127	15	0	0	0	0	40.30%
21	Equity	40	0	0	0	0	0	40.81%	40	1	0	0	0	0	40.81%	40	1	0	0	0	0	40.81%
22	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
23	Other exposures	0	0	0	0	0	0	18.44%	0	0	0	0	0	0	19.50%	0	0	0	0	0	0	19.63%
24	TOTAL	99,163	6,954	3,961	230	328	1,933	48.79%	98,573	6,324	5,185	256	260	2,348	49.29%	97,251	6,308	6,323	249	299	2,785	42.62%

RowNum		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
25	Central banks	4,196	43	13	6	0	6	40.00%	4,151	72	31	6	0	12	40.00%	4,117	92	45	6	0	18	40.00%
26	Central governments	21,655	547	353	17	9	92	25.07%	21,560	540	455	19	8	212	26.00%	21,308	648	599	19	11	136	27.75%
27	Regional governments or local authorities	321	11	0	1	1	1	54.53%	314	16	4	1	1	2	51.58%	309	18	7	1	1	4	52.38%
28	Public sector entities	69	1	0	0	0	0	65.33%	68	0	0	0	0	0	63.02%	67	2	1	0	0	0	63.67%
29	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%
30	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%
31	Institutions	155	3	0	0	0	0	23.47%	153	4	1	0	0	0	22.15%	152	5	1	0	0	0	20.50%
32	Corporates	5,209	316	196	13	19	89	42.60%	5,148	320	235	20	17	109	46.65%	5,130	508	344	19	21	142	41.89%
33	of which: Other - SME	1,248	77	180	4	11	43	53.56%	1,266	141	97	9	9	51	51.89%	1,194	177	133	67	12	67	40.45%
34	of which: Specialised Lending	838	86	10	1	1	1	13.65%	826	87	21	1	1	1	12.16%	833	71	29	1	1	4	12.36%
35	Retail	3,282	179	418	8	20	256	62.50%	3,185	278	468	13	14	276	60.04%	3,168	280	523	13	14	144	50.00%
36	of which: SME	620	36	79	3	4	15	41.03%	627	43	44	4	4	18	41.33%	628	82	61	3	3	25	40.91%
37	Secured by mortgages on immovable property and ADC exposures	6,084	505	203	2	2	39	19.30%	6,143	399	249	2	2	42	17.99%	6,148	349	293	2	2	46	15.79%
38	of which: Residential immovable property	4,562	279	73	1	1	12	15.44%	4,599	216	168	1	1	13	13.07%	4,623	173	121	1	1	14	11.84%
39	of which: Commercial immovable property	1,125	188	55	1	1	11	20.90%	1,153	143	72	1	1	13	17.98%	1,142	136	91	1	1	15	16.44%
40	of which: Land, acquisition, development and construction exposures (ADC)	398	37	73	0	0	16	22.16%	391	39	76	0	0	16	21.52%	383	43	81	0	0	17	20.97%
41	Subordinated debt 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%
42	Covered bonds	122	1	0	0	0	0	40.81%	121	2	0	0	0	0	40.81%	121	3	0	0	0	0	40.81%
43	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%
44	Collective investments undertakings (CIU)	34	27	0	0	0	0	40.81%	44	17	0	0	0	0	40.81%	50	11	0	0	0	0	40.81%
45	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%
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47	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%
48	TOTAL	31,419	2,052	1,149	48	51	482	41.95%	31,338	1,847	1,434	62	43	555	38.69%	30,860	1,966	1,793	60	49	647	36.07%

RowNum		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
49	Central banks	2,457	25	9	4	0	3	40.00%	2,439	42	20	5	0	8	40.00%	2,414	54	33	5	0	13	40.00%
50	Central governments	1,299	14	5	2	0	2	43.03%	1,284	23	11	3	0	5	41.38%	1,271	29	18	3	0	7	40.81%
51	Regional governments or local authorities	59	1	0	0	0	0	69.19%	58	1	1	0	0	0	63.60%	57	1	0	0	0	1	60.23%
52	Public sector entities	20	2	1	0	0	0	31.25%	20	2	1	0	0	0	29.63%	20	2	2	0	0	0	28.64%
53	Multilateral Development Banks	119	25	9	0	1	3	39.18%	127	15	11	0	0	4	36.79%	129	11	13	0	0	5	35.23%
54	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%
55	Institutions	41	5	2	0	0	1	44.43%	41	4	3	0	0	1	44.05%	41	3	3				

RowNum	(mB EUR %)		Baseline Scenario																				
			31/12/2025								31/12/2027												
			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
73		Central banks	74	1	0	0	0	0	40.00%	73	1	0	0	0	40.00%	72	2	0	0	0	0	40.00%	
74		Central governments	1,428	51	6	2	3	3	50.52%	1,450	63	11	2	5	4	51.01%	1,385	82	17	2	8	9	52.33%
75		Regional governments or local authorities	67	43	2	0	3	2	74.23%	66	42	0	0	3	3	70.67%	63	42	0	0	3	4	69.23%
76		Public sector entities	288	118	17	1	6	6	51.64%	340	67	25	1	8	13	50.20%	355	46	32	1	3	16	49.47%
77		Multilateral Development Banks	2	0	0	0	0	0	41.94%	2	0	0	0	0	0	43.46%	2	0	0	0	0	0	43.90%
78		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%
79		Institutions	29	1	0	0	0	0	42.04%	28	2	0	0	0	0	43.24%	28	2	0	0	0	0	43.57%
80		Corporates	2,140	172	53	7	6	50	52.61%	2,100	167	50	7	5	42	46.59%	2,011	144	153	7	4	53	42.23%
81		of which: Other - SME	637	276	27	2	2	14	52.00%	606	271	60	2	1	17	46.12%	604	47	51	2	1	20	39.94%
82		of which: Specialised Lending	145	12	3	0	0	3	57.65%	145	10	0	0	0	0	52.55%	145	8	8	0	0	4	50.00%
83		NetB	2,278	167	191	9	11	113	59.00%	2,233	134	244	11	9	39	52.30%	2,151	134	306	10	9	164	47.25%
84		of which: SME	244	36	16	0	4	22.41%	239	33	25	0	4	16.65%	231	33	33	0	0	5	33.69%		
85		Secured by mortgages on immovable property and ADC exposures	2,413	146	60	2	4	28	47.78%	2,410	124	65	3	3	32	38.95%	2,394	98	127	3	3	38	29.65%
86		of which: Residential immovable property	1,650	83	30	1	2	11	36.34%	1,651	67	45	1	1	22	22.75%	1,637	56	77	1	1	15	29.18%
87		of which: Commercial immovable property	591	49	22	1	1	12	54.18%	587	45	31	1	1	14	45.16%	588	36	39	1	1	16	40.33%
88		of which: Land, acquisition, development and construction exposures (ADC)	172	13	7	0	0	0	76.83%	171	12	9	0	0	6	64.86%	169	12	11	0	0	6	57.21%
89		Subordinated debt 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%
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%
91		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%
92		Collective investments undertakings (CIU)	15	1	0	0	0	0	40.81%	14	2	0	0	0	0	40.81%	14	2	0	0	0	0	40.81%
93		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%
94		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95		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%
96		TOTAL	8,743	695	333	21	34	183	55.55%	8,707	602	462	24	29	223	48.95%	8,605	552	615	24	29	264	43.02%

RowNum	(mB EUR %)		Baseline Scenario																				
			31/12/2025								31/12/2027												
			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
97		Central banks	1,478	15	3	2	0	1	40.00%	1,464	25	7	2	0	3	40.00%	1,453	32	11	2	0	4	40.00%
98		Central governments	891	20	3	1	0	1	39.51%	880	26	8	2	0	3	38.22%	873	28	13	2	0	5	37.89%
99		Regional governments or local authorities	58	1	0	0	0	0	62.50%	58	1	0	0	0	0	60.42%	57	1	0	0	0	0	67.31%
100		Public sector entities	2	0	0	0	0	0	14.17%	2	0	0	0	0	0	14.17%	2	0	0	0	0	0	14.17%
101		Multilateral Development Banks	50	1	0	0	0	0	58.84%	49	1	0	0	0	0	52.18%	49	1	1	0	0	0	46.96%
102		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%
103		Institutions	3	0	0	0	0	0	38.27%	3	0	0	0	0	0	38.27%	3	0	0	0	0	0	38.15%
104		Corporates	2,641	248	69	9	8	36	53.74%	2,663	193	107	10	6	49	46.14%	2,638	176	167	10	5	64	43.31%
105		of which: Other - SME	890	80	3	3	2	23	59.25%	893	63	63	52	4	26	53.22%	884	58	66	4	3	33	49.61%
106		of which: Specialised Lending	133	9	2	1	0	1	46.65%	139	12	4	0	0	1	36.91%	127	11	5	0	0	2	32.44%
107		NetB	1,588	123	140	6	6	83	57.79%	1,499	102	173	6	5	91	53.36%	1,477	94	208	6	4	7	36.34%
108		of which: SME	243	30	0	1	1	4	44.23%	243	26	5	1	1	5	38.71%	241	24	18	1	1	7	36.24%
109		Secured by mortgages on immovable property and ADC exposures	2,094	188	47	2	3	15	32.63%	2,132	180	137	3	2	19	29.14%	2,139	103	86	3	2	24	27.46%
110		of which: Residential immovable property	1,153	71	23	0	0	6	28.09%	1,188	54	29	0	0	7	23.99%	1,175	41	34	0	0	8	24.62%
111		of which: Commercial immovable property	761	83	19	2	2	8	42.05%	776	57	30	2	1	11	35.52%	773	49	41	2	1	13	32.68%
112		of which: Land, acquisition, development and construction exposures (ADC)	178	32	9	0	1	1	31.99%	188	19	8	0	0	1	17.10%	191	12	13	0	0	2	17.37%
113		Subordinated debt 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%
114		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%
115		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%
116		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%
117		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%
118		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		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%
120		TOTAL	8,727	596	263	20	18	135	51.27%	8,748	478	360	22	13	166	46.15%	8,691	436	459	22	12	198	43.20%

RowNum	(mB EUR %)		Baseline Scenario																				
			31/12/2025								31/12/2027												
			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
121		Central banks	1,850	19	1	0	0	1	40.00%	1,836	32	3	1	0	1	40.00%	1,825	40	4	1	0	2	40.00%
122		Central governments	1,098	14	3	0	0	2	52.52%	1,088	24	4	0	0	2	47.42%	1,080	30	6	0	0	3	44.20%
123		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%
124		Public sector entities	62	15	4	0	1	0	41.10%	61	14	6	0	0	2	36.28%	60	13	7	0	0	2	33.61%
125		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%
126		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%
127		Institutions	25	0	0	0	0	0	56.00%	25	1	0	0	0	0	49.82%	24	1	0	0	0	0	44.99%
128		Corporates	1,995	123	78	18	18	38	48.58%	1,917	143	116	2	15	49	41.87%	1,881	107	106	2	16	60	38.31%
129		of which: Other - SME	732	155	12	1	0	0	52.79%	714	109	60	1	0	17	43.76%	704	163	71	1	7	37	43.65%
130		of which: Specialised Lending	0	1	1	0	0	1	55.00%	0	1	1	0	0	1	52.08%	0	1	1	0	0	1	50.73%
131		NetB	2,026	142	64	2	10	87	52.22%	2,024	121	87	2	8	46	45.61%	2,009	114	111	2	8	46	41.69%
132		of which: SME	90	41	0	2	0	3	36.76%	80	46	13	0	1	4	30.16%	78	47	3	0	1	5	27.15%
133		Secured by mortgages on immovable property and ADC exposures	2,256	184	82	3	35	35	42.76%	2,201	113	113	1	9	40	35.32%	2,161	144	145	1	10	45	31.02%
134		of which: Residential immovable property	1,524	249	29	0	0	10	33.11%	1,465	289	48	1	7	19	26.06%	1,426	108	69	1	7	16	21.75%
135		of which: Commercial immovable property	625	126	53	0	3	25	48.18%	632	109	63	0	2	27	42.69%	632	99	72	0	2	29	39.17%
136		of which: Land, acquisition, development and construction exposures (ADC)	108	9	3	0	0	0	36.56%	104	11	2	0	0	1	27.35%	103	11	3	0	0	1	23.71%

Rownum		Baseline Scenario																				
		31/12/2025										31/12/2027										
		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
169	Central banks	895	9	2	1	0	40.00%	887	15	4	1	0	40.00%	880	20	7	1	0	40.00%			
170	Central governments	374	4	3	0	0	40.00%	370	6	2	0	0	40.00%	367	8	3	0	0	40.00%			
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
173	Multilateral Development Banks	17	6	3	0	0	44.13%	18	4	1	0	0	44.13%	19	3	1	0	0	43.99%			
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
175	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
176	Corporates	689	71	108	3	4	78	71.73%	688	55	125	3	3	83	66.80%	661	45	142	3	2	89	62.79%
177	of which: Other - SME	464	40	69	3	3	73.20%	464	20	59	3	3	89	66.42%	462	21	70	3	1	44	63.03%	
178	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
179	Net	259	25	32	3	4	33	73.25%	255	19	43	3	3	30	69.18%	249	16	52	3	3	35	67.83%
180	of which: SME	114	9	1	1	1	4	56.67%	113	7	10	1	0	5	53.96%	112	5	13	1	0	6	51.34%
181	Secured by mortgages on immovable property and ADC exposures	274	39	32	2	3	17	55.16%	282	23	40	2	2	21	52.93%	283	15	47	2	1	24	51.52%
182	of which: Residential immovable property	9	2	3	0	0	3	63.62%	9	1	2	0	0	1	60.90%	10	1	3	0	1	1	58.02%
183	of which: Commercial immovable property	263	37	30	2	3	16	54.56%	270	22	37	2	2	20	52.42%	272	14	44	2	1	23	51.07%
184	of which: Land, acquisition, development and construction exposures (ADC)	2	0	0	0	0	0	42.71%	2	0	0	0	0	0	43.15%	2	0	0	0	0	0	43.30%
185	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
186	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
187	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
188	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
189	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
190	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
191	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
192	TOTAL	2,488	154	176	9	12	119	68.06%	2,479	124	215	10	7	137	63.73%	2,459	107	252	10	6	153	60.77%

Rownum		Baseline Scenario																				
		31/12/2025										31/12/2027										
		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
193	Central banks	2,560	26	6	3	0	40.00%	2,535	44	12	3	0	40.00%	2,516	56	19	3	0	40.00%			
194	Central governments	48	0	209	0	0	126	60.14%	48	1	209	0	0	126	60.13%	47	1	209	0	0	126	60.12%
195	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
196	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
197	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
198	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
199	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
200	Corporates	276	5	43	1	3	34	81.88%	271	9	43	1	0	35	81.20%	267	11	43	1	0	37	80.83%
201	of which: Other - SME	9	1	1	0	0	0	97.96%	9	1	1	0	0	0	96.54%	9	1	1	0	0	0	95.75%
202	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
203	Net	2,309	259	247	52	49	205	83.29%	2,244	206	368	50	34	292	80.59%	2,167	181	466	50	30	369	78.13%
204	of which: SME	2	0	0	0	0	0	98.28%	2	0	0	0	0	0	97.03%	2	0	0	0	0	0	96.27%
205	Secured by mortgages on immovable property and ADC exposures	9	2	5	0	0	4	92.10%	10	1	5	0	0	5	90.49%	10	1	6	0	0	5	89.07%
206	of which: Residential immovable property	4	0	1	0	0	1	82.55%	4	0	1	0	0	1	82.49%	4	0	1	0	0	1	79.09%
207	of which: Commercial immovable property	1	0	0	0	0	0	68.61%	1	0	0	0	0	0	71.94%	1	0	0	0	0	0	71.37%
208	of which: Land, acquisition, development and construction exposures (ADC)	3	2	4	0	0	3	94.35%	3	1	4	0	0	4	93.26%	4	0	4	0	0	4	92.64%
209	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
210	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
211	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
212	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
213	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
214	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
215	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
216	TOTAL	5,202	292	508	56	50	372	73.23%	5,109	260	633	54	35	463	73.12%	5,007	249	746	52	31	544	72.96%

Rownum		Baseline Scenario																				
		31/12/2025										31/12/2027										
		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
217	Central banks	79	1	0	0	0	40.00%	78	1	0	0	0	40.00%	78	2	1	0	0	40.00%			
218	Central governments	175	2	0	0	0	41.40%	173	3	1	0	0	41.22%	172	4	1	0	0	41.20%			
219	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
220	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
221	Multilateral Development Banks	22	0	0	0	0	40.00%	22	0	0	0	0	40.00%	22	0	0	0	0	40.00%			
222	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
223	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
224	Corporates	291	21	22	1	1	19	86.72%	289	19	26	2	1	20	78.65%	281	21	31	2	1	22	71.24%
225	of which: Other - SME	153	10	1	0	0	1	85.58%	151	10	1	0	0	1	83.49%	146	11	1	0	1	38.61%	
226	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
227	Net	350	11	23	2	2	13	65.27%	345	13	28	2	1	16	57.98%	336	15	36	2	1	19	53.22%
228	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%
229	Secured by mortgages on immovable property and ADC exposures	614	56	17	1	1	6	34.27%	614	48	26	2	1	8	29.82%	604	47	37	1	1	10	27.66%
230	of which: Residential immovable property	297	17	4	0	0	2	33.75%	289	21	10	0	1	3	28.49%	283	21	15	0	1	4	23.74%
231	of which: Commercial immovable property	256	33	10	1	1	3	34.94%	262	27	14	1	1	4	32.23%	259	21	19	1	0	6	30.41%
232	of which: Land, acquisition, development and construction exposures (ADC)	62	6	3	0	0	0	30.42%	63	5	2	0	0	1	30.43%	62	5	3	0	1	30.33%	
233	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
234	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
235	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
236	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
237	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
238	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.0									

2025 EU-wide Stress Test: Credit risk STA
OTP Bank Nyrt.

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
1	Central banks	15,383	156	72	54	1	29	40.00%	15,340	263	208	56	27	63	40.00%	14,925	336	350	49	21	140	40.00%
2	Central governments	21,623	606	720	150	88	329	44.53%	20,851	1,162	1,246	110	81	57	63.10%	20,442	1,199	1,648	102	81	708	42.48%
3	Regional governments or local authorities	761	76	16	11	11	67.61%	700	110	43	4	8	28	65.28%	670	175	3	9	37	63.90%		
4	Public sector entities	495	124	10	10	15	54.69%	489	100	5	9	31	52.71%	475	92	60	4	8	42	51.58%		
5	Multilateral Development Banks	272	49	18	1	4	44.72%	272	37	30	1	2	13	41.86%	270	32	38	1	2	15	40.98%	
6	International Organisations	301	7	0	1	0	40.81%	290	25	2	0	0	0	40.81%	271	34	0	0	0	0	40.81%	
7	Institutions	3,132	83	11	6	1	6	58.46%	2,991	208	27	3	11	13	47.24%	2,913	276	37	1	37	45.12%	
8	Corporates	17,496	2,861	1,680	243	316	86.3	16,773	3,938	2,873	152	242	1,304	85.47%	15,195	3,921	3,762	128	217	1,651	43.99%	
9	of which: Other - SME	4,744	882	472	70	105	55.95%	4,340	962	816	41	74	408	49.95%	4,199	861	1,058	36	66	509	48.11%	
10	of which: Specialised Lending	1,797	244	73	24	25	37.04%	1,561	397	269	15	23	66	32.67%	1,500	361	303	12	23	97	31.14%	
11	Retail	16,953	2,501	1,880	311	421	63.40%	15,778	2,632	3,175	249	323	1,800	56.78%	14,525	2,316	4,133	211	269	2,278	35.25%	
12	of which: SME	3,620	345	163	21	35	42.04%	3,443	388	297	17	24	115	38.86%	3,410	332	386	10	20	146	37.86%	
13	Secured by mortgages on immovable property and ADC exposures	19,207	2,471	990	96	158	33.14%	18,317	2,517	3,844	59	117	637	28.75%	17,698	2,312	2,448	51	106	667	27.60%	
14	of which: Residential immovable property	12,776	1,096	443	32	50	25.95%	12,265	1,198	852	17	43	179	21.95%	12,053	1,143	1,119	15	41	223	19.85%	
15	of which: Commercial immovable property	5,393	1,214	428	54	97	40.17%	5,091	1,318	806	35	64	295	35.96%	4,971	989	1,078	30	55	373	34.66%	
16	of which: Land, acquisition, development and construction exposures (ADC)	1,028	161	133	10	13	34.57%	965	180	126	7	9	56	32.88%	915	231	6	9	72	32.23%		
17	Subordinated debt exposures	19	0	0	0	0	0.00%	18	2	3	0	0	0	0.00%	17	2	0	0	0	0	0.00%	
18	Covered bonds	121	2	0	0	0	40.81%	117	6	1	0	0	0	40.81%	114	8	1	0	0	0	40.81%	
19	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
20	Collective investments undertakings (CIU)	106	35	0	0	0	40.54%	108	33	11	0	0	0	40.62%	111	30	1	0	0	0	40.61%	
21	Equity	40	1	0	0	0	40.81%	39	2	0	0	0	0	40.81%	38	3	0	0	0	0	40.81%	
22	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
23	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
24	TOTAL	95,261	9,277	5,538	879	1,016	2,288	50.33%	90,271	10,110	9,501	649	793	4,345	49.73%	87,074	9,976	12,521	553	695	5,560	44.38%

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
25	Central banks	4,182	43	30	24	1	12	40.00%	4,091	72	92	25	11	37	40.00%	4,009	91	154	21	1	62	40.00%
26	Central governments	21,362	720	660	111	74	173	37.14%	20,771	913	878	85	67	315	38.47%	20,494	865	1,196	72	63	655	38.89%
27	Regional governments or local authorities	395	22	7	7	3	4	63.00%	373	27	22	3	3	13	62.37%	360	44	2	2	4	18	60.70%
28	Public sector entities	67	2	1	1	0	1	73.26%	63	5	3	0	0	2	70.39%	60	6	4	0	0	2	69.10%
29	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
30	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
31	Institutions	153	4	1	0	0	0	33.75%	145	10	2	0	0	1	32.57%	141	13	4	0	0	1	32.73%
32	Corporates	4,990	919	296	89	88	137	46.05%	4,889	1,165	1,087	51	74	288	41.36%	4,689	1,141	1,481	68	89	395	40.17%
33	of which: Other - SME	1,118	274	113	36	25	108	51.40%	960	324	221	14	27	108	48.95%	921	295	299	12	23	145	48.51%
34	of which: Specialised Lending	742	159	33	11	11	9	26.16%	635	201	97	7	11	26	26.88%	599	188	147	6	10	40	26.95%
35	Retail	3,078	417	485	45	60	62	40.00%	2,965	566	788	37	39	399	46.99%	2,716	429	867	37	37	474	34.64%
36	of which: SME	971	113	53	9	13	41.83%	907	135	93	9	19	39	42.49%	895	118	122	12	8	52	41.99%	
37	Secured by mortgages on immovable property and ADC exposures	5,831	689	270	24	27	23.46%	5,602	728	462	15	21	104	22.59%	5,517	681	592	12	19	134	22.67%	
38	of which: Residential immovable property	4,458	350	107	7	4	17.00%	4,367	339	185	3	4	28	15.86%	4,312	319	225	3	4	35	11.72%	
39	of which: Commercial immovable property	1,026	878	85	13	17	27.44%	890	384	175	9	13	47	27.44%	867	277	244	7	12	65	26.68%	
40	of which: Land, acquisition, development and construction exposures (ADC)	367	61	79	4	4	22	27.61%	320	84	103	3	4	28	27.45%	298	85	124	2	3	34	27.38%
41	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
42	Covered bonds	121	2	0	0	0	40.81%	117	6	1	0	0	0	40.81%	114	8	1	0	0	0	40.81%	
43	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
44	Collective investments undertakings (CIU)	23	34	0	0	0	40.81%	31	29	0	0	0	0	40.81%	35	25	1	0	0	0	40.81%	
45	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
46	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
47	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
48	TOTAL	30,113	2,953	1,553	300	254	691	44.50%	28,230	3,551	2,838	215	208	1,175	41.40%	27,488	3,302	3,829	182	188	1,533	40.56%

RowNum	(mtn EUR %)	Adverse Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
49	Central banks	2,462	25	14	9	0	5	40.00%	2,421	42	37	10	15	40.00%	2,383	54	64	9	0	25	40.00%	
50	Central governments	1,296	14	8	5	0	3	42.43%	1,275	23	20	6	8	40.98%	1,254	29	35	5	0	14	40.61%	
51	Regional governments or local authorities	496	2	2	1	0	1	63.27%	482	4	4	0	2	63.76%	471	5	4	0	1	3	61.55%	
52	Public sector entities	18	4	2	0	0	1	37.69%	18	3	3	0	1	35.21%	17	3	4	0	0	1	34.69%	
53	Multilateral Development Banks	107	36	14	1	4	6	43.51%	107	23	23	1	2	9	40.58%	106	19	28	0	1	11	39.61%
54	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
55	Institutions	39	5	3	0	0	1	51.55%	37	5	4	0	0	2	44.53%	37	5	6	0	2	42.19%	
56	Corporates	2,079	432	136	14	43	58	49.13%	1,933	39												

RowNum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
73	Central banks	73	1	0	0	0	40.00%	73	1	0	0	0	40.00%	72	2	1	0	0	0	0	40.00%	
74	Central governments	1,408	64	13	9	10	8	58.70%	1,365	83	37	4	10	22	59.95%	1,325	108	52	4	14	31	59.31%
75	Regional governments or local authorities	63	43	0	1	0	4	74.63%	58	40	13	0	4	10	73.26%	54	42	14	0	4	12	73.03%
76	Public sector entities	313	101	19	5	13	58.68%	335	75	43	4	7	24	55.91%	306	6	6	4	6	33	54.69%	
77	Multilateral Development Banks	2	0	0	0	0	0	48.43%	2	0	0	0	0	0	50.30%	2	0	0	0	0	0	51.10%
78	International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79	Institutions	28	2	0	0	0	0	49.83%	26	3	1	0	0	0	49.83%	24	4	0	0	1	0	50.52%
80	Corporates	2,090	203	77	34	23	42	53.84%	1,883	287	198	26	24	52	46.54%	1,774	290	24	24	138	45.25%	
81	of which: Other - SME	652	356	32	9	6	6	55.05%	552	83	83	6	6	30	43.71%	514	86	6	6	42	49.95%	
82	of which: Specialised Lending	136	19	3	3	3	3	55.71%	122	2	3	8	2	3	50.27%	114	23	24	3	12	49.14%	
83	Net	2,187	207	238	31	31	139	58.40%	2,009	229	394	32	28	59	48.36%	1,908	205	519	19	252	44.79%	
84	of which: SME	232	43	23	2	2	2	26.57%	198	4	4	1	1	10	25.25%	185	45	66	1	2	13	39.07%
85	Secured by mortgages on immovable property and ADC exposures	2,343	177	98	16	14	17	38.19%	2,200	193	225	11	12	63	27.80%	2,124	177	317	9	11	82	25.88%
86	of which: Residential immovable property	1,604	90	62	7	7	7	28.05%	1,538	96	146	5	5	36	20.25%	1,486	75	202	4	38	4	18.77%
87	of which: Commercial immovable property	573	62	28	7	5	14	50.65%	520	81	62	5	5	24	39.54%	495	77	90	4	5	39	36.76%
88	of which: Land, acquisition, development and construction exposures (ADC)	167	17	9	2	1	6	68.37%	153	22	17	1	2	9	49.90%	143	24	25	1	2	11	44.09%
89	Subordinated debt 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%
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%
91	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%
92	Collective investments undertakings (CIU)	15	1	0	0	0	0	40.81%	14	2	2	0	0	0	40.81%	12	4	0	0	0	0	40.81%
93	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%
94	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95	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%
96	TOTAL	8,521	798	453	96	98	242	53.45%	7,945	915	911	68	86	402	44.08%	7,602	897	1,272	57	85	529	41.61%

RowNum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
97	Central banks	1,475	15	4	4	0	2	40.00%	1,454	25	16	4	0	7	40.00%	1,437	32	27	4	0	11	40.00%
98	Central governments	879	25	10	5	2	4	43.29%	855	35	24	4	1	10	42.53%	841	37	36	3	1	15	42.28%
99	Regional governments or local authorities	54	2	1	1	0	1	73.94%	54	2	2	0	0	1	74.07%	52	2	2	0	1	2	74.07%
100	Public sector entities	2	0	0	0	0	0	39.51%	2	0	0	0	0	0	40.20%	1	0	0	0	0	0	40.50%
101	Multilateral Development Banks	50	1	0	0	0	0	55.07%	49	1	1	0	0	0	48.87%	48	1	1	0	0	1	46.14%
102	International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103	Institutions	3	0	0	0	0	0	46.02%	2	0	0	0	0	0	45.89%	2	0	0	0	0	0	45.86%
104	Corporates	2,297	438	226	46	48	104	46.03%	2,079	457	424	20	27	186	43.93%	2,087	350	525	18	21	228	43.42%
105	of which: Other - SME	808	118	82	17	14	42	53.25%	721	140	147	7	7	36	42.67%	711	116	181	6	8	86	46.90%
106	of which: Specialised Lending	122	16	4	2	1	2	35.93%	102	16	15	1	2	5	31.63%	99	23	22	1	1	7	31.07%
107	Net	1,384	193	194	13	19	110	36.47%	1,188	173	261	8	10	117	32.99%	1,127	140	304	8	10	155	30.99%
108	of which: SME	206	23	23	4	5	13	47.05%	187	54	41	2	3	19	46.35%	189	42	51	2	2	40	46.27%
109	Secured by mortgages on immovable property and ADC exposures	1,925	281	123	16	20	43	35.23%	1,847	265	217	7	12	74	34.15%	1,847	215	266	6	10	90	31.79%
110	of which: Residential immovable property	1,093	107	48	3	5	14	28.66%	1,078	96	146	1	3	26	27.18%	1,078	85	188	3	3	21	25.73%
111	of which: Commercial immovable property	670	134	59	12	13	25	43.90%	607	140	116	5	7	46	39.56%	615	104	144	4	5	56	39.01%
112	of which: Land, acquisition, development and construction exposures (ADC)	160	19	16	2	2	5	30.51%	161	27	27	1	1	8	30.09%	155	26	34	1	1	10	29.94%
113	Subordinated debt 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%
114	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%
115	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%
116	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%
117	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%
118	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119	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%
120	TOTAL	8,071	955	563	85	89	265	47.23%	7,480	960	946	43	53	417	44.05%	7,643	780	1,163	39	42	502	43.16%

RowNum		Adverse Scenario																				
		31/12/2025								31/12/2027												
		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
121	Central banks	1,850	19	1	1	0	1	40.00%	1,835	32	4	1	0	1	40.00%	1,823	40	6	1	0	2	40.00%
122	Central governments	1,695	17	3	1	1	2	56.32%	1,681	28	6	1	1	3	49.24%	1,672	35	9	1	1	4	46.68%
123	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%
124	Public sector entities	60	15	4	0	0	0	45.71%	57	15	9	0	1	4	39.99%	55	14	11	0	1	4	37.48%
125	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%
126	International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127	Institutions	25	1	0	0	0	0	59.17%	23	2	0	0	0	0	48.67%	22	3	0	0	0	0	46.54%
128	Corporates	1,922	258	106	7	43	55	51.58%	1,813	393	191	4	30	88	45.80%	1,741	396	229	3	11	113	43.76%
129	of which: Other - SME	712	161	62	3	19	14	54.43%	620	172	102	2	13	42	42.87%	641	173	130	2	13	58	45.65%
130	of which: Specialised Lending	0	1	1	0	0	0	0.00%	0	1	1	0	0	0	0.00%	0	1	0	0	0	1	58.75%
131	Net	1,995	363	74	8	28	43	38.76%	1,902	67	133	7	24	67	50.97%	1,861	401	190	6	25	89	46.83%
132	of which: SME	85	42	13	1	4	5	43.24%	69	46	22	0	4	8	35.96%	59	48	32	0	3	11	33.99%
133	Secured by mortgages on immovable property and ADC exposures	2,206	418	99	4	25	44	44.66%	2,027	451	244	4	24	59	33.93%	1,944	522	257	3	26	76	29.42%
134	of which: Residential immovable property	1,500	267	38	2	14	12	24.61%	1,383	359	48	3	18	20	25.67%	1,294	376	132	2	17	50	21.81%
135	of which: Commercial immovable property	599	142	62	1	10	11	50.63%	573	133	61	1	8	18	41.38%	555	115	118	1	7	44	37.03%
136	of which: Land, acquisition, development and construction exposures (ADC)	106	9	2	1	1	1	37.95%	100	13	4	0	1	1	28.27%	95	15	7	1	2	2	25.65%
137	Subordinated debt 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%
138	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%
139	Claims on institutions and corporates with a ST credit assessment	0	0																			

Rownum		(mln EUR %)	Adverse Scenario																			
			31/12/2025								31/12/2027											
			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
169	Central banks	894	9	4	3	0	1	40.00%	881	15	10	3	0	4	40.00%	870	20	17	2	0	7	40.00%
170	Central governments	371	4	3	1	0	1	40.00%	368	6	4	1	0	2	40.00%	363	8	7	1	0	3	40.00%
171	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%
172	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%
173	Multilateral Development Banks	15	7	3	0	0	1	50.73%	15	6	2	0	0	1	50.89%	16	5	3	0	0	1	50.87%
174	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%
175	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176	Corporates	627	88	188	9	11	59	66.50%	591	76	181	6	7	111	60.96%	576	62	208	3	8	122	58.46%
177	of which: Other - SME	477	87	188	8	7	67.19%	398	30	95	5	4	56	63.89%	389	31	117	4	7	67	57.28%	
178	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179	Neta	244	31	43	6	8	30	73.84%	231	25	68	4	11	47	69.71%	233	21	73	4	4	50	68.51%
180	of which: SME	107	11	13	2	2	7	56.71%	102	10	18	1	1	10	54.66%	100	8	22	1	1	12	53.69%
181	Secured by mortgages on immovable property and ADC exposures	253	45	47	5	7	27	58.42%	249	30	66	3	3	37	58.27%	245	22	77	3	2	43	55.44%
182	of which: Residential immovable property	0	1	3	0	0	1	64.71%	0	1	3	0	0	1	63.40%	0	1	4	0	1	1	60.00%
183	of which: Commercial immovable property	244	43	44	4	7	25	58.05%	239	29	62	3	3	35	55.99%	236	21	73	3	2	40	55.21%
184	of which: Land, acquisition, development and construction exposures (ADC)	2	0	0	0	0	0	49.27%	1	0	0	0	0	0	49.79%	1	0	0	0	0	0	49.88%
185	Subordinated debt 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%
186	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%
187	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%
188	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%
189	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%
190	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191	Other exposures	0	0	0	0	0	0	23.78%	0	0	0	0	0	0	25.19%	0	0	0	0	0	0	25.48%
192	TOTAL	2,401	183	234	23	26	153	65.45%	2,155	159	324	17	15	196	60.46%	2,294	138	386	15	12	227	58.63%

Rownum		(mln EUR %)	Adverse Scenario																			
			31/12/2025								31/12/2027											
			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
193	Central banks	2,555	26	10	7	0	4	40.00%	2,519	44	28	7	0	11	40.00%	2,488	56	47	7	0	19	40.00%
194	Central governments	48	0	209	0	0	126	60.33%	47	1	210	0	0	126	60.10%	47	1	210	0	0	126	60.07%
195	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%
196	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%
197	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%
198	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%
199	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200	Corporates	252	20	53	2	3	40	77.70%	244	24	55	1	1	48	76.84%	236	29	59	1	1	45	76.25%
201	of which: Other - SME	2	1	4	0	0	0	95.71%	4	1	4	0	0	4	94.89%	4	2	4	0	0	4	94.47%
202	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203	Neta	2,207	281	323	111	107	278	85.44%	2,037	233	544	106	80	467	83.97%	1,868	202	743	88	61	605	83.44%
204	of which: SME	1	1	1	0	0	0	93.75%	1	0	2	0	0	1	93.75%	1	0	2	0	0	1	93.75%
205	Secured by mortgages on immovable property and ADC exposures	8	2	6	0	1	6	90.88%	8	1	7	0	0	6	88.58%	8	1	7	0	0	7	87.26%
206	of which: Residential immovable property	4	0	1	0	1	1	82.52%	4	0	1	0	0	1	74.67%	4	0	1	0	0	1	74.75%
207	of which: Commercial immovable property	1	0	0	0	0	0	75.76%	1	0	0	0	0	0	74.60%	0	0	0	0	0	0	74.59%
208	of which: Land, acquisition, development and construction exposures (ADC)	1	2	3	0	1	5	93.23%	2	1	5	0	0	5	92.72%	2	0	6	0	0	5	92.42%
209	Subordinated debt 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%
210	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%
211	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%
212	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%
213	Equity	0	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.81%
214	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215	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%
216	TOTAL	5,069	330	603	121	109	453	75.28%	4,855	302	845	115	81	643	76.14%	4,647	289	1,067	96	63	816	76.54%

Rownum		(mln EUR %)	Adverse Scenario																			
			31/12/2025								31/12/2027											
			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
217	Central banks	79	1	0	0	0	0	40.00%	78	1	1	0	0	0	40.00%	77	2	1	0	0	1	40.00%
218	Central governments	174	2	3	1	0	0	43.40%	172	3	2	1	0	1	42.57%	169	4	4	0	0	1	42.17%
219	Regional governments or local authorities	0	0	0	0	0	0	76.80%	0	0	0	0	0	0	76.80%	0	0	0	0	0	0	76.80%
220	Public sector entities	0	0	0	0	0	0	58.00%	0	0	0	0	0	0	58.00%	0	0	0	0	0	0	58.00%
221	Multilateral Development Banks	22	0	0	0	0	0	40.00%	22	0	0	0	0	0	40.00%	22	0	0	0	0	0	40.00%
222	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%
223	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224	Corporates	267	34	33	2	3	23	73.92%	252	37	44	3	2	29	65.10%	244	35	55	3	2	34	61.20%
225	of which: Other - SME	140	18	2	2	1	4	44.50%	131	20	16	2	1	18	43.40%	126	18	1	0	1	4	43.12%
226	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227	Neta	336	20	29	4	3	18	61.80%	319	24	61	4	3	24	55.13%	307	22	57	3	3	30	52.30%
228	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%
229	Secured by mortgages on immovable property and ADC exposures	564	35	88	5	5	13	33.23%	530	88	63	4	2	13	33.04%	525	78	83	4	2	27	33.47%
230	of which: Residential immovable property	278	32	23	2	2	4	39.47%	257	28	24	1	2	7	26.95%	251	34	2	0	0	2	28.29%
231	of which: Commercial immovable property	237	46	20	3	3	8	37.61%	225	41	32	2	2	12	35.50%	221	36	43	2	2	15	36.13%
232	of which: Land, acquisition, development and construction exposures (ADC)	5	1	3	1	1	1	38.77%	5	1	3	0	0	2	39.14%	5	3	3	0	0	3	39.33%
233	Subordinated debt 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%
234	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%
235	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%
236	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%
237	Equity	0	0	0	0																	

2025 EU-wide Stress Test: Securitisations

OTP Bank Nyrt.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2025 EU-wide Stress Test: Risk exposure amounts

OTP Bank Nyrt.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	56,026	56,422	58,014	58,252	58,653	57,334	58,607	59,573
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	56,026	56,422	58,014	58,252	58,653	57,334	58,607	59,573
4	Risk exposure amount for market risk	964	1,004	1,004	1,004	1,004	1,004	1,004	1,004
5	Risk exposure amount for operational risk	5,382	8,267	8,267	8,267	8,267	8,267	8,267	8,267
6	Other risk exposure amounts	0	0	0	0	0	33	33	33
7	Total Risk exposure amount before Output floor	62,372	65,693	67,285	67,523	67,924	66,639	67,912	68,878
8	Unfloored Total Risk exposure amount (transitional)		65,811	67,285	67,523	67,924	66,639	67,912	68,878
9	Unfloored Total Risk exposure amount (fully loaded)		65,693	67,285	67,523	67,924	66,639	67,912	68,878
10	Standardised Risk exposure amount for credit risk exposures		56,422	58,014	58,252	58,653	57,334	58,607	59,573
11	Standardised Risk exposure amount for market risk exposures		2,266	2,266	2,266	2,266	2,266	2,266	2,266
12	Standardised Risk exposure amount for operational risk		8,267	8,267	8,267	8,267	8,267	8,267	8,267
13	Other Standardised risk exposure amounts		0	0	0	0	33	33	33
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		66,955	68,547	68,785	69,185	67,900	69,173	70,140
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		66,955	68,547	68,785	69,185	67,900	69,173	70,140
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	62,489	65,811	67,285	67,523	67,924	66,639	67,912	68,878
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	62,372	65,693	67,285	67,523	67,924	66,639	67,912	68,878

2025 EU-wide Stress Test: Capital
OTP Bank Nyrt.

Row/sum	A	OWN FUNDS	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1				12,681	12,681	14,167	15,171	16,178	11,481	11,732	12,069
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		11,810	11,810	13,295	14,299	15,306	10,609	10,861	11,197
3	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		-271		-271	-271	-271	-271	-271	-271
4	A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5	A.1.2	Retained earnings		11,197		12,822	14,184	15,499	10,639	11,032	11,496
6	A.1.3	Accumulated other comprehensive income		457		457	457	457	241	241	241
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		34		34	34	34	-182	-182	-182
8	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		0		0	0	0	0	0	0
9	A.1.3.3	Other OCI contributions		423		423	423	423	423	423	423
10	A.1.4	Other Reserves		668		668	668	668	668	668	668
11	A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 Capital		82	82	82	82	82	82	82	82
13	A.1.7	Adjustments to CET1 due to prudential filters		-10	-10	-10	-10	-10	-10	-10	-10
14	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-10	-10	-10	-10	-10	-10	-10	-10
15	A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16	A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17	A.1.8	(-) Intangible assets (including Goodwill)		-539		-541	-537	-487	-541	-537	-487
18	A.1.8.1	of which: Goodwill (-)		-169		-169	-169	-169	-169	-169	-169
19	A.1.8.2	of which: Software assets (-)		-152		-154	-149	-100	-154	-149	-100
20	A.1.8.3	of which: Other intangible assets (-)		-219		-219	-219	-219	-219	-219	-219
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs		-73	-73	0	0	0	-313	-132	0
22	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23	A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital		0		0	0	0	0	0	0
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27	A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28	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
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		-19	-19	-111	-274	-632	-86	-212	-521
33	A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34	A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35	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
36	A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		-734							
38	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")	106	106							
39	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")		159							
40	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41	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")		469							
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43	A.1.22	Transitional adjustments		318	318	201	0	0	201	0	0
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		117							
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		117							
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47	A.1.22.2	Other transitional adjustments to CET1 Capital		201	201	201	0	0	201	0	0
48	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	0
49	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	0
50	A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		201	201	201			201		

2025 EU-wide Stress Test: Capital
OTP Bank Nyrt.

Row/Item	Code	Description	(mln EUR, %)										
			1	2	3	4			5				
			IFRS 9 first implementation 01/01/2018	Actual 31/12/2024	Restatement CRR3 31/12/2024	Baseline Scenario 2025 2026 2027			Adverse Scenario 2025 2026 2027				
51	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0	0	0
52	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0	0	0
53	A.2.2	(-) Excess deduction from T2 items over T2 capital				0	0	0	0	0	0	0	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0	0	0
55	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0	0	0
56	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0									
57	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,810	11,810	13,295	14,299	15,306	10,609	10,861	11,197		
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		872	872	872	872	872	872	872	872	872	872
59	A.4.1	Tier 2 Capital instruments		872	872	872	872	872	872	872	872	872	872
60	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0	0	0
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0	0	0
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0									
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			65,811	67,285	67,523	67,924	66,639	67,912	68,878		
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			65,693	67,285	67,523	67,924	66,639	67,912	68,878		
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			66,955	68,547	68,785	69,185	67,900	69,173	70,140		
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			66,955	68,547	68,785	69,185	67,900	69,173	70,140		
67	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		62,489	65,811	67,285	67,523	67,924	66,639	67,912	68,878		
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		62,372	65,693	67,285	67,523	67,924	66,639	67,912	68,878		
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		18.90%	17.94%	19.76%	21.18%	22.53%	15.92%	15.99%	16.26%		
70	C.2	Tier 1 Capital ratio (transitional)		18.90%	17.94%	19.76%	21.18%	22.53%	15.92%	15.99%	16.26%		
71	C.3	Total Capital ratio (transitional)		20.29%	19.27%	21.06%	22.47%	23.82%	17.23%	17.28%	17.52%		
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		11,492	11,492	13,095	14,299	15,306	10,408	10,861	11,197		
73	D.2	TIER 1 CAPITAL (fully loaded)		11,492	11,492	13,095	14,299	15,306	10,408	10,861	11,197		
74	D.3	TOTAL CAPITAL (fully loaded)		12,363	12,363	13,966	15,171	16,178	11,280	11,732	12,069		
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		18.42%	17.49%	19.46%	21.18%	22.53%	15.62%	15.99%	16.26%		
76	E.2	Tier 1 Capital ratio (fully loaded)		18.42%	17.49%	19.46%	21.18%	22.53%	15.62%	15.99%	16.26%		
77	E.3	Total Capital ratio (fully loaded)		19.82%	18.82%	20.76%	22.47%	23.82%	16.93%	17.28%	17.52%		
78	H.1	Total leverage ratio exposures (transitional)		113,126		113,126	113,126	113,126	113,126	113,126	113,126		
79	H.2	Total leverage ratio exposures (fully loaded)		112,808		112,808	112,808	112,808	112,808	112,808	112,808		
80	H.3	Leverage ratio (transitional)		10.44%	10.44%	11.75%	12.64%	13.53%	9.38%	9.40%	9.90%		
81	H.4	Leverage ratio (fully loaded)		10.19%	10.19%	11.61%	12.68%	13.57%	9.23%	9.43%	9.93%		
82	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%		
83	P.2	Countercyclical capital buffer		0.75%		0.86%	0.86%	0.86%	0.86%	0.86%	0.86%		
84	P.3	D-SII buffer		2.00%		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%		
85	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
86	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%		
87	P.6	Combined buffer		5.25%		5.36%	5.36%	5.36%	5.36%	5.36%	5.36%		
88	R.1	Pillar 2 capital requirement		1.60%	1.60%	1.79%	1.79%	1.79%	1.79%	1.79%	1.79%		
89	R.1.1	of which: CET1		0.90%	0.90%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%		
90	R.1.2	of which: AT1		0.30%	0.30%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%		
91	R.2	Total STREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.60%	9.60%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%		
92	R.2.1	of which: CET1		5.40%	5.40%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%		
93	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.85%	14.85%	15.15%	15.15%	15.15%	15.15%	15.15%	15.15%		
94	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.65%	10.65%	10.87%	10.87%	10.87%	10.87%	10.87%	10.87%		
95	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
96	S	Shortages		2.81%	2.88%	2.99%	2.99%	3.00%	2.97%	3.00%	3.02%		

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

OTP Bank Nyrt.

RowNum	m	(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	4,231	4,140	4,268	4,200	3,211	3,472	3,530	
2	Interest income	7,488	6,033	6,048	6,100	5,907	6,187	6,287	
3	Interest expense	-3,256	-1,634	-1,521	-1,640	-2,436	-2,455	-2,497	
4	Dividend income	50	50	50	50	25	25	25	
5	Net fee and commission income	2,063	2,049	1,987	1,929	1,607	1,586	1,596	
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	67	0	0	0	-6	0	0	
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-107			
8	Other operating income not listed above, net	95	50	50	50	45	48	48	
9	Total operating income, net	6,506	6,289	6,355	6,229	4,774	5,131	5,199	
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-297	107	-377	-419	-2,083	-1,093	-1,031	
11	Other income and expenses not listed above, net	-2,989	-3,127	-3,189	-3,116	-3,491	-3,295	-3,218	
12	Profit or (-) loss before tax from continuing operations	3,220	3,269	2,789	2,695	-800	744	951	
13	Tax expenses or (-) income related to profit or loss from continuing operations	-613	-939	-837	-808	240	-181	-285	
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	48							
15	Profit or (-) loss for the year	2,655	2,330	1,953	1,886	-560	563	665	
16	Amount of dividends paid and minority interests after MDA-related adjustments	668	705	591	571	-2	170	201	
17	Attributable to owners of the parent net of estimated dividends	1,986	1,625	1,362	1,315	-558	392	464	
18	Memo row: Impact of one-off adjustments		-116	-117	17	-100	-103	15	
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0	
20	Total assets	106,135							

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

OTP Bank Nyrt.

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	-146
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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 (+/-)	490
5	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0