



## 2018 EU-wide Transparency Exercise

<b>Bank Name</b>	OTP Bank Nyrt.
<b>LEI Code</b>	529900W3MOO00A18X956
<b>Country Code</b>	HU

2018 EU-wide Transparency Exercise  
Capital

OTP Bank Nyrt.

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>4,717</b>	<b>4,551</b>	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>4,183</b>	<b>4,024</b>	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-98	-82	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,233	4,703	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-371	-262	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	62	113	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3	3	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-566	-539	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-73	-50	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r480,r010) + C 01.00 (r490,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	0	145	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	145	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,183</b>	<b>4,024</b>	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>534</b>	<b>527</b>	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	534	527	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>27,498</b>	<b>27,594</b>	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	138	C 05.01 (r010,r040)		
C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.21%</b>	<b>14.58%</b>	CA3 (1)	-	
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.21%</b>	<b>14.58%</b>	CA3 (3)	-	
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.15%</b>	<b>16.49%</b>	CA3 (5)	-	
D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>4,183</b>	<b>3,879</b>	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-	
E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.21%</b>	<b>14.13%</b>	D.1/(B-B.1)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements		145	C 05.01 (r440,r010)		
F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)		
F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)		
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		138	C 05.01 (r440,r040)		

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

## 2018 EU-wide Transparency Exercise

### Leverage ratio

OTP Bank Nyrt.

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,183	4,024	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,183	4,024	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	45,101	45,957	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,101	45,957	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.3%	8.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.3%	8.8%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

OTP Bank Nyrt.

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	22,326	23,191
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	22,326	23,191
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,651	1,176
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	34	32
Risk exposure amount for operational risk	3,486	3,196
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>27,498</b>	<b>27,594</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2018 EU-wide Transparency Exercise

P&L  
OTP Bank Nyrt.

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	2,117	1,083
Of which debt securities income	292	140
Of which loans and advances income	1,668	823
Interest expenses	340	195
(Of which deposits expenses)	178	86
(Of which debt securities issued expenses)	25	13
(Expenses on share capital repayable on demand)	0	0
Dividend income	13	16
Net Fee and commission income	846	409
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-116	58
Gains or (-) losses on financial assets and liabilities held for trading, net	29	14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-7	-9
Exchange differences [gain or (-) loss], net	57	39
Net other operating income /(expenses)	13	32
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,613</b>	<b>1,447</b>
(Administrative expenses)	1,432	745
(Depreciation)	178	86
Modification gains or (-) losses, net	n.a.	4
(Provisions or (-) reversal of provisions)	51	-3
(Commitments and guarantees given)	-4	11
(Other provisions)	56	-15
Of which pending legal issues and tax litigation <sup>1</sup>	16	
Of which restructuring <sup>1</sup>	1	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-4	89
(Financial assets at fair value through other comprehensive income)	n.a.	-1
(Financial assets at amortised cost)	n.a.	90
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	15	-1
(of which Goodwill)	2	1
Negative goodwill recognised in profit or loss	104	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,044</b>	<b>535</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>911</b>	<b>474</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>911</b>	<b>474</b>
Of which attributable to owners of the parent	910	473

<sup>(1)</sup> Information available only as of end of the year

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	14,437	14,466	1,184		13,475	13,961	1,376	
	Regional governments or local authorities	295	233	72		408	275	107	
	Public sector entities	664	561	200		637	591	153	
	Multilateral Development Banks	0	10	0		0	17	2	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,718	1,553	508		2,249	1,620	561	
	Corporates	9,696	7,107	6,947		10,485	7,541	7,301	
	of which: SME	2,304	1,410	1,360		2,492	1,519	1,442	
	Retail	9,102	6,606	4,889		9,602	7,097	5,211	
	of which: SME	849	356	253		1,348	740	488	
	Secured by mortgages on immovable property	10,413	9,768	5,517		10,320	9,733	5,424	
	of which: SME	2,018	1,776	1,490		2,082	1,870	1,447	
	Exposures in default	2,746	949	936	1,872	2,908	1,028	1,164	1,806
	Items associated with particularly high risk	188	139	208		160	124	185	
	Covered bonds	273	273	137		217	217	109	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	71	71	71		65	65	65	
Equity	184	161	308		206	184	323		
Securitisation	0	0	0		0	0	0		
Other exposures	2,214	2,150	1,270		2,104	2,056	1,210		
<b>Standardised Total<sup>2</sup></b>	<b>52,001</b>	<b>43,956</b>	<b>22,326</b>	<b>2,512</b>	<b>52,836</b>	<b>44,510</b>	<b>23,191</b>	<b>2,483</b>	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
HUNGARY	Central governments or central banks	9,690	9,634	240		8,720	9,195	254	
	Regional governments or local authorities	180	127	26		268	158	33	
	Public sector entities	272	227	112		261	218	81	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	202	41		571	191	31	
	Corporates	5,035	3,694	3,570		5,111	3,649	3,517	
	of which: SME	1,384	783	770		1,507	803	798	
	Retail	2,977	1,579	1,154		3,230	1,875	1,354	
	of which: SME	461	103	97		691	339	248	
	Secured by mortgages on immovable property	4,760	4,624	2,084		4,598	4,428	2,012	
	of which: SME	580	535	355		634	587	401	
	Exposures in default	798	263	277	525	672	269	308	390
	Items associated with particularly high risk	43	22	32		43	31	47	
	Covered bonds	273	273	137		217	217	109	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	71	71	71		64	64	64	
Equity	166	145	280		188	167	295		
Securitisation	0	0	0		0	0	0		
Other exposures	946	943	657		897	888	631		
<b>Standardised Total<sup>2</sup></b>	<b>946</b>	<b>943</b>	<b>657</b>	<b>564</b>	<b>897</b>	<b>888</b>	<b>631</b>	<b>614</b>	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
CROATIA	Central governments or central banks	1,621	1,682	23		1,860	1,852	114	
	Regional governments or local authorities	71	64	23		108	88	63	
	Public sector entities	387	329	85		248	245	60	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	17	9		37	40	36	
	Corporates	1,143	744	722		1,412	983	969	
	of which: SME	369	211	188		303	162	143	
	Retail	1,395	1,217	904		1,362	1,235	912	
	of which: SME	72	58	35		101	80	46	
	Secured by mortgages on immovable property	1,265	1,188	904		1,223	1,172	810	
	of which: SME	422	373	360		252	233	176	
	Exposures in default	353	172	210	171	466	187	214	270
	Items associated with particularly high risk	43	39	58		37	31	46	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	7	7	19		7	7	17		
Securitisation	0	0	0		0	0	0		
Other exposures	279	268	180		310	305	175		
<b>Standardised Total<sup>2</sup></b>	<b>279</b>	<b>268</b>	<b>180</b>	<b>236</b>	<b>310</b>	<b>305</b>	<b>175</b>	<b>287</b>	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
BULGARIA	Central governments or central banks	1,009	1,033	1		1,119	1,140	29	
	Regional governments or local authorities	3	3	1		2	2	0	
	Public sector entities	0	1	1		0	0	0	
	Multilateral Development Banks	0	5	0		0	12	2	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	1		17	13	9	
	Corporates	783	452	452		712	453	422	
	of which: SME	22	21	21		157	120	104	
	Retail	1,532	1,354	1,003		1,707	1,431	1,051	
	of which: SME	97	71	41		234	122	70	
	Secured by mortgages on immovable property	2,065	1,802	1,134		2,187	1,943	1,138	
	of which: SME	263	242	198		275	610	480	
	Exposures in default	497	166	184	329	504	204	228	300
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		1	1	1	
Equity	1	1	1		1	1	1		
Securitisation	0	0	0		0	0	0		
Other exposures	407	387	198		344	338	206		
<b>Standardised Total<sup>2</sup></b>	<b>407</b>	<b>387</b>	<b>198</b>	<b>415</b>	<b>344</b>	<b>338</b>	<b>206</b>	<b>392</b>	

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

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

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Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	260	260	130		236	235	118	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	164	164	72		201	196	77	
	Corporates	467	326	326		567	357	357	
	of which: SME	2	1	1		85	68	68	
	Retail	1,674	1,193	895		1,729	1,193	895	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	110	103	75		66	61	45	
	of which: SME	38	38	38		40	38	36	
	Exposures in default	229	9	9	219	226	24	25	192
	Items associated with particularly high risk	3	1	2		3	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	65	57	24		56	48	20		
Standardised Total <sup>2</sup>				380				386	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
ROMANIA	Central governments or central banks	464	464	15		265	265	39	
	Regional governments or local authorities	2	2	0		1	1	0	
	Public sector entities	1	1	0		123	123	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	5		107	93	62	
	Corporates	382	289	286		581	376	341	
	of which: SME	162	110	106		143	106	83	
	Retail	364	296	222		547	435	314	
	of which: SME	107	49	37		175	82	49	
	Secured by mortgages on immovable property	1,190	1,074	734		963	901	582	
	of which: SME	501	405	369		281	263	221	
	Exposures in default	142	66	200	72	200	96	106	101
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	0	0		1	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	91	88	31	92	123	121	26	145	
Standardised Total <sup>2</sup>				92				145	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SERBIA	Central governments or central banks	414	414	414		406	407	407	
	Regional governments or local authorities	0	0	0		5	5	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	159	159	141		51	51	25	
	Corporates	573	478	478		727	587	587	
	of which: SME	275	206	206		35	24	24	
	Retail	366	367	275		402	383	287	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	262	255	196		279	268	202	
	of which: SME	78	72	62		6	6	6	
	Exposures in default	105	45	48	61	105	55	66	50
	Items associated with particularly high risk	11	0	0		10	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	145	144	95	79	161	151	95	78	
Standardised Total <sup>2</sup>				79				78	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UKRAINE	Central governments or central banks	206	206	206		173	173	173	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	4		46	44	24	
	Corporates	584	515	515		605	472	472	
	of which: SME	0	0	0		106	91	91	
	Retail	366	230	173		124	100	75	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	30	20	15		340	314	304	
	of which: SME	0	0	0		122	115	115	
	Exposures in default	258	30	32	227	391	81	95	274
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	41	41	16	324	52	51	22	301	
Standardised Total <sup>2</sup>				324				301	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

OTP Bank Nyrt.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
SLOVAKIA	Central governments or central banks	215	215	0		203	203	0	
	Regional governments or local authorities	21	20	4		21	20	4	
	Public sector entities	4	4	2		4	4	2	
	Multilateral Development Banks	0	5	0		0	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	306	283	273		270	245	226	
	Corporates	45	43	33		149	139	126	
	of which: SME	292	271	190		374	330	236	
	Retail	90	76	44		147	116	76	
	of which: SME	130	124	221		465	400	194	
	Secured by mortgages on immovable property	16	15	11		20	17	13	
	of which: SME	140	51	59	88	130	45	48	85
	Exposures in default	18	5	12		18	10	15	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	91	81	46		56	51	12		
Standardised Total <sup>2</sup>				111				113	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
MONTENEGRO	Central governments or central banks	136	136	136		221	219	219	
	Regional governments or local authorities	18	18	18		2	2	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	49	49		85	74	74	
	Corporates	40	30	30		0	0	0	
	of which: SME	104	98	73		110	103	77	
	Retail	0	0	0		0	0	0	
	of which: SME	190	168	149		158	145	129	
	Secured by mortgages on immovable property	116	94	94		0	0	0	
	of which: SME	150	24	25	126	0	0	0	122
	Exposures in default	1	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	117	117	0		71	70	1		
Standardised Total <sup>2</sup>				137				129	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

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

## 2018 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

OTP Bank Nyrt.

		IRB Approach																				
		As of 31/12/2017					As of 30/06/2018															
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted											
(min EUR, %)																						
Consolidated data	Central banks and central governments	0		0	0		0	0		0		0	0		0		0	0		0		
	Institutions	0		0	0		0	0		0		0	0		0		0	0		0		
	Corporates	0		0	0		0	0		0		0	0		0		0	0		0		
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0		0	0		0		0	0		0		
	Corporates - Of Which: SME	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail - Secured on real estate property	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail - Qualifying Revolving	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail - Other Retail	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0		0	0		0		0	0		0		
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0		0	0		0		0	0		0		
	Equity																					
	Securitisation	0		0	0		0	0		0		0	0		0		0	0		0		
	Other non credit-obligation assets																					
<b>IRB Total</b>																						
				<b>0</b>								<b>0</b>										

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

OTP Bank Nyrt.

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which:		Designated at fair value through profit or loss <sup>2</sup>		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>		of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities	of which: Loans and advances	of which: Debt securities		Loans and advances	Debt securities	Loans and advances	Debt securities					
<b>TOTAL - ALL COUNTRIES</b>	<b>11,857.2</b>	<b>714.2</b>	<b>11,143.0</b>	<b>682.1</b>	<b>0.0</b>	<b>682.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>6,370.6</b>	<b>0.0</b>	<b>6,370.6</b>	<b>714.2</b>	<b>714.2</b>	<b>0.0</b>	<b>4,090.3</b>	<b>0.0</b>	<b>4,090.3</b>
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	469.0	2.8	466.2															
Croatia	1,132.4	423.5	708.9															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	9,119.9	237.1	8,882.8															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	19.5	0.0	19.5															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	118.9	0.0	118.9															
Portugal	0.0	0.0	0.0															
Romania	241.3	0.7	240.7															
Slovakia	93.2	19.9	73.3															
Slovenia	52.5	0.0	52.5															
Spain	92.1	0.0	92.1															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	3.3	0.0	3.3															
Other advanced economies non EEA	183.8	0.0	183.8															
Other Central and eastern Europe countries non EEA	310.7	30.3	280.4															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	20.5	0.0	20.5															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

<sup>1</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>2</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>3</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>4</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP













## 2018 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

OTP Bank Nvrt

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Others	2	2	0	0	0	0	0	0	0	229	0	0		
[ 3M - 1Y ]		17	12	0	0	0	0	0	0	1	824	0	0		
[ 1Y - 2Y ]		3	3	0	0	0	0	0	0	1	563	0	0		
[ 2Y - 3Y ]		1	1	0	0	0	0	0	0	1	191	0	0		
[ 3Y - 5Y ]		8	3	0	0	0	0	0	0	1	277	0	0		
[ 5Y - 10Y ]	19	1	0	0	0	0	0	0	3	239	0	0			
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	20	0	0			
Total		51	22	0	0	0	0	0	0	7	2,343	0	0	0	

#### Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions.

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

#### Regions:

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

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

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

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

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

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

OTP Bank Nyrt.

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
							(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>11,097</b>	<b>0</b>	<b>40</b>	<b>3</b>	<b>0</b>	<b>7</b>	<b>6</b>	<b>10,727</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>20</b>	<b>3</b>	<b>0</b>
Central banks	132	0	0	0	0	0	0	77	0	0	0	0	0	0
General governments	10,463	0	2	2	0	2	0	10,184	0	2	2	15	2	0
Credit institutions	284	0	0	0	0	0	0	240	0	0	0	1	0	0
Other financial corporations	2	0	0	0	0	0	0	2	0	0	0	0	0	0
Non-financial corporations	216	0	38	1	0	5	6	224	0	1	1	4	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>29,292</b>	<b>260</b>	<b>3,322</b>	<b>2,906</b>	<b>290</b>	<b>2,087</b>	<b>979</b>	<b>30,413</b>	<b>343</b>	<b>2,983</b>	<b>2,858</b>	<b>411</b>	<b>2,010</b>	<b>687</b>
Central banks	2,615	0	0	0	0	0	0	2,162	0	0	0	0	0	0
General governments	718	0	1	1	3	0	0	1,031	0	1	1	7	1	1
Credit institutions	1,696	0	0	0	1	0	0	2,298	0	0	0	2	0	0
Other financial corporations	260	1	6	3	1	2	4	335	1	3	3	5	2	1
Non-financial corporations	9,077	47	1,342	1,059	68	749	431	9,693	74	1,123	1,110	114	683	299
of which: small and medium-sized enterprises at amortised cost	3,858	32	462	418	22	262	146	4,074	32	339	333	52	202	111
Households	14,926	212	1,972	1,842	216	1,336	543	14,893	268	1,855	1,744	284	1,324	386
<b>DEBT INSTRUMENTS other than HFT</b>	<b>40,389</b>	<b>260</b>	<b>3,362</b>	<b>2,908</b>	<b>290</b>	<b>2,094</b>	<b>984</b>	<b>41,140</b>	<b>343</b>	<b>2,986</b>	<b>2,861</b>	<b>431</b>	<b>2,013</b>	<b>687</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>7,786</b>		<b>72</b>	<b>21</b>	<b>44</b>	<b>11</b>	<b>23</b>	<b>8,297</b>		<b>46</b>	<b>36</b>	<b>68</b>	<b>12</b>	<b>4</b>

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

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

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

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

## 2018 EU-wide Transparency Exercise

### Forborne exposures

OTP Bank Nyrt.

(min EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1	1	1	1	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,529</b>	<b>1,098</b>	<b>616</b>	<b>602</b>	<b>699</b>	<b>1,439</b>	<b>1,110</b>	<b>690</b>	<b>643</b>	<b>620</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	2	2	1	1	0
Non-financial corporations	693	566	350	347	259	566	457	292	272	221
of which: small and medium-sized enterprises at amortised cost	255	211	124	123	101	175	120	74	66	86
Households	835	531	266	255	440	871	651	396	369	398
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,529</b>	<b>1,098</b>	<b>617</b>	<b>602</b>	<b>699</b>	<b>1,439</b>	<b>1,110</b>	<b>690</b>	<b>643</b>	<b>620</b>
<b>Loan commitments given</b>	<b>7</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

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