



2022 EU-wide Transparency Exercise

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

2022 EU-wide Transparency Exercise

Key Metrics

OTP-csoprt

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,186	8,132	7,980	8,431	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,661	7,599	7,526	7,911	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,186	8,132	7,980	8,431	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,661	7,599	7,526	7,911	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,901	8,850	8,702	9,157	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,376	8,316	8,247	8,637	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	45,720	45,589	47,230	49,799	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	45,195	45,056	46,776	49,279	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.72%	17.84%	16.90%	16.93%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.74%	16.87%	16.09%	16.05%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.72%	17.84%	16.90%	16.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.74%	16.87%	16.09%	16.05%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.28%	19.41%	18.42%	18.39%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.32%	18.46%	17.63%	17.53%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	79,313	80,882	84,448	84,018	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.06%	10.05%	9.45%	10.03%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2022 EU-wide Transparency Exercise

Leverage ratio

OTP-csoport

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,186	8,132	7,980	8,431	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,624	7,522	7,407	7,762	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	79,313	80,882	84,448	84,018	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	78,751	80,272	83,874	83,349	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.06%	10.05%	9.45%	10.03%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.41%	9.37%	8.83%	9.31%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital
 OTP-csoport

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	7,901	8,850	8,702	9,157	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,186	8,132	7,980	8,431	C.01.00 (0020,0050)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-113	-124	35	33	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,829	7,708	7,558	7,217	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	70	112	-101	643	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	338	324	342	309	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5	5	6	8	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-11	-11	-11	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-490	-487	-377	-375	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 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 not of associated DTAs	-4	-4	-45	-61	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	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	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-2	-1	-1	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	562	610	573	669	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 48 to 48 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	562	610	573	669	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C.01.00 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,186	8,132	7,980	8,431	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	715	717	721	726	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	715	717	721	726	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	45,720	45,589	47,230	49,799	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	621	682	788	978	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.72%	17.84%	16.90%	16.93%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.72%	17.84%	16.90%	16.93%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.28%	19.41%	18.42%	18.39%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,624	7,522	7,407	7,762	A.1.A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.13-MINA.4-A.1.13-A.1.13-A.1.13	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.69%	16.75%	15.95%	15.90%	(B.1)/(B-1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	524	533	454	520	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	524	533	454	520	C.01.00 (0440,0040)	-

(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 formula 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.

2022 EU-wide Transparency Exercise
Overview of Risk exposure amounts
 OTP-csoport

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	39,994	40,382	41,655	44,318	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	39,994	40,382	41,655	44,318	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	810	571	725	667	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	42	36	56	49	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,105	455	621	741	C 02.00 (r0520, c0010)
Of which the standardised approach	1,105	455	621	741	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,769	4,146	4,174	4,023	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,468	1,575	1,572	1,464	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	2,301	2,571	2,602	2,559	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	45,720	45,589	47,230	49,799	

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

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

2022 EU-wide Transparency Exercise

P&L OTP-csoport

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	2,147	3,003	1,020	2,058
Of which debt securities income	259	353	105	214
Of which loans and advances income	1,641	2,211	668	1,363
Interest expenses	393	645	372	791
(Of which deposits expenses)	132	186	88	256
(Of which debt securities issued expenses)	37	53	16	20
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	19	17	5	9
Net Fee and commission income	889	1,196	344	664
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	16	10	8	10
Gains or (-) losses on financial assets and liabilities held for trading, net	10	40	-43	-23
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-16	-42	39	49
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	4	-12	33	2
Net other operating income / (expenses)	19	15	3	0
TOTAL OPERATING INCOME, NET	2,695	3,582	1,037	1,979
(Administrative expenses)	1,215	1,646	471	1,036
(Cash contributions to resolution funds and deposit guarantee schemes)	61	83	31	51
(Depreciation)	199	264	66	130
Modification gains or (-) losses, net	-25	-37	0	-33
(Provisions or (-) reversal of provisions)	45	29	12	19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	8	0	10	15
(Other provisions)	37	28	2	5
Of which pending legal issues and tax litigation ¹⁾	0	1	0	0
Of which restructuring ²⁾	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	55	90	331	385
(Financial assets at fair value through other comprehensive income)	4	3	84	80
(Financial assets at amortised cost)	51	87	247	305
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	16	24	184	175
(of which Goodwill)	0	0	183	171
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,077	1,410	-59	150
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	921	1,217	-85	115
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	921	1,217	-85	115
Of which attributable to owners of the parent	920	1,215	-84	115

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

OTP-csoport

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	6,232				6,932				6,581				5,851				IAS 1.54 (f)
Financial assets held for trading	707	180	527	0	780	160	593	28	963	127	833	3	1,039	100	938	2	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,971	104	23	2,844	3,035	87	22	2,926	3,168	83	22	3,064	3,093	74	21	2,998	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,098	2,954	2,973	171	6,032	2,703	3,309	20	5,586	2,387	2,926	272	5,299	2,166	2,937	196	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	54,109				55,394				59,162				59,838				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	43	0	43	0	51	0	51	0	119	0	119	0	89	0	89	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,790				2,592				2,551				2,678				
TOTAL ASSETS	72,949				74,816				78,130				77,886				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	6,026	5	0	-21	-1	0	5,958	5	0	-18	0	0	5,263	232	96	-15	-14	-61	5,043	195	93	-27	-16	-62	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	9,604	35	2	-21	-3	-2	10,500	56	0	-21	-4	0	11,536	57	125	-12	-3	-42	11,970	58	132	-24	-3	-45	Annex V.Part 1.31, 44(b)
	Loans and advances	39,275	5,307	2,061	-351	-574	-1,360	39,320	5,527	2,175	-362	-570	-1,393	41,913	5,731	2,199	-450	-611	-1,430	42,613	5,406	2,397	-475	-690	-1,638	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	505	595	867	1,031	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	62	55	52	45	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	63,188	64,951	68,208	67,466	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	23	30	29	99	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	354	324	330	353	IAS 37.10; IAS 1.54(l)
Tax liabilities	185	160	202	120	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	932	291	256	508	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	65,250	66,406	69,943	69,622	IAS 1.9(b);IG 6
TOTAL EQUITY	7,699	8,410	8,187	8,263	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	72,949	74,816	78,130	77,886	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		455	579	863	1,064	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	0	3	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	72	46	30	66	Annex V.Part 1.31
Deposits	Central banks	3,116	2,865	2,820	2,546	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	5	1	4	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,245	2,779	3,364	3,110	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,735	2,584	2,853	2,537	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,683	1,313	2,280	1,967	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	376	247	318	435	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,342	3,090	3,752	3,781	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,310	1,710	1,521	1,366	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	15,111	16,924	16,942	17,530	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,576	13,864	13,246	13,508	ECB/2013/33 Annex 2.Part 2.9.1
	Households	33,592	34,740	35,517	35,381	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	23,757	25,243	25,848	25,778	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		2,153	1,951	1,908	1,791	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		736	736	740	742	Annex V.Part 1.37
Other financial liabilities		1,006	1,343	1,677	1,404	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		63,778	65,631	69,156	68,641	

2022 EU-wide Transparency Exercise
Market Risk
 OTP-csoport

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	445	409	0	0	0	0						0	0	0	0							0
Of which: General risk	229	235	0	0	0	0						0	0	0	0							0
Of which: Specific risk	216	174	0	0	0	0						0	0	0	0							0
Equities	3	3	0	0	0	0						0	0	0	0							0
Of which: General risk	1	1	0	0	0	0						0	0	0	0							0
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0
Foreign exchange risk	568	0	0	0	0	0						0	0	0	0							0
Commodities risk	89	43	0	0	0	0						0	0	0	0							0
Total	1,105	455	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	290	229	0	0	0	0						0	0	0	0							0
Of which: General risk	176	158	0	0	0	0						0	0	0	0							0
Of which: Specific risk	114	70	0	0	0	0						0	0	0	0							0
Equities	3	2	0	0	0	0						0	0	0	0							0
Of which: General risk	1	1	0	0	0	0						0	0	0	0							0
Of which: Specific risk	2	1	0	0	0	0						0	0	0	0							0
Foreign exchange risk	275	465	0	0	0	0						0	0	0	0							0
Commodities risk	52	46	0	0	0	0						0	0	0	0							0
Total	621	741	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	22,586	26,224	2,740		21,618	27,412	2,614	
	Regional governments or local authorities	620	627	125		640	653	151	
	Public sector entities	706	392	381		529	215	188	
	Multilateral Development Banks	72	106	76		53	127	95	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,199	3,771	1,458		3,952	2,857	1,099	
	Corporates	23,639	15,152	14,432		25,041	15,819	15,106	
	of which: SME	8,025	4,500	4,084		8,885	4,727	4,306	
	Retail	16,287	11,473	8,462		16,537	11,639	8,592	
	of which: SME	2,399	1,454	1,010		2,468	1,534	1,014	
	Secured by mortgages on immovable property	16,290	15,129	8,921		16,275	15,423	8,842	
	of which: SME	2,913	2,540	1,889		2,811	2,449	1,798	
	Exposures in default	2,110	766	650	1,503	2,437	699	666	1,485
	Items associated with particularly high risk	193	144	216		191	141	212	
	Covered bonds	245	245	100		237	237	118	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	57	57	57		57	57	60		
Equity	321	284	560		319	283	406		
Other exposures	4,862	3,872	3,653		4,802	3,839	3,542		
Standardised Total ²	93,397	78,538	40,684	3,631	94,632	79,541	40,693	3,531	

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	12,052	15,971	331		12,252	15,921	58	
	Regional governments or local authorities	257	251	39		216	216	37	
	Public sector entities	108	73	73		102	69	69	
	Multilateral Development Banks	14	16	16		38	38	27	
	International Organisations	0	0	0		0	0	0	
	Institutions	442	271	101		493	302	95	
	Corporates	9,286	5,256	4,991		9,900	5,607	5,353	
	of which: SME	4,515	1,578	1,538		4,296	1,792	1,542	
	Retail	5,245	2,415	1,742		5,298	2,277	1,638	
	of which: SME	870	314	228		831	380	218	
	Secured by mortgages on immovable property	1,488	6,430	3,143		6,200	1,616	3,113	
	of which: SME	1,188	1,024	717	311	1,156	1,016	727	218
	Exposures in default	147	89	256		164	128	140	
	Items associated with particularly high risk	116	84	126		116	85	128	
	Covered bonds	240	240	100		237	237	118	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	56	56	56		57	57	57		
Equity	180	147	294		164	133	229		
Other exposures	2,075	1,885	1,621		2,093	1,883	1,640		
Standardised Total ²				1,023				1,026	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BULGARIA	Central governments or central banks	1,200	1,214	0		2,823	2,843	129	
	Regional governments or local authorities	32	25	8		32	25	8	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	53	23		0	73	16	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	16		32	19	16	
	Corporates	3,149	2,437	2,272		3,294	2,467	2,279	
	of which: SME	831	604	465		840	644	517	
	Retail	3,094	2,820	2,085		3,189	2,891	2,139	
	of which: SME	603	540	375		603	559	391	
	Secured by mortgages on immovable property	2,660	2,443	1,138		2,722	2,355	1,199	
	of which: SME	499	430	275		476	468	249	
	Exposures in default	52	32	177	381	496	34	161	342
	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	13	13	22		14	14	23		
Other exposures	402	452	470		400	461	452		
Standardised Total ²				741				747	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	1,950	2,202	21		2,027	2,282	14	
	Regional governments or local authorities	146	105	31		163	119	36	
	Public sector entities	401	414	31		406	423	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	50	31		17	15	14	
	Corporates	1,248	1,037	852		1,248	1,075	872	
	of which: SME	743	466	372		780	467	383	
	Retail	1,473	1,238	825		1,465	1,253	825	
	of which: SME	25	22	13		25	21	13	
	Secured by mortgages on immovable property	1,786	1,655	1,073		1,606	1,713	1,097	
	of which: SME	230	199	152		226	194	149	
	Exposures in default	398	166	176	228	371	152	161	216
	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		
Other exposures	409	337	113		388	326	109		
Standardised Total ²				451				417	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	1,092	1,174	1,174		1,057	1,200	670	
	Regional governments or local authorities	40	28	28		100	57	57	
	Public sector entities	3	3	3		3	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	113	136	136		74	72	72	
	Corporates	2,479	1,505	1,505		2,800	1,606	1,606	
	of which: SME	861	280	280		861	280	280	
	Retail	1,779	1,614	1,210		1,848	1,648	1,266	
	of which: SME	429	239	254		439	239	254	
	Secured by mortgages on immovable property	1,238	1,245	805		1,210	1,225	891	
	of which: SME	226	203	173		209	183	154	
	Exposures in default	139	64	66	77	140	62	66	78
	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	11	11	18		10	10	16		
Other exposures	238	238	147		213	255	142		
Standardised Total ²				256				292	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	520	520	200		571	570	285	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	55	37	37		9	9	9	
	International Organisations	0	0	0		0	0	0	
	Institutions	140	125	36		102	69	12	
	Corporates	803	513	504		800	547	537	
	of which: SME	277	152	152		255	117	117	
	Retail	1,256	1,222	624		1,095	1,365	1,024	
	of which: SME	53	16	12		76	19	19	
	Secured by mortgages on immovable property	52	39	34		54	44	38	
	of which: SME	37	28	27		39	30	29	
	Exposures in default	251	14	14	236	248	12	12	236
	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		
Other exposures	139	93	66		127	89	67		
Standardised Total²				491				468	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	930	1,127	33		974	1,199	33	
	Regional governments or local authorities	13	9	2		14	10	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	24	21	14		14	14	6	
	Corporates	978	622	560		999	609	601	
	of which: SME	430	297	210		443	293	211	
	Retail	209	421	204		871	256	246	
	Secured by mortgages on immovable property	619	132	76		335	117	68	
	of which: SME	1,644	1,483	859		1,644	1,273	887	
	Retail	360	322	243		301	268	188	
	of which: SME	155	61	61		163	63	63	
	Exposures in default	26	25	28	9	25	24	27	9
	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	1	1		1	1	1		
Other exposures	211	174	68		212	183	71		
Standardised Total²				233				224	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SLOVENIA	Central governments or central banks	551	599	6		572	569	6	
	Regional governments or local authorities	96	64	13		74	56	11	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	1		2	1	0	
	Corporates	1,232	1,022	930		1,233	1,022	934	
	of which: SME	639	515	462		640	504	392	
	Retail	1,214	694	694		1,015	927	700	
	Secured by mortgages on immovable property	151	98	91		52	87	56	
	of which: SME	854	842	643		892	867	663	
	Retail	123	118	123		144	126	98	
	of which: SME	44	24	24	23	39	16	17	23
	Exposures in default	14	0	21		0	14	21	
	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	28	28	39		28	28	39		
Other exposures	80	84	6		81	87	62		
Standardised Total²				41				60	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UKRAINE	Central governments or central banks	209	209	209		256	256	256	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	194	194	194		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	122	111	62		202	246	141	
	Corporates	372	296	296		296	292	292	
	of which: SME	631	330	248		631	336	297	
	Retail	377	240	221		367	234	215	
	Secured by mortgages on immovable property	62	76	76		64	75	60	
	of which: SME	128	58	49	50	118	34	42	50
	Exposures in default	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	1	1	2		1	1	2		
Other exposures	128	113	55		128	104	63		
Standardised Total²				124				129	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MONTENEGRO	Central governments or central banks	205	205	205		204	204	204	
	Regional governments or local authorities	12	3	3		12	3	3	
	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	21	7	4		14	8	7	
	Corporates	320	204	204		327	208	208	
	of which: SME	154	90	90		170	100	100	
	Retail	322	305	229		325	308	231	
	Secured by mortgages on immovable property	303	266	213		325	284	235	
	of which: SME	112	88	80		110	88	83	
	Exposures in default	0	0	0	42	0	0	0	42
	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	3	3	3		3	3	3		
Other exposures	230	207	33		240	200	34		
Standardised Total²				119				113	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	577	578	0		695	695	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	673	408	171		275	263	90	
	Corporates	36	19	19		34	34	35	
	of which: SME	0	0	0		0	0	0	
	Retail	0	1	1		2	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	2	2	1		3	3	1	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	1	0	0	0	1
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				2				2	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	25,956	30,059	1,077		23,477	27,041	1,973	
	Regional governments or local authorities	626	464	137		649	465	140	
	Public sector entities	524	221	193		794	328	301	
	Multilateral Development Banks	2	114	32		39	161	47	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,590	3,154	1,011		4,549	2,945	890	
	Corporates	26,104	16,118	16,068		26,905	16,888	16,680	
	Secured by mortgages on immovable property	3,333	5,442	4,055		3,086	5,455	4,721	
	of which: SME	17,011	11,765	8,612		17,887	12,433	9,138	
	Retail	2,883	1,803	1,118		2,565	1,576	987	
	Secured by mortgages on immovable property	17,033	15,969	9,861		17,053	16,059	11,514	
	of which: SME	2,941	2,544	1,831		2,925	2,545	1,839	
	Exposures in default	2,511	955	1,045		2,797	927	1,027	
	Items associated with particularly high risk	193	141	212	1,440	194	137	206	1,710
	Covered bonds	221	226	114		209	209	105	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	62	62	62		62	62	62		
Equity	280	245	283		278	250	293		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	99,838	83,323	43,366	3,760	99,923	83,063	44,965	4,151	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of courtesy covering up to 95% of total original exposure or Top 10 countries listed by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
HUNGARY	Central governments or central banks	15,890	18,332	117		12,611	16,242	193	
	Regional governments or local authorities	262	206	40		289	191	39	
	Public sector entities	111	78	77		165	133	133	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	796	298	298		426	226	86	
	Corporates	10,186	5,963	5,707		10,500	5,844	5,886	
	Secured by mortgages on immovable property	4,404	1,930	1,639		4,762	2,008	1,599	
	of which: SME	5,633	3,231	1,672		5,589	2,941	1,621	
	Retail	879	408	225		842	373	207	
	Secured by mortgages on immovable property	8,688	4,618	2,101		8,794	4,168	1,918	
	of which: SME	1,217	1,057	751		1,248	1,096	789	
	Retail	776	324	272	357	818	348	273	412
	Items associated with particularly high risk	117	86	129		141	106	159	
	Covered bonds	23	230	114		209	209	109	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	52	52	52		51	51	51		
Equity	192	162	176		138	120	138		
Other exposures	2,361	1,832	1,532		2,481	2,035	1,824		
Standardised Total ⁴	39,838	43,323	23,366	1,816	39,923	43,063	24,965	3,342	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BULGARIA	Central governments or central banks	2,693	2,696	89		1,630	1,632	0	
	Regional governments or local authorities	31	25	7		39	24	7	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	83	17		0	98	20	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	0		0	0	0	
	Corporates	2,942	2,354	2,200		3,603	2,715	2,457	
	Secured by mortgages on immovable property	1,264	1,823	488		1,238	985	709	
	of which: SME	3,794	3,369	3,335		3,739	3,089	2,242	
	Retail	1,033	881	488		625	551	338	
	Secured by mortgages on immovable property	2,762	2,616	1,221		2,872	2,713	1,269	
	of which: SME	453	385	218		459	392	224	
	Exposures in default	452	160	160	298	427	146	152	289
	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)	7	7	17		14	14	23		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	81	64	761	777	81	64	761	700	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CROATIA	Central governments or central banks	1,869	2,190	14		2,189	2,530	43	
	Regional governments or local authorities	141	110	29		137	102	21	
	Public sector entities	462	126	106		617	172	153	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	16	12		14	14	12	
	Corporates	1,963	1,171	1,061		2,081	1,174	1,064	
	Secured by mortgages on immovable property	765	502	369		866	517	421	
	of which: SME	1,491	1,262	940		1,548	1,281	971	
	Retail	31	24	15		31	25	15	
	Secured by mortgages on immovable property	1,854	1,772	1,126		2,050	1,910	1,195	
	of which: SME	367	229	178		271	224	163	
	Exposures in default	367	144	152	211	340	124	131	205
	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)	14	14	14		14	14	14		
Equity	0	0	0		0	0	0		
Other exposures	372	245	150		410	267	150		
Standardised Total ⁴	3,721	3,461	2,461	406	4,103	3,621	2,461	396	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SERBIA	Central governments or central banks	1,120	1,230	711		1,468	1,625	1,159	
	Regional governments or local authorities	38	37	17		47	38	38	
	Public sector entities	3	3	3		3	3	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	57	56	46		31	28	28	
	Corporates	2,741	1,611	1,611		2,841	1,767	1,764	
	Secured by mortgages on immovable property	389	328	328		601	328	328	
	of which: SME	1,491	1,262	1,209		1,572	1,281	1,281	
	Retail	436	338	253		466	356	267	
	Secured by mortgages on immovable property	1,470	1,276	990		1,651	1,366	996	
	of which: SME	250	213	173		245	208	168	
	Exposures in default	141	58	63	82	121	64	68	88
	Items associated with particularly high risk	2	2	3		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	322	274	132		332	292	132		
Standardised Total ⁴	3,120	3,120	2,461	190	3,332	3,292	2,461	184	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	405	403	403		262	262	262	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2	2	2		39	10	10	
	International Organisations	0	0	0		0	0	0	
	Institutions	88	55	21		52	35	19	
	Corporates	805	513	519		1,132	605	605	
	of which: SME	274	154	154		301	131	131	
	Retail	1,625	1,065	878		2,562	1,882	1,411	
	of which: SME	63	15	11		93	21	15	
	Secured by mortgages on immovable property	40	40	34		0	0	0	
	of which: SME	27	25	19		0	0	0	
	Exposures in default	388	136	136	252	597	147	147	447
	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		
Other exposures	192	125	78		518	405	343		
Standardised Total²			551				798		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ROMANIA	Central governments or central banks	908	1,140	20		843	1,101	21	
	Regional governments or local authorities	19	19	2		18	19	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	11	10	1		11	11	8	
	Corporates	1,095	674	611		1,141	728	646	
	of which: SME	462	261	219		533	335	274	
	Retail	606	363	251		751	461	272	
	Secured by mortgages on immovable property	321	118	67		389	145	83	
	of which: SME	1,722	1,046	932		1,792	1,274	969	
	Retail	234	297	213		335	295	208	
	Secured by mortgages on immovable property	136	64	64	70	142	64	64	70
	Exposures in default	33	22	34		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		17	3	3		
Other exposures	192	140	68		200	146	70		
Standardised Total²			220				323		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SLOVENIA	Central governments or central banks	682	682	0		560	562	0	
	Regional governments or local authorities	89	77	15		113	90	18	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	0	0	
	Corporates	1,444	1,055	1,047		1,535	1,245	1,087	
	of which: SME	654	511	414		669	543	425	
	Retail	1,008	951	895		1,032	974	712	
	Secured by mortgages on immovable property	142	109	102		114	69	69	
	of which: SME	924	900	889		967	943	722	
	Retail	142	121	102		128	128	99	
	Secured by mortgages on immovable property	37	14	14	22	35	13	14	22
	Exposures in default	12	12	20		12	12	20	
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		17	27	38		
Other exposures	89	82	52		89	82	52		
Standardised Total²			56				58		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UKRAINE	Central governments or central banks	551	551	520		606	606	500	
	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	1,681	1,307	1,311		1,693	1,278	1,917	
	of which: SME	495	377	366		360	260	390	
	Retail	388	244	198		339	241	196	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	64	58	42		52	45	35	
	Exposures in default	109	32	41	73	170	54	66	111
	Items associated with particularly high risk	0	0	0		11	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	171	145	72		94	63	31		
Standardised Total²			280				322		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
MONTENEGRO	Central governments or central banks	210	210	210		202	204	204	
	Regional governments or local authorities	11	0	0		10	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	357	206	206		438	244	244	
	of which: SME	193	114	114		223	128	128	
	Retail	334	316	237		344	329	247	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	354	311	252		360	326	266	
	Exposures in default	124	104	91	40	110	90	79	41
	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		3	3	3		
Other exposures	197	165	43		221	194	40		
Standardised Total²			130				125		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
GERMANY	Central governments or central banks	425	420	0		515	515	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	705	422	121		1,002	550	153	
	Corporates	22	19	20		169	165	165	
	of which: SME	1	0	0		159	149	149	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	3	3	3		3	3	3	
	Exposures in default	0	0	0	40	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		
Other exposures	0	0	0		0	0	0		
Standardised Total²			1				4		

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
IRB Total ²			0					0			

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0				0				

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	310	309	13	0	28	268	0	0	8	8	0	0	0	0
		176	176	36	0	118	22	0	0	16	16	0	0	0	0
		103	103	15	0	88	0	0	0	15	14	0	0	0	0
		16	16	8	0	8	0	0	0	8	8	0	0	0	0
		5	5	5	0	0	0	0	0	5	4	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
		609	608	76	0	242	290	0	0	51	50	0	0	0	538

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

OTP-csoport

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Africa																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]	Others																
[10Y - more]																	
Total		422	422	15	0	46	361	1	247	0	0	0	0	0	0	0	0
[0 - 3M]		99	99	2	0	85	12	4	236	0	0	0	0	0	0	0	0
[3M - 1Y]		32	32	1	0	30	0	10	514	1	4	0	0	0	0	0	0
[1Y - 2Y]	7	7	0	0	7	0	39	526	0	0	0	0	0	0	0	0	
[2Y - 3Y]	0	0	0	0	0	0	30	655	0	0	0	0	0	0	0	0	
[3Y - 5Y]	5	5	5	0	0	0	61	660	5	6	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	6	29	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	566	566	24	0	169	373	151	2,867	6	10	0	0	0	0	0	808	

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
OTF-CISOP

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ²		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures						
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which Stage 3					
Cash balances at central banks and other demand deposits	4,860	0	0	0	0	0	0	0	0	0	5,591	3	0	0	0	0	3	0	0	0	0
Debt securities (including at amortised cost and fair value)	15,692	0	2	2	2	45	2	2	0	16,538	0	0	0	0	0	43	0	0	0	0	0
Central banks	163	0	0	0	0	0	0	0	0	667	0	0	0	0	0	0	0	0	0	0	0
General governments	14,607	0	2	2	2	37	2	2	0	14,826	0	0	0	0	0	35	0	0	0	0	0
Credit institutions	348	0	0	0	0	2	0	0	0	352	0	0	0	0	0	1	0	0	0	0	0
Other financial corporations	125	0	0	0	0	1	0	0	0	109	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	449	0	0	0	0	5	0	0	0	584	0	0	0	0	0	5	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	49,820	595	2,381	2,353	2,061	917	1,580	1,360	512	50,245	788	2,506	2,486	2,175	924	1,565	1,393	637			
Central banks	2,640	0	0	0	0	0	0	0	0	2,032	0	0	0	0	0	0	0	0	0	0	0
General governments	1,432	2	2	2	2	9	2	2	0	1,502	59	2	2	2	9	2	2	4			
Credit institutions	2,710	0	0	0	0	9	0	0	0	2,335	0	0	0	0	10	0	0	0	0	0	0
Other financial corporations	645	7	24	22	22	3	26	22	0	612	1	26	22	22	6	26	21	0			
Non-financial corporations	18,112	220	683	671	609	418	396	345	210	19,112	305	722	712	650	412	402	355	230			
of which: small and medium-sized enterprises	7,383	97	364	361	351	190	187	183	139	7,215	126	405	403	387	151	199	188	155			
of which: Loans collateralised by commercial immovable property	5,636	152	314	314	293	194	175	164	113	5,787	142	309	309	288	163	173	165	114			
Households	24,240	364	1,667	1,657	1,427	479	1,154	992	302	24,653	423	1,754	1,750	1,501	488	1,135	1,014	407			
of which: Loans collateralised by residential immovable property	10,204	123	560	560	394	86	328	211	224	10,316	163	604	604	429	84	278	202	322			
of which: Credit for consumption	12,103	201	1,104	1,104	979	334	792	710	160	11,893	235	1,132	1,132	994	321	781	722	200			
DEBT INSTRUMENTS other than MTF	70,372	595	2,384	2,356	2,063	963	1,582	1,362	512	72,374	790	2,506	2,486	2,175	970	1,565	1,393	637			
OFF-BALANCE SHEET EXPOSURES	15,537		37	37	37	136	14	14	2	16,248		74	74	75	124	17	17	4			

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
OTP-report

	As of 31/03/2022										As of 30/06/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾									
			Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which: defaulted	Of which Stage 3								
Cash balances at central banks and other demand deposits	5,222	0	3	0	0	4	0	0	0	4,460	2	3	0	0	4	0	0	0	0			
Debt securities (including at amortised cost and fair value)	17,331	0	221	221	221	46	103	103	0	17,509	21	225	225	225	70	107	107	0	0			
Central banks	593	0	0	0	0	0	0	0	0	1,011	0	0	0	0	0	0	0	0	0			
General governments	15,467	0	221	221	221	37	103	103	0	15,286	0	225	225	225	61	107	107	0	0			
Credit institutions	420	0	0	0	0	2	0	0	0	409	0	0	0	0	2	0	0	0	0			
Other financial corporations	189	0	0	0	0	2	0	0	0	149	0	0	0	0	0	0	0	0	0			
Non-financial corporations	682	0	0	0	0	4	0	0	0	653	21	0	0	0	7	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	53,190	934	2,518	2,498	2,199	1,054	1,605	1,430	627	53,600	987	2,697	2,674	2,397	1,158	1,896	1,638	664	664			
Central banks	3,501	0	0	0	0	0	0	0	0	1,763	0	0	0	0	0	0	0	0	0			
General governments	1,214	98	3	3	3	8	2	2	0	1,401	57	3	3	3	8	2	2	0	0			
Credit institutions	2,239	0	0	0	0	11	0	0	0	2,391	0	0	0	0	13	0	0	0	0			
Other financial corporations	739	180	26	22	22	6	26	21	0	1,064	7	28	22	22	40	26	21	0	0			
Non-financial corporations	19,590	273	738	727	648	521	417	370	234	20,907	504	812	802	745	535	477	431	246	246			
of which: small and medium-sized enterprises	8,237	110	450	449	424	179	227	214	171	8,753	153	44	439	417	183	227	214	171	171			
of which: Loans collateralised by commercial immovable property	6,200	172	305	305	285	194	182	174	112	6,550	168	326	326	306	202	305	302	114	114			
Households	24,807	424	1,752	1,746	1,594	598	1,160	1,036	392	25,408	418	1,854	1,848	1,626	560	1,301	1,183	364	364			
of which: Loans collateralised by residential immovable property	10,602	172	593	593	419	80	282	201	308	10,488	149	547	547	389	66	268	102	278	278			
of which: Credit for consumption	12,068	216	1,144	1,144	1,015	330	808	747	195	12,633	226	1,237	1,237	1,118	370	913	856	185	185			
DEBT INSTRUMENTS other than HFT	75,742	934	2,742	2,719	2,420	1,103	1,709	1,534	627	75,649	1,010	2,925	2,900	2,623	1,232	1,913	1,745	664	664			
OFF-BALANCE SHEET EXPOSURES	15,883		85	85	85	132	17	17	4	16,895		82	82	82	156	15	15	15	4			

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 FROEP Reporting Template F.18.02 / F.18.03, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,354	936	797	526	1,939	294	3,491	1,102	800	552	2,086	408
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	29	22	23	22	5	0	28	21	22	21	4	0
Non-financial corporations	1,176	299	306	159	668	102	1,158	346	299	172	660	124
of which: small and medium-sized enterprises	661	157	145	74	398		602	203	137	85	363	
Households	2,148	616	468	345	1,267	192	2,304	734	479	359	1,422	284
DEBT INSTRUMENTS other than HFT	3,354	936	797	526	1,939		3,491	1,102	800	552	2,086	
Loan commitments given	60	2	7	1	17	0	48	5	5	2	12	1
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	245						321					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	302						302					

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

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,403	1,093	817	575	1,981	379	2,701	1,062	807	570	1,312	360
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	28	21	22	21	4	0	28	21	22	21	4	0
Non-financial corporations	1,137	336	304	176	624	107	1,321	359	341	186	659	116
of which: small and medium-sized enterprises	609	216	148	96	352		601	217	151	98	349	
Households	2,237	736	491	378	1,354	272	1,350	682	444	363	649	244
DEBT INSTRUMENTS other than HFT	3,403	1,093	817	575	1,981		2,701	1,062	807	570	1,312	
Loan commitments given	41	6	5	2	7	1	21	4	2	1	6	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	451						447					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	297						406					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 OTP-csoprt

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²			
A Agriculture, forestry and fishing	1,442	33	32	1,442	40	0	1,371	39	39	1,371	39	0	1,394	43	43	1,394	45	0	1,513	47	46	1,513	56	0
B Mining and quarrying	177	5	5	177	5	0	201	5	5	201	5	0	199	4	4	199	5	0	189	4	4	189	6	0
C Manufacturing	3,205	142	139	3,204	139	0	3,379	144	142	3,379	141	0	3,505	141	139	3,505	162	0	3,617	181	179	3,617	184	0
D Electricity, gas, steam and air conditioning supply	729	11	10	728	13	0	1,037	10	10	1,037	18	0	1,186	9	9	1,185	18	0	1,191	9	9	1,191	20	0
E Water supply	124	1	1	124	4	0	123	1	1	123	4	0	128	1	1	128	4	0	129	1	1	129	4	0
F Construction	1,395	79	78	1,379	61	16	1,384	91	90	1,368	59	16	1,479	89	88	1,462	57	16	1,544	89	88	1,527	60	17
G Wholesale and retail trade	4,109	236	233	4,108	240	0	4,419	248	246	4,419	252	0	4,650	249	246	4,650	277	0	4,791	264	263	4,791	299	0
H Transport and storage	1,243	62	60	1,243	56	0	1,245	59	58	1,245	47	0	1,287	72	71	1,286	46	0	1,314	65	65	1,314	56	0
I Accommodation and food service activities	908	40	39	908	113	0	936	39	39	936	107	0	1,053	40	39	1,053	113	0	1,052	38	38	1,052	110	0
J Information and communication	624	10	10	624	15	0	627	13	13	627	14	0	658	13	13	658	14	0	669	15	15	669	14	0
K Financial and insurance activities	376	7	7	374	17	0	480	7	7	478	0	0	449	7	7	447	9	0	461	7	7	459	9	0
L Real estate activities	2,121	45	44	2,121	98	0	2,079	47	46	2,079	81	0	2,135	47	46	2,135	92	0	2,460	55	55	2,460	98	0
M Professional, scientific and technical activities	559	29	28	550	18	8	566	31	30	558	17	8	545	31	31	536	16	8	566	31	31	557	16	8
N Administrative and support service activities	551	19	19	551	16	0	630	23	22	630	19	0	610	24	24	610	20	0	644	25	24	644	24	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	2	0	0	2	0	0
P Education	34	1	1	34	1	0	32	1	1	32	1	0	32	1	1	32	1	0	32	1	1	32	1	0
Q Human health services and social work activities	109	3	3	109	3	0	132	3	3	132	4	0	139	3	3	139	4	0	140	3	3	140	4	0
R Arts, entertainment and recreation	46	2	2	46	4	0	45	2	2	45	3	0	43	3	3	43	3	0	46	2	2	46	3	0
S Other services	458	61	59	458	66	0	522	59	59	522	70	0	557	60	59	557	129	0	660	73	72	660	113	0
Loans and advances	18,112	685	671	18,083	790	24	19,112	722	712	19,083	789	24	19,950	738	727	19,921	914	25	20,957	812	802	20,929	988	25

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2022 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 OTP-csreport

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	49,820	47,439	595	2,381	811	50,245	47,739	788	2,506	986	53,190	50,671	934	2,518	978	53,680	50,983	987	2,697	959
Of which secured	36,737	25,234	514	1,502	650	27,475	25,956	694	1,519	781	28,001	26,474	659	1,528	769	26,476	22,968	879	1,598	743
Of which secured with immovable property	18,129	17,152	68	978	431	18,292	17,274	85	1,017	509	18,980	17,995	78	986	496	19,287	18,385	68	903	450
Of which instruments with LTV higher than 60% and lower or equal to 80%	4,936	4,784		152	85	5,361	5,184		177	110	5,474	5,316		159	97	5,089	4,936		153	95
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,034	1,932		102	55	1,944	1,858		86	44	2,102	2,013		89	50	2,444	2,373		71	34
Of which instruments with LTV higher than 100%	2,151	1,945		185	50	2,152	1,969		182	59	2,347	2,172		175	96	2,438	2,285		153	41
Accumulated impairment for secured assets	1,417	502	17	915	262	1,320	526	31	794	299	1,472	646	22	826	304	1,393	562	40	831	312
Collateral																				
Of which value capped at the value of exposure	22,446	21,972	78	473	313	22,587	22,026	110	561	367	23,273	22,727	269	547	361	23,985	23,459	273	527	350
Of which immovable property	17,106	16,691	60	414	266	17,493	16,990	75	503	315	18,123	17,654	68	469	297	18,408	17,967	62	441	278
Of which value above the cap	36,301	34,119	93	2,181	877	35,335	33,067	180	2,267	1,081	37,030	34,838	335	2,192	1,011	63,232	61,056	332	2,176	1,039
Of which immovable property	33,402	31,326	80	2,076	821	32,539	30,386	155	2,153	1,020	34,485	32,403	122	2,082	964	61,424	59,348	87	2,076	999
Financial guarantees received	4,160	4,120	8	39	26	4,336	4,260	20	76	57	4,489	4,409	16	80	60	4,776	4,699	10	78	45
Accumulated partial write-off	-502	0	0	-501	-6	-484	0	0	-484	-6	-489	0	0	-489	-6	-468	0	0	-468	-6

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