



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

OTP-csoport

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,576	8,440	8,544	9,549	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	8,008	7,930	8,253	9,247	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,576	8,440	8,544	9,549	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	8,008	7,930	8,253	9,247	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	9,292	9,158	9,928	10,960	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	8,723	8,649	9,636	10,659	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	51,267	51,407	57,761	61,070	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	50,698	50,898	57,470	60,768	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	16.73%	16.42%	14.79%	15.64%	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	15.79%	15.58%	14.36%	15.22%	(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	16.73%	16.42%	14.79%	15.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.79%	15.58%	14.36%	15.22%	(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	18.12%	17.81%	17.19%	17.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.21%	16.99%	16.77%	17.54%	(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	86,695	88,307	102,460	106,594	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	9.89%	9.56%	8.34%	8.96%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

OTP-csoport

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,576	8,440	8,544	9,549	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	7,836	7,758	8,253	9,247	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	86,695	88,307	102,460	106,594	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	85,955	87,798	102,170	106,407	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.89%	9.56%	8.34%	8.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.12%	8.84%	8.08%	8.69%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	9,292	9,158	9,928	10,960	C 01.00 (0000,0000)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,576	8,440	8,544	9,549	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	31	32	34	35	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,151	7,669	8,515	9,551	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	826	258	-71	-280	C 01.00 (0100,0000)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	288	310	367	426	C 01.00 (0200,0000)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	8	6	6	87	C 01.00 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-11	-10	-10	-11	C 01.00 (0250,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-374	-411	-454	-449	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(3), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-82	-95	-131	-106	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(8), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(2), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) 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 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 24(3) point (b), 24(3) point (c) and 258 of CRR, Articles 36(1) point (i) (ii) and 37(2) of CRR, Articles 36(1) point (i) (ii) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (i) (ii), 24(3) point (b), 24(3) point (c) 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 (0480,0000)	Articles 4(2), 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 (0490,0000)	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 (0500,0000)	Articles 4(2), 36(1) point (h), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	-4	-6	C 01.00 (0520,0000)	Articles 36(1) point (g) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (h) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (g) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	740	682	292	302	GA1 (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 (0520,0000)	Articles 48(1) to (3), and 48f to 48j of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0524,0000)	Articles 47b and 48f of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	740	682	292	302	C 01.00 (0526,0000)	Articles 46b to 47c, 47b and 48f of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0710,0000) + C 01.00 (0740,0000) + C 01.00 (0750,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0580,0000) + C 01.00 (0730,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,576	8,440	8,544	9,549	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	715	718	1,383	1,412	C 01.00 (0750,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	715	718	1,383	1,412	C 01.00 (0760,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0960,0000) + C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (1000,0000) + C 01.00 (1010,0000) + C 01.00 (1020,0000) + C 01.00 (1030,0000) + C 01.00 (1040,0000) + C 01.00 (1050,0000) + C 01.00 (1060,0000) + C 01.00 (1070,0000) + C 01.00 (1080,0000) + C 01.00 (1090,0000) + C 01.00 (1100,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0990,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	51,267	51,407	57,761	61,070	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	1,083	764	292	371	C 01.00 (0010,0000)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.73%	16.42%	14.79%	15.64%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.73%	16.42%	14.79%	15.64%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.12%	17.81%	17.19%	17.95%	CA3 (5)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,836	7,758	8,253	9,247	CA3 (2)	-
CET1 Capital Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.62%	15.32%	14.36%	15.23%	CA3 (4)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	569	509	292	302	C 01.00 (0440,0000)	-
Memo Items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	569	509	292	302	C 01.00 (0440,0000)	-

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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

OTP-csoport

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	46,022	45,920	51,666	54,305	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	46,022	45,920	51,666	54,305	C 02.00 (r0050, 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	558	619	635	665	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	36	58	57	88	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)	838	914	850	874	C 02.00 (r0520, c0010)
Of which the standardised approach	838	914	850	874	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 (r010, 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	3,813	3,896	4,554	5,138	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,408	1,577	2,127	2,653	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	2,405	2,318	2,427	2,485	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	51,267	51,407	57,761	61,070	

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.

2023 EU-wide Transparency Exercise

P&L OTP-csoport

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,231	4,976	1,824	3,870
Of which debt securities income	327	495	165	348
Of which loans and advances income	2,145	3,193	1,056	2,246
Interest expenses	1,356	2,271	1,010	2,143
(Of which deposits expenses)	469	837	361	782
(Of which debt securities issued expenses)	51	91	65	151
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	40	42	12	13
Net Fee and commission income	1,023	1,502	398	878
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	4	6	-13	14
Gains or (-) losses on financial assets and liabilities held for trading, net	37	18	-64	-66
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	9	16	16	116
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	-38	-42	74	104
Net other operating income /(expenses)	-20	-7	10	30
TOTAL OPERATING INCOME, NET	2,931	4,239	1,247	2,817
(Administrative expenses)	1,409	2,021	743	1,243
(Cash contributions to resolution funds and deposit guarantee schemes)	69	98	56	74
(Depreciation)	192	273	78	155
Modification gains or (-) losses, net	-36	-100	1	-52
(Provisions or (-) reversal of provisions)	2	22	3	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	15	8	1
(Other provisions)	4	7	-5	-2
Of which pending legal issues and tax litigation ¹	0	4	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)	461	572	54	159
(Financial assets at fair value through other comprehensive income)	80	73	1	-2
(Financial assets at amortised cost)	381	499	53	160
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	164	180	7	4
(of which Goodwill)	160	169	0	0
Negative goodwill recognised in profit or loss	9	9	275	617
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	607	982	581	1,746
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	526	837	517	1,557
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	526	837	517	1,557
Of which attributable to owners of the parent	525	835	516	1,556

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

OTP-csoport

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	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	8,529				10,567				15,490				15,026				IAS 1.54 (i)	
Financial assets held for trading	1,206	108	1,098	0	906	81	825	0	830	82	747	0	1,103	95	990	17	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,973	77	20	2,875	3,246	87	20	3,139	3,461	113	21	3,326	3,665	115	21	3,529	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	4,795	1,840	2,683	272	4,340	1,770	2,453	117	4,744	2,051	2,441	252	4,982	2,665	2,069	248	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	60,502				60,050				67,851				71,321				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	90	0	90	0	120	0	120	0	125	0	125	0	134	0	134	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(e); IFRS 9.6.5.8	
Other assets ¹	2,698				2,851				3,106				3,329					
TOTAL ASSETS	80,792				82,081				95,607				99,560				IAS 1.9(e), ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	4,544	140	143	-35	-13	-65	4,144	73	133	-34	-3	-62	4,444	173	133	-33	-5	-62	4,679	173	134	-27	-8	-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	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	11,842	35	140	-37	-1	-50	12,134	38	132	-59	-2	-47	14,254	38	131	-65	-1	-47	14,363	37	130	-51	-2	-46	Annex V.Part 1.31, 44(b)
	Loans and advances	43,359	5,427	2,398	-463	-658	-1,639	42,409	5,541	2,269	-436	-613	-1,472	47,739	5,869	2,276	-468	-595	-1,469	51,039	6,070	2,105	-571	-622	-1,374	Annex V.Part 1.32, 44(a)

¹This 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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

OTP-csoport

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	1,254	1,031	1,057	819	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	39	41	50	54	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	69,817	71,609	84,183	87,657	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	177	70	48	57	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	328	329	360	349	IAS 37.10; IAS 1.54(l)
Tax liabilities	155	167	183	182	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	607	300	558	463	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	72,377	73,546	86,439	89,580	IAS 1.9(b);IG 6
TOTAL EQUITY	8,415	8,534	9,167	9,980	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	80,792	82,081	95,607	99,560	IAS 1.1G6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		1,378	1,040	1,026	786	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	52	61	79	89	Annex V.Part 1.31
Deposits	Central banks	2,315	2,282	2,278	2,114	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,271	3,273	3,748	5,789	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,523	2,642	2,820	2,718	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,191	1,636	2,781	2,738	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	429	187	711	341	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,093	4,255	4,466	3,972	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,172	1,718	1,617	1,697	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	18,641	18,966	20,498	20,851	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,525	14,660	15,527	15,434	ECB/2013/33 Annex 2.Part 2.9.1
	Households	35,499	36,676	43,817	44,338	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,984	26,953	33,506	34,028	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,150	2,933	4,358	6,110	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		731	734	1,434	1,466	Annex V.Part 1.37
Other financial liabilities		1,697	1,628	2,287	1,798	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		71,287	72,751	85,338	88,586	

2023 EU-wide Transparency Exercise
Market Risk
OTP-csoport

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (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	
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	176	144	0	0	0	0						0	0	0	0							0
Of which: General risk	152	123	0	0	0	0						0	0	0	0							0
Of which: Specific risk	24	21	0	0	0	0						0	0	0	0							0
Equities	2	2	0	0	0	0						0	0	0	0							0
Of which: General risk	1	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0							0
Foreign exchange risk	579	699	0	0	0	0						0	0	0	0							0
Commodities risk	81	70	0	0	0	0						0	0	0	0							0
Total	838	914	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	172	179	0	0	0	0						0	0	0	0							0
Of which: General risk	154	153	0	0	0	0						0	0	0	0							0
Of which: Specific risk	18	26	0	0	0	0						0	0	0	0							0
Equities	2	2	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	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	595	642	0	0	0	0						0	0	0	0							0
Commodities risk	81	51	0	0	0	0						0	0	0	0							0
Total	850	874	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 CUI 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 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data	Central governments or central banks	25,022	24,479	4,501	0	26,221	25,113	4,779	
	Regional governments or local authorities	571	416	136	0	493	406	130	
	Public sector entities	1,069	534	488	0	1,050	581	538	
	Multilateral Development Banks	19	168	86	0	0	176	0	
	International Organisations	0	13	0	0	0	0	0	
	Institutions	4,158	2,807	861	0	3,429	2,461	796	
	Corporates	27,403	17,384	17,071	17,071	27,462	17,404	17,007	
	of which: SME	9,220	5,465	4,984	0	10,186	6,462	5,041	
	Retail	17,273	12,390	9,127	9,127	16,366	11,549	8,499	
	of which: SME	2,294	1,461	946	0	2,139	1,438	938	
	Secured by mortgages on immovable property	17,257	16,271	9,188	0	16,005	16,073	9,567	
	of which: SME	2,621	2,545	1,874	0	2,522	2,546	1,882	
	Exposures in default	2,929	1,013	1,158	1,802	2,898	1,028	1,149	1,641
	Items associated with particular high risk	394	267	401	0	436	338	507	
	Covered bonds	185	184	0	0	198	198	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	71	71	0	0	113	113	0	
Equity	310	282	323	0	369	340	379		
Other exposures	5,214	4,273	2,883	0	5,025	4,114	2,925		
Standardised Total^d	101,987	85,635	46,540	4,152	102,590	87,208	46,539	3,931	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
HUNGARY	Central governments or central banks	11,362	16,163	322	0	12,917	16,881	292	
	Regional governments or local authorities	304	211	42	0	228	152	38	
	Public sector entities	255	144	124	0	242	131	111	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	784	343	138	0	550	317	114	
	Corporates	10,715	5,957	5,730	5,730	11,045	6,251	6,003	
	of which: SME	4,800	1,948	1,733	0	4,261	2,252	1,889	
	Retail	5,185	2,135	1,542	0	5,245	2,100	1,515	
	Secured by mortgages on immovable property	725	325	152	0	703	321	155	
	of which: SME	6,460	6,061	3,025	0	6,021	6,481	3,248	
	Exposures in default	1,143	995	708	0	1,228	1,076	789	
	Items associated with particular high risk	700	352	321	323	868	382	433	385
	Covered bonds	323	321	0	0	366	369	0	
	Claims on institutions and corporates with a ST credit assessment	185	184	0	0	198	198	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	189	150	165	0	221	202	214	
Other exposures	3,058	3,252	2,377	0	2,420	2,062	1,907		
Standardised Total^d				1,323				1,672	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
SLOVENIA	Central governments or central banks	702	700	4	0	857	533	4	
	Regional governments or local authorities	42	41	0	0	25	27	0	
	Public sector entities	81	58	0	0	56	51	42	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1	0	0	0	1	0	0	
	Corporates	1,783	1,458	1,388	0	1,888	1,412	1,288	
	of which: SME	788	656	610	0	823	663	616	
	Retail	889	826	518	0	870	820	620	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	983	962	740	0	963	961	625	
	Exposures in default	140	102	102	0	146	133	142	
	Items associated with particular high risk	38	13	14	22	40	11	11	23
	Covered bonds	13	13	0	0	13	13	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	34	34	0	0	37	37	38	
Other exposures	0	0	0	0	0	0	0		
Standardised Total^d				50				51	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
BULGARIA	Central governments or central banks	2,622	2,602	89	0	3,167	3,191	0	
	Regional governments or local authorities	32	24	7	0	27	26	8	
	Public sector entities	0	9	0	0	0	0	0	
	Multilateral Development Banks	0	114	21	0	0	123	21	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	34	24	21	0	27	21	21	
	Corporates	3,653	2,724	2,463	0	3,742	2,945	2,462	
	of which: SME	1,376	888	803	0	1,238	1,762	1,512	
	Retail	3,518	3,217	2,334	0	3,584	3,275	2,374	
	Secured by mortgages on immovable property	889	587	381	0	888	587	386	
	of which: SME	2,986	2,817	1,330	0	2,896	2,817	1,284	
	Exposures in default	484	428	263	327	412	356	204	194
	Items associated with particular high risk	484	188	144	0	317	121	130	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	14	14	24	0	14	14	23	
Other exposures	0	0	0	0	0	0	250		
Standardised Total^d				578				601	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
SERBIA	Central governments or central banks	1,719	1,872	1,130	0	1,842	2,021	1,153	
	Regional governments or local authorities	48	39	39	0	41	38	38	
	Public sector entities	3	3	3	0	5	4	4	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	45	40	40	0	49	44	43	
	Corporates	3,053	1,951	1,951	0	3,086	1,852	1,851	
	of which: SME	647	363	363	0	635	350	350	
	Retail	2,827	1,868	1,789	0	2,815	1,641	1,221	
	Secured by mortgages on immovable property	502	390	292	0	503	389	292	
	of which: SME	1,409	1,380	1,044	0	1,709	1,596	1,123	
	Exposures in default	227	156	146	0	227	151	142	
	Items associated with particular high risk	148	61	61	85	137	52	55	81
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	11	
Other exposures	320	289	125	0	333	284	143		
Standardised Total^d				191				249	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
CROATIA	Central governments or central banks	1,899	2,301	49		2,200	2,600	14	
	Regional governments or local authorities	129	89	25		188	83	23	
	Public sector entities	739	317	300		748	383	368	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	10		14	14	13	
	Corporates	2,340	1,788	1,261		2,355	1,256	1,182	
	of which: SME	824	495	430		825	492	431	
	Retail	1,516	1,293	831		1,530	1,263	851	
	of which: SME	18	14	8		15	12	7	
	Secured by mortgages on immovable property	2,081	1,999	1,238		2,110	2,034	1,266	
	of which: SME	235	205	163		240	205	163	
	Exposures in default	288	89	92	113	272	81	83	113
	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)	17	17	17		13	13	13		
Equity	1	1	1		1	1	1		
Other exposures	48	31	31		509	387	155		
Standardised Total ^b				273				319	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
ROMANIA	Central governments or central banks	972	1,130	21		887	1,130	20	
	Regional governments or local authorities	18	10	2		32	25	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	11	4		14	14	4	
	Corporates	1,283	816	728		1,104	738	653	
	of which: SME	983	376	309		529	347	283	
	Retail	717	393	270		671	353	244	
	Secured by mortgages on immovable property	352	136	95		331	118	81	
	of which: SME	1,532	1,843	1,086		1,520	1,829	1,065	
	Exposures in default	488	161	161	63	432	116	116	63
	Items associated with particularly high risk	187	61	61		172	68	75	
	Covered bonds	24	15	23		24	18	27	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	3	3	3		3	3	3		
Equity	16	7	7		17	7	7		
Other exposures	19	11	11		22	10	10		
Standardised Total ^b				201				249	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
RUSSIAN FEDERATION	Central governments or central banks	837	837	837		651	651	651	
	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	1,130	653	653		691	423	423	
	Corporates	216	86	86		213	129	129	
	of which: SME	2,021	1,864	1,388		1,929	1,972	1,972	
	Retail	78	18	13		49	10	10	
	Secured by mortgages on immovable property	64	13	13		64	13	13	
	of which: SME	37	30	29		27	21	20	
	Exposures in default	763	237	237	510	628	194	200	423
	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	205	185	75		194	109	57		
Standardised Total ^b				901				698	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UZBEKISTAN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	10		8	8	8	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ^b				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UKRAINE	Central governments or central banks	651	651	976		889	889	1,333	
	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	7	7	5		11	11	5	
	Corporates	1,366	1,042	1,561		1,185	892	1,337	
	of which: SME	286	286	312		261	261	304	
	Retail	242	189	127		185	127	95	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	233	193	149		159	162	121	
	Exposures in default	42	35	27	145	30	26	20	101
	Items associated with particularly high risk	5	5	5		5	5	5	
	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	125	65	65		104	79	65		
Standardised Total ^b				351				344	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
ALBANIA	Central governments or central banks	484	515	515		502	533	533	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	16	10		0	17	10	
	International Organisations	0	0	0		0	0	0	
	Institutions	41	41	40		15	15	15	
	Corporates	189	421	418		149	447	365	
	of which: SME	66	59	59		39	33	33	
	Retail	123	159	119		78	68	68	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	426	382	246		570	539	327	
	Exposures in default	43	19	23	23	46	20	21	23
	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	16	16	16		15	15	15		
Standardised Total ^b				52				50	

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

⁽²⁾ Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	31,200	35,254	5,110		34,199	38,703	4,039	
	Regional governments or local authorities	882	684	136		888	685	149	
	Public sector entities	1,038	578	511		1,016	559	493	
	Multilateral Development Banks	35	214	44		25	201	43	
	International Organisations	164	164			155	155	0	
	Institutions	6,094	4,226	1,441		3,813	3,272	846	
	Corporates	32,450	21,175	20,163		33,881	21,939	21,015	
	of which: SME	10,746	6,807	5,873		11,643	7,551	6,531	
	Retail	17,704	12,551	9,217		17,886	12,316	9,037	
	of which: SME	2,125	1,266	748		2,164	1,298	763	
	Secured by mortgages on immovable property	19,893	18,780	10,446		22,547	21,154	11,788	
	of which: SME	3,322	2,922	2,088		3,578	3,124	2,182	
	Exposures in default	2,897	1,029	1,241		2,669	961	1,118	
	Items associated with particularly high risk	345	262	394	1,675	352	421	631	1,570
	Covered bonds	219	218	105		212	212	116	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	116	116	116		128	128	128		
Equity	567	534	674		671	644	785		
Other exposures	5,643	6,025	5,072		6,736	6,746	3,705		
Standardised Total⁴	118,683	100,915	52,300	4,010	123,709	104,829	54,970	4,017	

(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 reporting year or the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
HUNGARY	(in EUR, %)								
	Central governments or central banks	15,320	19,608	207		12,116	20,240	145	
	Regional governments or local authorities	377	235	47		381	239	81	
	Public sector entities	230	100	82		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	927	363	185		531	383	132	
	Corporates	11,588	6,681	6,362		11,651	6,611	6,294	
	of which: SME	4,623	2,624	2,544		4,544	2,544	2,545	
	Retail	5,209	1,860	1,381		5,335	1,990	1,474	
	Secured by mortgages on immovable property	529	112	89		550	117	62	
	of which: SME	2,242	6,796	3,427		2,933	7,941	3,533	
	Exposures in default	300	1,205	895		1,299	1,157	840	
	Items associated with particularly high risk	265	212	318	424	472	366	549	380
	Covered bonds	219	219	109		212	212	116	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	89	89	89		112	112	112		
Equity	382	358	359		368	351	312		
Other exposures	2,188	1,729	1,623		2,183	1,776	1,620		
Standardised Total⁴				1,158				1,212	

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVENIA	(in EUR, %)								
	Central governments or central banks	1,700	1,770	10		4,201	4,371	4	
	Regional governments or local authorities	75	74	15		73	71	14	
	Public sector entities	61	105	97		40	98	90	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	100	99	59		96	96	57	
	Corporates	1,251	1,041	3,609		4,939	3,506	3,167	
	of which: SME	1,092	1,640	1,320		2,135	1,996	1,286	
	Retail	2,314	2,104	1,576		2,262	1,823	1,368	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	2,196	2,140	1,224		2,299	2,474	1,382	
	Exposures in default	307	368	325		400	430	308	
	Items associated with particularly high risk	81	43	54	32	84	41	48	37
	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	144	144	252		144	144	265		
Other exposures	329	329	329		332	330	348		
Standardised Total⁴				92				97	

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BULGARIA	(in EUR, %)								
	Central governments or central banks	1,017	1,030	119		2,246	2,256	117	
	Regional governments or local authorities	37	26	7		35	20	6	
	Public sector entities	0	12	12		0	14	14	
	Multilateral Development Banks	0	0	0		0	122	24	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	18	13	
	Corporates	1,843	3,000	2,714		3,242	2,370	2,159	
	of which: SME	1,238	975	789		1,857	1,508	1,364	
	Retail	3,627	3,315	2,401		3,432	3,102	2,241	
	Secured by mortgages on immovable property	717	628	386		722	636	392	
	of which: SME	3,219	3,055	1,408		4,161	3,880	1,973	
	Exposures in default	416	357	210	185	663	551	356	177
	Items associated with particularly high risk	302	116	126		291	112	122	
	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	18	18	30		18	18	30		
Other exposures	643	472	222		656	487	243		
Standardised Total⁴				387				569	

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SERBIA	(in EUR, %)								
	Central governments or central banks	1,472	1,651	820		1,796	2,123	947	
	Regional governments or local authorities	46	35	35		38	34	34	
	Public sector entities	0	0	0		0	4	4	
	Multilateral Development Banks	0	0	0		0	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	442	438	301		330	343	70	
	Corporates	3,191	1,791	1,693		3,280	1,768	1,674	
	of which: SME	644	329	264		635	304	246	
	Secured by mortgages on immovable property	1,798	1,610	1,129		1,775	1,544	1,096	
	of which: SME	501	378	217		495	371	213	
	Exposures in default	178	1,608	1,102		1,756	1,651	1,070	
	Items associated with particularly high risk	221	183	112	86	207	174	103	86
	Covered bonds	136	51	54		139	52	54	
	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	66	66	16		66	16	16		
Other exposures	362	310	152		399	345	149		
Standardised Total⁴				255				265	

(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 counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	1,045	1,554	14		933	1,399	24	
	Regional governments or local authorities	112	96	48		119	97	19	
	Public sector entities	725	328	314		726	313	301	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	13		23	23	14	
	Corporates	3,396	3,307	2,223		3,335	3,338	1,444	
	of which: SME	904	533	469		974	612	546	
	Retail	1,523	1,331	996		1,625	1,362	1,019	
	of which: SME	22	14	9		22	14	8	
	Secured by mortgages on immovable property	2,126	2,055	1,263		2,219	2,123	1,203	
	of which: SME	264	230	179		238	205	157	
	Exposures in default	268	75	77	180	245	69	71	173
	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	1	1	1		1	1	1		
Other exposures	462	341	145		455	333	150		
Standardised Total ²			392				379		

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	899	1,120	73		800	1,011	70	
	Regional governments or local authorities	32	24	5		37	25	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	47	47	31		50	50	33	
	Corporates	1,106	712	632		1,133	741	656	
	of which: SME	424	322	262		480	336	269	
	Retail	689	352	241		369	241	161	
	of which: SME	362	173	73		356	169	86	
	Secured by mortgages on immovable property	1,925	1,836	1,081		1,900	1,820	1,082	
	of which: SME	422	384	262		426	383	263	
	Exposures in default	187	75	82	100	167	72	79	84
	Items associated with particularly high risk	47	32	49		48	38	57	
	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	18	7	8		18	8	8		
Other exposures	1	1	1		1	1	1		
Standardised Total ²			261				234		

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	1,000	1,000	1,000		1,335	1,335	1,335	
	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	47	47	31		50	50	33	
	Corporates	374	200	192		356	208	262	
	of which: SME	163	110	104		131	92	86	
	Retail	1,802	1,371	1,208		1,842	1,266	949	
	of which: SME	25	5	4		19	4	3	
	Secured by mortgages on immovable property	590	593	599	390	34	34	21	
	of which: SME	23	17	16		7	7	1	
	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	0	0	0		0	0	0		
Other exposures	185	102	47		186	114	47		
Standardised Total ²			643				565		

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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, %)									
UZBEKISTAN	Central governments or central banks	0	0	0		403	403	403	
	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	9	9	9		0	0	0	
	Corporates	0	0	0		1,711	1,640	1,640	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		277	264	198	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		870	820	608	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		11	11	11		
Other exposures	0	0	0		127	127	104		
Standardised Total ²			0				107		

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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	952	952	1,426		1,036	1,037	1,556	
	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	12	12	8		12	12	8	
	Corporates	1,129	837	1,142		1,119	809	1,111	
	of which: SME	228	164	193		228	164	193	
	Retail	162	111	83		152	104	79	
	of which: SME	34	25	19		31	27	23	
	Secured by mortgages on immovable property	174	154	129		160	131	105	
	of which: SME	34	29	23	202	31	27	23	189
	Exposures in default	295	117	113		296	113	113	
	Items associated with particularly high risk	5	0	0		5	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	92	70	44		93	71	43		
Standardised Total ²			346				324		

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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, %)									
ALBANIA	Central governments or central banks	571	603	603		554	588	588	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	19	11		0	19	11	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	5		0	0	0	
	Corporates	12	12	8		462	471	334	
	of which: SME	26	23	21		40	25	22	
	Retail	74	63	47		74	64	46	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	955	517	338		601	548	347	
	of which: SME	29	29	21		29	29	21	
	Exposures in default	51	23	24	27	54	25	26	28
	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	17	15	10		15	12	11		
Standardised Total ²			52				52		

(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 exclude those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		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			
(mIn 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	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.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OTP-csoport

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	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.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	France	67	17	0	0	0	67	0	0	0	0	0	0	0	0	
	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Croatia	973	973	0	0	807	166	0	0	0	0	0	0	0	0	
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Hungary	2,153	2,151	44	0	1,680	467	56	2,671	0	0	0	0	0	0	
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	3,456	3,456	0	0	2,678	777	0	0	0	0	0	0	0	161	
	Total	11,376	11,311	322	0	2,793	8,196	258	3,506	123	153	0	0	0	476	

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

OTP-csoport

As of 31/12/2022

(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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Others	823	823	0	0	33	796	0	0	0	0	0	0	0	0	0
[3M - 1Y]		68	68	0	0	27	41	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	0	0	6	6	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	897	897	0	0	65	832	0	0	0	0	0	0	0	0	0	1.293

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

OTP-csoport

As of 30/06/2023

Residual Maturity		Country / Region		Direct exposures												Risk weighted exposure amount		
				On balance sheet				Derivatives				Off balance sheet						
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised 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																		
[0 - 3M]																		
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
OTF-ESG00T

	As of 30/09/2022										As of 31/12/2022									
	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 ²⁾	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 ²⁾		
	Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾		On performing exposures ⁴⁾	On non-performing exposures ⁵⁾		Of which performing best past due >30 days and <90 days		Of which non-performing ³⁾		On performing exposures ⁴⁾	On non-performing exposures ⁵⁾							
		Of which: defaulted	Of which Stage 3 ⁶⁾			Of which Stage 3 ⁶⁾		Of which Stage 3 ⁶⁾		Of which: defaulted	Of which Stage 3 ⁶⁾			Of which Stage 3 ⁶⁾						
Cash balances at central banks and other demand deposits	6,947	2	4	0	0	4	0	0	0	8,886	2	2	0	0	4	0	0	0		
Debt securities (including at amortised cost and fair value)	16,855	0	283	283	283	87	114	114	0	16,664	21	265	265	265	98	109	109	0		
Central banks	709	0	0	0	0	0	0	0	0	910	0	0	0	0	0	0	0	0		
Central governments	15,080	0	280	280	280	82	112	112	0	14,582	0	262	262	262	91	106	106	0		
Credit institutions	364	0	0	0	0	2	0	0	0	385	0	0	0	0	3	0	0	0		
Other financial corporations	134	0	0	0	0	0	0	0	0	119	0	0	0	0	0	0	0	0		
Non-financial corporations	648	0	3	3	3	3	3	3	0	667	21	3	3	3	4	3	3	0		
Loans and advances (including at amortised cost and fair value)	54,330	924	2,686	2,664	2,398	1,115	1,794	1,639	556	53,638	877	2,576	2,552	2,269	1,041	1,631	1,472	594		
Central banks	1,363	0	0	0	0	0	0	0	0	1,026	0	0	0	0	0	0	0	0		
General governments	1,860	41	7	7	7	8	4	4	0	1,951	49	11	11	11	13	5	5	0		
Credit institutions	2,607	0	0	0	0	17	0	0	0	2,308	1	0	0	0	12	0	0	0		
Other financial corporations	1,114	11	27	22	22	22	25	21	0	1,088	1	34	30	36	20	26	22	7		
Non-financial corporations	21,643	394	891	880	823	541	512	470	231	21,752	369	875	863	817	523	533	492	219		
of which: small and medium-sized enterprises	8,914	107	450	447	431	183	216	209	162	9,024	132	475	472	456	168	253	242	162		
of which: Loans collateralised by commercial immovable property	6,962	167	309	309	281	217	185	174	115	6,940	208	282	282	266	201	182	174	94		
Households	25,693	478	1,762	1,756	1,547	526	1,253	1,144	324	25,513	457	1,656	1,648	1,411	473	1,066	952	367		
of which: Loans collateralised by residential immovable property	10,612	185	484	484	334	71	244	174	241	10,964	211	504	504	334	78	218	146	284		
of which: Credit for consumption	12,520	232	1,196	1,196	1,083	345	886	833	174	12,170	208	1,055	1,055	928	306	717	660	182		
DEBT INSTRUMENTS other than MTF	78,133	926	2,973	2,947	2,681	1,206	1,909	1,793	556	79,188	900	2,843	2,817	2,539	1,143	1,739	1,580	594		
OFF-BALANCE SHEET EXPOSURES	16,072		145	145	145	135	17	17	10	15,740		149	149	149	141	17	17	13		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).
²⁾ Institutions must have the cumulative amount of collateral credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
³⁾ Institutions must have 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 MTF 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 FRBEP framework (template 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 FRBEP 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 2022, 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.

2023 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 30/09/2022						As of 31/12/2022					
	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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,809	1,005	806	548	1,281	314	2,704	1,085	775	552	1,274	350
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	28	21	21	21	3	0	36	29	23	22	14	7
Non-financial corporations	1,510	374	363	190	670	109	1,413	376	351	200	620	90
of which: small and medium-sized enterprises	627	209	144	89	358		616	209	152	99	352	
Households	1,271	610	421	337	609	204	1,253	680	401	330	640	253
DEBT INSTRUMENTS other than HFT	2,809	1,005	806	548	1,281		2,704	1,085	775	552	1,274	
Loan commitments given	35	5	4	2	9	1	33	3	2	1	10	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	450						393					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	394						528					

⁽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.

2023 EU-wide Transparency Exercise

Forborne exposures

OTP-csoport

	As of 31/03/2023						As of 30/06/2023						
	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	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,555	1,101	623	450	1,208	358	2,345	935	694	490	1,125	274	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	2	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	16	9	3	2	13	7	16	9	3	3	13	7	
Non-financial corporations	1,387	409	262	149	627	92	1,495	425	367	223	763	106	
of which: small and medium-sized enterprises	616	216	137	92	357		680	215	150	96	428		
Households	1,150	682	358	299	568	259	832	500	323	265	349	162	
DEBT INSTRUMENTS other than HFT	2,555	1,101	623	450	1,208		2,345	935	694	490	1,125		
Loan commitments given	34	2	2	1	12	0	60	2	5	1	27	1	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	378						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	496						0						

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

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

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 OTP-csoprot

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	-1,649	65	65	1,649	63	0	1,582	85	84	1,582	93	0	1,561	92	96	1,561	98	0	1,204	118	116	1,204	102	0
B Mining and quarrying	184	5	5	184	6	0	211	4	4	211	16	0	213	8	7	213	15	0	217	7	7	217	15	0
C Manufacturing	3,658	197	195	3,658	187	0	3,612	159	157	3,612	173	0	4,311	175	173	4,311	183	0	5,206	195	191	5,206	189	0
D Electricity, gas, steam and air conditioning supply	1,602	8	8	1,602	24	0	1,609	6	6	1,609	29	0	1,630	6	6	1,629	24	0	1,890	3	3	1,890	25	0
E Water supply	146	1	1	146	12	0	152	1	1	152	12	0	178	1	1	178	12	0	187	2	2	187	12	0
F Construction	1,929	89	88	1,951	99	18	1,988	101	99	1,973	64	17	1,829	106	105	1,812	72	16	1,969	101	99	1,969	75	0
G Wholesale and retail trade	4,621	180	178	4,621	214	0	4,674	173	170	4,674	213	0	4,858	202	200	4,858	227	0	5,266	223	219	5,266	255	0
H Transport and storage	1,395	85	84	1,395	53	0	1,396	80	79	1,396	80	0	1,434	72	71	1,434	56	0	1,449	77	76	1,449	54	0
I Accommodation and food service activities	1,018	40	39	1,018	103	0	962	37	36	962	86	0	1,044	39	39	1,044	83	0	1,050	33	33	1,050	75	0
J Information and communication	58	14	14	58	12	0	59	14	14	59	15	0	64	14	14	64	15	0	63	17	17	63	16	0
K Financial and insurance activities	445	1	1	443	5	0	438	0	0	436	4	0	454	1	1	452	3	0	493	1	1	490	4	0
L Real estate activities	2,590	48	47	2,590	94	0	2,802	86	85	2,802	127	0	2,993	48	47	2,993	113	0	2,815	45	45	2,815	115	0
M Professional, scientific and technical activities	751	22	22	750	21	1	894	20	19	893	23	1	980	24	24	979	23	1	1,022	24	24	1,021	23	1
N Administrative and support service activities	647	23	23	647	20	0	689	20	20	689	22	0	777	25	24	777	23	0	802	21	21	802	25	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	2	0	0	2	0	0	2	0	0	2	0	0	10	0	0	10	0	0
P Education	31	1	1	31	1	0	30	1	1	30	1	0	38	1	1	38	1	0	37	1	1	37	1	0
Q Human health services and social work activities	144	3	3	144	5	0	144	4	4	144	5	0	218	4	4	218	6	0	227	4	4	227	6	0
R Arts, entertainment and recreation	44	2	2	44	2	0	46	2	2	46	2	0	74	2	2	74	3	0	76	2	2	76	3	0
S Other services	660	117	115	660	154	0	329	82	81	329	93	0	569	99	98	569	108	0	528	97	95	528	106	0
Loans and advances	21,493	891	889	21,622	1,035	19	21,252	874	861	21,722	1,038	18	23,825	926	914	23,806	1,065	17	25,601	920	914	25,600	1,101	1

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.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
OTP-csoprot

(m€ EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023						
	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	Unlikely to pay that are not past due or past due <= 90 days		Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days				
Gross carrying amount	54,330	51,644	924	2,686	928	53,638	51,062	877	2,576	988	59,522	56,902	1,629	2,620	984	0	0	0	0
Of which secured	26,230	24,730	797	1,500	684	24,929	23,489	780	1,440	754	28,827	27,348	1,085	1,480	752	0	0	0	0
Of which secured with immovable property	19,861	18,978	87	883	425	20,149	19,259	87	890	454	22,706	21,791	87	915	458	0	0	0	0
Of which instruments with LTV higher than 60% and lower or equal to 80%	5,019	4,860		199	101	4,972	4,810		162	101	5,302	5,145		156	97	0	0	0	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,420	2,344		75	34	2,291	2,225		66	27	2,451	2,384		67	29	0	0	0	0
Of which instruments with LTV higher than 100%	2,872	2,724		149	38	2,729	2,598		130	53	2,953	2,827		126	31	0	0	0	0
Accumulated impairment for secured assets	1,355	530	22	815	285	1,273	544	27	729	303	1,292	562	34	729	272	0	0	0	0
Collateral																			
Of which value capped at the value of exposure	24,249	23,773	108	476	278	24,695	24,183	115	512	335	28,491	27,946	100	545	362	0	0	0	0
Of which immovable property	18,906	18,506	76	400	241	19,228	18,797	75	431	273	21,507	21,055	77	451	286	0	0	0	0
Of which value above the cap	31,577	29,430	135	2,148	987	33,516	31,332	146	2,185	1,077	34,345	32,100	136	2,245	1,100	0	0	0	0
Of which immovable property	29,073	27,055	104	1,968	887	31,074	29,098	111	1,976	958	32,442	30,430	117	2,012	985	0	0	0	0
Financial guarantees received	4,986	4,907	11	79	49	5,354	5,272	19	82	46	5,648	5,564	27	84	50	0	0	0	0
Accumulated partial write-off	-422	0	0	-421	-4	-570	0	0	-570	-5	-552	0	0	-552	-8	0	0	0	0

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.