



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

OTP Bank Nyrt.

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		4,579.11	4,080.34
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		79.59	-49.32
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-904.01	-1,713.43
Cumulative 3y: Profit or (-) loss for the year		919.58	-733.79
Coverage ratio - Default stock	71.39%	65.26%	66.82%
Common Equity Tier 1 capital	2,811.08	3,052.14	1,983.62
Total Risk exposure amount	20,969.45	20,969.45	21,517.33
Common Equity Tier 1 ratio, %	13.4%	14.6%	9.2%
Fully loaded Common Equity Tier 1 ratio, %	12.9%	14.6%	9.2%
Tier 1 capital	2,811.08	3,052.14	1,983.62
Total leverage ratio exposures	34,237.23	34,237.23	34,237.23
Leverage ratio, %	8.2%	8.9%	5.8%
Fully loaded leverage ratio, %	7.9%	8.9%	5.8%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

OTP Bank Nyrt.

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mH EUR, %)														
OTP Bank Nyrt.	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mH EUR, %)														
Hungary	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mH EUR, %)														
Russian Federation	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mH EUR, %)														
Ukraine	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
OTP Bank Nyrt.

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mln EUR, %)																
Montenegro	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mln EUR, %)																
Montenegro	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mln EUR, %)																
Montenegro	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
OTP Bank Nyrt.	Central governments or central banks	12,770	0	529	0	11	0	0.0%
	Regional governments or local authorities	176	0	57	0	1	0	100.0%
	Public sector entities	192	0	162	1	1	0	18.0%
	Multilateral Development Banks	4	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,522	0	775	0	1	0	94.8%
	Corporates	4,849	412	4,940	435	238	821	66.6%
	of which: SME	1,311	98	1,209	107	14	278	74.0%
	Retail	5,061	95	3,744	102	162	797	89.4%
	of which: SME	375	4	230	5	3	36	89.6%
	Secured by mortgages on immovable property	7,208	576	3,887	585	152	1,063	65.3%
	of which: SME	1,144	87	887	87	29	239	73.2%
	Items associated with particularly high risk	62	0	94	0	9	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	66	0	66	0	0	0	0.0%
	Equity	107	0	232	0	31	0	0.0%
Securitisation								
Other exposures	1,640	0	1,085	0	72	0	0.0%	
Standardised Total	33,656	1,084	15,570	1,122	678	2,701	71.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Hungary	Central governments or central banks	10,486	0	37	0	8	0	0.0%
	Regional governments or local authorities	105	0	24	0	0	0	100.0%
	Public sector entities	155	0	135	0	0	0	37.4%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	336	0	224	0	0	0	60.0%
	Corporates	2,251	221	2,144	223	52	114	34.2%
	of which: SME	820	16	748	18	5	38	70.5%
	Retail	1,610	45	1,179	48	64	242	84.3%
	of which: SME	156	2	89	2	1	12	85.3%
	Secured by mortgages on immovable property	3,520	166	1,500	167	104	272	62.1%
	of which: SME	434	29	272	29	21	176	85.8%
	Items associated with particularly high risk	23	0	34	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	65	0	65	0	0	0	0.0%
	Equity	101	0	225	0	29	0	0.0%
Securitisation								
Other exposures	760	0	630	0	15	0	0.0%	
Standardised Total	19,411	432	6,207	438	263	629	59.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Russian Federation	Central governments or central banks	142	0	71	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	152	0	129	0	0	0	0.0%
	Corporates	197	0	197	0	9	16	100.0%
	of which: SME	8	0	8	0	0	13	100.0%
	Retail	814	10	610	10	51	187	94.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	118	9	103	9	2	19	67.3%
	of which: SME	44	0	44	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	66	0	33	0	6	0	0.0%	
Standardised Total	1,488	19	1,129	19	68	221	92.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ukraine	Central governments or central banks	172	0	257	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3	0	3	0	0	0	0.0%
	Corporates	464	33	697	36	123	249	88.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	59	3	44	3	11	81	96.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	73	43	73	45	24	291	87.0%
	of which: SME	0	9	0	9	0	4	30.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	51	0	32	0	6	0	0.0%	
Other exposures								
Standardised Total	822	80	1,107	83	164	622	88.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Bulgaria	Central governments or central banks	1,019	0	2	0	0	0	0.0%
	Regional governments or local authorities	2	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	15	0	13	0	0	0	0.0%
	Corporates	613	6	613	8	21	58	90.8%
	of which: SME	36	36	36	0	3	3	100.0%
	Retail	1,337	11	991	12	38	145	93.2%
	of which: SME	65	1	37	2	2	23	95.5%
	Secured by mortgages on immovable property	1,393	137	801	138	9	254	65.0%
	of which: SME	212	14	187	14	3	21	60.9%
	Items associated with particularly high risk	3	0	4	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	4	0	4	0	0	0	0.0%	
Securitisation	332	0	176	0	24	0	0.0%	
Other exposures								
Standardised Total	4,718	153	2,604	157	93	457	74.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Romania	Central governments or central banks	229	0	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	5	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	69	0	63	0	0	0	0.0%
	Corporates	392	19	386	21	3	52	73.3%
	of which: SME	141	3	135	3	0	7	69.5%
	Retail	412	7	309	7	7	31	81.2%
	of which: SME	78	0	58	0	0	0	0.0%
	Secured by mortgages on immovable property	890	91	544	92	2	140	60.6%
	of which: SME	283	2	259	2	0	12	83.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0.0%
Equity	0	0	0	0	1	0	0.0%	
Securitisation								
Other exposures	73	0	37	0	3	0	0.0%	
Standardised Total	2,074	117	1,336	121	16	223	65.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrta.

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Croatia	Central governments or central banks	400	0	0	0	3	0	0.0%
	Regional governments or local authorities	15	0	7	0	0	0	0.0%
	Public sector entities	32	0	25	1	1	0	12.8%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	76	0	76	0	0	0	0.0%
	Corporates	245	18	228	26	5	37	66.6%
	of which: SME	149	17	133	23	4	28	62.0%
	Retail	422	8	316	10	-4	60	88.6%
	of which: SME	9	0	7	0	0	0	45.6%
	Secured by mortgages on immovable property	519	48	472	52	4	38	43.9%
	of which: SME	110	21	71	21	1	17	44.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	2	0	2	0	0	0	0.0%	
Securitisation								
Other exposures	139	0	101	0	8	0	0.0%	
Standardised Total	1,849	75	1,227	87	18	135	64.3%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Slovakia	Central governments or central banks	80	0	0	0	0	0	0.0%
	Regional governments or local authorities	31	0	6	0	0	0	0.0%
	Public sector entities	4	0	2	0	0	0	80.9%
	Multilateral Development Banks	4	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	299	19	293	23	1	28	59.4%
	of which: SME	24	1	19	1	0	0	1.0%
	Retail	254	5	178	5	3	13	73.1%
	of which: SME	67	1	38	1	0	1	51.1%
	Secured by mortgages on immovable property	514	34	237	35	1	16	31.7%
	of which: SME	11	0	11	0	0	0	22.6%
	Items associated with particularly high risk	11	0	17	0	8	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	1	0	0.0%	
Securitisation								
Other exposures	58	0	23	0	1	0	0.0%	
Standardised Total	1,256	58	758	63	16	56	49.4%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Montenegro	Central governments or central banks	95	0	95	0	0	0	0.0%
	Regional governments or local authorities	13	0	13	0	0	0	100.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	46	0	46	0	0	0	0.0%
	Corporates	113	54	113	55	23	133	71.1%
	of which: SME	106	28	106	29	5	104	78.7%
	Retail	89	4	67	4	1	21	84.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	70	10	70	10	1	15	59.1%
	of which: SME	0	1	0	1	0	2	62.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	105	0	20	0	3	0	0.0%	
Standardised Total	532	68	425	69	28	168	71.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ²
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ²
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
OTP Bank Nyrt.	Central governments or central banks	0.0%	11	-	0.0%	11	-	0.0%	11	-
	Regional governments or local authorities	0.0%	1	100.0%	0.0%	1	100.0%	0.0%	1	100.0%
	Public sector entities	0.0%	1	18.0%	0.0%	1	18.0%	0.0%	1	18.0%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	1	94.8%	0.0%	1	94.8%	0.0%	1	94.8%
	Corporates	1.4%	1,149	67.3%	1.3%	1,216	66.7%	1.3%	1,278	66.2%
	of which: SME	1.0%	306	70.9%	0.9%	318	68.5%	0.9%	329	66.5%
	Retail	3.4%	1,149	83.3%	3.1%	1,300	78.8%	2.9%	1,434	75.8%
	of which: SME	2.0%	47	81.1%	2.1%	55	75.8%	2.0%	62	72.5%
	Secured by mortgages on immovable property	0.8%	1,345	63.0%	0.7%	1,399	59.6%	0.6%	1,445	56.8%
	of which: SME	0.5%	274	66.9%	0.5%	280	62.2%	0.4%	285	58.5%
	Items associated with particularly high risk	0.0%	9	-	0.0%	9	-	0.0%	9	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Equity	0.0%	31	-	0.0%	31	-	0.0%	31	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	72	-	0.0%	72	-	0.0%	72	-	
Standardised Total	0.9%	3,769	69.8%	0.8%	4,042	67.3%	0.7%	4,283	65.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
OTP Bank Nyrt.	Central governments or central banks	0.0%	11	-	0.0%	11	-	0.0%	11	-
	Regional governments or local authorities	0.0%	1	100.0%	0.0%	1	100.0%	0.0%	1	100.0%
	Public sector entities	0.0%	1	18.0%	0.0%	1	18.0%	0.0%	1	18.0%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	1	94.8%	0.0%	1	94.8%	0.0%	1	94.8%
	Corporates	2.2%	1,238	71.6%	3.4%	1,404	71.8%	3.0%	1,545	71.9%
	of which: SME	1.4%	324	73.3%	1.7%	347	70.2%	1.5%	367	67.8%
	Retail	6.3%	1,315	83.7%	5.5%	1,572	78.4%	4.2%	1,751	75.6%
	of which: SME	3.0%	52	83.2%	4.0%	66	77.7%	3.8%	79	74.9%
	Secured by mortgages on immovable property	1.5%	1,417	63.0%	1.7%	1,554	58.9%	1.5%	1,671	56.4%
	of which: SME	0.8%	277	65.7%	1.0%	288	59.5%	1.0%	299	55.6%
	Items associated with particularly high risk	0.0%	9	-	0.0%	9	-	0.0%	9	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Equity	0.0%	31	-	0.0%	31	-	0.0%	31	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	72	-	0.0%	72	-	0.0%	72	-	
Standardised Total	1.6%	4,095	71.5%	1.6%	4,656	68.6%	1.3%	5,092	66.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Hungary	Central governments or central banks	0.0%	8	-	0.0%	8	-	0.0%	8	-
	Regional governments or local authorities	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Public sector entities	0.0%	0	37.4%	0.0%	0	37.4%	0.0%	0	37.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	60.0%	0.0%	0	60.0%	0.0%	0	60.0%
	Corporates	0.4%	178	35.1%	0.3%	186	35.2%	0.3%	194	35.2%
	of which: SME	0.3%	47	62.6%	0.3%	49	57.4%	0.3%	52	53.2%
	Retail	1.7%	327	77.3%	1.7%	355	72.2%	1.8%	381	68.4%
	of which: SME	1.2%	14	76.7%	1.1%	16	71.9%	1.2%	18	68.5%
	Secured by mortgages on immovable property	0.4%	439	65.4%	0.3%	459	62.3%	0.3%	474	59.4%
	of which: SME	0.0%	197	83.3%	0.0%	197	81.1%	0.0%	197	79.1%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Equity	0.0%	29	-	0.0%	29	-	0.0%	29	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	15	-	0.0%	15	-	0.0%	15	-	
Standardised Total	0.3%	996	60.0%	0.2%	1,051	57.8%	0.2%	1,102	55.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Hungary	Central governments or central banks	0.0%	8	-	0.0%	8	-	0.0%	8	-
	Regional governments or local authorities	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Public sector entities	0.0%	0	37.4%	0.0%	0	37.4%	0.0%	0	37.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	60.0%	0.0%	0	60.0%	0.0%	0	60.0%
	Corporates	0.6%	187	36.8%	0.6%	200	37.2%	0.5%	213	37.6%
	of which: SME	0.5%	50	64.7%	0.5%	54	58.0%	0.5%	58	53.5%
	Retail	2.8%	353	78.4%	3.5%	408	72.0%	3.2%	454	68.7%
	of which: SME	1.8%	16	77.6%	1.9%	18	72.8%	1.9%	21	69.9%
	Secured by mortgages on immovable property	0.8%	454	63.4%	0.8%	491	58.6%	0.8%	523	54.7%
	of which: SME	0.0%	197	82.7%	0.0%	197	79.7%	0.0%	198	77.2%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Equity	0.0%	29	-	0.0%	29	-	0.0%	29	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	15	-	0.0%	15	-	0.0%	15	-	
Standardised Total	0.4%	1,046	60.3%	0.5%	1,152	57.4%	0.4%	1,242	55.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	2.3%	29	85.3%	2.4%	36	82.5%	2.5%	41	79.0%
	of which: SME	2.0%	13	96.1%	2.2%	13	92.6%	2.4%	13	89.4%
	Retail	10.3%	329	94.6%	8.9%	397	93.9%	8.4%	454	93.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	4.3%	26	55.4%	3.3%	29	50.4%	2.6%	32	47.4%
	of which: SME	0.6%	0	8.9%	0.6%	1	8.8%	0.6%	1	8.8%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	6	-	0.0%	6	-	0.0%	6	-	
Standardised Total	6.3%	390	89.4%	5.3%	468	88.0%	4.8%	532	87.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Russian Federation	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	2.9%	31	87.6%	4.6%	41	83.2%	4.7%	50	80.3%
	of which: SME	2.5%	13	95.9%	2.4%	13	90.6%	4.7%	13	86.3%
	Retail	16.2%	387	97.5%	11.4%	468	96.9%	8.4%	519	96.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	7.3%	31	58.5%	6.1%	38	55.1%	5.2%	42	52.4%
	of which: SME	1.0%	0	10.3%	1.3%	1	11.6%	1.5%	2	12.4%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0							

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Ukraine	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	4.1%	396	87.2%	3.6%	416	86.5%	3.3%	433	86.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	11.3%	100	94.3%	10.5%	106	93.1%	9.6%	111	92.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	7.9%	324	85.3%	6.2%	329	84.0%	5.0%	331	83.2%
	of which: SME	-	5	-	39.2%	5	-	39.2%	5	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	6	-	0.0%	6	-	0.0%	6	-	
Standardised Total	4.0%	826	87.2%	3.4%	857	86.2%	2.9%	881	85.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Ukraine	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	7.6%	439	94.4%	14.7%	515	92.9%	13.9%	571	92.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	47.7%	126	94.2%	48.0%	137	93.5%	33.7%	140	93.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	22.6%	339	84.8%	24.3%	352	84.1%	23.1%	357	83.7%
	of which: SME	-	6	-	45.1%	7	-	50.6%	7	-
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	6	-	0.0%	6	-	0.0%	6	-	
Standardised Total	10.1%	910	90.1%	12.0%	1,010	89.4%	9.6%	1,073	89.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Bulgaria	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	1.8%	91	87.2%	2.2%	104	84.6%	2.0%	116	83.0%
	of which: SME	0.2%	3	94.5%	0.2%	3	93.9%	0.2%	3	94.5%
	Retail	1.4%	202	78.8%	1.4%	220	70.7%	1.3%	237	65.6%
	of which: SME	4.8%	28	89.6%	5.7%	31	85.2%	5.4%	34	82.5%
	Secured by mortgages on immovable property	0.9%	279	61.4%	0.9%	294	58.2%	0.9%	306	55.3%
	of which: SME	0.8%	26	52.1%	0.9%	28	46.3%	0.8%	29	42.7%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	24	-	0.0%	24	-	0.0%	24	-	
Standardised Total	0.9%	596	69.3%	0.9%	643	65.1%	0.9%	683	61.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Bulgaria	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	2.5%	95	89.8%	4.1%	121	88.1%	4.6%	148	87.1%
	of which: SME	0.3%	3	93.9%	0.4%	3	95.9%	0.5%	3	79.3%
	Retail	1.9%	210	78.0%	2.5%	243	68.6%	2.3%	272	63.9%
	of which: SME	6.3%	30	92.1%	11.1%	36	87.4%	12.2%	42	84.6%
	Secured by mortgages on immovable property	1.3%	295	63.2%	2.1%	327	59.5%	2.3%	360	57.5%
	of which: SME	1.1%	28	54.6%	2.0%	34	50.3%	2.1%	39	47.4%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	24	-	0.0%	24	-	0.0%	24	-	
Standardised Total	1.3%	625	70.5%	1.9%	715	65.9%	1.9%	804	63.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Romania	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	1.9%	63	71.7%	1.9%	70	70.5%	1.8%	76	69.5%
	of which: SME	2.1%	10	64.0%	2.0%	13	61.5%	2.0%	15	60.1%
	of which: SME	5.1%	62	75.3%	5.1%	81	69.9%	5.2%	89	67.4%
	Retail	2.6%	2	55.5%	2.5%	4	55.6%	2.5%	6	55.6%
	of which: SME	1.3%	156	56.5%	1.2%	166	52.9%	1.2%	176	50.1%
	of which: SME	0.7%	14	55.9%	0.6%	16	46.0%	0.6%	18	40.2%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Equity	0.0%	1	-	0.0%	1	-	0.0%	1	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	3	-	0.0%	3	-	0.0%	3	-	
Standardised Total	1.9%	285	62.7%	1.8%	321	59.7%	1.8%	356	57.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Romania	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Public sector entities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	2.9%	70	77.1%	3.9%	85	75.8%	3.3%	96	75.1%
	of which: SME	3.1%	11	66.5%	4.3%	17	65.0%	3.6%	21	64.4%
	of which: SME	12.7%	65	70.9%	14.3%	142	69.2%	11.5%	172	69.1%
	Retail	3.8%	3	63.9%	5.2%	7	64.0%	4.5%	10	64.0%
	of which: SME	2.6%	171	56.5%	3.7%	205	53.7%	3.4%	234	52.9%
	of which: SME	1.0%	15	52.5%	1.2%	18	41.2%	1.0%	21	36.8%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Equity	0.0%	1	-	0.0%	1	-	0.0%	1	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	3	-	0.0%	3	-	0.0%	3	-	
Standardised Total	4.2%	340	63.6%	4.8%	435	61.7%	3.8%	506	61.2%	

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrč.

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Croatia	Central governments or central banks	0.0%	3	-	0.0%	3	-
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-
	Public sector entities	0.0%	1	12.8%	0.0%	1	12.8%
	Multilateral Development Banks	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-
	Corporates	1.3%	47	67.2%	1.1%	50	64.9%
	of which: SME	2.0%	37	63.4%	1.7%	40	61.1%
	Retail	1.3%	62	78.7%	1.4%	68	71.6%
	of which: SME	2.3%	0	46.5%	2.0%	1	44.3%
	Secured by mortgages on immovable property	0.6%	45	39.6%	0.6%	48	36.2%
	of which: SME	1.0%	19	40.7%	1.0%	20	37.9%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-
	Other exposures	-	8	-	-	8	-
	Standardised Total	0.6%	167	59.4%	0.6%	179	55.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Croatia	Central governments or central banks	0.0%	3	-	0.0%	3	-
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-
	Public sector entities	0.0%	1	12.8%	0.0%	1	12.8%
	Multilateral Development Banks	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-
	Corporates	2.2%	53	72.4%	2.1%	59	69.0%
	of which: SME	3.4%	43	69.0%	3.4%	48	65.6%
	Retail	2.2%	66	76.7%	2.9%	77	88.0%
	of which: SME	3.8%	1	49.9%	3.9%	1	48.4%
	Secured by mortgages on immovable property	1.6%	50	40.3%	1.7%	59	36.3%
	of which: SME	2.0%	20	40.3%	2.1%	22	38.2%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-
	Other exposures	-	8	-	-	8	-
	Standardised Total	1.1%	181	60.2%	1.4%	207	54.3%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Slovakia	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	80.9%	0.0%	0	80.9%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-
	Corporates	0.8%	31	58.8%	0.7%	33	57.4%
	of which: SME	0.7%	1	55.1%	0.7%	1	50.8%
	Retail	2.3%	22	65.0%	2.0%	27	60.8%
	of which: SME	0.6%	2	62.0%	0.6%	3	57.4%
	Secured by mortgages on immovable property	0.4%	19	28.5%	0.3%	21	26.7%
	of which: SME	0.1%	0	13.5%	0.1%	0	11.6%
	Items associated with particularly high risk	0.0%	8	-	0.0%	8	-
	Covered bonds	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-
	Equity	0.0%	1	-	0.0%	1	-
	Other exposures	-	1	-	-	1	-
	Standardised Total	0.8%	83	47.0%	0.7%	92	45.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Slovakia	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	80.9%	0.0%	0	80.9%
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-
	Corporates	1.1%	35	64.5%	1.4%	39	62.5%
	of which: SME	1.0%	1	62.3%	1.3%	1	58.5%
	Retail	5.2%	30	65.1%	6.5%	45	61.6%
	of which: SME	0.9%	3	69.4%	1.1%	3	62.8%
	Secured by mortgages on immovable property	0.6%	21	28.8%	0.8%	26	27.9%
	of which: SME	0.2%	0	13.9%	0.3%	0	13.5%
	Items associated with particularly high risk	0.0%	8	-	0.0%	8	-
	Covered bonds	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-
	Equity	0.0%	1	-	0.0%	1	-
	Other exposures	-	1	-	-	1	-
	Standardised Total	1.6%	96	49.9%	1.9%	120	48.3%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Montenegro	Central governments or central banks	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	100.0%	0.0%	0	100.0%
	Public sector entities	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-
	Corporates	1.5%	170	75.8%	1.6%	172	74.5%
	of which: SME	1.9%	111	76.8%	2.1%	113	75.0%
	Retail	0.2%	24	89.6%	0.2%	24	85.2%
	of which: SME	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.5%	17	63.6%	0.5%	18	62.1%
	of which: SME	-	2	62.0%	-	2	62.0%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-
	Other exposures	-	3	-	-	3	-
	Standardised Total	0.5%	214	76.0%	0.5%	217	74.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Montenegro	Central governments or central banks	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	100.0%	0.0%	0	100.0%
	Public sector entities	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-
	Corporates	2.1%	173	76.7%	3.3%	177	74.8%
	of which: SME	2.7%	112	76.8%	4.2%	116	74.3%
	Retail	0.4%	25	89.0%	0.6%	25	81.0%
	of which: SME	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.8%	19	67.0%	1.2%	20	64.8%
	of which: SME	-	2	62.0%	-	2	62.0%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-
	Other exposures	-	3	-	-	3	-
	Standardised Total	0.7%	219	77.0%	1.0%	224	74.4%

2016 EU-wide Stress Test: Credit risk STA

OTP Bank Nyrt.

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Securitisations

OTP Bank Nyrt.

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	0						
	Total	0						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

OTP Bank Nyrt.

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables										
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	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	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	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	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		6,694	6,694	3,733	0	79	2,723	158	0	0	0	0	0	0	0	

Notes, definitions and regions:

(1) 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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

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

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragua, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Egypt and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

OTP Bank Nyrt.

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	16,692	16,692	16,692	16,692	16,692	16,692	16,692
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	16,692	16,692	16,692	16,692	16,692	16,692	16,692
Risk exposure amount for market risk	1,471	1,471	1,471	1,471	1,471	1,471	1,471
Risk exposure amount for operational risk	2,739	2,739	2,739	2,739	3,287	3,287	3,287
Other risk exposure amounts	67	67	67	67	67	67	67
Total risk exposure amount	20,969	20,969	20,969	20,969	21,517	21,517	21,517

2016 EU-wide Stress Test - P&L

OTP Bank Nyrt.

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,733	1,600	1,531	1,448	1,458	1,367	1,256
Interest income	2,523	2,157	2,128	2,079	2,249	2,181	2,085
(Interest expense)	-791	-557	-597	-631	-791	-814	-829
Dividend income	8	8	8	8	6	6	6
Net fee and commission income	678	678	678	678	503	503	503
Gains or (-) losses on financial assets and liabilities held for trading, net	-10	27	27	27	-89	20	20
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	-295	-22	-22	-22	-22	-22	-22
Total operating income, net	2,114	2,291	2,222	2,139	1,856	1,873	1,762
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-911	-390	-272	-241	-717	-560	-437
Other income and expenses not listed above, net	-1,031	-1,476	-1,480	-1,478	-1,509	-1,503	-1,500
Profit or (-) loss before tax from continuing operations	173	424	469	420	-370	-190	-175
(Tax expenses or (-) income related to profit or loss from continuing operations)	-2	-127	-141	-126	0	0	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	171	297	329	294	-370	-190	-175
Attributable to owners of the parent	172	298	330	295	-368	-188	-173
Amount of dividends paid	146	168	195	222	0	0	0
Attributable to owners of the parent net of estimated dividends	26	130	135	74	-368	-188	-173

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		(mih EUR,%)							
		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
OWN FUNDS	A	OWN FUNDS	3,416	3,359	3,503	3,586	2,905	2,704	2,517
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,811	2,825	2,969	3,052	2,371	2,170	1,984
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	-95	-95	-95	-95	-95	-95	-95
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,755	3,885	4,000	4,093	3,386	3,198	3,023
	A.1.3	Accumulated other comprehensive income	-503	-503	-503	-503	-503	-503	-503
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	45	45	45	45	-65	-65	-65
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	16	16	16	16	-16	-16	-16
	A.1.4	Other Reserves	270	270	270	270	270	270	270
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	2	2	2	2	2	2	2
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-5	-5	-5	-5	-5	-5
	A.1.8	(-) Intangible assets (including Goodwill)	-491	-491	-491	-491	-491	-491	-491
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-219	-219	-219	-219	-219	-219	-219
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	-295	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	392	-18	-9	0	26	13	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	3	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-27	-18	-9	0	26	13	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-10	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	426	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	131	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	295	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	-295	0	0	0	0	0	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,811	2,825	2,969	3,052	2,371	2,170	1,984	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	605	534	534	534	534	534	534	
A.4.1	Tier 2 Capital instruments	605	534	534	534	534	534	534	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	20,969	20,969	20,969	20,969	21,517	21,517	
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.41%	13.47%	14.16%	14.56%	11.02%	10.08%	9.22%
	C.2	Tier 1 Capital ratio	13.41%	13.47%	14.16%	14.56%	11.02%	10.08%	9.22%
	C.3	Total Capital ratio	16.29%	16.02%	16.71%	17.10%	13.50%	12.56%	11.70%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	12.94%	13.56%	14.20%	14.56%	10.90%	10.02%	9.22%
	D.2	Tier 1 Capital ratio (2)	12.94%	13.56%	14.20%	14.56%	10.90%	10.02%	9.22%
	D.3	Total Capital ratio (3)	15.83%	16.11%	16.75%	17.10%	13.38%	12.50%	11.70%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	
	G.1	Total leverage ratio exposures (transitional)	34,237	34,237	34,237	34,237	34,237	34,237	34,237
	G.2	Total leverage ratio exposures (fully loaded)	34,143	34,143	34,143	34,143	34,143	34,143	34,143
	G.3	Leverage ratio (transitional)	8.21%	8.25%	8.67%	8.91%	6.92%	6.34%	5.79%
G.4	Leverage ratio (fully loaded)	7.95%	8.33%	8.72%	8.94%	6.87%	6.32%	5.81%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))] / (B-B.1)$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)] / (B-B.1)$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3] / (B-B.1)$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

OTP Bank Nyrt.

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
Of which: defaulted							
(mln EUR)							
Debt securities (including at amortised cost and fair value)	6,940	0	3	3	0	3	0
Central banks	114	0	0	0	0	0	0
General governments	6,615	0	2	2	0	2	0
Credit institutions	53	0	0	0	0	0	0
Other financial corporations	129	0	0	0	0	0	0
Non-financial corporations	29	0	1	1	0	1	0
Loans and advances(including at amortised cost and fair value)	26,544	279	4,711	3,778	234	2,974	1,397
Central banks	5,212	0	0	0	0	0	0
General governments	409	1	9	8	2	1	9
Credit institutions	999	0	0	0	0	0	0
Other financial corporations	185	0	5	4	1	3	2
Non-financial corporations	7,009	23	2,239	1,627	27	1,258	738
Households	12,730	256	2,457	2,138	204	1,712	648
DEBT INSTRUMENTS other than HFT	33,484	279	4,714	3,781	234	2,977	1,397
OFF-BALANCE SHEET EXPOSURES	4,998		96	29	9	12	3

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

OTP Bank Nyrt.

31/12/2015					
	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		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	
(mln EUR)					
Debt securities (including at amortised cost and fair value)	1	1	1	1	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	1	1	1	1	0
Loans and advances (including at amortised cost and fair value)	2,334	1,887	1,099	1,047	888
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	1	1	1	1	0
Non-financial corporations	1,270	1,154	629	623	456
Households	1,063	732	469	423	432
DEBT INSTRUMENTS other than HFT	2,334	1,887	1,099	1,048	888
Loan commitments given	5	0	1	0	0

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