

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

OTP Bank Nyrt.

		1	2	3	4	5	6	7
	<u></u>	Actual		Baseline Scenario			Adverse Scenario	
Rov	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	2,142	2,104	2,055	2,021	1,886	1,801	1,721
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	48	2	2	2	-5	1	1
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-509	-162	-258	-253	-1,042	-715	-600
4	Profit or (-) loss for the year	708	755	629	608	-216	-21	-8
5	Coverage ratio: non-performing exposure (%)	64.42%	52.20%	46.97%	43.73%	54.47%	47.62%	44.28%
6	Common Equity Tier 1 capital	6,436	6,596	6,922	7,138	5,821	5,550	5,265
7	Total Risk exposure amount (all transitional adjustments included)	41,699	42,370	43,158	43,921	43,527	45,134	46,673
8	Common Equity Tier 1 ratio, %	15.43%	15.57%	16.04%	16.25%	13.37%	12.30%	11.28%
9	Fully loaded Common Equity Tier 1 ratio, %	14.24%	15.19%	15.86%	16.25%	12.45%	11.84%	11.20%
10	Tier 1 capital	6,436	6,596	6,922	7,138	5,821	5,550	5,265
11	Total leverage ratio exposures	70,236	70,236	70,236	70,236	70,236	70,236	70,236
12	Leverage ratio, %	9.16%	9.39%	9.86%	10.16%	8.29%	7.90%	7.50%
13	Fully loaded leverage ratio, %	8.34%	9.13%	9.73%	10.16%	7.64%	7.57%	7.44%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR							
15	provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No



		OTP Bank Nyrt.	_															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposi	ıre values			Risk expos	ure amounts								
				A-II	RB	F-II	RB	A-1	IRB	F-t	IRB	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposur	e Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks		0		0		0 0	(0		0	0	0 0	(0 (0 -
2		Central governments		0		0		0		0		0	0	0 0	(0 (0 -
3		Institutions		0		0		0		0		0	0	0	(0	ა -
4		Corporates		0		0		0		0		0	0	0	(0	ე -
5		Corporates - Of Which: Specialised Lending		0		0		0 0	(0)	0	0	0 0	()	0	ე -
6		Corporates - Of Which: SME		0		0		0 0	(0)	0	0	0 0	()	0	ე -
7		Retail		0		0		0 0	(0)	0	0	0 0	()	0	ე -
8		Retail - Secured on real estate property		0		0		0 0		0)	0	0	0 0	(0	ე -
9	OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: SME		0		0		0 0	(0)	0	0	0 0	(0	ე -
10	OTT Dark Hyrt.	Retail - Secured on real estate property - Of Which: non-SME		0		0		0 0	(0)	0	0	0 0	(0	ე -
11		Retail - Qualifying Revolving		0		0		0 0	(0)	0	0	0 0	()	0	ე -
12		Retail - Other Retail		0		0		0		0		0	0	0	(0	ე -
13		Retail - Other Retail - Of Which: SME		0		0		0		0		0	0	0	(0	ე -
14		Retail - Other Retail - Of Which: non-SME		0		0		0		0		0	0	0	(0	ე -
15		Equity		0		0		0		O			0	0	(0	ე -
16		Securitisation																
17		Other non-credit obligation assets		0		0		0		0			0	0 0	(0 (ა -
18		IRB TOTAL		0		0		0		0		0	0	0	0) -

									Actual						
									31/12/2020						
			Exposi	ıre values			Risk expos	ure amounts							
		A-I	RB	F-1	RB	A-I	RB	F-I	[RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposu	ire Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19	Central banks	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
20	Central governments	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
21	Institutions	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
22	Corporates	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
23	Corporates - Of Which: Specialised Lending	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
24	Corporates - Of Which: SME	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
25	Retail	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
26	Retail - Secured on real estate property	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
27 LILINGADY	Retail - Secured on real estate property - Of Which: SME	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
HUNGARY	Retail - Secured on real estate property - Of Which: non-SME	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
29	Retail - Qualifying Revolving	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
30	Retail - Other Retail	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
31	Retail - Other Retail - Of Which: SME	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
32	Retail - Other Retail - Of Which: non-SME	0		0 0		0 0	(0		0 0	0 0	0	0	C) -
33	Equity	0		0		0	(0	0 0	0	0	C) -
34	Securitisation														
35	Other non-credit obligation assets	0		0		0	(0	0 0	0	0	C) -
36	IRB TOTAL	0		0		0 0	(0		0 0	0 0	0	0	0	-

									Actual						
									31/12/2020						
			Exposu	re values			Risk expos	sure amounts							
		A-IR	lB	F-1	[RB	A-1	RB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposu	ire Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37	Central banks	0	(0		0 0	C	0 0		0 0	0 0	()	J (0 -
38	Central governments	0	(0		0 0	C	0 0		0 0	0 0	()) (0 -
39	Institutions	0	(0		0 0	C	0 0		0 0	0 0	()) (0 -
40	Corporates	0	(0		0 0	C	0 0		0 0	0 0	()) (0 -
41	Corporates - Of Which: Specialised Lending	0	(0		0 0	C	0 0		0 0	0 0	()) (0 -
42	Corporates - Of Which: SME	0	(0		0 0	C	0 0		0 0	0 0	() () r) -
43	Retail	0	(0		0 0	C	0 0		0 0	0 0	() () r) -
44	Retail - Secured on real estate property	0	(0		0 0	C	0 0		0 0	0 0	() () () -
45 BULGARIA	Retail - Secured on real estate property - Of Which: SME	0	(0		0 0	C	0 0		0 0	0 0	() () r) -
46 BULGARIA	Retail - Secured on real estate property - Of Which: non-SME	0	(0		0 0	C	0 0		0 0	0 0	() () () -
47	Retail - Qualifying Revolving	0	(0		0 0	C	0 0		0 0	0 0	() () () -
48	Retail - Other Retail	0	(0		0 0	C	0 0		0 0	0 0	() () () -
49	Retail - Other Retail - Of Which: SME	0	(0		0 0	C	0 0		0 0	0 0	()) () -
50	Retail - Other Retail - Of Which: non-SME	0	(0		0 0	C	0 0		0 0	0 0	() () () -
51	Equity	0	()		0	C	0		0	0 0	() () () -
52	Securitisation														
53	Other non-credit obligation assets	0	(0	C	0		0	0 0	()) (0 -
54	IRB TOTAL	0	(0		0	0	0		0 0	0	0		<u> </u>) -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-I	RB	A-1	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Chago 2 oversous
55		Central banks		0		0		0 0	(0		0	0 (0				٥ -
56		Central governments		0	(0		0	(0		0	0 (0) ()	ე -
57		Institutions		0	(0		0	(0		0	0 (0	0)	(ა -
58		Corporates		0	(0		0 0	(0		0	0 (0) (((ა -
59		Corporates - Of Which: Specialised Lending		0	(0		0 0	(0		0	0 (0	(((J -
60		Corporates - Of Which: SME		0	(0		0 0	(0		0	0 (0	(((J -
61		Retail		0	(0		0 0	(0		0	0 (0) () () (J -
62		Retail - Secured on real estate property		0	(0		0 0	(0		0	0 (0	(((J -
63	CDOATIA	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0	(0		0	0 (0	() ((J -
64	CROATIA	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0 0	(0		0	0 (0	() ((J -
65		Retail - Qualifying Revolving		0	(0		0 0	(0		0	0 (0	(() (J -
66		Retail - Other Retail		0	(0		0 0	(0		0	0 (0	(() (J -
67		Retail - Other Retail - Of Which: SME		0	(0		0 0	(0		0	0 (0	(((J -
68		Retail - Other Retail - Of Which: non-SME		0	(0		0 0	(0		0	0 (0) () () (J -
69		Equity		0	()		0	()			0 (0) () () (J -
70		Securitisation																
71		Other non-credit obligation assets		0	()		0	()			0 (0) () ()	J -
72		IRB TOTAL		0	(0		0	C	0		0	0	0	0	0	(J -



		OTP Bank Nyrt.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
			- 1								31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRB		F-IR	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	
				7, 1,1,5				7		•		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for	provisions for	Coverage Ratio - Stage 3 exposure
RowN				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
um			(mln EUR, %)	Non-deraulted	Deraulteu	Non-derauted	Deraulteu	Non-deraulted	Defaulted	Non-deraulted	Delaulteu							
73		Central banks		0	0	0	(0	(0		0 (0 0	C		0 0) -
74		Central governments		0	0	0	(0	(0)	0 ()	0 0	C	(0 0) -
75		Institutions		0	0	0	(0	(0)	0 (0 0	C		0 0) -
76		Corporates		0	0	0	(0	(0)	0 (0	C		0) -
77		Corporates - Of Which: Specialised Lending		0	0	0	(0	(0)	0		0	C		0) -
78		Corporates - Of Which: SME		0	0	0	(0	(0)	0		0	C		0) -
79		Retail		0	0	0	(0	(0)	0 (0	C		0) -
80		Retail - Secured on real estate property		0	0	0	(0	(0)	0		0 0	C		0 0) -
81	SERBIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	(0)	0 0		0 0	С		0 0) -
82	SEKDIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0	(0)	0 0	(0 0	C		0 0) -
83		Retail - Qualifying Revolving		0	0	0	(0	(0)	0 (0 0	C	1	0 0) -
84		Retail - Other Retail		0	0	0	(0	(0)	0 (0 0	C		0 0) -
85		Retail - Other Retail - Of Which: SME		0	0	0	(0	(0)	0 (0	C		0) -
86		Retail - Other Retail - Of Which: non-SME		0	0	0		0	(0)	0		0	C		0) -
87		Equity		0	0			0		J				UJ C	C		0) -
88		Securitisation						0				,					0	
89		Other non-credit obligation assets		0	0			0			1						0)
90		IRB TOTAL		U		U		ט		ט		<u>U</u>		ט וע	U		0	<u>'</u>

											Actual							
											Actual 31/12/2020							
					Evnosu	re values			Dick evnes	ure amounts	31/12/2020	_		T				
												+						
	_			A	IRB	F	IRB	A	IRB	F	IRB	Chana 1 avenanus	Chana 2 avenagemen	Chara 2 avenagemen	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	N The state of the		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0		0	(0	(0	(0	0	0	0	0	0	-
92		Central governments		0	(0	(0	(0	(0	0	0	0	0	0	-
93		Institutions		0	(0	(0	(0	(0	0	0	0	0	0	-
94		Corporates		0	(0	(0	(0	(0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending		0		0	(0	(0	(0	0	0	0	0	0	-
96		Corporates - Of Which: SME		0		0	(0		0	(0	0	0	0	0	0	-
97		Retail		0		0		0		0	(0	0	0	0	0	0	-
98		Retail - Secured on real estate property		0	(0		0		0	(0	0	0	0	0	0	-
99	SLOVENIA	Retail - Secured on real estate property - Of Which: SME		0		0		0		0		0	0	0	0	0	0	-
100	SLOVENIA	Retail - Secured on real estate property - Of Which: non-SME		0		0		0		0		0	0	0	0	0	0	-
101		Retail - Qualifying Revolving		0		0)	0)	0	(0	0	0	0	0	0	-
102		Retail - Other Retail		0		0	(0)	0	(0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME		0		0)	0)	0	(0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME		0		0	(0)	0	(0	0	0	0	0	0	-
105		Equity		0				0	(0	0	0	0	0	0	-
106		Securitisation																
107		Other non-credit obligation assets		0				0)			0	0	0	0	0	0	-
108		IRB TOTAL		0		0		0	0	0		0	0	0	0	0	0	-

											Actual							
											31/12/2020							
					Exposi	ure values			Risk expos	sure amounts								
				A-	IRB	F-	IRB	A-	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		C)	0 ()	0 0		0		0	C)	0	C	0) -
110		Central governments		C)	0		0 0		0		0	C	0	0	C	C) -
111		Institutions		C)	0		0 0		0		0	C	0	0	C	O) -
112		Corporates		C)	0		0 0		0		0	C		0	C	C) -
113		Corporates - Of Which: Specialised Lending		C)	0		0 0		0		0	C)	0	C	C) -
114		Corporates - Of Which: SME		C)	0		0		0		0	C		0	C	0) -
115		Retail		C)	0		0		0		0	C		0	C	0) -
116		Retail - Secured on real estate property		C)	0		0 0		0		0	C		0	C	C) -
117	ROMANIA	Retail - Secured on real estate property - Of Which: SME		C)	0		0		0		0	C		0	C	0) -
118	KOMANIA	Retail - Secured on real estate property - Of Which: non-SME		C)	0)	0 0		0		0	C)	0	C	O) -
119		Retail - Qualifying Revolving		C)	0		0		0		0	C		0	C	0) -
120		Retail - Other Retail		C)	0		0		0		0	C		0	C	0) -
121		Retail - Other Retail - Of Which: SME		C)	0		0 0		0		0	C		0	C	C) -
122		Retail - Other Retail - Of Which: non-SME		C)	0		0		0		0	C		0	C	0) -
123		Equity		C)	0		C		0			C		0	C	0) -
124		Securitisation																
125		Other non-credit obligation assets		C		0		C		0		(C) (0	C	0) -
126		IRB TOTAL		0		0		0		0			0	0	0	0	0	/ -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts	02, 22, 2020							
				A-I		F-I	RB	A-I		F-I	[RB				Stock of	Stock of	Stock of	Coverage Patie
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	(11111 2014 70)	0	(0		0 0	(0		0 0			0	C		0 -
128		Central governments		0	(0	(0 0	(0		0 0	O) (0	C		J -
129		Institutions		0	(0		0 0	(0		0 0	0) (0	C	0 (J -
130		Corporates		0	(0		0 0	(0		0 0	0	0	0	C	0	J -
131		Corporates - Of Which: Specialised Lending		0	(0		0 0	(0		0 0	0	0	0	0	0	J -
132		Corporates - Of Which: SME		0	(0		0 0	(0		0 0	0	0	0	C	0	J -
133		Retail		0	(0		0 0	(0		0 0	0	0	0	0) (J -
134		Retail - Secured on real estate property		0	(0		0	(0		0 0	0	0	0	0		J -
135	UKRAINE	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0	(0		0 0	0	0	0	0) (J -
136	UKKAINL	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0	(0		0 0	0	0	0	0		J -
137		Retail - Qualifying Revolving		0	(0		0 0	(0		0 0	0	0	0	0	0	J -
138		Retail - Other Retail		0	(0		0	(0		0	0	0	0	0) -
139		Retail - Other Retail - Of Which: SME		0	(0		0	(0		0 0	0	0	0	0		J -
140		Retail - Other Retail - Of Which: non-SME		0	(0		0 0	(0		0 0	0	0	0	0) (J -
141		Equity		0	()		0	(0		(0	0	0	0		J -
142		Securitisation																
143		Other non-credit obligation assets		0	(0	(0		(0	0	0	0		J -
144		IRB TOTAL		0	(0		0		0		0 0	0	0	0	0	0	<u>/</u> -



2021 EU-wide Stress Test: Credit risk IRB OTP Bank Nyrt.

		OTP Bank Nyrt.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			- 1								Actual							
			- 1								31/12/2020							
			- 1		Exposu	re values			Risk expos	ure amounts								
				A-IR		F-IR	В	A-II		F-I	RB				Stock of	Stock of	Stock of	Coverage Patie -
RowN um		(mln EUR,%)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks		0	(0	C	0	C	0		0	(0	C	0	-
146		Central governments		0	(0	0	0	C	0	(0	(0	0	C	0	-
147		Institutions		0	(0	0	0	C	0	(0	(0	0	C	0	-
148		Corporates		0	(0	C	0	C	0	(0	(0	0	C	0	-
149		Corporates - Of Which: Specialised Lending		0	(0	0	0	C	0	(0	(0	0	C	0	-
150		Corporates - Of Which: SME		0	(0	0	0	C	0	(0	(0	0	C	0	-
151		Retail		0	(0	0	0	C	0	(0	(0	0	C	0	-
152		Retail - Secured on real estate property		0	(0	0	0		0	(0	(0	0		0	-
153	RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME		0	(0	0	0		0	(0	(0	0		0	-
154	100001/11 EDEN (1101)	Retail - Secured on real estate property - Of Which: non-SME		0	(0	0	0		0	(0	(0	0	C	0	-
155		Retail - Qualifying Revolving		0	(0	0	0	C	0	(0	(0 0	0	C	0	-
156		Retail - Other Retail		0	(0	0	0	C	0	(0	(0 0	0	C	0	-
157		Retail - Other Retail - Of Which: SME		0	(0	0	0	С	0	(0	(0 0	0	С	0	-
158		Retail - Other Retail - Of Which: non-SME		0	(0	0	0	C	0	(0	(0 (0	C	0	-
159		Equity		0	(0				0	(0 (0	C	0	-
160		Securitisation										-			-	_		
161		Other non-credit obligation assets		0	(_	0	0			0	(0	0	0	-
162		IRB TOTAL				U	0	U U	U	u U	•	ט עי		<u> </u>	U		0	-

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-IF	RB .	F-I	RB	A-II	₹В	F-I	₹В			Stock of	Stock of	Stock of	Coverage Ratio -
RowN			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks		0	(0		0 0	C	0		0	0 0	0	0	0	-
164		Central governments		0	C	0		0	C	0		0	0 0	0	0	0	-
165		Institutions		0	C	0		0	C	0		0 0	0 0	0	0	0	-
166		Corporates		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
167		Corporates - Of Which: Specialised Lending		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
168		Corporates - Of Which: SME		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
169		Retail		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
170		Retail - Secured on real estate property		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
171	MONTENEGRO	Retail - Secured on real estate property - Of Which: SME		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
172	MONTENEGRO	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
173		Retail - Qualifying Revolving		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
174		Retail - Other Retail		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
175		Retail - Other Retail - Of Which: SME		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME		0	C	0		0 0	C	0		0 0	0 0	0	0	0	-
177		Equity		0	C			0	C			0	0 0	0	0	0	-
178		Securitisation															
179		Other non-credit obligation assets		0	C			0	C			0	0 0	0	0	0	-
180		IRB TOTAL		0		0		0		0		0	0	0	0	0	-

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-	IRB	F-1	RB	A-:	IRB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks		0	(0		0	(0		0 0		0	0	(0 -
182		Central governments		0	(0		0	(0		0 0			0	(0 -
183		Institutions		0	(0		0 0	(0		0 0) () (0	(0 -
184		Corporates		0	(0		0 0	(0		0 0) () (0	(0 -
185		Corporates - Of Which: Specialised Lending		0	(0		0 0	(0		0 0) () (0	(0 -
186		Corporates - Of Which: SME		0	(0		0 0	(0		0 0) () (0	(0 -
187		Retail		0	(0		0 0	(0		0 0) () (0	(0 -
188		Retail - Secured on real estate property		0	(0		0 0	(0		0 0) () (0	(0 -
189	ALBANIA	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0	(0		0 0) () (0	(0 -
190	ALDANIA	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0 0	(0		0 0) () (0	(0 -
191		Retail - Qualifying Revolving		0	(0		0 0	(0		0 0) () (0	(0 -
192		Retail - Other Retail		0	(0		0 0	(0		0 0) () (0	(0 -
193		Retail - Other Retail - Of Which: SME		0	(0		0 0	(0		0 0) () (0	(0 -
194		Retail - Other Retail - Of Which: non-SME		0	(0		0 0	(0		0 0) () (0	(0 -
195		Equity		0	()		0	()		0) (0	(0 -
196		Securitisation															
197		Other non-credit obligation assets		0	()		0	()		0) () (0	(0 -
198		IRB TOTAL		0	0	0		0	(0		0 0		0	0	O	ō -



	OTP Bank Nyrt.																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenari	0									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposui	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks			0 0	(0 (0 () -		0	0	0	0	0	0 -		0	0	0 0		J () -
2	Central governments			0 0		0		0) -	(0	0	0	0	0	0 -		0	0	0		<u>) </u>) -
3	Institutions			0		0		0 () -	(0	0	0	0	0	0 -		0	0	0		<u>) </u>) -
4	Corporates			0		0		0 () -	(0	0	0	0	0	0 -		0	0	0		<u>) </u>) -
5	Corporates - Of Which: Specialised Lending		1	0 0	(0 (0 () -	(0	0	0	0	0	0 -		0	0	0 0		7) -
6	Corporates - Of Which: SME			0 0		0		0 () -	(0	0	0	0	0	0 -		0	0	0 0		7) -
7	Retail			0		0 (0 () -	(0	0	0	0	0	0 -		0	0	0 0		7 () -
8	Retail - Secured on real estate property			0		0		0 () -	(0	0	0	0	0	0 -		0	0	0		7 () -
OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: SME			0 0		0 (0 () -	(0	0	0	0	0	0 -		0	0	0		7 () -
10 OTT Barik Nyrt.	Retail - Secured on real estate property - Of Which: non-SME			0 0		0 (0 () -	(0	0	0	0	0	0 -		0	0	0		7 () -
11	Retail - Qualifying Revolving		1	0 0	(0 0		0 () -	(0	0	0	0	0	0 -		0	0	0 0		7) -
12	Retail - Other Retail			0 0		0		0) -	(0	0	0	0	0	0 -		0	0	0 0		7) -
13	Retail - Other Retail - Of Which: SME		1	0 0	(0 0		0 () -	(0	0	0	0	0	0 -		0	0	0 0		7) -
14	Retail - Other Retail - Of Which: non-SME			0 0	(0 (0 () -	(0	0	0	0	0	0 -		0	0	0 0		7) -
15	Equity			0 0		0 (0 () -		0	0	0	0	0	0 -		0	0	0 0		<u>1</u>) -
16	Securitisation																						
17	Other non-credit obligation assets			0 0		0 (0 () -	(0	0	0	0	0	0 -		0	0	0 0		رر) -
18	IRB TOTAL			0) (-		ס	0	0	0	0	0 -		0	0	0		<u>/ </u>) -

											Baseline Scenario										
					31/12/2021						31/12/2022							31/12/2023			
łowN um	(mln EUR,		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposur	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks	0	0	C	0	() () -	0	0 (0	0	0	-		0	0	0	0	0	0 -
20	Central governments	0	0	C	0	((-	0	0 (0	0	0	-		0	0	0	0	0	0 -
21	Institutions	0	0	0	0	()	-	0	0 (0	0	0	-		0	0	0	0	0	0 -
22	Corporates	0	0	C	0	()	-	0	0 (0	0	0	-		0	0	0	0	0	0 -
23	Corporates - Of Which: Specialised Lending	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
24	Corporates - Of Which: SME	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
25	Retail	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
26	Retail - Secured on real estate property	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
27 28 HUNGARY	Retail - Secured on real estate property - Of Which: SME	0	0	C	0	() (-	0	0 (0	0	0	-		0	0	0	0	0	0 -
28 HUNGARY	Retail - Secured on real estate property - Of Which: non-SME	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
29	Retail - Qualifying Revolving	0	0	0	0	()	-	0	0 (0	0	0	-		0	0	0	0	0	0 -
30	Retail - Other Retail	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
31	Retail - Other Retail - Of Which: SME	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
32	Retail - Other Retail - Of Which: non-SME	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
33	Equity	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
34	Securitisation																				
35	Other non-credit obligation assets	0	0	C	0	() (-	0	0 (0 0	0	0	-		0	0	0	0	0	0 -
36	IRB TOTAL	0	0	0	0	C	0	-	0	0 0	0 0	0	0	-		0	0	0	0	0	0 -

				T T											Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
R	owN um				Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	27		Cambrial barries	(mln EUR, %)	0	0	0						0		0										
	3/		Central governments		0	0	0		0) -		0 0		0	0	0 0) -	0		0		0) -
	38		Central governments Institutions		0	0	0		0) -		0 0		0	0	0 0) -	0		0		0	.†) <mark>-</mark>
	39		Corporates		0	0	0		0) -		0 0		0	0	0 0) -	0		0		0	.1) -
	40				0	0	0		0) -		0 0		0	0	0 0) -	0		0		0	.1) -
	41		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0		0) -		0 0		0	0	0 0) -	0		0		0	.†) -
	42		Corporates - Of Which: SME		0	0	0		0) -		0 0		0	0	0 0) -	0		0		0	.†) -
	43		Retail - Secured on real estate property		0	0	0) -		0 0		0	0	0 0) -	0		0		0	.1) -
	45		Retail - Secured on real estate property - Of Which: SME		0	0	0) -		0 0		0	0	0 0) -	0		0		0	.1	
	BULG	GARIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0) - -		0 0		0) - -	0				0	.1	
	40		Retail - Qualifying Revolving		0	0	0) -) _		0 0		0	0	0 0) -) _	0				0	.1	-
	47		Retail - Other Retail		0	0	0) -				0	0)	0				0	.†) <u>-</u>
	40		Retail - Other Retail - Of Which: SME		0	0	0		0) - -		0 0		0	0	0 0) -) -	0				0	,) _
	50		Retail - Other Retail - Of Which: non-SME		0	0	0) -		0 0		0		0) _) _	0				0	,) _
	51		Fauity		0	0	0		0) -	,	0 0		0	0	0 0) <u>-</u>) -	0				0	,) _
	52		Securitisation		<u> </u>	<u> </u>	0							,		<u> </u>		′ 			<u>, </u>		,	0,	
	53		Other non-credit obligation assets		0	0	0		0) _		0 0		0	0	0) _	0		0	(0	() _
	53		TDD TOTAL		<u> </u>	0	0				1 -		0		n d			1	1		0			, 	/ -

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 expos	Stock of ure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
EE		Central banks	(IIIII EUR, %)	0	0	0	0	0					0	0	0					(0	0
55		Central banks Central governments		0	0	0	0	0) -) -				0) - -						0	0 -
50		Institutions		0	0	0	0	0) - -				0	0 0) -) -						0	0 -
52 58		Corporates		0	0	0	0	0) -) -				0	0 (0 0) - -						n	0 -
59		Corporates - Of Which: Specialised Lending		0	0	0	0	0) -				0 (0 (0 0)] -			0 0			n e	0 -
60		Corporates - Of Which: SME		0	0	0	0	0) -				0 (0 (0 0) -			0 0			0	0 -
61		Retail		0	0	0	0	0) -				0	0 (0 () -			0 0	(0	0 -
62		Retail - Secured on real estate property		0	0	0	0	0) -				0	0 (0 0) -			0 0	(0	0 -
63	CDCATIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -) (0	0 (0 0) -			0 0	(0 (0	0 -
64	CROATIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0) -) () (0	0 (0 0) -	((0 0	(0	0	0 -
65		Retail - Qualifying Revolving		0	0	0	0	0) -		0) (0	0	0 () -	((0	()	0	0 -
66		Retail - Other Retail		0	0	0	0	0) -		0) (0	0 (0 0) -	((0 0	()	0	0 -
67		Retail - Other Retail - Of Which: SME		0	0	0	0	0) -		0	(0 (0 (0 () -	((0 0	(0	0	0 -
68		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0) -) (0	0	0 0	-	(0 0	(0	0 -
69		Equity		0	0	0	0	0) -) (0	0 (0 0	-	((0	(0	0	0 -
70		Securitisation																					
71		Other non-credit obligation assets		0	0	0	0	0) -		0) (0	0	0 0) -	((0	(0	0	0 -
72		IRB TOTAL		0	0	Ol	0	0 () -	1 () 0) (Ol (0 (DI O) -			0	I c) (D I	ol-



	OTP Bank Nyrt.																				
			16 1	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	3	4 35	36
												Baseline Scenario)								
					31/12/2021							31/12/2022						31/12/20	23		
		(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exposure	Stock of provisions for	Stock of		Coverage Ratio - Stage 3 exposure	- Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 e	Stock o	f Stock for provisio	ck of Stock of ons for provisions for exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(20.4/ 70)	0	0 ()	0	0) -	0	0	(0 0) -	0	0	0	0	0	0 -
	Central governments		0	0 0		0	0) -	0	0	0		0 0) -	0	0	0	0	0	0 -
	Institutions		0	0 0)	0	0) -	0	0	C	0	0 0	() -	0	0	0	0	0	0 -
	Corporates		0	0 (0	0) -	0	0	C) (0 0	() -	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending		0	0 (0	0) -	0	0	C)	0 0	() -	0	0	0	0	0	0 -
	Corporates - Of Which: SME		0	0 ()	0	0) -	0	0	C)	0	() -	0	0	0	0	0	0 -
	Retail		0	0 ()	0	0) -	0	0	C) (0	() -	0	0	0	0	0	0 -
	Retail - Secured on real estate property		0	0 ()	0	0) -	0	0	C) (0	() -	0	0	0	0	0	0 -
SERBIA	Retail - Secured on real estate property - Of Which: SME		0	0)	0	0) -	0	0	C		0	(-	0	0	0	0	0	0 -
SERDIA	Retail - Secured on real estate property - Of Which: non-SME		0	0 ()	0	0) -	0	0	C)	0	() -	0	0	0	0	0	0 -
	Retail - Qualifying Revolving		0	0 ()	0	0) -	0	0	C)	0	() -	0	0	0	0	0	0 -
	Retail - Other Retail		0	0 ()	0	0) -	0	0	C		0	() -	0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0	0 ()	0	0) -	0	0	C)	0	() -	0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 ()	0	0) -	0	0	C)	0	() -	0	0	0	0	0	0 -
	Equity		0	0 ()	0	0) -	0	0	C)	0	() -	0	0	0	0	0	0 -
	Securitisation																				
	Other was gradit abligation accets				\			1	0			\			\		ΛI	0	0	Λ	Λ.

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposu	Coverage R Stage 3 exp
	Central banks		0 0 0		0 0)) -	(0 0	0		0 (-	(O .	0	0		0	0 -
	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 (-	(O .	0	0		0	0 -
	Corporates		0 0		0)	-	(0 0	0		0	-	(0	0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0 0		0		-	(0	0		0	-	(O	0	0		0	0 -
	Corporates - Of Which: SME		0 0		0) -	(0	0		0	-	(O	0	0		0	0 -
	Retail		0 0		0 0)) -	(0 0	0		0	-	(O	0	0		0	0 -
	Retail - Secured on real estate property		0 0		0 0)) -	(0 0	0		0	-	(0	0	0		0	0 -
SLOVENIA	Retail - Secured on real estate property - Of Which: SME		0 0 0		0 0)) -	(0 0	0		0 (-	(0	0	0		0	0 -
SLOVENIA	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 (-	(O	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0 0		0 0)) -	(0 0	0		0	-	(O	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																				
	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	0 -

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		Central banks	(IIIII LOIC, 70)	0	0					0	0	0					0					1	
110		Central banks Central governments		0	0 0			0) -	0	0	0				<u>-</u>	0		0 0		0) C) -
111		Institutions		0	0 0		0 0	0) -	0	0	0				-	0		0 0		0	J C	υ -
112		Corporates		0	0 0		0 0	0) -	C	0	0	0		0 0	-	0		0 0	(0	C	j-
113		Corporates - Of Which: Specialised Lending		0	0 0		0	0	-	C	0	0	C		0	-	0	(0	(C	0	J -
114		Corporates - Of Which: SME		0	0 0	(0	0) -	C	0	0	0) (0	-	0	(0	(C	0	J -
115		Retail		0	0 0		0	0	-	C	0	0	0) (0	-	0		0	(C	, <u>o</u> '	J -
116		Retail - Secured on real estate property		0	0 0		0	0	-	C	0	0	0) (0	-	0	(0	(C	<u> </u>) -
117	ROMANIA	Retail - Secured on real estate property - Of Which: SME		0	0 0	(0	0	_	C	0	0	0	0	0	-	0	(0	(0	. 0'	<i>)</i> -
118	ROPIANIA	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(0	0	-	C	0	0	0		0	-	0	(0	(C	0'	1-
119		Retail - Qualifying Revolving		0	0 0	(0	0	-	С	0	0	0) (0	-	0	(0	(C	0'	<u>/-</u>
120		Retail - Other Retail		0	0 0		0	0	-	C	0	0	0) (0	-	0	(0	(C	0'	4-
121		Retail - Other Retail - Of Which: SME		0	0 0		0	0	-	C	0	0			0	-	0	(0	(0	, 0'	4-
122		Retail - Other Retail - Of Which: non-SME		0	0 0		0	0) -	C	0	0				-	0		0	(0	, 0'	<u>/</u> -
123		Securitisation		U	0	(0	0	1-	U	0	0	J C) (0	-	0		0		0		1
12 4		Other non-credit obligation assets		0	0						0	0					0					\	
125		IRB TOTAL		0	0 0			0	, - -	0	0	0			0	-	0		0	0	0	, 0	/-

										Baseline Scenari										
				31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposi	Stock of r provisions t ire Stage 3 expo	for Character
	Central banks		0 0	0	0 (-	0	0	0	0 0	0	-	(0	0	0 (0	0 -
	Central governments		0 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	0 -
	Corporates		0 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	0 -
	Retail		0 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	0 -
UKRAINE	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 () (-	0	0	0	0 0	0	-	(0	0	0		0	0 -
OKKAINE	Retail - Secured on real estate property - Of Which: non-SME		0 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	0 -
	Retail - Other Retail		0 0	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	0 -
	Retail - Other Retail - Of Which: non-SME		0 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	0 -
	Securitisation																			
	Other non-credit obligation assets		0 0	0	0 0) (-	0	0	0	0 0	0	-	(0	0	0 0		0	0 -
	IRB TOTAL		0 0	0	0		-	0	0	O	0 0	0	-	0		0	0		0	0 -



		OTP Bank Nyrt.																					
				16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)		e Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks	(111111 2014) 70)		0 0	0	0	0 0) -	0	0	0) -	0	0	0	0		0	-
146		Central governments			0 0	0	0	0 0) -	0	0	0	(0 -	0	0	0	0) (0	-
147		Institutions			0 0	0	0	0 0) -	0	0	0	(0 -	0	0	0	0	<u>, </u>	0	-
148		Corporates			0 0	0	0	0 0) -	0	0	0	()) (0 -	0	0	0	C	<u>, </u>	0	-
149		Corporates - Of Which: Specialised Lending			0 0	0	0	0 0) -	0	0	0	C	O .) (0 -	0	0	0	O	۲	, O	-
150		Corporates - Of Which: SME			0 0	0	0	0 0) -	0	0	0	C	o l		0 -	0	0	0	C	۲	, O	-
151		Retail			0 0	0	0	0 0) -	0	0	0	C	o l) (0 -	0	0	0	C	۲	, O	-
152		Retail - Secured on real estate property			0 0	0	0	0 0) -	0	0	0	C)) (0 -	0	0	0	C	٦	, O	-
153	RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME			0 0	0	0	0 0) -	0	0	0	C)) () -	0	0	0	C	ي د	, O	-
154	RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: non-SME			0 0	0	0	0 0	-	0	0	0	C)) () -	0	0	0	0	ر ر	0	-
155		Retail - Qualifying Revolving		(0 0	0	0	0 0	-	0	0	0	C	O		0 -	0	0	0	0) (0	-
156		Retail - Other Retail			0 0	0	0	0 0	-	0	0	0	C	O .	0	0 -	0	0	0	C	. ر	0	-
157		Retail - Other Retail - Of Which: SME			0 0	0	0	0 0	-	0	0	0	C	O		0 -	0	0	0	O	٥ ر	0	-
158		Retail - Other Retail - Of Which: non-SME			0 0	0	0	0 0	-	0	0	0	C	O .		0 -	0	0	0	0	0	0	-
159		Equity		· · · · · · · · · · · · · · · · · · ·	0 0	0	0	0 0	-	0	0	0	C	O .		0 -	0	0	0	O	0	0	-
160		Securitisation																					
161		Other non-credit obligation assets			0 0	0	0	0 0	-	0	0	0	C) () -	0	0	0	C	0	0'	-

													Baseline Scenario	1									
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks		0	0	0	0) () -	C	0)	0	0	0	-	0	C	0	0	(٢ د	0 -
164		Central governments		0	0	0	0	0	-	C	0	0	0	0	0	-	0	C	0	0	(٢ ر	0 -
165		Institutions		0	0	0	0	0	-	C	0	0	0	0	0	-	0	C	0	0	(٢ د	0 -
166		Corporates		0	0	0	0	0	-	C	0	0	0	0	0	-	0	C	0	0	0	٢ ر	0 -
167		Corporates - Of Which: Specialised Lending		0	0	0	0	0	-	C	0	(0	0	0	-	0	C	0	0	C) (0 -
168		Corporates - Of Which: SME		0	0	0	0 0) () -	C	0	(0	0	0	-	0	C	0	0	(<u>) </u>	0 -
169		Retail		0	0	0	0 0) () -	C	0	(0	0	0	-	0	C	0	0	(٢ د	0 -
170		Retail - Secured on real estate property		0	0	0	0 0	0) -	C	0	(0	0	0	-	0	C	0	0	(٢ ر	0 -
171	MONTENEGRO	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0) () -	C	0	(0	0	0	-	0	C	0	0	(٢ ر	0 -
172	MONTENEGRO	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0) -	C	0	(0	0	0	-	0	C	0	0	(٢ ر	0 -
173		Retail - Qualifying Revolving		0	0	0	0 0	0) -	C	0	(0	0	0	-	0	C	0	0	(7	0 -
174		Retail - Other Retail		0	0	0	0 0	0) -	C	0	(0	0	0	-	0	C	0	0	C	7	0 -
175		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0) -	C	0	(0	0	0	-	0	C	0	0	C	7	0 -
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0) -	C	0	0	0	0	0	-	0	C	0	0	C	7	0 -
177		Equity		0	0	0	0 0) () -	C	0	0	0	0	0	-	0	C	0	0	(<u>, </u>	0 -
178		Securitisation																					
179		Other non-credit obligation assets		0	0	0	0 0) -	C	0	(0	0	0	-	0	C	0	0	(7	0 -
180		IRB TOTAL		0	0	0	D 0)) -	. 0	1 0	· O) 0) 0) 0	I-	. 0	1 0) 0	0	1 0	۲) (د	0 -

													Baseline Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
cowN um		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks		(0	C	((0	-	C		0 (0 (0 (0 () -	0)	0	0		0	0 -
182	Central governments			0	C	0)	0	-	C		0 (0	0	0 (-	0)	0	0		0	0 -
183	Institutions		(0	C	0)	0	-	C		0 (0	0	0 (-	0)	0	0		0	0 -
184	Corporates			0	C	0)	0	-	C		0	0	0	0	-	0)	0	0		0	0 -
185	Corporates - Of Which: Specialised Lending			0	C	0	(0	-	C		0	0	0	0 (-	0)	0	0		0	0 -
186	Corporates - Of Which: SME		(0	C	0)	0	-	C		0 (0	0	0 (-	0)	0	0		0	0 -
187	Retail			0	C	0)	0	-	C		0	0	0	0	-	0)	0	0		0	0 -
188	Retail - Secured on real estate property			0	C	0	(0	-	C		0	0	0	0 (-	0)	0	0		0	0 -
189 ALBANIA	Retail - Secured on real estate property - Of Which: SME		(0	C	0)	0	-	C		0 (0	0	0 (-	0)	0	0		0	0 -
190 ALDANIA	Retail - Secured on real estate property - Of Which: non-SME		(0	C	0)	0	-	C		0 (0	0	0 (-	0)	0	0		0	0 -
191	Retail - Qualifying Revolving		(0	C	0)	0	-	C		0 (0	0	0 () -	0)	0	0		0	0 -
192	Retail - Other Retail			0	C	0)	0	-	C		0 (0	0	0 () -	0)	0	0		0	0 -
193	Retail - Other Retail - Of Which: SME		(0	C	0)	0	-	C		0 (0	0	0 () -	0)	0	0		0	0 -
194	Retail - Other Retail - Of Which: non-SME		(0	C	0)	0	-	C	(0 (0	0	0 () -	0)	0	0		0	0 -
195	Equity		(0	C	0) (0	-	C		0 (0	0	0 (-	0)	0	0		0	0 -
196	Securitisation																						
197	Other non-credit obligation assets			0	0))	0	-	C		0 (0	0	0 () -	0)	0	0		0	0 -
198	IRB TOTAL			0	0	0		0	-	0		0		0	0) -	0	1	D	0		0	01-



	OTP Bank Nyrt.																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
owN um		(mln EUR, %)		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposui	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		(0 0	C	0		0) -	C		0	0	0 (0	0 -		0	0	0 0	C	C) -
2	Central governments		(0	C	0		0	-	0)	0	0	0	0	0 -		0	0	0 0	C	C	-
3	Institutions		(0	(0		0	-	C		0	0	0	0	0 -		0	0	0	C	C	-
4	Corporates		(0	(0		0	-	0		0	0	0	0	0 -		0	0	0	C	C	-
5	Corporates - Of Which: Specialised Lending		(0	(0		0) -	0)	0	0	0	0	0 -		0	0	0	C	C	-
6	Corporates - Of Which: SME		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	C	C	-
7	Retail		(0	(0		0	-	0		0	0	0	0	0 -		0	0	0	C	C	-
8	Retail - Secured on real estate property		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	(C) -
OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: SME		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	(C	-
10 OTT Darik Nyrt.	Retail - Secured on real estate property - Of Which: non-SME		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	C	C	-
11	Retail - Qualifying Revolving		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	C	C	-
12	Retail - Other Retail		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	(C) -
13	Retail - Other Retail - Of Which: SME		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	C	C	-
14	Retail - Other Retail - Of Which: non-SME		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	(C	-
15	Equity		(0 0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	(C	-
16	Securitisation																						
17	Other non-credit obligation assets		(0	(0		0) -	0)	0	0	0 (0	0 -		0	0	0 0	(C	-
18	IRB TOTAL			0	0	0		0	-	0		0	0	0	0	0 -		0	0	0	0	0	-

												Adverse Scenario										
					31/	12/2021						31/12/2022							31/12/2023			
		(mln EUR, %		exposure Stage 3 e	St xposure prov Stage	itock of visions for 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stage 3
	Central banks		0	0	0	0	0	0 -	0		0	0	0)) -		0 ()	0	0	(0 -
	Central governments		0	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	(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 -
HUNGARY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	0		0	0	0) -		0	(0	0	(0 -
HUNGART	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	(C	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	(C	0	(0 -
	Securitisation																					A
	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 -

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
R	lowN				posure Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	um		1)	mln EUR, %)																				
	37		Central banks		0	0 (0	0 0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	[]
	38		Central governments		0	0 (0	0 0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	<u> </u>
	39		Institutions		0	0 (0	0 0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	40		Corporates		0	0 (0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0'	-
	41		Corporates - Of Which: Specialised Lending		0	0 (0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0′	-
	42		Corporates - Of Which: SME		0	0 (0	0 0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0'	-
	43		Retail		0	0 (0	0 0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	44		Retail - Secured on real estate property		0	0 (0	0 0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	45	BULGARIA	Retail - Secured on real estate property - Of Which: SME		0	0 (0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0′	-
	46	DOLOANIA	Retail - Secured on real estate property - Of Which: non-SME		0	0 (0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0′	-
	47		Retail - Qualifying Revolving		0	0 (0	0 0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0'	-
	48		Retail - Other Retail		0	0 (0	0 0	0	-	(0	0	0	0	0	-	0	(0	0	0	0'	-
	49		Retail - Other Retail - Of Which: SME		0	0 (0	0 0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0'	-
	50		Retail - Other Retail - Of Which: non-SME		0	0 (0	0 0	0	-	(0	0	0	0	0	-	0	(0	C	0	0	-
	51		Equity		0	0	0	0 0	0	-	(0	0	0	0	0	-	0	(0	C	0	0	-
	52		Securitisation																					
	53		Other non-credit obligation assets		0	0 (0	0 0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0'	-
	54		TDR TOTAL		0	0		0	0	-	0	0		0	0	0	-	0)	0	0	<u> </u>	41-

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for stage 3 expos	for Stage 3 expe
	Central banks		0 0	0	0 0	0 (0 -	(0		0 0	0	0	-	C			0		0	0 -
	Central governments		0 0	0	0 (0 (0 -	(0		0 0	0	0	-	C	() (0	1	0	0 -
	Institutions		0 0	0	0 0	0 (0 -	(0		0 0	0	0	-	C			0	1	0	0 -
	Corporates		0 0	0	0 0	0 (0 -	(0		0 0	0	0	-	C			0	1	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	0 (0 -	(0		0	0	0	-	C			0	1	0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	0 (0 -	(0		0	0	0	-	C			0		0	0 -
	Retail		0 0	0	0	0	0 -	(0		0	0	0	-	C	(0	1	0	0 -
	Retail - Secured on real estate property		0 0	0	0	0	0 -	(0		0	0	0	-	C	(0	1	0	0 -
CROATIA	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0 -	(0		0	0	0	-	C			0	1	0	0 -
CRUATIA	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0	0 -	(0		0	0	0	-	C			0		0	0 -
	Retail - Qualifying Revolving		0 0	0	0 (0	0 -	(0		0	0	0	-	C	(0		0	0 -
	Retail - Other Retail		0 0	0	0 (0	0 -	(0		0 0	0	0	-	C	()	0		0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 (0	0 -	(0		0 0	0	0	-	C	()	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 (0	0 -	(0		0	0	0	-	C	()	0		0	0 -
	Equity		0 0	0	0 0	0 (0 -	(0		0 0	0	0	-	C	(0	0		0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0	0	0 0	0 (0 -	(0		0 0	0	0	-	C	(0	0		0	0 -
	IRB TOTAL		0 0 0	DI	0	0	0 -	1) 0		0	0	0	-	0) (0	4	0	01-



	OTP Bank Nyrt.														
		37	38 39	40	41 42	43	44 45	46	47 48	49	50 51	52 53	54	55	56 57
									Adverse Scenario						
				31/12/2021					31/12/2022				31/12/2023		
	(mIn	Stage 1 expos	sure Stage 2 exposure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exp	of Stock of provisions for osure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposu	Stock of provisions for Stage 1 exposure		Stock of Coverage Ratio - Stage 3 exposure
	Central banks		0 0	0	0 0	0 -	0		0	0	0 -	0 0	0	0 0	0 -
	Central governments		0 0	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 0	0 -
	Corporates		0 0	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 0	0 -
	Corporates - Of Which: SME		0 0	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 0	0 -
	Retail - Secured on real estate property		0 0	0	0 0	0 -	0		0	0	0 -	0 0	0	0 0	0 -
CEDDIA	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	0 -	0		0	0	0 -	0 0	0	0 0	0 -
SERBIA	Retail - Secured on real estate property - Of Which: non-SME		0 0	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 0	0 -
	Retail - Other Retail		0 0	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 0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	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 0	0 -
	Securitisation													4	

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0 ()	0 0	C) -	(0)	0 0	0	0	-	0	C	0	0	(0	<u>/</u> -
92		Central governments		0	0 ()	0 0	C) <u>-</u>	(0		0 0	0	0	-	0	C	0	0	(0	<u> </u>
93		Institutions		0	0 ()	0 0	C	 	(0		0 0	0	0	-	0	C	0	0		0	4-
94		Corporates		0	0 ()	0 0	C) -	(0		0 0	0	0	-	0	C	0	0			4
95		Corporates - Of Which: Specialised Lending		0	0 0)	0	C) -	(0		0 0	0	0	-	0	C	0	0			4
96		Corporates - Of Which: SME		0	0 0		0	0) -	(0		0 0		0	-	0	C	0	0		0'	4-
9/		Retail		0	0 0		0	0) -	(0		0 0		0	-	0	C	0	0		2	<u>-</u>
98		Retail - Secured on real estate property		0	0 0)	0	0) -	(0		0 0	0	0	-	0	0	0	0		2	<u> -</u>
100	SLOVENIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0) <mark>-</mark>	(0		0 0		0		0		0	0) <u> </u>	<u> -</u>
100		Retail - Qualifying Revolving		0	0 0)		0		0 0		0		0		0	0) <u> </u>	3 -
101		Retail - Qualifying Revolving Retail - Other Retail		0	0 0)	0 0) _		0		0 0		0	_	0		0	0		.)) -
102		Retail - Other Retail - Of Which: SME		0	0 ()	0 0) -) 0		0 0) 0	0	-	0		0	0		.)) -
104		Retail - Other Retail - Of Which: non-SME		0	0 (0 0) -	(0		0 0		0	-	0		0	0		.)) -
105		Equity		0	0 ()	0 0	Ö) -	(0		0 0		0	_	0		0	0		<u>, </u>	j -
106		Securitisation			-																		
107		Other non-credit obligation assets		0	0 (0 0	C) -	(0		0 0	C	0	-	0	C	0	0		٦	j -
108		IRB TOTAL		0	0 0		0	0	-	(0		0	0	0	-	0	0	0	0	()	1

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks	(- / - /	0	0 0		0	0	-	0	0	0	0			-	0		0	0	0	0	-
110		Central governments		0	0 0	(0 0	0) -	C	0	0	0	0 (0	-	0	(0 0	0	0	0	-
111		Institutions		0	0 0	(0	0	-	C	0	0	0		o c	-	0	(0	0	0	0	-
112		Corporates		0	0 0	(0	0	-	C	0	0	0) (0	-	0	(0	0	0	0	-
113		Corporates - Of Which: Specialised Lending		0	0 0	(0	0	-	C	0	0	0) (0	-	0	(0	0	0	0	-
114		Corporates - Of Which: SME		0	0 0	(0	0	-	C	0	0	0) (0	-	0	(0	0	0	0	-
115		Retail		0	0 0	(0	0	-	C	0	0	0) (0	-	0	(0	0	0	0	-
116		Retail - Secured on real estate property		0	0 0	(0	0	-	C	0	0	0) (0	-	0	(0	0	0	0	-
117	ROMANIA	Retail - Secured on real estate property - Of Which: SME		0	0 0	(0	0	_	C	0	0	0	0	0	-	0	(0	0	0	0	-
118	KONANIA	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	-
119		Retail - Qualifying Revolving		0	0 0	(0	0	-	C	0	0	0		0	-	0	(0	0	0	0'	-
120		Retail - Other Retail		0	0 0	(0	0	-	C	0	0	0		0	-	0	(0	0	0	0'	-
121		Retail - Other Retail - Of Which: SME		0	0 0	(0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0'	-
122		Retail - Other Retail - Of Which: non-SME		0	0 0	(0	0	-	С	0	0	0	0	0	-	0	(0	0	0	0'	-
123		Equity		0	0 0	(0	0	-	С	0	0	0		0	-	0	(0	0	0		-
124		Securitisation			-		-	-				-					-		-	-	-		
125		Other non-credit obligation assets		0	0 0	(0	0	-	C	0	0	0		0	-	0	(0	0	0	0'	-
126		IRB TOTAL		U	υ 0		0 إد	0	-	0	0	0	0	0	0	-	0	0	0	0	0	. 0'	•

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 ex	posure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions f re Stage 3 expo	or Character
	Central banks		0 0	0	0 0) () -	0		0 (0	0	0 () -	(O .	0	0 (0	0 -
	Central governments		0 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	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0)) -	0		0 (0	0	0) -	(O .	0	0 (0	0 -
	Corporates - Of Which: SME		0 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) -	(O .	0	0 (0	0 -
	Retail - Secured on real estate property		0 0	0	0 0	0	-	0		0 (0	0	0	-	(O	0	0		0	0 -
UKRAINE	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	0	-	0		0 (0	0	0	-	(0	0	0		0	0 -
OKKAINL	Retail - Secured on real estate property - Of Which: non-SME		0 0	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	0 -
	Retail - Other Retail		0 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	0 -
	Retail - Other Retail - Of Which: non-SME		0 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	0 -
	Securitisation																				
	Other non-credit obligation assets		0 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 -



		OTP Bank Nyrt.																			
				37	38 39	40	41	42	43	44	45 46	47	48	49	50	51	52 53	54	55	56	57
												Adverse Scena	rio								
						31/12/2021						31/12/2022	2					31/12/2023			
RowN um			(mln EUR, %)		e Stage 2 exposure Stage 3 exposu	Stock of ire provisions for Stage 1 exposu		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 ex	Stock of provisions for Stage 1 expos	Stock of provisions for ure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 exp	Stock of provisions for Stage 1 exposu	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks	(2014 10)		0 0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0	0	0 () -
146		Central governments			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	0 0) -
147		Institutions			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	0 0) -
148		Corporates			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	0 0) -
149		Corporates - Of Which: Specialised Lending			0 0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0	0	0 0) -
150		Corporates - Of Which: SME			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	0 0) -
151		Retail			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	0 0) -
152		Retail - Secured on real estate property			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	0 0) -
153	RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	o c) -
154	RUSSIAN FLULKATION	Retail - Secured on real estate property - Of Which: non-SME			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	S C) -
155		Retail - Qualifying Revolving			0 0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0	0	٥ °) -
156		Retail - Other Retail			0 0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0	0	<u>0</u>) -
157		Retail - Other Retail - Of Which: SME			0 0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0	0	<u>o</u>) -
158		Retail - Other Retail - Of Which: non-SME			0 0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0	0	<u>)</u> 0) -
159		Equity			0 0	0	0	0	0 -	0	0	0	0	0	0 -	0	0	0	0	<u>)</u> 0) -
160		Securitisation																			
161		Other non-credit obligation assets			0 0	0	0	0 (0 -	0	0	0	0	0	0 -	0	0	0	0	<u>)</u> 0') -
4.00					ΛΙ ΛΙ	^ ·	A !	O	A .		Λ.	A	A :	Ο.			Δ.	^I	Δ.	•	. .

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Row			s (mln EUR, %)	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks		0	0	0	(0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	J -
164		Central governments		0	0	0	(0	0	-	(0	0	0	0	0	-	0	0	0	0	0	C	J -
165		Institutions		0	0	0	(0		-	C	0	0	0	0	0	-	0	0	0	0	0	C) -
166		Corporates		0	0	0	(0) -	C	0	0	0	0	0	-	0	0	0	0	0	C) -
167		Corporates - Of Which: Specialised Lending		0	0	0	(0) () -	C	0	0	0	0	0	-	0	0	0	0	0	C	J -
168		Corporates - Of Which: SME		0	0	0	(0) -	C	0	0	0	0	0	-	0	0	0	0	0	C) -
169		Retail		0	0	0	(0) -	C	0	0	0	0	0	-	0	0	0	0	0	C) -
170		Retail - Secured on real estate property		0	0	0	(0) (-	C	0	0	0	0	0	-	0	0	0	0	0	0) -
171	MONTENEGRO	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	-	C	0	0	0	C	0	-	0	0	0	0	0	0) -
172	MONTENEGRO	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0	0	-	C	0	0	0	C	0	-	0	0	0	0	0	0) -
173		Retail - Qualifying Revolving		0	0	0	(0	0	-	C	0	0	0	C	0	-	0	0	0	0	0	0) -
174		Retail - Other Retail		0	0	0	(0	0	-	C	0	0	0	C	0	-	0	0	0	0	0	0) -
175		Retail - Other Retail - Of Which: SME		0	0	0	(0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0) -
176		Retail - Other Retail - Of Which: non-SME		0	0	0	(0	0) -	(0	0	0	0	0	-	0	0	0	0	0	0	J -
177		Equity		0	0	0	(0) () -	(0	0	0) C	0	-	0	0	0	0	0	0) -
178		Securitisation																						
179		Other non-credit obligation assets		0	0	0	(0) () -	(0	0	0) C	0	-	0	0	0	0	0	0	J -
180		IRR TOTAL		0	0	0	0				0	0	0	0	0	0	-	0	0	0	0	0	.1 0	-ار

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
wN m		(mln EUR, %	Stage 1 exposure Stage 2 e	xposure Stage 3 exposu	Stock of ire provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	re Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	PI OVISIONS TO	Coverage Ratio - Stage 3 exposure
81	Central banks		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 () (0	0	-
82	Central governments		0	0	0	0	0) -	0		0 (0	0	0 () -	0	0 () (0	0	-
83	Institutions		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ()	0	0	-
84	Corporates		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ()	0	0	-
85	Corporates - Of Which: Specialised Lending		0	0	0	0	0) -	0		0 (0	0	0) -	0	0		0	0	-
86	Corporates - Of Which: SME		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
87	Retail		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
88	Retail - Secured on real estate property		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
89 ALBANIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
90 ALDANIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
91	Retail - Qualifying Revolving		0	0	0	0	0) -	0		0 (0	0	0) -	0	0	(0	0	-
92	Retail - Other Retail		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
93	Retail - Other Retail - Of Which: SME		0	0	0	0	0) -	0		0 (0	0	0) -	0	0	(0	0	-
94	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
95	Equity		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
96	Securitisation																				
97	Other non-credit obligation assets		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
98	IRB TOTAL		0	0	0	0	0) - 	0		0	0	0	0) -	0	0		0	0	-



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		on Bank Hyrei											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020)				
			Exposure	values	Risk exposu	re amounts							
owN um		(min FUD 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)		0	- 44		0.535						0.0004
1		Central banks	3,577	0	741		3,577		0	0	C	0	0.00%
2		Central governments	18,260	17	1,722		11,666		20	25	19	16	79.19%
3		Regional governments or local authorities	489	1	119		1 379		1	2	2	. 0	14.02%
4		Public sector entities	610	3	446		372	4	5	3	C	<u>/</u> 2!	45.52%
5		Multilateral Development Banks	27	1	2		0 11	2	1	0	C	0'	36.07%
6		International Organisations	0	0	0		0	0	0	0	C	0'	0.00%
7		Institutions	3,933	0	1,196		3,199		0	2	C	<u>/</u> 0'	8.35%
8		Corporates	18,146	316			,						
9		of which: SME	5,888	110		12		543			50		47.89%
10		Retail	12,941	403		433	10,980	1,695	1,475	153	250	1,066	72.26%
11	OTP Bank Nyrt.	of which: SME	2,260	59			2// 00				23	7	52.12% 39.95%
12	•	Secured by mortgages on immovable property	14,791	146		149						133	39.95%
13		of which: SME	2,887	18		18	3 2,217	640	56	24	69	22	38.76%
14		Items associated with particularly high risk	131	11	191	17	7 36	5	62	. 7	C	50	81.66%
15		Covered bonds	242	0	121		0	0	0	0	C	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	C	0	0.00%
17		Collective investments undertakings (CIU)	64	0	64		5	0	0	0	C	0'	0.00%
18		Equity	226	0	383		0	0	0	0	C	0	0.00%
19		Securitisation											
20		Other exposures	3,247	0	1,881		17	0	0	0	C	0'	0.00%
21		Standardised Total	76,684	899	35,615	949	55,966	5,670	2,483	437	575	1,534	61.76%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	1,155	0	0	0	1,155	0		0	0	0	0.00%
23		Central governments	11,182	14	107	0	7,645		1!	5 14	17	14	94.39%
24		Regional governments or local authorities	240	0	38	0	147			0 0	2	0	10.02%
25		Public sector entities	118		68	0	71		(0	0	0	35.29%
26		Multilateral Development Banks	0	0	0	0	0	0	(0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	(0	0	0	0.00%
28		Institutions	259	0	93	0	239	0	(-3	0	0	22.98%
29		Corporates	6,984	90	4,235	88	5,025	408	147	7 20	44	42	28.57%
30		of which: SME	2,470	18	1,217	15	1,795		39	9	29	15	38.64%
31		Retail	3,084	80	1,534	90	2,443	391	332	2 13	67	246	
32	HUNGARY	of which: SME	571	6	243	6	440	_		5 2	10	8	52.17%
33		Secured by mortgages on immovable property	5,920	73	2,812	76	3,996		140	21	63	35	25.20%
34		of which: SME	972	7	610	7	777	170	2:	1 7	17	7	30.87%
35		Items associated with particularly high risk	70	2	105	3	9	1	29	9 7	0	27	92.70%
36		Covered bonds	242	0	121	0	0	0	(0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	(0	0	0	0.00%
38		Collective investments undertakings (CIU)	64	0	64	0	5	0	(0	0	0	0.00%
39		Equity	148	0	268	0	0	0	(0	0	0	0.00%
40		Securitisation											
41		Other exposures	1,315		939	0	0	0	(0	0	0	0.00%
42		Standardised Total	30,781	260	10,383	257	20,736	2,076	663	3 73	193	364	54.94%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposur	e amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
43		Central banks	0	0	0	C	0	0	0	0	0	0	0.00%
44		Central governments	2,302	0	42	С	1,689	5	1	1	. 1	1	71.47%
45		Regional governments or local authorities	26	0	8	1	. 25	0	0	0	0	0	14.93%
46		Public sector entities	0	0	0	С	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	12	1	2	С	10	2	1	0	0	0	36.07%
48		International Organisations	0	0	0	C	0	0	0	0	0	0	0.00%
49		Institutions	61	0	24	C	57	0	0	0	0	0	0.00%
50		Corporates	3,032		2,246	25	2,560		66	38	33	43	64.82%
51		of which: SME	736			17	604			7	9	27	64.55%
52		Retail	2,657		,	109	, -		362	24	47	259	
53	BULGARIA	of which: SME	539		347	30	464		45	4	7	20	44.68%
54		Secured by mortgages on immovable property	2,621		1,261	56	2,240		137	15	46	74	54.15%
55		of which: SME	569	7	340	7	426	145	19	4	22	9	44.83%
56		Items associated with particularly high risk	0	0	0	C	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	C	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	0	0.00%
60		Equity	8	0	17	C	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	607		261	C	0	0	0	0	0	0	0.00%
63		Standardised Total	11,327	186	5,720	192	8,908	974	568	79	127	377	66.37%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	260	0	0	(260	(0	C) (0	0.00%
65		Central governments	1,704	3	12	(1,012	12	2 3	4	1	1	18.09%
66		Regional governments or local authorities	106		26		1 101		5 1	1	. (0	15.04%
67		Public sector entities	298	3	184	3	3 297	3	3 4	2	2 () 2	39.10%
68		Multilateral Development Banks	0	0	0	(0	(0	0	(0	0.00%
69		International Organisations	0	0	0	(0	(0	0	(0	0.00%
70		Institutions	71	0	70	(59	(0	0	(0	0.00%
71		Corporates	1,229	71	655	8!	1,033	175	134	16	5	66	49.10%
72		of which: SME	509	35	240	44	412			3	3	32	48.39%
73		Retail	1,658	101	1,069	103	1,400	295	242	15	5 21	140	30.12 /0
74	CROATIA	of which: SME	184	6	100	7	7 141	48	14	3	3	2	61.52%
75		Secured by mortgages on immovable property	1,451	6	1,068	(5 1,188	282	2 12	7	13	5	38.71%
76		of which: SME	235	0	159	(173	66	5 0	1	. 3	3 C	82.23%
77		Items associated with particularly high risk	0	0	1	(0	(0	0) (0	0.00%
78		Covered bonds	0	0	0	(0	(0	0) (0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	(0	0) (0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	(0	(0	0		0	0.00%
81		Equity	6	0	15	(0 0	(0	0		0	0.00%
82		Securitisation											
83		Other exposures	258	0	170	(0	(0	0) (0	0.00%
84		Standardised Total	7,042				5,351	773	396	45	44	214	



OTP Bank Nyrt.

		O'll Ballik Hyrt.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020					
			Exposure	values	Risk exposu	re amounts							
Rov	owN im	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
8	85	Central banks	600	0	600		0 600	0	C	0	C	0	0.00%
8	86	Central governments	470	0	470		0 19	0	С	0	(0	0.00%
8	87	Regional governments or local authorities	43	0	28		0 40	0	С	1	(0	48.71%
8	88	Public sector entities	3	0	3		0 3	0	1	. 0	(1	95.24%
8	89	Multilateral Development Banks	0	0	0		0	0	C	0	(0	0.00%
9	90	International Organisations	0	0	0		0	0	C	0	(0	0.00%
9	91	Institutions	73	0	56		0 5	0	C	0	C	0	0.00%
	92	Corporates	2,430	25		2	5 2,025	168	42	2 17	6	18	43.56%
	93	of which: SME	645	10	399	1	2 549		21	. 4	(10	49.62%
	94	Retail	1,501	31	1,062	3	5 1,350		70	15	17	39	55.46%
	95 SERBIA	of which: SME	295	3	190		3 250		9	3	3	6	66.29%
	96	Secured by mortgages on immovable property	1,226	1	953		1 1,092		12	2 6	3	3 4	37.52%
	97	of which: SME	212	1	175		1 179	25	4	1	1	. 3	78.18%
	98	Items associated with particularly high risk	7	2	5		3 6	0	15	0	(12	83.92%
	99	Covered bonds	0	0	0		0	0	C	0	(0	0.00%
	.00	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	C	0	(0	0.00%
	.01	Collective investments undertakings (CIU)	0	0	0		0	0	C	0	(0	0.00%
	.02	Equity	4	0	10		0	0	C	0		0	0.00%
	.03	Securitisation											
	.04	Other exposures	273	0	164		0 17	0	<u> </u>	0	(0	0.00%
10	.05	Standardised Total	6,632	60	5,215	6-	5,157	441	140	39	31	. 75	53.47%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
106		Central banks	482	(0		0 482		(C		0.00%
100		Central governments	504		0		181					1 0	0.00%
107		Regional governments or local authorities	53		n 7		101	7 1			1 0	1 0	0.00%
100		Public sector entities	0		0 0) ()	1 0	,	0.00%
110		Multilateral Development Banks	0		0 0	<u>`</u>)			0	,	0.00%
111		International Organisations	0		0 0	(0	0	, C	0.00%
112		Institutions	1	(0 1	(0 0		0	0	Ċ	0.00%
113		Corporates	1,027	4	4 759	Į	791	120	10) 7	4	3	34.68%
114		of which: SME	416	(')	3 259	4	1 302	72	(5 3	, 2	. 1	20.88%
115		Retail	1,146	15	749	16	921	195	27	7 5	, 9	12	45.11%
116	SLOVENIA	of which: SME	301	7	7 148	}	3 218	58	14	1 2	. 2	. 7	51.46%
117	323 (2.11)	Secured by mortgages on immovable property	828	(0 616	(702	127		2	. 6	, C	4.58%
118		of which: SME	125	(0 84	(102	21	() 1	. 1	. 0	4.14%
119		Items associated with particularly high risk	14	(0 21	(0	0	(0	0	0	0.00%
120		Covered bonds	0	(0	(0	0	(0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	(0	(0	0	(0	0	0	0.00%
123		Equity	7	(0 18	(0	0	(0	0	0	0.00%
124		Securitisation											
125		Other exposures	75	(53	(0	0	(0	0	0	0.00%
126		Standardised Total	4.137	19	2,229	22	3.124	444	1 38	s i 14	18	16	40.59%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposui	e amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	350	0	0	0	350	0	C	0	0	0	0.00%
128		Central governments	421	0	24	0	179	0	C	1	0	0	90.63%
129		Regional governments or local authorities	10	0	1	0	7	0	C	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	C	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
133		Institutions	47	0	37	0	51		C	0	0	0	0.00%
134		Corporates	673		406	41	544		68	11	4	32	46.83%
135		of which: SME	276	12	153	16	225	24	19	5	3	7	36.59%
136		Retail	566		287	38	453		87	8	9	55	62.92%
137	ROMANIA	of which: SME	290		96	12	220		20	4	4	10	52.82%
138		Secured by mortgages on immovable property	1,577		899	7	1,283		22	9	24	8	33.93%
139		of which: SME	401		264	3	261	139	8	3	15	1	18.03%
140		Items associated with particularly high risk	25	0	38	0	21	4	C	0	0	0	42.68%
141		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0	0	0.00%
144		Equity	1	0	1	C	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	188	_	78	C	0	0	C	0	0	0	0.00%
147		Standardised Total	3,857	76	1,772	87	2,889	402	178	29	37	94	53.11%

								Actual					
								31/12/202	20				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, ⁻⁰	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	0	0	0	(0 0)	0	0)	0	0.00%
149		Central governments	237	0	237	(0 237	7	0	C	(0	0.00%
150 151		Regional governments or local authorities	0	0	0	(0)	0	0	(0	0.00%
151		Public sector entities	190	0	190	(0		0	0)	0	0.00%
152 153		Multilateral Development Banks	0	0	0	(0)	0	0)	0	0.00%
153		International Organisations	0	0	0	(0)	0	0)	0	0.00%
154		Institutions	387		229		0 387		0	C)	0	0.00%
155		Corporates	1,009		782		8 890		52	. 16	5	3 29	56.67%
156		of which: SME	372		280		3 310		5 8	7	'	. 5	60.04%
157		Retail	396	12	249	12	2 324	57	2 83	6	6	71	. 85.54%
158	UKRAINE	of which: SME	0	0	0		0)	0	0	(0	65.54%
159		Secured by mortgages on immovable property	268		251		0 253	19	9 0	6	5	5	0.00%
155 156 157 158 159 160		of which: SME	124	0	119	(0 121		5 0	3	3	L C	0.00%
161		Items associated with particularly high risk	0	3	0	-,	5 0)	9	0)) 6	63.41%
162		Covered bonds	0	0	0	(0)	0	0	(0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0		0	0		0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	(0 0) (0	0)	0	0.00%
165		Equity	1	0	1	(0 0)	0	0)	0	0.00%
166		Securitisation											
165 166 167		Other exposures	78	0	41		0 0)	0	0)	0	0.00%
168		Standardised Total	2,567	38	1,981	45	2,090	93	143	28	14	106	73.73%



OTP Bank Nyrt.

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
<u></u>			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	65	C	32	(65	O		0	0	0	0.00%
170		Central governments	304	C	152	(58	C) (0	0	0	0.00%
171		Regional governments or local authorities	0	C	0	(0	0)	0	0	0	0.00%
172		Public sector entities	0	C	0	(0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	15	C	0	() 1	0	0	0	0	0	0.00%
174		International Organisations	0	C	0	(0	0	0	0	0	0	0.00%
175		Institutions	50	C	14	() 44	. 0	0	0	0	0	0.00%
176		Corporates	556	7	332	10	428	6	11	. 22	5	4	34.72%
177		of which: SME	181	1	. 125	2	105		6	5 4	5	4	78.26%
178		Retail	1,437	16	821	15	1,297	176	228	64	72	213	93.38%
179	RUSSIAN FEDERATION	of which: SME	47	C	9	(25	1	. (0	0	0	96.68%
180		Secured by mortgages on immovable property	20	O	12	(17	8	3	1	5	3	89.45%
181		of which: SME	13	O	9	(12	. 2	. 1	. 0	1	1	100.00%
182		Items associated with particularly high risk	0	O	0	(0	0	0	0	0	0	0.00%
183		Covered bonds	0	O	0	(0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	C	0	(0	0) (0	0	0	0.00%
186		Equity	0	C	0	(0	0) (0	0	0	0.00%
187		Securitisation											
188		Other exposures	98	C	68	(0	0	0	0	0	0	0.00%
189		Standardised Total	2,544	23	1,432	26	1,910	191	242	. 88	82	220	90.74%

								Actual					
								31/12/2020					
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		Central banks	50	0	50	<u> </u>	50	0	0	0	0	0	0.00%
190		Central governments	223		223		228			5	0	0	0.00%
191		Regional governments or local authorities	11) 223		11) 0	0	0	0.00%
193		Public sector entities	1		0 0) 11	0		0	0	0	100.00%
194		Multilateral Development Banks	0		0		0	0	(0	0	0	0.00%
195		International Organisations	0	0	0		0	0		0	0	0	0.00%
196		Institutions	2	C) 2	C) 2	0	C	0	0	0	0.00%
197		Corporates	229	18	150	20	177	25	39	11	4	21	53.87%
198		of which: SME	85	Ç	52	10	60	13	12	. 2	2	3	24.43%
199		Retail	349	7	7 251	8	335	12	27	1	1	21	75.16%
200	MONTENEGRO	of which: SME	11	1	L 7	1	. 9	2	3	0	0	2	65.45%
201	11311121123113	Secured by mortgages on immovable property	318	1	219	1	. 233	80	2	. 4	7	1	30.01%
202		of which: SME	102	1	L 70	1	. 72	24	1	. 2	2	0	22.46%
203		Items associated with particularly high risk	0	C	0	C	0	0	C	0	0	0	0.00%
204		Covered bonds	0	C	0	C	0	0	C	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	C	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	C	0	C	0	0	C	0	0	0	0.00%
207		Equity	0	C	1	C	0	0	C	0	0	0	0.00%
208		Securitisation											
209		Other exposures	240		35	C	0	0	C	0	0	0	0.00%
210		Standardised Total	1,424	27	942	29	1,036	116	68	21	11	42	61.74%

								Actual					
								31/12/202					
			Exposure	values	Risk exposu	ire amounts							
Row um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	59	C	59		0 59	0	C	0	C	0	0.00%
212		Central governments	179	С	179		0 2	0	C	0	C	0	0.00%
213		Regional governments or local authorities	0	C	0		0 0	0	C	0	C	0	0.00%
214		Public sector entities	0	C	0		0	0	C	0	C	0	0.00%
215		Multilateral Development Banks	0	C	0		0	0	C	0	C	0	0.00%
216		International Organisations	0	C	0		0	0	C	0	C	0	0.00%
217		Institutions	13	C	13		0 13	0	C	0	C	0	0.00%
218		Corporates	172	5	127	!	5 128	17	8	2	2	2 4	45.55%
219		of which: SME	0	C	0		0	0	C	0	C	0	0.00%
220		Retail	47	3	32	,	3 35	12	7	0	1	. 5	61.67%
221	ALBANIA	of which: SME	12	1	L 7		1 8	3	2	. 0	C	1	55.04%
222		Secured by mortgages on immovable property	375	C	296		0 301	61	C	4	ϵ	0	0.00%
223		of which: SME	70	C	50		0 36	36	C	0	(3)	0	0.00%
224		Items associated with particularly high risk	0	C	0		0	0	C	0	C	0	0.00%
225		Covered bonds	0	C	0		0	0	C	0	C	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	C	0		0	0	C	0	C	0	0.00%
227		Collective investments undertakings (CIU)	0	C	0		0 0	0	C	0	C	0	0.00%
228		Equity	0	C	0		0 0	0	C	0	C	0	0.00%
229		Securitisation											
230		Other exposures	26	C	14		0 0	0	C	0	C	0	0.00%
231		Standardised Total	870	8	719	5	537	90	15	7	g	N 8	53.22%



	OTP Bank Nyrt.																					
			12 13		14 15	16	17	18	19	2	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
wN m		(mln EUR, %)	tage 1 exposure Stage 2 ex	posure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ratio Stage 3 exposur	- Stage 1 expos	sure Stage 2 e	exposure Stage 3 expos	Stock of ire provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		3,577	0	0)	0	0.00		3,577	0	0)	0 (0.00%			0 (0 0	0	0	0.00%
2	Central governments		11,621	333	40	3	1 2	25 61.52°		.1,586	349	60	7	1 33	54.52%	6 11,557	360	0 78	8 7	7 0	40	51.15%
3	Regional governments or local authorities		373	20	6	2	2	3 52.429		367	22	11	2	2 6	56.01%	6 361	. 24	4 10	6 2	2	9	57.70%
1	Public sector entities		358	15	9	L	1	4 51.429		350	19	13	L	1 6	49.25%	6 344	2:	1 1	7 1	. 1	8	48.14%
5	Multilateral Development Banks		13	1	1)	0	1 53.29	%	13	0	2)	0 1	51.05%	6 12	2	0	2 0	0	1	49.24%
	International Organisations		0	0	0		0	0.00	-	0	0	0)	0	0.00%	6 C		0	0	0	0	0.00%
	Institutions		3,182	12	5	2	0	2 32.24	%	3,172	17	11	3	0	31.99%	6 3,155	2!	5 20	0 3	0	7	33.08%
	Corporates		14,283	887	925 4	5	52 38	31 41.19		.4,143	750 1,	201 4	2	461	1 38.37%	6 13,892	72:	1,48	1 48	37	543	36.64%
	of which: SME		4,588	350	355 1.	5	19 1!	53 43.24	·%	4,563	279	451 1	5	.5 180	39.97%	-,	260	0 544	4 15	12	. 207	37.97%
	Retail		11,019	1,037	2,094 9	10	1,30	07 62.419	.% 10	.0,798	812 2,	541 9)	^{'9} 1,469	57.83%	6 10,453	742	2,95	5 86	63	1,620	54.82%
OTP Bank Nyrt.	of which: SME		1,820	192	219	7	10	40.84		1,807	147	276	7	7 102	37.00%	6 1,762	138	33:	1 7	7 5	114	34.63%
2	Secured by mortgages on immovable property		11,791	1,610	782 2	2	50 27	76 35.28	3% 11	.1,774	1,295 1,	113 2	2	16 325	29.22%	6 11,575	1,187	1,42	1 22	2 37	369	26.01%
3	of which: SME		2,438	306	168	5	15	35.70°	2	2,485	193	235	7	9 75	32.05%	6 2,463	158	29:	1 7	7	88	30.19%
4	Items associated with particularly high risk		35	5	63		0 !	51 80.389	8%	34	4	64)	0 51	79.26%	6 33	3	4 6!	5 0	0	51	78.12%
5	Covered bonds		0	0	0		0	0.00	%	0	0	0)	0	0.00%	6 C	(0	0	0	0	0.00%
6	Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0.00	%	0	0	0		0 (0.00%	6		0	0	0	0	0.00%
7	Collective investments undertakings (CIU)		5	0	0		0	0 40.81	%	5	0	0)	0 (40.81%	6	5	0	0 0	0	0	40.81%
8	Equity		0	0	0		0	0.00	%	0	0	0		0 (0.00%	6 C		0	0 0	0	0	0.00%
9	Securitisation																					
0	Other exposures		16	1	0		0	0 32.629	.%	16	1	1)	0 (32.04%		5	1	1 0	0	, 0	31.76% 43.73%
21	Standardised Total		56,273	3,920	3,926 17:	. 21	.8 2,05	52.20	% 55,	5,834	3,270 5,0	17!	17	4 2,356	46.97%	54,979	3,085	5 6,055	169	141	2,648	43.73%

												Baseline Scenario						
						31/12/2021						31/12/2022				31/12/2023		
						T in the second							1				T T	
RowN um		(mln EUR, %	Stage 1 exposure :	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3	ock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	o - ure Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure
22		Central banks	1,155	0	0	0	0	0	0.00%	1,155	0	0 0	0 0.0	0% 1,155	0	0	0	0.00%
23		Central governments	7,640	281	. 30	6	5 1	20	66.50%	7,633	273	46 5	0 26 57.5	7,624	267 6	0 !	0	32 53.47%
24		Regional governments or local authorities	146	11	. 3	3	1	2	56.96%	144	11	5 1	1 3 59.8	37% 141	12	7	1	5 61.56%
25		Public sector entities	70	1	. 1	. (0	1	61.33%	68	2	2 0	0 1 63.5	67	3	2	1	2 64.83%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0 0	0 0.0	0%	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0 0.0	00%	0	0	0	0.00%
28		Institutions	237	1	. 1		0	0	40.85%	235	2	2 0	0 1 40.8	33% 234	3	3	0	1 40.82%
29		Corporates	5,012	318	250	11	17	72	28.75%	4,946	287 34	11	15 94 27.0	4,863	275 44	2 1:	12 1	115 26.03%
30		of which: SME	1,841	149	90)	8	33	37.00%	1,830	119 13	31 4	6 43 32.3	1,801	110 16	9	5	51 30.04%
31		Retail	2,384	325	457	12	2 41	296	64.68%	2,298	295 57	73 12 3	36 340 59.3	2,208	277 68	2 1:	1 29 3	55.93%
32	HUNGARY	of which: SME	451	52	. 32	2	3	13	41.39%	449	41	45 1	2 16 35.4	1% 441	37 5	7	2	18 32.44%
33		Secured by mortgages on immovable property	3,968	826	313	8	5 28	98	31.31%	3,882	757 46	6	24 115 24.5	3,776	718 61	4	5 20 1	130 21.18%
34		of which: SME	824	92	51	. 1	5	19	36.39%	832	64	72 1	3 23 31.6	824	54 8	9	2	26 29.11%
35		Items associated with particularly high risk	9	1	30	0	0	27	92.25%	9	1	0	0 27 91.8	9	1 3	0	0	27 91.50%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0 0.0	00%	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0 0.0	00%	0	0	0	0.00%
38		Collective investments undertakings (CIU)	5	0	0		0	0	40.81%	5	0	0 0	0 0 40.8	5	0	0	0	0 40.81%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0 0	0 0.0	00%	0	0	0	0.00%
40		Securitisation																
41		Other exposures	0	0	0	0	0	0	0.00%	0	0	0 0	0 0.0	0%	0	0	0	0.00%
42		Standardised Total	20,627	1,764	1,085	37	88	516	47.54%	20,376	1,628 1,47	71 36 7	76 607 41.22	2% 20,082 1,	555 1,83	9 35	64 6	0 0.00% 93 37.66%

											Baseline Scenario	0								
				31/12/2021							31/12/2022						31/12/2023			
owN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for prove Stage 2 exposure Stage	Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks		0 0	(0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0	0.00%
44	Central governments	1,672	2 20 4	1	1 0	2	52.20%	1,659	3	1	5	1 0	3	48.24%	6 1,650	38	7	1	0 3	46.20%
45	Regional governments or local authorities	24	1 0 1	(0	C	38.00%	24		0	1	0	0	37.52%	6 23	1	1	0	0	37.43%
46	Public sector entities	(0 0	(0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0	0.00%
47	Multilateral Development Banks	11	1 1	(0	1	53.29%	11		0	2	0 0	1	51.05%	6 11	0	2	0	0 1	49.24%
48	International Organisations		0 0	Ó	0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0	0.00%
49	Institutions	57	7 0 0	O	0	C	40.81%	57		0	0	0 0	0	40.81%	6 57	0	0	0	0	40.81%
50	Corporates	2,617	7 111 136	10	9	68	49.96%	2,585	8	8 19	0 1	2 6	85	44.85%	6 2,524	91 24	9 1	.2	6 104	41.76%
51	of which: SME	626	5 24 59		3	34	57.47%	621	1	7	0	3 1	38	53.97%	6 609	18 8	33	3	1 42	51.29%
52	Retail	2,367	7 185 476	13	3 17	292	61.38%	2,324	14	3 56	1	4 12	316	56.26%	6 2,244 13	89 64	5 1	.4 1	0 339	52.48%
53 BULGARIA	of which: SME	466	5 49 65	1	1 2	24	36.66%	456	4.	3	1	1 2	27	32.79%	6 439	14 9	8	1	2 29	30.17%
54	Secured by mortgages on immovable property	2,361	185 221		3	103	46.59%	2,360	13	0 278	8	4 5	111	40.01%	6 2,305 12	27 33	36	4	5 119	35.31%
55	of which: SME	493	53 43	1	1 3	18	40.76%	504	2	9 5	7	1	21	36.89%	6 499	23 6	88	1	1 23	34.62%
56	Items associated with particularly high risk	(0 0	Ó	0	C	0.00%	0	(0	0	0 0	0	0.00%	6 0	0	0	0	0	0.00%
57	Covered bonds		0 0	Ó	0	C	0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	(0	C	0.00%	0	(0	0	0 0	0	0.00%	6 0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)		0 0	(0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
60	Equity		0 0	(0	C	0.00%	0		0	0	0 0	0	0.00%	6 0	0	0	0	0 0	0.00%
61	Securitisation																			
62	Other exposures		0 0	(0	C	0.00%			0	0	0 0	0	0.00%		0	0	0	0 0	0.00% 45.62%
63	Standardised Total	9,109	503 838	27	7 35	466	55.56%	9,019	394	1,037	7 3:	1 24	516	49.75%	8,814 39	6 1,24	0 3	0 2	566	45.62%

											Baseline Scenario							
					31/12/2021						31/12/2022					31/12/20	23	
RowN um		(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Sta	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			2 exposure Stage	Stock of provisions Stage 1 expo	Stock of Stock of Stock of provisions for provisions sure Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
64		Central banks	260	0 0	0	0	(0.00%	260	0 (0		0.009		0	0	0 0	0 0.00%
65		Central governments	1,004	18 5	1	0	2	40.00%	998	3 23 6	5 1	0 .	3 40.00%	% 994	26	8	1 0	3 40.00%
66		Regional governments or local authorities	99	9 / 2	0	1		1 55.63%	98	3 /	3		2 59.15%	% 96 373	8	4	0 0	2 60.75%
6/		Public sector entities	285	13 /	1	1	3	46.59%	2/8	16 10	1		5 44.46%	% 2/3	18	14	1 1	6 43.2/%
68		Multilateral Development Banks			0	0	(0.00%	(0.009	% 0	0	0	0 0	0 0.00%
69		International Organisations			0	0	(0.00%	(0 0		0	0.009	% U	0	0	0 0	0 0.00%
70		Institutions	1.054	8 U I	0	0	(40.81%	5,	/ U .	2	0	1 40.819	6 5/	100	2	0 0	1 40.81%
71		Corporates	1,052	12/ 161	3	4	72	44.38%	1,048	114 18.	1 3	3 /	6 42.33%	70 1,035	109	198	3 3	81 40.91%
72		of which: SME Retail	1 465	5	7	2	160	41.59%	1 43	2 58 9.	5 1	I I 3	7 39.16%	70 427	55 76	102	1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	38 37.58%
73	CDCATIA		1,403	127 344	/	0	105	49.16%	1,43	7 6/ 41.) /	3 10	0 43.669 6 36.869	-/	10	4/4 51	/ 2	17 24.05%
74	CROATIA	of which: SME	1 200	1 30 53	1	1	12	42.11% 2 21.45%	1 21/	7 21 4) 1		5 18 08º	70 134	71	100	2 1	17 34.05%
75		Secured by mortgages on immovable property	1,290	5 129 54	2	3	12		1,31	05 0.	4		10.00%	70 1,303	17	108	2 1	16 10.55%
/b		of which: SME	199	31 10	0	1		16.50%	20:		† <u> </u>		2 15./9%	70 204	1/	18	0 0	3 15.64%
7/		Items associated with particularly high risk Covered bonds			0	0		0.00%					0.009	70 0	0	0	0 0	0 0.00%
78					0	0		0.00%					0.009	76 0	0	0	0 0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment			0	0	(0.00%	(0.009	% U	0	0	0 0	0 0.00%
80		Collective investments undertakings (CIU)			0	0	(0.00%	(0.009	% U	0	0	0 0	0 0.00%
81		Equity		J U 0	U	0		0.00%) 0	J C	J U	0.009	70 U	U	U	U U	0.00%
82		Securitisation						0.0007	,				0 000		0	0		0 000/
83		Other exposures	F F24	U U 0	0	0	350	0.00% 45.09%	F 400	U (7	J U U	0.009 1 40.319		309	907	0 0	301 37.30%
84		Standardised Total	5,524	+ 422 5/4	15	14	259	45.09%	5,490	y 355 69 <i>7</i>	14	10 28	40.31%	/ ₀ 5,405	308	807	14 8	37.30%



		OTP Bank Nyrt.																				
			12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Base	eline Scenario										
					31/12/2021						31	1/12/2022							31/12/2023			
RowN um		(mln EUR, %)		2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure pro	Stock of ovisions for je 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	600	0	0	0	0	0.00%	600		0 0	0	0	(0.00%		0	0	0	0	0	0.00%
86		Central governments	19	0	0	0	0	40.00%	19		0	0	0	(40.00%	19	0	0	0	0	0	40.00%
87		Regional governments or local authorities	39	1	0	0	0	72.89%	38		1 1	0	0	1	. 73.61%	37	2	1	0	0	1	74.01%
88		Public sector entities	3	0	1	0	0	1 91.97%	3		0 1	0	0	1	. 88.80%	3	0	1	0	0	1	85.89%
89		Multilateral Development Banks	0	0	0	0	0	0.00%	C		0	0	0	(0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0.00%	C		0	0	0	(0.00%		0	0	0	0	0	0.00%
91		Institutions	5	0	0	0	0	0 40.81%	5		0	0	0	(40.81%		0	0	0	0	0	40.81%
92		Corporates	2,087	79 6	9	6	8 3:	1 45.06%	2,077	6	3 94	6	7	42	2 44.57%		60	119	6	6	53	44.40%
93		of which: SME	540	11 2	6	2	2 13	49.68%	532	1	2 33	2	2	16	49.64%		13	39	2	. 2	20	49.58%
94		Retail	1,352	97 12	5	7	9 5	7 45.49%	1,324	8	3 168	7	7	70	41.67%		78	207	7	5	82	39.58%
95	SERBIA	of which: SME	252	23 2	0	2	2	1 53.11%	246	2	0 28	2	2	14	50.19%	239	19	36	2	1	18	48.81%
96		Secured by mortgages on immovable property	1,120	64 3	8	2	3	2 30.72%	1,114	. 5	1 57	2	2	15	25.59%	1,100	47	75	2	. 2	17	23.25%
97		of which: SME	192	9	8	0	0	48.54%	191		6 12	0	0	5	40.52%	188	6	15	0	0	5	35.98%
98		Items associated with particularly high risk	5	0 1	5	0	0 12	2 83.82%	5		0 15	0	0	12	83.72%	5	0	15	0	0	12	83.62%
99		Covered bonds	0	0	0	0	0	0.00%	C		0	0	0	(0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	C		0	0	0	(0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	C		0 0	0	0	(0.00%	0	0	0	0	0	0	0.00%
102			0	0	0	0	0	0.00%	C		0 0	0	0	(0.00%	0	0	0	0	0	0	0.00%
103		Equity Securitisation																				
104		Other exposures	16	1	0	0	0	32.62%	16		1 1	0	0	(32.04%	15	1	1	0	0	0	31.76%
105		Standardised Total	5.247	243 241	R 1	5 2	0 113	45.52%	5.201	200	336	15	17	140	41.72%	5.130	188	419	15	14	166	39.73%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for prov Stage 2 exposure Stage	Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	48	2 0 0	C	0		0.00%	482		0	0	0	0	0.00%	482	0	0	0	0	0.00%
	Central governments	17	9 2 0	C	0)	40.00%	177		3 0	0	0	0	40.00%	176	4	0	0	0	0 40.00%
	Regional governments or local authorities	4	6 1 1	C	0 0)	28.80%	46		1 1	. 0	0	0	30.34%	45	1	1	0	0	31.66%
	Public sector entities		0 0	C	0		0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Multilateral Development Banks		0 0 0	C	0		0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
	International Organisations		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Institutions		0 0	0	0		40.81%	0		0	0	0	0	40.81%	0	0	0	0	0	40.81%
	Corporates	78	5 90 46	1	1 2	2 13	28.16%	820	4	14 56	5	2 1	15	26.62%	820 3	33 6	57	2	1	7 25.63%
	of which: SME	30	6 49 25	C	0 1		24.34%	326	2	24 30	1	0	7	22.83%	327 1	.7	36	1	9	8 21.88%
	Retail	91	2 151 80	1	1 3	22	27.31%	952	9	2 100	1	1 2	25	24.70%	954 7	['] 3 11	.6	1	1 27	7 23.14%
SLOVENIA	of which: SME	23	1 21 38	1	1	12	30.71%	235		9 46	5	0	13	27.92%	229	7	3	1	0 14	4 25.99%
	Secured by mortgages on immovable property	70	0 108 24	C	0 3	!	22.11%	731	6	32	1	1 2	7	21.29%	736	56	9	1	1	8 20.96%
	of which: SME	10	6 9 8	C	0		22.59%	110		4 9	0	0	2	21.97%	108	3	.2	0	0	3 21.69%
	Items associated with particularly high risk		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0		0.00%
	Covered bonds		0 0	C	0		0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0		0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0 0	C	0 0) (0.00%	0		0 0	0	0	0	0.00%	0	0	0	0) (0.00%
			0 0	C	0 0) (0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Equity Securitisation																			
	Other exposures		0 0	0	0 0) (0.00%	0		0 0	0	0	0	0.00%		0	0	0	0	0.00%
	Standardised Total	3,10	3 351 152	3	3 8	41	26.77%	3,208	209	9 189	4	5	47	24.75%	3,214 16	7 22	5	4	53	23.58%

									Baseline Scenario							
				31/12/2021					31/12/2022					31/12/2023		
	(mln	Stage 1 exposur	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provisions tage 2 exposure Stage 3 e	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	or Stage 2 over a
	Central banks	3	50 0 0	0 0	0	0.00%	350	0 ((0	0.00%	350	0 ()	0	0 0.
	Central governments	1	77 2 0	0	0	0 41.34%	176	5 3	(0	0 40.68%	174	4	L	0	0 40.4
	Regional governments or local authorities		7 0 0	0	0	0 52.87%		0 ((0	0 52.83%	7	0 ()	0	0 52.8
	Public sector entities		0 0	0	0	0.00%	(0 0	(0	0.00%	0	0		0	0.0
	Multilateral Development Banks		0 0	0	0	0.00%	(0 0	(0	0.00%	0	0)	0	0.0
	International Organisations		0 0	0	0	0.00%	(0 0	(0	0.00%	0	0)	0	0.0
	Institutions		50 0 0	0	0	0 40.81%	50	0 0	(0	0 40.81%	50	0)	0	0 40.8
	Corporates	5	33 39 76	6	1	35 46.25%	527	7 38 83	3	1 1	37 44.10%	517	40 9:		1	39 42.1
	of which: SME	2	23 21 24	4 1	1	10 40.27%	22:	19 28	3	1 0	11 37.59%	216	20 32	2	1 0	11 35.4
	Retail	4	66 38 102	2 3	2	60 59.08%	466	5 26 113	3	2	64 56.96%	461	22 123	3	1	68 55.4
ROMANIA	of which: SME	2	27 15 22	2 0	0	11 50.60%	230	10 23	(0	11 49.19%	229	10 25	5	0	12 47.8
	Secured by mortgages on immovable property	1,3	89 161 51	1	4	17 33.57%	1,435	5 100 68	3	1 2	20 29.42%	1,444	77 8:		1	22 27.2
	of which: SME	3	23 64 21	1 0	2	7 34.54%	346	5 34 28	8	0 1	9 31.39%	351	24 32	2	0 1	10 29.6
	Items associated with particularly high risk		20 4 2	2 0	0	0 28.21%	20	4 3	(0	1 24.89%	19	4	1	0	1 23.4
	Covered bonds		0 0	0	0	0.00%	(0 0	(0	0.00%	0	0		0	0.0
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	(0 ((0	0.00%	0	0)	0	0.0
	Collective investments undertakings (CIU)		0 0	0 0	0	0 0.00%	(0 (0	0.00%	0	0 ()	0	0.0
	Equity Securitisation		0 0 0	0 0	0	0 0.00%	(0 (0	0.00%	0	0 ()	0	0.0
	Securitisation															
	Other exposures		0 0	0	0	0.00%	(0 (0	0.00%	0	0 ()	0	0.0
	Standardised Total	2,99	244 231	5	7	113 48.99%	3,031	170 267		5 5 1	22 45.64 %	3,021	L47 299		3	130 43.33

									Baseline Scenario						
				31/12/2021					31/12/2022				31/12/202	3	
RowN um		Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provision Stage 1 exposure Stage 2 exposure	of Stock of s for provisions for osure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 expos	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks		0 0	0 0	0	0.00%	C	0 0	0	0	0.00%		0 0	0 0	0.00%
149	Central governments	23	34 2 0	0 0	0	0 40.00%	232	. 4 (0	0 40.00%		5 0	0 0	0 40.00%
150	Regional governments or local authorities		0 0	0 0	0	0.00%	C	0 0		0	0 0.00%	0	0 0	0 0	0.00%
151	Public sector entities		0 0	0 0	0	0.00%	C	0 0		0	0 0.00%	0	0 0	0 0	0.00%
152	Multilateral Development Banks		0 0	0 0	0	0.00%	C	0 0		0	0 0.00%	0	0 0	0 0	0.00%
153	International Organisations		0 0 0	0 0	0	0.00%	C	0 0	0	0	0 0.00%	6 0	0 0	0 0	0 0.00%
154	Institutions	38	35 1 1	1 0	0	0 40.81%	384	1 2	2 1	. 0	1 40.81%	6 381	2 4	1 0	1 40.81%
155	Corporates	80	52 28 75	5 5	4 3	36 47.67%	835	29 100) 5	4	43 42.97%	810	29 126	4 2 5	1 40.25%
156	of which: SME	30	00 7 16	6 2	2	8 48.64%	291	8 25	2	1	11 44.68%	6 282	8 33	2 1 1	4 42.78%
157	Retail	3.	22 32 104	4 4	3 ,	/8 /5.35%	313	26 120	2	2	84 /0.36%	301	24 134	3 2 9	67.09%
158 UKRAINE	of which: SME		0 0	0 0	0	0 35.84%	(0 0)	0	0 30.99%	0	0 0	0 0	0 29.24%
159	Secured by mortgages on immovable property	24	19 11 12	2 2		4 35.63%	242	8 21	2	2	8 36.36%	6 235	8 30	2 1 1	36.82%
160	of which: SME	1:	18 4 4	4 1	1	2 39./1%	114	3 8]	1	3 39.85%	6 111	3 12	1 0	5 39.93%
161	Items associated with particularly high risk		0 0	9 0	0	6 63.39%		0 9) (0	6 63.34%	0	0 9	0 0	6 63.29%
162	Covered bonds		0 0	0 0	0	0.00%	<u> </u>	0 0)	U	0.00%	0	0 0	0 0	0.00%
163	Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0	0	0.00%	C	0 0) (0	0 0.00%	0	0 0	0 0	0.00%
164	Collective investments undertakings (CIU)		0 0 0	0	0	0.00%	<u>C</u>	0 0) (0	0 0.00%	6 0	0 0	0 0	0.00%
165	Equity		0 0	0 0	0	0.00%		0 0) (0	0.00%	6 0	0 0	0 0	0.00%
166	Securitisation					0.000					2 222				0.000
167	Other exposures		0 0	0	0	0.00%	(0 0) (0	0.00%	0	0 0	0 0	0.00%
168	Standardised Total	2,05	3 74 201	11	9 12	24 61.94%	2,007	69 252	2 11	8 14	41 56.12%	1,958	57 302	11 4 158	52.47%



11111111		OTP Bank Nyrt.																		
			12 13	14 15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenari)									
				31/12/2	21					31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stock Stage 3 exposure provision Stage 1 exp	f Stock of for provisions for osure Stage 2 expos	Stock of or provisions for sure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	65	0 0	0	0	0.00%	6!	5 0	0	O C	0	0.00%	65	0	0	0	0	٢	0.00%
170		Central governments	57	1 0	0	0	0 40.00%	57	7 1	0	0	0	40.00%	56	5 1	L C	0	0	<u> </u>	0 40.00%
171		Regional governments or local authorities	0	0 0	0	0	0.00%		0	0	0	0	0.00%	0	0	0	0	0	C	0.00%
172		Public sector entities	0	0 0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0	0		0.00%
173		Multilateral Development Banks	1	0 0	0	0	0 40.81%	:	1 0	0	0	0	40.81%	1	. 0	0	0	0		40.81%
174		International Organisations	0	0 0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0	0	·	0.00%
175		Institutions	44	0 0	0	0	0 40.81%	44	4 0	0	0	0	40.81%	44	0	0	0	0	t	40.81%
176		Corporates	427	3 15	3	1	11 72.69%	42:	1 3	20	3	1 1	71.70%	415	4	1 26	3	3 1	19	71.12%
177		of which: SME	108	1 8	1	0	7 82.09%	107	7 1	9	1	0	80.14%		1	11	1	1 0	9	9 78.63%
178		Retail	1,296 5	4 351	42	18 29	98 85.01%	1,23	1 38	432	1 1	35	82.01%	· · · · · · · · · · · · · · · · · · ·	35	506	39	9 10	406	6 80.10%
179	RUSSIAN FEDERATION	of which: SME	25	0 1	0	0	1 94.80%	2!	5 0	1	0	0	1 93.41%		0) 1		0	1	1 92.44%
180		Secured by mortgages on immovable property	18	2 9	0	1	6 62.40%	17	7 1	11	0	0	58.90%		0	12	2 0	0		7 57.51%
181		of which: SME	13	0 2	0	0	2 92.58%	1.	3 0	2	0	0	90.49%	13	0) 2	2 0	0	2	2 88.82%
182		Items associated with particularly high risk	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	0	0) (0	0	0	0.00%
183		Covered bonds	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	0	0) (0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.00%	(0 0	0	0	0	0.00%	0	0		0	0	°	0.00%
185		Collective investments undertakings (CIU)	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	0	0		0	0	t ⁰	0.00%
186		Equity	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	0	0		0	0	°	0.00%
187		Securitisation					0.000						0.000							2 2 2 2 2
188		Other exposures	0	0 0	0	0	0.00%		0	0	0	0	0.00%	,	0	0	0	0	0	0.00% 79.16%
189		Standardised Total	1,909 59	9 375	45	19 31	.5 83.94%	1,837	7 43	463 4	5 1	4 37!	81.00%	1,757	41	. 545	42	2 11	431	. 79.16%

										l.	Baseline Scenario								
				31/12/2021							31/12/2022					31/12/2023			
	(mln EUR, ^G		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Rationsure Stage 3 exposu	Stage 1 exposure Stage 2 ex	posure Stage 3 exposi	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	5	0 0	0	0	0	0.00%	50		0 0	0	0	0.00	0% 50	0	0	0	0	0.00%
	Central governments	22	6 2 0	0	0	0	40.00%	224		4 0	0	0	0 40.00	0% 223	5	0	0	0	0 40.00%
	Regional governments or local authorities	1	1 0 0	0	0	0	64.42%	11		0	0	0	0 64.42	2% 11	0	0	0	0	0 64.42%
	Public sector entities		0 0	0	0	0	46.69%	0		0	0	0	0 45.07	7% 0	0	0	0	0	0 44.85%
	Multilateral Development Banks		0 0	0	0	0	0.00%	0		0	0	0	0.00	0%	0	0	0	0	0.00%
	International Organisations		0 0	0	0	0	0.00%	0		0	0	0	0.00	0%	0	0	0	0	0.00%
	Institutions		2 0 0	0	0	0	40.81%	2		0	0	0	0 40.83	.% 2	0	0	0	0	0 40.81%
	Corporates	15	2 36 53	2	2 3	3 2	51.15%	144	3	3 64	2	2	30 47.71	136	30	74	2	2 3	4 45.46%
	of which: SME	5.	3 14 17	1	. 1	1	36.08%	50	1	2 21	1	1	8 35.19	9% 48	11	25	1	1	9 34.60%
	Retail	32	5 16 32	0	0	0 2	67.76%	325	1	36	0	0	23 63.63	324	11	39	0	0 2	3 60.65%
MONTENEGRO	of which: SME		9 1 4	0	0	0	62.52%	10		0 4	0	0	2 61.16	5% 10	0	4	0	0	2 60.21%
	Secured by mortgages on immovable property	22	9 64 22	2	2 3	3	26.75%	231	4	7 36	1	. 2	9 25.77	7% 228	40	47	1	2 1	2 25.34%
	of which: SME	6	8 20 9	1	. 1	1	28.81%	67	1	6 14	1	1	4 27.39	9% 64	15	19	1	1	5 26.73%
	Items associated with particularly high risk		0 0	0	0	0	0.00%	0		0	0	0	0.00	0%	0	0	0	0	0.00%
	Covered bonds		0 0	0	0	0	0.00%	0		0	0	0	0.00	0%	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0		0	0	0	0.00	0%	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0		0 0	0	0	0.00	0%	0	0	0	0	0.00%
	Equity		0 0	0	0	0	0.00%	0		0 0	0	0	0.00	0%	0	0	0	0	0.00%
	Securitisation																		
	Other exposures		0 0	0	0	0	24.35%	0		0 0	0	0	0 26.49		0	0	0	0	0 27.15% 9 43.21%
	Standardised Total	99!	5 118 108	4	7	7 55	51.11%	988	9:	7 136	4	5	63 46.14	% 974	86 1	60	4	4 6	43.21%

									Baseline Scenario	0						
				31/12/2021					31/12/2022					31/12/2023		
RowN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	Ck of ons for exposure Coverage Ratio - Stage 3 exposure
211	Central banks	59	9 0 0	0	0	0	0.00%	59 0	0	0 0	0.00%	59	0		0	0.00%
212	Central governments		2 0 0	0	0	0	40.00%	2 0	0	0	0 40.00%	2	0 0		0	0 40.00%
213	Regional governments or local authorities		0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0 0		0	0.00%
214	Public sector entities		0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0 0		0	0.00%
215	Multilateral Development Banks		0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0 0		0	0.00%
216	International Organisations		0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0		0	0.00%
217	Institutions	13	0 0	0	0	0	40.81%	.3 0	0	0	0 40.81%	13	0 0		0	0 40.81%
218	Corporates	114	4 20 20	2	3	8	39.38%	7 18 2	8	1 2	11 37.43%	101 1	17 37		1 2	13 36.47%
219	of which: SME		0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0 0		0	0.00%
220	Retail Retail	36	5 7 11	0	1	6	52.45%	5 1	2	0	6 48.47%	35	4 14		0	6 45.98%
221 ALBANIA	of which: SME	8	3 2 3	0	0	1	46.00%	8 2	3	0	1 41.86%	8	1 4		0	1 39.31%
222	Secured by mortgages on immovable property	289	9 47 26	3	4	7	27.68%	37 4.	3	2 4	12 27.76%	269 3	34 59		2 3	16 27.97%
223	of which: SME	4:	5 19 8	0	1	2	19.27%	12 12	2	0 1	2 18.93%	48	9 15		0	3 18.82%
224	Items associated with particularly high risk		0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0		0	0.00%
225	Covered bonds		0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0		0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0 0	0 (0 0	0.00%	0	0		0	0.00%
227	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0 0	0 (0 0	0.00%	0	0 0		0	0 0.00%
228	Equity		0 0	0	0	0	0.00%	0 0	0 (0 0	0.00%	0	0 0		0	0 0.00%
229	Securitisation															
230	Other exposures		0 0	0	0	0	0.00%	0 0	0 (0 0	0.00%	0	0 0		0	0 0.00%
231	Standardised Total	513	73 56	4	8	20	36.43% 49	8 60 84	4	4 6	29 34.09%	479 5	109		5	36 33.13%



		OTP Bank Nyrt.																				
		•	33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
				:	31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln	Stage 1 exposure Stage 2 exposure EUR, %)	oosure Stage 3 exposure p	Stock of provisions for age 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Stage 3	3 exposure	Stock of provisions for provisions for Stage 1 exposure	Stock of rovisions for ge 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	3,577	0 0	0	0	(0.00%	3,57	7 0	0	0	0	0	0.00%	3,577	0	0	0	0	0	0.00%
2		Central governments	11,608	333 54	13	1	30	0 56.00%	11,55	349	89	15	1	44	49.77%	11,508	360	127	14	1	60	46.82%
3		Regional governments or local authorities	359	27 14	7	4	Ç	9 63.94%	33	7 34	29	9 4	4	19	65.97%	324	37	39	3	4	26	65.69%
4		Public sector entities	344	24 13	5	5 4	7	7 58.75%	31	8 38	25	3	5	14	55.62%	303	42	37	3	4	20	53.51%
5		Multilateral Development Banks	12	1 2	C	0	1	1 58.93%	1	1	3	0	0	1	54.53%	11	1	3	0	0	2	52.47%
6		International Organisations	0	0 0	O	0	(0.00%		0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	3,142	38 20	9	1	7	7 38.13%	3,08	72	47	7 7	2	18	37.56%	3,051	78	70	6	2	26	37.26%
8		Corporates	13,812	1,146 1,136	185	159	531	1 46.74%	12,84	2 1,343	1,909	132	162	826	43.26%	12,196	1,286	2,613	111	119	1,083	41.46%
9		of which: SME	4,437	433 423	54	53	203	3 48.11%	4,15	3 472	669	41	51	292	43.67%	3,938		899	35	38	372	41.42%
10		Retail	10,616	1,208 2,326	189	194	1,506	6 64.76%	9,87	73 1,153	3,124	155	171	1,836	58.78%	9,282	1,033	3,835	132	123	2,128	55.48%
11	OTP Bank Nyrt.	of which: SME	1,743	231 257	19	24	111	1 43.24%	1,64	2 214	375	15	20	147	39.11%	1,556	195	480	13	13	177	36.92%
12		Secured by mortgages on immovable property	11,164	1,982 1,037	83	191	396	6 38.21%	10,40	1,953	1,821	71	163	575	31.59%	9,783	1,843	2,556	59	118	742	29.02%
13		of which: SME	2,337	358 218	26	51	93	3 42.56%	2,23	2 303	377	7 22	37	149	39.46%	2,128	269	515	19	24	198	38.49%
14		Items associated with particularly high risk	33	6 64	O	0	52	2 82.24%	3	6	66	0	0	53	80.40%	28	6	68	0	0	54	78.69%
15		Covered bonds	0	0 0	O	0	(0.00%		0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0 0	C	0	(0.00%		0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	5	0 0	0	0	(0 40.81%		5 0	0	0	0	0	40.81%	5	0	0	0	0	0	40.81%
18		Equity	0	0 0	0	0	(0.00%		0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Securitisation																				
20		Other exposures	16	1 0	0	0	(0 39.21%	1	5 1	1	1 0	0	0	40.26%	14	1	2	. 0	0	1	39.25%
21		Standardised Total	54,687	4,766 4,666	491	. 556	2,541	54.47%	52,05	5 4,951	7,113	387	509	3,387	47.62%	50,081	4,688	9,350	328	371	4,140	39.25% 44.28%

												Adv	dverse Scenario										
						31/12/2021						3	31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure S	itage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 ex	xposure pi Sta	Stock of provisions for gage 1 exposure Sta	Stock of provisions for age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	1,155	0	0	0	0	0	0.00%	1,155	0	0	0	0	(0.00	% 1,155	0	0)	0 (0.00%
23		Central governments	7,631	281	. 40	10	1	24	60.09%	7,613	273	65	11	1	. 34	52.31	7,591	267	94	10)	1 4.5	5 48.59%
24		Regional governments or local authorities	139	14	7	4	3	5	69.47%	128	17	15	2	3	10	70.80	6 122	18	20	:	2	2 14	4 70.27%
25		Public sector entities	67	3	2	2	1	2	72.46%	61	6	6	1	2		73.32	6 58	6	8		l.	<u>2</u>	6 73.01%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00	% 0	0	0)	0 (0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00	% 0	0	0)	0 (0.00%
28		Institutions	236	2	. 1	1	. 0	1	40.86%	232	4	3	1	0	:	40.83	6 228	6	5		L	0 7	2 40.82%
29		Corporates	4,912	379	288	39	46	103	35.69%	4,550	499	531	38	56	172	32.41	4,238	537	804	3:	. 5	رر 25⁄	4 31.59%
30		of which: SME	1,800	173	107	13	22	45	42.18%	1,680	197	204	14	22	. 72	35.49	6 1,565	206	308	1	. 1	<u>9</u> 10	3 33.36%
31		Retail	2,342	351	. 474	33	72	313	66.15%	2,080	413	673	25	79	402	59.76	6 1,907	381	878	2:	. 5	,9 49	4 56.27%
32	HUNGARY	of which: SME	442	57	36	2	2	16	45.00%	424	54	56	3	5	22	38.40	6 401	55	79		2	4 28	8 35.26%
33		Secured by mortgages on immovable property	3,727	989	392	23	84	131	33.55%	3,340	1,054	713	24	82	188	26.38	6 2,998	1,051	1,058	19	9	,5 <u>25</u>	4 24.03%
34		of which: SME	801	105	61	7	17	27	44.31%	749	105	114	7	14	. 44	38.46	698	104	167		5	.0 6	1 36.74%
35		Items associated with particularly high risk	9	1	. 30	0	0	27	92.13%	8	1	30	0	0	27	91.189	% 8	1	31)	0 28	90.18%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00	6 0	0	0)	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00	% 0	0	0)	0	0.00%
38		Collective investments undertakings (CIU)	5	0	0	0	0	0	40.81%	5	0	0	0	0		40.81	% 5	0	0)	0 (0 40.81%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00	% 0	0	0			0 (0.00%
40		Securitisation								_													
41		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0) (0.00	% 0	0	0)	0 (0.00%
42		Standardised Total	20,222	2,020	1,233	111	208	606	49.11%	19,172	2,266	2,036	102	222	840	41.25	6 18,310	2,268	2,898	84	17	78 1,097	7 37.87%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, ^{-C}		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposu	Stock of ire provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	of ns for cposure	erage Ratio - e 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.009
	Central governments	1,66	9 20 6		2	0	3 47.20%	1,654	3	31	10	2 0	5	44.13%	1,643	3	15	2	0	6 42.919
	Regional governments or local authorities	2	3 1 1	(0	0	0 43.18%	22		1	2	0	1	43.97%	21	2	3	0	0	1 44.649
	Public sector entities		0 0	(0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.009
	Multilateral Development Banks	1	1 1 2		0	0	1 58.93%	10		1	3	0	1	54.53%	10	1	3	0	0	2 52.47%
	International Organisations		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Institutions	5	7 0 0		0	0	0 40.81%	56		1	0	0	0	40.81%	56	1	0	0	0	0 40.819
	Corporates	2,53	0 154 180	46	6 29	9 9	2 51.16%	2,317	19)1 3	356 30	30	163	45.93%	2,175 17-	4 51	15	30	21 22	9 44.439
	of which: SME	60	8 33 68	12	2	7 4	1 59.28%	561	4	10 1	108	7	58	53.66%	529 3	7 14	43	8	5 7 ⁻	74 51.43%
	Retail	2,25	0 240 539	29	9 30	6 33	7 62.50%	2,104	21	.8	705 2.	5 28	391	55.39%	1,980	5 85	52 2	22	21 43	51.349
BULGARIA	of which: SME	43	5 67 79	4	4	7 2	9 37.40%	393	6	59 1	118	6	40	33.55%	365 63	2 15	54	3	4 4	9 31.73%
2020/ II (1/ t	Secured by mortgages on immovable property	2,21	7 262 288	17	7 3	1 13	6 47.12%	2,023	26	57	477 1.	5 25	174	36.49%	1,874 24	3 65	50 1	12	.8 20	8 31.95%
	of which: SME	47	3 62 54	(6 1	1 2	5 46.82%	447	5	51	92	7	39	42.34%	423 43	3 12	23	5	5 50	60 40.889
	Items associated with particularly high risk		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Covered bonds		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)		0 0	(0	0	0.00%	0		0	0	ol ol	0	0.00%	0	D	0	0	0	0.009
	Equity		0 0	(0	0	0.00%	0		0	0	0	0	0.00%	0	o l	0	0	0	0.009
	Securitisation																			
	Other exposures		0 0	(0	0	0.00%	0		0	0	0	0	0.00%	0	o l	0	0	0	0.009
	Standardised Total	8,75	8 677 1,015	95	5 97	7 569	56.01%	8,187	71	0 1,5	553 78	83	735	47.33%	7,759 653	2,03	88 6	56 6	0 883	3 43.34%

										Adverse Scenario	0								
				31/12/2021						31/12/2022						31/12/2023			
wN m	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for provisions for Stage 1 exposure	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposi	Coverage Ratio r Stage 3 exposur	- e Stage 1 exposure Stage	e 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of St provisions for provi Stage 2 exposure Stage 3	ock of sions for exposure	verage Ratio Ige 3 exposul
	Central banks	260	0 0	0	0		0.00%	260	0	0	0 0	0.000	% 260	0	0	(0	0	0.00
	Central governments	1,003	3 18 6	1	0		2 40.00%	996	5 23	9	1 0	4 40.000	% 989	26	13	1	0	5	40.009
i i	Regional governments or local authorities	97	7 8 3	1	1		2 63.24%	93	10	6	1 1	4 66.78°	% 90	10	8	1	1	5	67.749
7	Public sector entities	274	4 21 10	3	2		5 53.31%	254	4 32	19	2 3	9 49.469	% 241	35	28	2	2 3	14	47.63%
	Multilateral Development Banks	0	0 0	0	0		0.00%	(0	0	0 0	0.000	% 0	0	0	(0	0	0.00%
	International Organisations		0 0	0	0		0.00%	(0	0	0 0	0.000	% 0	0	0	(0	0	0.00%
	Institutions	58	8 0 1	1	0		0 40.81%	56	5 1	3	1 0	1 40.819	% 54	1	4	(0	2	40.819
	Corporates	990	172 181	10	16	9:	3 51.48%	912	2 196 2	34	9 15	111 47.30°	% 863	193	286	7	12	128	44.80%
	of which: SME	402	2 87 93	4	6	4.	5 48.17%	370	94 1	19	3 6	52 43.719	% 350	91	143	3	4	59	41.139
	Retail	1,418	376	18	13	20	54.51%	1,317	7 118 5	101	15 8	231 46.16°	% 1,232	99	605	13	6	253	41.789
CROATIA	of which: SME	136	5 32 36	2	2	10	6 44.56%	126	5 26	52	2 1	20 38.20°	% 116	22	66	2	1	23	35.16%
	Secured by mortgages on immovable property	1,253	3 156 72	9	13	2	0 27.66%	1,184	4 147 1	51	8 10	36 23.62°	% 1,138	129	215	ϵ	6	49	22.81%
6	of which: SME	186	5 40 14	2	3		3 23.99%	179	9 35	26	2 2	7 25.59°	% 171	32	37	1	2	10	26.58%
7	Items associated with particularly high risk		0 0	0	0		0.00%	(0	0	0 0	0.000	% 0	0	0	(0	0	0.00%
8	Covered bonds		0 0	0	0		0.00%	(0	0	0 0	0.000	% 0	0	0	(0	0	0.00%
9	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0		0.00%	(0	0	0	0.000	% 0	0	0	(0	0	0.00%
0	Collective investments undertakings (CIU)		0 0	0	0		0.00%	(0	0	0 0	0.000	% 0	0	0	(0	0	0.00%
	Equity		0 0	0	0		0.00%	(0	0	0 0	0.000	% 0	0	0	(0	0	0.00%
	Securitisation																		
	Other exposures		0 0	0	0		0.00%	(0	0	0 0	0.000		0	0	(0	0	0.00%
4	Standardised Total	5,355	5 517 648	43	45	328	50.54%	5,072	526 9	22 3	38	95 42.89%	4,868	494	1,159	31	. 27	455	39.31%



WIIIII	OTP Bank Nyrt.											
		33 34	35 36	37 38	39 40	41 42	43 44 45	46	47	48 49	50 51	52 53
							Adverse Scenario					
			31/12/2021				31/12/2022				31/12/2023	
vN n	(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	ge 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks	600	0	0 0	0 0.00% 60	0	0 0	0.00%	600	0 (0 0	0 0.00%
	Central governments	19	0 0	0 0	0 40.00% 1	9 0	0 0	0 40.00%	6 19	0 (0 0	0 40.00%
7	Regional governments or local authorities	37	2 2	1 0	1 79.43%	3 3	3 0 0	2 79.51%	6 34	3	0 0	3 79.47%
3	Public sector entities	3	0 1	0 0	1 88.21%	3 1	1 0 0	1 80.00%	6 3	0 1	0 0	1 76.75%
	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0 0	0.00%	6 0	0 (0 0	0 0.00%
	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0.00%	6 0	0 (0 0	0 0.00%
	Institutions	5	0 0	0 0	0 40.81%	5 0	0 0	0 40.81%	6 5	0	0 0	0 40.81%
2	Corporates	1,980	3 122 4	6 31 6	55 53.65% 1,83	36 149 25	50 13 26	135 54.11%	6 1,829	93 313	12 14	168 53.69%
3	of which: SME	518 2	2 37 1	.2 6 2	20 54.58% 48	30 6	66 4 6	37 55.70%	6 476	19 82	2 4 3	46 55.82%
1	Retail	1,299	3 152 1	5 18 7	76 49.77% 1,24	109 22	23 11 14	102 45.98%	6 1,199	94 281	10 9	124 44.04%
SERBIA	of which: SME	239 29	9 27	6 6 1	5 54.80% 21	.6 31 4	48 3 5	25 53.02%	6 209	23 62	2 3 2	32 52.27%
5	Secured by mortgages on immovable property	1,060 9	1 71 1	.2 16 2	28 39.76% 1,01	.3 81 12	28 7 12	50 38.71%	6 992	63 168	6 7	65 38.68%
7	of which: SME	182 1:	3 14	3 3	7 50.86% 16	59 13 2	26 2 2	12 47.78%	6 166	9 33	1 1	16 47.85%
3	Items associated with particularly high risk	5	0 15	0 0 1	2 83.68%	5 0 1	0 0	12 83.34%	6 5	0 15	0 0	12 83.21%
	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0.00%	6 0	0 (0 0	0 0.00%
0	Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00%	0 0	0 0	0.00%	6	0 (0 0	0.00%
1	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0 0	0.00%	6 0	0	0 0	0 0.00%
2	Equity	0	0	0 0	0 0.00%	0 0	0 0 0	0.00%	6 0	0	0 0	0 0.00%
3	Securitisation											
4	Other exposures	16	1 0	0 0	0 39.21% 1	.5 1	1 0 0	0 40.26%		1 2	0 0	1 39.25% 373 47.67%
5	Standardised Total	5,024 35:	1 362 7	4 65 18	4 50.66% 4,77	3 344 62	32 54	303 48.82%	4,700	255 78 3	30	373 47.67%

										Adverse Scenario					
				31/12/2021						31/12/2022			31/12/2023		
owN um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio Stage 3 exposure	- e Stage 1 exposure	e Stage 2 exposure S	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	482	2 0	0	0	0.009		2 0	(0	0 0.00		0 0	0 0	0.00%
107	Central governments	179	2 0	0	0	0 40.00%	% 177	7 3	(0	0 0 40.00	% 176	4 1	0 0	0 40.00%
108	Regional governments or local authorities	45	2 2	2 1	0	1 40.219	% 42	2 3	3	0	0 1 43.36	% 41	3 4	0 0	2 43.72%
109	Public sector entities	0	0 0	0	0	0.009	%	0	(0	0 0.00	% 0	0 0	0 0	0.00%
110	Multilateral Development Banks	0	0 0	0	0	0.009	%	0	(0	0 0.00	% 0	0 0	0 0	0.00%
111	International Organisations	0	0 0	0	0	0.009	%	0	(0	0 0.00	% 0	0 0	0 0	0.00%
112	Institutions	0	0 0	0	0	0 40.819	%	0	(0	0 0 40.81	% 0	0 0	0 0	0 40.81%
113	Corporates	741	. 109 71	6	7 2	4 33.689	% 73 ⁴	4 84	103	6	5 33 32.40	% 714 7	134	5 3 4.	31.819
114	of which: SME	288	57 35	5 2	4 1	1 30.95%	% 288	8 42	51	1 2	2 15 29.35	% 281 3	5 64	2 1 1	L8 28.56 %
115	Retail	877	169 97	4	10 3	1 31.739	% 868	8 136	139	9 4	7 39 28.29	% 836 13	0 178	3 5 4	17 26.58°
SLOVENIA	of which: SME	221	. 23 46	5 2	2 1	6 35.249		5 14	62	2 2	1 19 31.52	% 203 1	2 75	2 0 2	22 29.53%
117	Secured by mortgages on immovable property	671	. 126 34	1 2	9	9 25.94%	659	9 115	57	2	8 15 26.02	% 641 11	0 80	2 6 2	26.26%
118	of which: SME	101	. 11 11	1	1	3 29.819	% 99	9 8	16	5 1	1 5 30.55	% 96	7 21	1 0	6 30.88%
119	Items associated with particularly high risk	0	0 0	0	0	0.009	%	0	(0	0 0.00	% 0	0 0	0 0	0.00%
120	Covered bonds	0	0 0	0	0	0.009	%	0	(0	0 0.00	% 0	0 0	0 0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.009	%	0	(0	0 0.00	% 0	0 0	0 0	0.00%
122	Collective investments undertakings (CIU)	0	0 0	0	0	0.009	%	0 0	(0	0 0.00	% 0	0 0	0 0	0.00%
123	Equity	0	0 0	0	0	0.009	%	0 0	(0	0 0.00	% 0	0 0	0 0	0.00%
124	Equity Securitisation														
125	Other exposures	0	0 0	0	0	0.009		0 0	(0	0 0.00	% 0	0 0	0 0	0.00%
126	Standardised Total	2,993	409 204	13	27 6	4 31.51%	6 2,962	2 341	303	13 2	21 89 29.429	6 2,890 32	0 396 1:	1 15 113	0 0.00% 3 28.48%

											Adverse Scenario							
					31/12/2021						31/12/2022					31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
127		Central banks	350	0 0	0	(0	0.00%	350	0	0 (0	0.00%	350	0 0)	0 0	0 0.00%
128		Central governments	177	2 0	0		0	0 40.63%	175	3	1 (0 0	0 40.32%	0 174	4 1	•	0 0	1 40.21%
129		Regional governments or local authorities	7	0 0	0	(0	59.36%	7	0	0 (0	0 59.29%	7	0 0)	0 0	0 59.26%
130		Public sector entities	0	0 0	0	(0	0.00%	(0	0 (0	0.00%	0	0 0)	0 0	0 0.00%
131		Multilateral Development Banks	0	0 0	0	(0	0.00%	(0	0 (0	0.00%	0	0 0)	0 0	0 0.00%
132		International Organisations	0	0 0	0		0	0.00%	<u> </u>	0	0 (0 0	0.00%	0	0 0)	0 0	0 0.00%
133		Institutions	50	0 0	0	(0	0 40.81%	50	1	0 (0	0 40.81%	50	1 0)	0 0	0 40.81%
134		Corporates	515	52 81	. 3		3 4	2 52.01%	494	57 9		3 3	48.25%	6 471	63 114	•	3 2	52 45.20%
135		of which: SME	214	27 27	1	4	2 1	46.38%	206	28 3	35		.5 42.27%	196	29 43	3	1 1	17 39.39%
136	DOMANTA	Retail	445	48 112	. 5		5 7	1 63.47%	434	39 13		5 4 8	60.30%	420	36 150)	4 3	87 58.15%
137	ROMANIA	of which: SME	221	. 19 23	1		1 17	2 53.45%	221	. 17 2	26	1 1 1	.3 50.99%	216	17 30)	1 1	15 48.80%
138		Secured by mortgages on immovable property	1,328	3 202 72	. 3	13	3 20	6 36.18%	1,336	155 11	.0	4 8 3	32.02%	1,323	36 143	3	3 5	43 30.17%
139		of which: SME	307	7 73 27	1		8 1	1 42.27%	318	48 48	2	1 4 1	.6 39.16%	315	40 53	3	1 2	20 37.57%
140		Items associated with particularly high risk	19	5 2	. 0	(0	1 33.14%	17	5	4 (0 0	1 30.62%	6 16	5 6)	0 0	2 29.72%
141		Covered bonds	0	0 0	0		0	0.00%	<u>C</u>	0	0 (0 0	0.00%	0	0 0)	0 0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	(0	0.00%		0	0 (0	0.00%	0	0 0)	0 0	0.00%
143		Collective investments undertakings (CIU)	0	0 0	0	(0	0.00%	C	0	0 (0	0.00%	6 0	0 0)	0 0	0.00%
144		Equity	0	0 0	0	(0	0.00%	C	0	0	0	0.00%	6 0	0 0)	0 0	0.00%
145		Securitisation																
146		Other exposures	0	0 0	0	(0	0.00%	C	0	0	0	0.00%	6 0	0 0)	0 0	0.00%
147		Standardised Total	2,891	310 268	12	21	1 140	52.41%	2,864	261 34	4 12	2 15 16	3 47.46%	2,810	414	1	0 10	184 44.47%

									Adverse Scenario						
				31/12/2021					31/12/2022				31/12/202	3	
RowN um	(mln EUR,		e Stage 2 exposure Stage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of Stock of provisions for age 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of provisions of Stage 1 expo	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks		0 0	0	0	0.00%	0	0 0	C	0	0 0.00%		0 0	0 0	0.00%
149	Central governments	23	4 2 0	0	0	0 40.00%	232	4 1	C	0	0 40.00%	231	5 1	0 0	0 40.00%
150	Regional governments or local authorities		0 0	0	0	0.00%	0	0 0	C	0	0.00%	0	0 0	0 0	0.00%
151	Public sector entities		0 0	0	0	0.00%	0	0 0	(0	0 0.00%	0	0 0	0 0	0.00%
152	Multilateral Development Banks		0 0	0	0	0.00%	0	0 0	(0	0 0.00%	0	0 0	0 0	0.00%
153	International Organisations		0 0	0	0	0.00%	0	0 0	(0	0 0.00%	0	0 0	0 0	0.00%
154	Institutions	37	6 4 7	3	0	3 40.81%	366	7 14	2	2 0	6 40.81%	361	7 18	2 0	7 40.81%
155	Corporates	85	3 32 80	10	6 4	41 51.75%	802	41 121	5	6	56 46.63%	782	32 151	5 3 6	7 44.21%
156	of which: SME	29	7 9 18	5	2	9 50.74%	280	11 32	2	2 2	15 47.65%	272	9 42	2 1 2	0 46.46%
157	Retail	31	8 35 106	6	5 8	84 78.97%	296	33 129	4	4	94 72.84%	289	25 144	3 2 10	0 69.62%
158 UKRAINE	of which: SME		0 0	0	0	0 39.89%	0	0 0	C	0	0 34.86%	0	0 0	0 0	0 32.32%
159	Secured by mortgages on immovable property	24	6 12 14	5	4	6 45.77%	232	11 29	3	3	14 48.99%	226	8 38	2 1 1	9 49.75%
160	of which: SME	11	7 4 5	5 2	1	2 49.26%	110	5 11	1	. 1	6 51.56%	107	4 15	1 0	8 51.83%
161	Items associated with particularly high risk		0 0 9	0	0	6 70.10%	0	0 9	C	0	6 70.04%	0	0 9	0 0	6 69.97%
162	Covered bonds		0 0	0	0	0.00%	0	0 0	C	0	0.00%	0	0 0	0 0	0.00%
163	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	0 0	0.00%
164	Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	0 0	0.00%
165	Equity		0 0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	0 0	0.00%
166	Securitisation														
167	Other exposures		0 0	0	0	0.00%	0	0 0	(0	0.00%	0	0 0	0 0	0.00%
168	Standardised Total	2,02	7 84 215	24	15 14	10 65.20%	1,929	97 302	13	13 17	76 58.46%	1,889	7 361	12 6 200	55.39%



		OTP Bank Nyrt.										
		•	33 34	35 36	37 38	39 40	41 42	43 44	45 46	47 48 49	50 51	52 53
								Adverse Scenario				
				31/12/2021				31/12/2022			31/12/2023	
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure Stage 3 exposure	re Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 exp	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
169		Central banks	65	0	0 0	0 0.00%	65 0	0 0	0 0.00	0% 65 0	0 0	0 0.00%
170		Central governments	57	1 0	0 0	0 40.00%	57 1	0 0	0 0 40.00	0% 56 1	0 0	0 0 40.00%
171		Regional governments or local authorities	0 (0	0 0	0 0.00%	0 0	0 0	0 0.00	0 0	0 0	0 0.00%
172		Public sector entities	0 (0	0 0	0 0.00%	0 0	0 0	0 0.00	0 0	0 0	0 0.00%
173		Multilateral Development Banks	1 (0	0 0	0 40.81%	1 0	0 0	0 0 40.81	1 0	0 0	0 0 40.81%
174		International Organisations	0 (0	0 0	0 0.00%	0 0	0 0	0 0 0.00	0 0	0 0	0 0.00%
175		Institutions	44 (0	0 0	0 40.81%	43 1	0 0	0 0 40.81		0 0	0 0 40.81%
176		Corporates	419	5 21	11 2	16 75.44% 3	98 8 3	9	3 29 74.81		55 8	3 41 74.74%
177		of which: SME	105	2 10	3 1	9 83.83% 1	00 2 1	.5 2	1 12 80.85		19 2	1 15 79.42%
178		Retail	1,224 67	7 411	78 31	352 85.62% 1,0	98 53 54	19 65	24 454 82.70		664 54 1	6 538 81.16%
179	RUSSIAN FEDERATION	of which: SME	25 (0 1	0 0	1 95.60%	24 0	2 0	0 1 93.90		2 0	0 2 93.32%
180		Secured by mortgages on immovable property	17	1 11	1 0	8 67.01%	15 1 1	.3 1	0 9 64.74	14 0	15 0	0 9 63.96%
181		of which: SME	13	0 2	0 0	2 94.91%	12 0	3 0	0 3 92.15	5% 12 0	3 0	0 3 90.39%
182		Items associated with particularly high risk	0 (0	0 0	0 0.00%	0 0	0 0	0 0 0.00	0 0	0 0	0 0.00%
183		Covered bonds	0 0	0	0 0	0 0.00%	0 0	0 0	0 0 0.00	0 0	0 0	0 0.00%
184		Claims on institutions and corporates with a ST credit assessment	0 (0	0 0	0 0.00%	0 0	0 0	0 0.00	0 0	0 0	0 0.00%
185		Collective investments undertakings (CIU)	0 (0	0 0	0 0.00%	0 0	0 0	0 0 0.00	0 0	0 0	0 0.00%
186		Equity	0 (0	0 0	0 0.00%	0 0	0 0	0 0.00	0 0	0 0	0 0.00%
187		Securitisation										
188		Other exposures	0 (0	0 0	0 0.00%	0 0	0 0	0 0.00		0 0	0 0 0.00% 9 589 80.32%
189		Standardised Total	1,826 74	1 443	34	375 84.66% 1,67	78 64 60	1 74 2	27 491 81.799	% 1,554 56	733 62 1	9 589 80.32%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
		Stage 1 exposur	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for stage 3 exposure		Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		50 0 0)	0 0) (0.00%	50		0	C	0 0	0	0.00%		0	0	0	0 0)
	Central governments	2	26 2 0)	0 0) (40.00%	224	4	1	(0 0	0	40.00%	223	5	1	0	0 0	40.
	Regional governments or local authorities		11 0 0)	0 0	(69.46%	10		0	(0 0	0	69.47%	10	0	0	0	0	69.
	Public sector entities		0 0	(0	(52.32%	0		0	C	0 0	0	51.41%	0	0	0	0	0	50.6
	Multilateral Development Banks		0 0		0		0.00%	0		0	C	0	0	0.00%	0	0	0	0	0	0.0
	International Organisations		0 0		0	(0.00%	0	(0	C	0	0	0.00%	0	0	0	0	0	0.0
	Institutions		2 0 0		0) (40.81%	2	(0	C	0	0	40.81%	2	0	0	0	0	40.8
	Corporates	1	.47 38 55	j (3 4	1 29	53.17%	134	3	7 70		3 4	34	49.57%	123	34 8	33	2	39	47.3 40.0
	of which: SME		51 15 18	3	1 2	2	42.60%	47	14	1 23	1	1 1	10	41.00%	43	13 2	28	1	1 11	40.0
	Retail	3	22 18 33	3	1 1	23	69.97%	315	20	39	1	1 1	25	63.70%	314	17 4	13	1	1 26	60.1
MONTENEGRO	of which: SME		9 1 4		0 0) 2	63.87%	9	:	4	(0 0	2	62.29%	9	1	4	0	0 3	61.1
. IOITI ENLEGICO	Secured by mortgages on immovable property	2	20 69 26	5	3 6	5	31.17%	211	58	3 45	(3)	3 4	14	30.98%	204	50 6	51	2	3 19	31.1
	of which: SME		66 22 10		1 2	3	33.79%	62	18	3 17	1	1 2	6	33.28%	58	17 2	23	1	1 8	33.2
	Items associated with particularly high risk		0 0 0		0 0	(0.00%	0		0	C	0 0	0	0.00%	0	0	0	0	0 0	0.0
	Covered bonds		0 0 0)	0 0) (0.00%	0		0	C	0 0	0	0.00%	0	0	0	0	0 0	0.0
	Claims on institutions and corporates with a ST credit assessment		0 0 0)	0 0) (0.00%	0	(0	C	0 0	0	0.00%	0	0	0	0	0 0	0.0
	Collective investments undertakings (CIU)		0 0 0		0 0		0.00%	0		0	(0 0	0	0.00%	0	0	0	0	0 0	0.0
	Equity		0 0		0 0		0.00%	0		0	C	0 0	0	0.00%	0	0	0	0	0 0	0.0
	Securitisation																			
	Other exposures		0 0 0		0 0		28.07%	0		0	(0 0	0	30.35%	0	0	0	0	0 0	30.9
	Standardised Total	97	78 128 115	7	7 11	. 61	53.04%	947	119	154	6	6 9	74	47.72%	926 1	06 18	8	5	6 85	30.99 45.07

									Adverse Scenari	0						
				31/12/2021					31/12/2022				31	L/12/2023		
wN m	(mln	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	re Stage 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure pro	Stock of ovisions for le 1 exposure St	Stock of Stock of provisions for tage 2 exposure Stage 3 expo	Coverage Ratio Stage 3 exposure
11	Central banks	5	9 0 0	0	0	0	0.00%	59 0	0	0 0	0.00%	59	0 0	0	0	0.00%
12	Central governments		2 0 0	0	0	0	40.00%	2 0	0	0 0	0 40.00%	2	0 0	0	0	0 40.00%
13	Regional governments or local authorities		0 0	0	0	0	0.00%	0 0	0	0 0	0.00%	0	0 0	0	0	0.00%
14	Public sector entities		0 0	0	0	0	0.00%	0	0	0 0	0.00%	0	0 0	0	0	0.00%
15	Multilateral Development Banks		0 0	0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0	0	0.00%
16	International Organisations		0 0	0	0	0	0.00%	0 0	0	0 0	0.00%	0	0 0	0	0	0.00%
17	Institutions	1	3 0 0	0	0	0	40.81%	12 0	0	0 0	0 40.81%	12	0 1	0	0	0 40.81%
18	Corporates	10	3 24 27	7	5	12	44.84%	89 22 4	42	2 4	18 42.47%	82	18 53	2	2	22 41.33%
19	of which: SME		0 0	0	0	0	0.00%	0	0	0 0	0.00%	0	0 0	0	0	0.00%
0	Retail	3	3 8 12	2 0	1	7	56.14%	32 6 1	15	0 1	8 51.00%	31	5 17	0	0	8 48.55%
ALBANIA	of which: SME		7 3 3	3	0	2	49.85%	7 2	4	0 0	2 44.29%	7	2 5	0	0	2 41.78%
22	Secured by mortgages on immovable property	26	3 57 42	2 6	11	16	38.12%	241 48 7	73	4 8	29 39.22%	230	38 94	3	5	37 39.65%
23	of which: SME	3	8 22 13	1	3	4	30.41%	37 15 2	20	0 2	6 31.26%	38	11 24	0	1	8 31.80%
24	Items associated with particularly high risk		0 0	0	0	0	0.00%	0	0	0 0	0.00%	0	0 0	0	0	0.00%
25	Covered bonds		0 0	0	0	0	0.00%	0	0	0 0	0.00%	0	0 0	0	0	0.00%
26	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	0	0 0	0.00%	0	0 0	0	0	0.00%
27	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0 0	0	0 0	0.00%	0	0 0	0	0	0.00%
28	Equity		0 0	0	0	0	0.00%	0 0	0	0 0	0.00%	0	0 0	0	0	0.00%
29	Securitisation															
0	Other exposures		0 0 0	0	0	0	0.00%	0 0	0	0 0	0.00%	0	0 0	0	0	0.00%
81	Standardised Total	47	89 81	10	17	35	43.05% 4	35 77 13	31	6 12	55 41.66%	416	62 165	5	8	68 41.14%

## AFFS P.736 AFFS F.736 AFFS AF	OTP Bank Nvrt.	Central governments		Function	2	<u> </u>	т.			/	U	9	10		12	13	14
### Registry 1997 1	OTP Bank Nvrt.	Central governments		Evenous						Morator	ia - Actual						
March Mar	OTP Bank Nvrt.	Central governments		Exposui	re values	Risk exposu	re amounts	Glass d			Stage 2	Class 2		Stock of	Stock of	Stock of	Coverage I
Control leader Cont	OTP Bank Nvrt.	Central governments	(mln EUR, %)		I				which expired		which expired		which expired	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage exposi
## PUNGARY PUNGARY PU	OTP Bank Nyrt.	and the second s															
## PATE OF THE PAT	OTP Bank Nvrt.	Corporates		0	0	0	0	C	0	C	0		0 0	0	0	(0 -
### Default - More of a management of 100 - 100	OTP Bank Nyrt.	Corporates - Of Which: SME		0	0	0	0		0		0			0	0		0
### Manual Section Control of the Co	OTP Bank Nyrt.	Retail - Secured on real estate property		0	U	U	0	· ·	U	· ·) U		J C	U	U)- -
### PRIOR CONTROL MANUAL MATERIAL STATES AND ADMINISTRATION OF THE PRIOR OF THE PRI	5 11 5 3 mm 11 y 1 di	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	C	0	C	0		0	0	0	(<u> </u>
### HUNGARY Fundamental Control (Security Property Control (Security Pro		Retail - Other Retail Retail - Other Retail - Of Which: SME															
### Control (Actival) Control (Actival) C		Equity															
HUNGARY HUNGARY FINANCIA CONTROLLA		Other non-credit obligation assets		0	0	0	0	0	0	0	0		0 0	0	0		0 -
HUNGARY HUNGARY FIRST FIRST									·								
### Control Name Control Name C																	
### Control banks Control banks Control governments Control banks Control governments Control govern				Exposui	re values	Risk exposu	re amounts	Stage 1		Stage 2		Stage 3		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
HUNGARY HUN			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	_					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
HUNGARY Figure		Central governments															
HUNGARY Real-Secured for real elabelity preparty 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Corporates		0	0	0	0	C	0	C	0		0	0	0	(0 -
### HUNGARY Real - Secured round solder property - Of White sprist Stage 1 Stage 2 Stage 3 S		Corporates - Of Which: SME															
Real - Secured on sel estate procepts of Walch's non-side D		Retail - Secured on real estate property		0	0	0	0	C	0	<u> </u>	0		0	0	0	() -
Retail - Other Retail Reta	HUNGARY	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	C	0	C	0		0 0	0	0	(0 -
Retail - Other Rotail - Of Whick sevalues Stage 1 Stage 1 Stage 1 Stage 2 Stage 3 Western Stage 3 Western Stage 1		Retail - Other Retail															
Securid Security S		Retail - Other Retail - Of Which: non-SME															
BR TOTAL Companies Companies Companies O O O O O O O O O		Securitisation															
Exposure values Risk exposure amounts Stage 1 exposure, of which expired moratoria Stage 3 exposure moratoria Exposure morator				0	0	0	0	0	0	0	0		0	0	0	(0 -
Exposure values Risk exposure amounts Stage 1 exposure, of which expired moratoria Stage 3 exposure moratoria Exposure morator																	
Central banks																	
Central banks Central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: Shee Corporates				Exposu	re values	Risk exposu	re amounts	Stage 1		Stage 2		Stage 3		Stock of	Stock of provisions for	Stock of provisions for	Coveraç
Central governments			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		which expired		which expired		which expired	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
Institutions																	
Corporates - Of Which: Specialised Lending		Institutions		0	0	0	0	0	0	ſ	0			0	0	(0 -
Retail - Secured on real estate property - Of Which: SME		Corporates - Of Which: Specialised Lending			Ŭ	Ŭ								9			
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Off Which: SME Retail - Other Retail - Off Which: non-SME Retail - Other Retail - Other Retail - Off Which: non-SME Securitisation Other non-credit obligation assets		Retail		0	0	0	0	C	0	С	0		0 0	0	0	(3 -
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	BULGARIA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0					0	0		0 -
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		Retail - Qualifying Revolving		0	0	U	0		U					0	0		
Equity Securitisation Other non-credit obligation assets Sequity Securitisation Other non-credit obligation assets		Retail - Other Retail - Of Which: SME															
Other non-credit obligation assets		Equity															
		Other non-credit obligation assets		0	0	0	0	0	0	O	0	(0	0	0		0 -
Movetovia Astrol										Mountage	ia - Actual						
Moratoria - Actual 31/12/2020																	
EXPOSULE VALUES RISK EXPOSULE AUTOURIS				Exposu	re values	Risk exposu	re amounts	Stage 1		Stage 2		Stage 3		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag Stag

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of		Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates			0 0	C	(0	(0	(0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	<u>C</u>		0 0	C	(0	(0	(0	0	0	C	-
62		Retail - Secured on real estate property														
63	CROATIA	Retail - Secured on real estate property - Of Which: SME														
64	CROATIA	Retail - Secured on real estate property - Of Which: non-SME	<u> </u>)	0 0	0	(0	(0	(0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity Securitisation														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0		0	0	0	0	C	0	(0	0	0	0	-

									Morato	ia - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Rov Nur	w m	(mln EUR	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks														
74		Central governments														
75		Institutions						0		2				0	^	
/6		Corporates		0	0 0		U	0		0		0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0 (0	0 0		0		0	0	0	0	-
80		Retail - Secured on real estate property														
81	SERBIA	Retail - Secured on real estate property - Of Which: SME														
82	SLKDIA	rectail Secured of real estate property of Which Hoff Sile		0	0 (0	0 0		0		0 0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85	5	Retail - Other Retail - Of Which: SME														
86	;	Retail - Other Retail - Of Which: non-SME														
87	1	Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0 0		0	0		0		0	0	0	0	-

								Morator	ia - Actual						
								31/1	2/2020						
		Exposur	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
91	Central banks														
92	Central governments														
93	Institutions														
94	Corporates	0	0	0		0	0	(0	(0	0	0	(<u>) - </u>
95	Corporates - Of Which: Specialised Lending														
96	Corporates - Of Which: SME														
97	Retail	0	0	0		0	0	(0	(0	0	0		<u>) -</u>
98	Retail - Secured on real estate property														
99 100 SLOVEN	Retail - Secured on real estate property - Of Which: SME														
	Retail Secured of real estate property of which from SME	0	0	0		0	0		0	(0	0	O	() -
101	Retail - Qualifying Revolving														4
102	Retail - Other Retail														4
103	Retail - Other Retail - Of Which: SME														4
104	Retail - Other Retail - Of Which: non-SME														
105	Equity														
106	Securitisation														
107	Other non-credit obligation assets														
108	IRB TOTAL	0	0	0		טן (0	(0	C) 0	· 0	0		<u>/ -</u>

2021 EU-wide Stress Test: Credit risk COVID-19 IRB OTP Bank Nyrt.

	<u>_</u>							<u> </u>	TP Bank Nyr	τ					
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
								Morator	ia - Actual						
								31/1	2/2020						
		Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio
tow lum	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
09	Central banks														
.10	Central governments														
11	Institutions														
12	Corporates	0	0	0	(0 (0	(0		0	0	0	0) -
13	Corporates - Of Which: Specialised Lending														
14	Corporates - Of Which: SME														
15	Retail	0	0	0		0 (0	(0		0	0	0	0) -
16	Retail - Secured on real estate property														
7 ROMANIA	Retail - Secured on real estate property - Of Which: SME														
.0	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0 (0	(0	C) (0	0	0) -
19	Retail - Qualifying Revolving														
20	Retail - Other Retail														
21	Retail - Other Retail - Of Which: SME														
22	Retail - Other Retail - Of Which: non-SME														
23	Equity														
24	Securitisation														
25	Other non-credit obligation assets														
26	IRB TOTAL	0	0	0			0		0			0	0	0	-

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0	0	0		0	(0	0	0	C	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0	0	0		0	(0	0	0	C	-
134		Retail - Secured on real estate property														
135	UKRAINE	Retail - Secured on real estate property - Of Which: SME														
136	OKKAINL	Retail - Secured on real estate property - Of Which: non-SME		0	0	0)	0		0	(0	0	0	C	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0				0		0	(0	0	0	0	-

										Morato	ria - Actual						
										31/1	.2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(min EL	JR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks															
146		Central governments															
147		Institutions															
148		Corporates		()	0 (0 (0		0 0	(0	0	0	C	-
149		Corporates - Of Which: Specialised Lending															
150		Corporates - Of Which: SME															
151		Retail		()	0 (0 (0		0 0	(0	0	0	C	-
152		Retail - Secured on real estate property															
153	RUSSIAN FEDERATION	Retail - Secured on real estate property - Of Which: SME															
154	RUSSIAN I LDLRATION	Retail - Secured on real estate property - Of Which: non-SME		()	0 0		0	0		0 0	(0	0	0	C) -
155		Retail - Qualifying Revolving															
156		Retail - Other Retail															
157		Retail - Other Retail - Of Which: SME															
158		Retail - Other Retail - Of Which: non-SME															
159		Equity															
160		Securitisation															
161		Other non-credit obligation assets															
162		TRR TOTAL		() l	DI O	01 (OI ()		DI 01) 0	ı 0	ı 0 1	0) [–

									Morator	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, ^o	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0)	0	0 0	(0 0	(0	0	0	() -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0		0	0	(0 0	(0	0	0	() -
170		Retail - Secured on real estate property														
171	MONTENEGRO	Retail - Secured on real estate property - Of Which: SME														
172	MONTENEGRO	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	(0	(0	0	0	() -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0		0	0		0	(0	0	0	C) -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	e values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	(0	(0	0	(0	C	0	0	0	0) -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	(0	(0	0	C	0	C	0	0	0	0) -
188		Retail - Secured on real estate property														
189	ALBANIA	Retail - Secured on real estate property - Of Which: SME														
190	ALDANIA	Retail - Secured on real estate property - Of Which: non-SME	0	(0	(0	0	C	0	C	0	0	0	0) -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0		0	0	0	0	0	0	0	0	0	-

			15	16	17	18	19	20		22 rantees - Actual	23	24	25	26	27
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	31/1 Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions
	Central banks	nln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central governments Institutions Corporates			0	0	0 (0	0 0	0	0 0		0 0		0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0 (0	0 (0	0 0)))	0 0 0				0 0 0) 0 0
OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0 0	0 0	0 (0	0	0 0 0 0 0 0)))	0 0 0 0 0 0		0 0		0) 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0 0 0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 (0 (0 (0 0 0	0 0 0 0)))	0 0 0 0 0 0		0 C 0 C		0)) 0
	Equity Securitisation Other non-credit obligation assets IRB TOTAL			0	0 (0 (0	0 0		0 0		0 0		2	0
	INDIVIAL			<u> </u>	<u> </u>	·			Public quar	antees - Actual		<u> </u>			
			Evnec	sure values	Dick ovnoc	sure amounts		Stage 1		12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
	(m	ıln EUR, %)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure		provisions Stage 3 exposure
	Central banks Central governments Institutions							amount		amount		Amount			
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0 (0 (0	0 0)	0 0		0 0		0)
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0 (0	0 0)	0 0		0 0		0)
HUNGARY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0 (0	0 0)	0 0		0 0		0)
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
	Securitisation Other non-credit obligation assets IRB TOTAL			0	0	0 0	D (0 0		0 0		0 0		0	0
									Public guar	antees - Actual					
			Fxnos	sure values	Risk exnos	sure amounts		Stage 1		12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
	(m	nln EUR,%)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions Stage 3 exposure
	Central banks Central governments Institutions														
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0 (0	0 0)	0 0		0 0		0)
BULGARIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0 (0	0 0		0 0		0 0		0)
DOLGARIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0 (0	0 0		0 0		0 0		0)
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity														
	Securitisation Other non-credit obligation assets IRB TOTAL			0	0	0 (0	0 0		0 0		0 0		0	0
		I							Public guar	antees - Actual					
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions
	Central banks	ıln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central governments Institutions Corporates			0	0	0 (0	0 0	0	0 0		0 0		0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0 (0 (0	0 0)	0 0		0 0		0	0
CROATIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0 (0	0 0)	0 0		0 0		0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets IRB TOTAL				0					0 0					
	IRDIOIAL			<u> </u>	<u> </u>	<u>vi</u>	<u> </u>	<u>, </u>	Public quar	antees - Actual		<u> </u>		<u> </u>	<u>'1</u>
			Evnos	sure values	Diek ovnos	sure amounts		Stage 1		12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of
	(m	ıln EUR, %)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure		provisions Stage 3 exposure
	Central banks Central governments Institutions									0					
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0 (0	0 0)	0 0		0 0		0)
SERBIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0 (0	0 0		0 0		0 0		0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL			0	0 (0 (0	0 0)	0 0		0 0		0)
										rantees - Actual 12/2020					
				sure values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions Stage 3
	Central banks Central governments	nln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	- Inposario	guaranteed amount		guaranteed amount	- Appendix	guaranteed amount	exposure	exposure	exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0 (0 (0	0 0)	0 0		0 0		0	0
	Corporates - Of Which: SME Retail			0	0	0 (0	0 0)	0 0		0 0		0	0
	Retail - Secured on real estate property														
SLOVENIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0 (0 (0	0 0)	0 0		0 0		0	0

BANKING AUTHORITY		r						0	TP Bank N							
			15	16	17	18	19	20	21 Public guara	22 antees - Actual	23	24	25	26	27	
			Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		or Co
	Central banks	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0 (0 0	0)	0 0	(0 0			0	0 -
	Retail Retail - Secured on real estate property			0 (0 () (0 (0)	0 0	(0) (0	0 -
ROMANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0 (0 (0 (0)	0 0	(0 0) (0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL			0 (0 0			0		0 0		0				0 -
						_		'					•	_		
										antees - Actual 2/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			or C
	Central banks	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central governments Institutions															+
	Corporates Corporates - Of Which: Specialised Lending		(0 (0 ((0 (0		0 0	(0	() (0	0 -
	Corporates - Of Which: SME Retail Petail - Secured on real estate property		1	0 (0 () (0 (0 0)	0 0		0 0) (0	0 -
UKRAINE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0 (0 0	0)	0 0))	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail															
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL			0	0		0	0		0 0		0				0 -
										antees - Actual						
			Exposu	ıre values	Risk expos	ure amounts		Stage 1 exposure, of		.2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	C
	,	(mln EUR,%)	Λ_TDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	
	Central banks Central governments	(EOIG 70)						amount		amount		amount				
	Institutions Corporates			0 (0 () (0 (0)	0 0	() 0)) (0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0		2	0		0 0					2	0-
USSIAN FEDERATIC	Retail - Secured on real estate property															Ť
USSIAN FEDERATIC	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		(0	0 (0 (0)	0 0		0) (0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL			0	0		0	0		0 0		0			D	0 -
		[Public guara	antees - Actual						
			-		P : 1			Stage 1	31/1	.2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
				re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	or C
	Central banks	(mln EUR,%)	A-IRB	T-IRB	A-IRB	T-IKD		amount		amount		amount	exposure	exposure	exposure	
	Central governments Institutions Corporates			0	0		0			0 0					0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							U		- 0						
	Retail Retail - Secured on real estate property		(0 (0 (0 (0		0 0	(0 0) (0	0 -
MONTENEGRO	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0 (0 (0 (0		0 0	(0 0) (0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0 0			0		0 0		0 0			0	0 -
									Public quar	antees - Actual						
								Stage 1		.2/2020		Stage 2				
				ire values		ure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	or Co
	Central banks	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	- CAPOSUIC	guaranteed amount	- SAPOSUIC	guaranteed amount	- Apostile	guaranteed amount	exposure	exposure	exposure	
	Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending		(0	0 (0 0	0		0 0		0) (0	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0 (0 (0 (0		0 0	(0 0			0	0 -
ALBANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0 (0 (0 (0		0 0					0	0 -
	Retail - Qualifying Revolving Retail - Other Retail															
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
																4
	Securitisation Other non-credit obligation assets IRB TOTAL															

EBA BANKING AUTHORITY								2021 EU	J-wide S			edit risk (COVID	-19 IRB							
	29	30	31	32	33	34	35	36	37	38	TP Bank Ny	40	41	42	43	44	45	46	47	48	49
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments Institutions																					
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0	0	0 -	
Retail Property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME				0		Ü							, ,		J					0	
Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17 Other non-credit obligation assets 18 IRB TOTAL		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0	0	0 -	
				31/12/2021						Morat	31/12/2022	enario						31/12/2023			
Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
19 Central banks 20 Central governments	EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0	0	0 -	
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0	0	0 -	
HUNGARY Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0	0	0 -	
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity																					
Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
										Morat	toria - Baseline Sc	enario									
	Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for p	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for p	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num (min i	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
Central banks Central governments Institutions Corporates		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME Retail		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
 47 48 49 50 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME 																					
Equity Securitisation Other non-credit obligation assets																					
IRB TOTAL		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0 -	
				31/12/2021 Stock of	Stock of	Stack of				Morat	toria - Baseline Sc 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for p Stage 2	orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments Institutions																					
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME Retail		0 0	0 0	0		0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
62 63 64 CROATIA Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
65 66 Retail - Qualifying Revolving Retail - Other Retail 67 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
 Equity Securitisation Other non-credit obligation assets 																					
IRB TOTAL		0 0	0	0	0	0	-	0	0	0	0 toria - Baseline Sc	enario 0	0	-	0	0		<u>υ</u> ן 0	0	0 -	
				31/12/2021 Stock of	Stock of	Stock of				Morat	31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for p Stage 2	orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments Institutions Corporates		0					-											0			
Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0 0	0		0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
Equity Securitisation Other non-credit obligation assets IRB TOTAL		0					-							-		•		0 0			
INDITOTAL		<u>-,</u>		U	. 0	υ		U	, U	Morat	toria - Baseline Sc	enario	υ _ι		U	U		-, U	U	- υ -	
				31/12/2021 Stock of	Stock of	Stock of	Covers			Florat	31/12/2022 Stock of	Stock of	Stock of	Covers				31/12/2023 Stock of	Stock of	Stock of	Course
	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for p Stage 2	orovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91 92 Central banks Central governments Institutions		0																			
94 95 Corporates Corporates - Of Which: Specialised Lending 96 Corporates - Of Which: SME 97 Retail		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
98 99 100 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
101 102 103 104 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
Equity Securitisation Other non-credit obligation assets		0 0					-														
108 IRB TOTAL		0	0	0	0	0	-	0	0	<u> </u>	1 0	<u> </u> 0	0	-	0	0	<u> </u>	<u>ام</u>	0	0 -	

BANKING AUTHORITY									2021 E	U-wide S		Test: Cre TP Bank Nyr		COVID)-19 IRB							
		29	30	31	32	33	34	35	36	37	38	39 toria - Baseline Scer	40	41	42	43	44	45	46	47	48	
					31/12/2021	_					Mora	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coveraç Sta expo
	Central banks Central governments	mln EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 () -		0 0		0	0	C) -	(0	0	0	0	0 () -
	Corporates - Of Which: SME Retail		0	0	0	0	0 () -		0 0	(0	0	C) -	C	0	0	0	0	0 (<u> </u>
ROMANIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 () -		0 0		0	0	С) -	(0	0	0	0	0 (0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0	-		0 0	C	0	0	0	-	0		0	0	0	0 0) -
											Mora	toria - Baseline Scei	nario									
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Cover
	(r	Stage 1 exposure mln EUR, %)	Stage 2 e exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	S
	Central banks Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 () -		0 0	(0	0	C) -	(0	0	0	0	0 () -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0	0	0	0 0) -		0 0		0	0	C) -	(0	0	0	0	0 () -
UKRAINE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0 () -		0 0		0	0	C) -	(0	0	0	0	0 () -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0	-		0 0	C	0	0	0	-	O	0	0	0	0	0 (<u>J-</u>
					31/12/2021						Mora	toria - Baseline Scer 31/12/2022	nario						31/12/2023			
		Stage 1	Stage 2	Stage 3			Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cov
		exposure			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	•
	Central banks Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		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	C) -	(0	0	0	0	0 () -
ISSIAN FEDERATIC	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0 0) -		0 0	(0	0	C) -	(0	0	0	0	0 () -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0 0	-		0	C	0	0	0	-	0	0	0	0	0	0	<u>1</u> -
					31/12/2021						Mora	toria - Baseline Scer 31/12/2022	nario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	
	Central banks	mln EUR, %)	Схрозите	Ехрозите	exposure	exposure	exposure	exposure	Схрозиге	Схрозагс	Схрозигс	exposure	exposure	exposure	exposure	CAPOSUIC	Схрозите	Exposure	exposure	exposure	exposure	
	Central governments Institutions Corporates		0	0	0	0	0 0) -		0 0		0	0) -	(0	0	0	0	0 (0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0 (0 0		0	0	0	-	(0	0	0	0	0 (0 -
MONTENEGRO	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME 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 Retail - Other Retail												3									
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0	-		0 0	(0	0	0	-	O)	0	0	0	0 0	5 -
											Mora	toria - Baseline Scei	nario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(r	Stage 1 exposure mln EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure			Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cov
	Central banks Central governments	HIII LOR, 70)											<i></i>	CA POSTING								
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 () -		0 0	(0	0	C) -	C	0	0	0	0	0 () -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0	0	0	0 (-		0 0	(0	0	C) -	C	0	0	0	0	0 () -
ALBANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 () -		0 0	(0	0	C) -	(0	0	0	0	0 (J -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0) -		0 0	C	0	0	O) -	O		0	0	0	0) -

	AUTHORITY													Wide Str		Bank Nyrt.												
			50	51	52	53	54	55 5	6	57 58	59	60 61	62	63	64	65 66	67	68 69	70	71	72	73	74	75	76	77	78	79
							21/12/2021							Public g	uarantees - Base								24/42/	/2022				
				Stage 1		Stage 2	31/12/2021 St	tage 3 Stoc	k of Sto	ck of Stock of		Stage		Stage 2	31/12/2022 S	Stage 3 Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12/	/2023 Stage 3	Stock of	Stock of S	Stock of	
Dow			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 expo exposure	osure, of provision of the provision of	ons for provis	sions for provisions for age 2 Stage 3	Stage 5	Stage 1 exposure which		WIIICII	tage 3 exp	posure, of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for p	rovisions for pro	ovisions for	overage Ratio - Stage 3 exposure
Num		(mln EUR, %)	схрозите	guaranteed amount	Схрозите	guaranteed amount	gua -	ranteed expo		osure exposure	exposure	guarant amou	ea	guaranteed amount	gua	uaranteed exposure	exposure	Stage 3 exposure	Схрозитс	guaranteed amount	схрозите	guaranteed amount	Схрозите	guaranteed amount	Stage 1 exposure	Stage 2 sexposure exposure	Stage 3 exposure	exposure
2		Central banks Central governments																										
3 4		Institutions Corporates		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
5 6		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																										
7 8		Retail Retail - Secured on real estate property		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
9 10	OTP Bank Nyrt.																											
11 12		Retail - Qualifying Revolving Retail - Other Retail																										
13 14		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
15 16		Equity Securitisation																										
17 18		Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
														Public g	uarantees - Base													
				Stage 1		Stage 2	31/12/2021 St	tage 3				Stage	.	Stage 2	31/12/2022 S	2 Stage 3				Stage 1		Stage 2	31/12/	/2023 Stage 3	0.1.6			
			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 expo	osure, of provision	ck of Sto ons for provis	ock of Stock of Stons for provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	of Stage 2	exposure, of	tage 3	posure, of provisions for Stock of	Stock of provisions for	Stock of provisions for Stage 3	o - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for p	provisions for pro	Stock of ovisions for	overage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure gua	ranteed	ge 1 Sta sure exp	age 2 Stage 3 osure exposure	exposure	exposure guarant	Eu	guaranteed ex amount	posure gua	Jaranteed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure e	Stage 3 exposure	exposure
19		Central banks Central governments		amount		amount	al	HOUIL				amou		amount		amount				amount		amount		amount				
21		Institutions																										
23		Corporates Corporates - Of Which: Specialised Lending		0 0		0 0	0	U	U	U	0-	U	0 0	U	U	U	0	0 -	U	U	U	0	U	U	U	0	0 -	
24 25		Corporates - Of Which: SME Retail		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
26 27		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																										
28 29	HUNGARY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
30		Retail - Other Retail Retail - Other Retail - Of Which: SME																										
32		Retail - Other Retail - Of Which: non-SME																										
33		Equity Securitisation																										
35 36		Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
														Public g	uarantees - Base									1222				
				Stage 1		Stage 2	31/12/2021 St	tage 3	k of	ock of Stocker		Stage		Stage 2	31/12/2022 S	Stage 3 Stock of	Stocker	Stock of		Stage 1		Stage 2	31/12/	/2023 Stage 3	Stock of	Stock of	Stock of	
			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 expo	osure, of provision states	ons for provis	stock of stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	of Stage 2	exposure, of	tage 3	posure, of provisions for	provisions for	Stock of provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for p	provisions for pro	ovisions for	overage Ratio - Stage 3
Row Num		(mln EUR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure gua ar	ranteed expo	sure exp	age 2 Stage 3 osure exposure	exposure	exposure guarant	ed exposure	guaranteed ex amount		uaranteed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 sexposure exposure	Stage 3 exposure	exposure
37 38		Central banks Central governments																										
39 40		Institutions Corporates		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
41		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME							- U	5		9	0	0		Ŭ.		, , ,			0					0	<u> </u>	
43		Retail		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
44	BULGARIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																										
46 47	DOLOAKIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
48 49		Retail - Other Retail Retail - Other Retail - Of Which: SME																										
50 51		Retail - Other Retail - Of Which: non-SME Equity																										
52		Securitisation																										
53																												
53 54		Other non-credit obligation assets IRB TOTAL		0 0		0 0	0	0	0	0	0 -	0	0 0	0	0	0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
53 54		Other non-credit obligation assets		0 0		0 0	0	0	0	0	0 -	0	0 0	0 Public g	0 uarantees - Base	0 eline Scenario	0 0	0 -	0	0	0	0	0	0	0	0	0 -	
53 54		Other non-credit obligation assets		0 0		0 0	31/12/2021		0	0	0 -	0	0 0		31/12/2022	2	0 0	0 -	0	0	0	0	31/12/		0	0	0 -	
53 54		Other non-credit obligation assets	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	St	stoc	o Stoons for provis	ock of Stock of provisions for	O - Coverage Ratio -	O Stage Stage 1 exposure		Stage 2	31/12/2022 S	2 Stage 3 Stock of	Stock of provisions for	Stock of provisions for	o - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3	Stock of provisions for p	Stock of Sprovisions for pro	Stock of Co	overage Ratio -
53 54 Row		Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
53 54 Row Num		Other non-credit obligation assets IRB TOTAL (mln EUR, %)	exposure	exposure, of which		exposure, of which	Stage 3 exposure	stage 3 Stoc osure, of which ranteed Stag	ons for provis		Coverage Ratio - Stage 3 exposure	Stage 1 exposure which	of Stage 2 exposure	Stage 2	31/12/2022 S tage 3	2 Stage 3 Stock of		Coverage Ratio	O - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of Stock of pro Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
80w Num 55 56 57		Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
53 54 Row Num 55 56 57 58 59		Other non-credit obligation assets IRB TOTAL (min EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of storovisions for pro Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
80w Num 55 56 57 58 59 60 61 62		Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
53 54 Row Num 55 56 57 58 59 60 61 62 63 64	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of sprovisions for pro Stage 2 exposure e	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
53 54 80w Num 55 56 57 58 59 60 61 62 63 64 65 66	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure e	Stock of ovisions for Stage 3 exposure 0 -	overage Ratio - Stage 3 exposure
53 54 80w Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	CROATIA	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of Stage 2 exposure 0	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
53 54 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of ovisions for Stage 3 exposure 0 -	overage Ratio - Stage 3 exposure
53 54 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of prospersions for Stage 2 exposure of the stage 2 of the s	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
53 54 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	stage 3 Stoc Street Stage Stage Stage Stage Stage	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of Si	31/12/2022 S tage 3	Stage 3 posure, of which Stage 1	provisions for	Coverage Ratio	Stage 1 exposure 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount 0		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of ovisions for Stage 3 exposure 0 -	overage Ratio - Stage 3 exposure
53 54 8 8 8 8 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure gua ar 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 Stock provision Stage exponent O O O O O O O O O O O O O	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0	Stage 1 exposure which guarant	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0	31/12/2022 Stage 3 posure 0 0 0 uarantees - Base	Stage 3 posure, of which uaranteed amount 0 0 0 eline Scenario	provisions for	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure o	Stock of ovisions for Stage 3 exposure 0 - 0 - 0 - 0 -	overage Ratio - Stage 3 exposure
53 54 54 Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure gua ar 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 Stock provision Stage exponent O O O O O O O O O O O O O	ons for provis	sions for provisions for	Coverage Ratio - Stage 3 exposure 0	Stage 1 exposure which guarant	of Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 Public g	31/12/2022 stage 3 posure 0 0 0 uarantees - Base 31/12/2022	Stage 3 posure, of which uaranteed amount 0 0 0 eline Scenario	provisions for	provisions for Stage 3 exposure 0 - 0 - 0 - 0 -	Stage 1 exposure 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0	Stage 2 exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0		Stage 3 exposure, of which guaranteed amount 0 0	0	0	0 - 0 - 0 -	overage Ratio - Stage 3 exposure
53 54 8 Sy	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	exposure Stage 2	exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	sage 3 Stock provision Stage and Stock provision Stage and Stock provision Stage and Stock provision Stage 3 Stock provision Stage and Stock provision Stage 3 Stock provision Stage 2 Stock provision Stage 3 Stock provision	ons for provising 1 State exp	sions for age 2 stage 3 exposure 0 0 0 0 0 Stage 3 exposure 0 Stage 3 exposure	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure O O Stage 1 O Stage 1 O Stage 2 Stage 1 Stage 2 Stage 1	of Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 Public g Stage 2 exposure, of which guaranteed amount	31/12/2022 tage 3 posure 0 0 0 uarantees - Base 31/12/2022 Sexp	Stage 3 posure, of which laranteed amount 0 0 0 0 eline Scenario 2 Stage 3 posure, of which laranteed amount Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure O - O - O - Stock of provisions for Stage Ratio	0	exposure, of which guaranteed amount 0 0 0 0 0 Stage 1	0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 2	Stage 3 exposure 0 0 0 31/12/	Stage 3 exposure, of which guaranteed amount 0 0 /2023 Stage 3	O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	O - O - O - O - O - O - O - O - O - O -	
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	CROATIA	Other non-credit obligation assets IRB TOTAL (mln EUR, %) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of	exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	sage 3 Stock provision Stage and Stock provision Stage and Stock provision Stage and Stock provision Stage 3 Stock provision Stage and Stock provision Stage 3 Stock provision Stage 2 Stock provision Stage 3 Stock provision	ons for provising 1 State exp	sions for provisions for	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure O O Stage 1 O Stage 2 Stage 1 Stage 2 Stage 2	of Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 Public g Stage 2 exposure, of which guaranteed amount	31/12/2022 tage 3 posure 0 0 uarantees - Base 31/12/2022 sexp	Stage 3 posure, of which uaranteed amount 0 0 0 eline Scenario 2 Stage 3 posure, of provisions for Stage 1 exposure	provisions for	provisions for Stage 3 exposure 0 - 0 - 0 - 0 -	Stage 1 exposure O - Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0	Stage 2 exposure 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0	Stage 3 exposure 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 1 0 0	O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 -	overage Ratio - Stage 3 exposure overage Ratio - Stage 3 exposure
80w Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 80w Num 73 74	CROATIA	Other non-credit obligation assets IRB TOTAL (min EUR, %) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	tage 3 Stock provision Stage exponent O O O O O O O O O O O O	ons for provising 1 State of State ons for provising 1 State on st	osure provisions for Stage 3 exposure 0 0 0 0 0 Stock of sions for age 2 Stock of provisions for Stage 3	O - O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 Public g Stage 2 exposure, of which guaranteed Stage 2 exposure, of which guaranteed	31/12/2022 tage 3 posure 0 0 uarantees - Base 31/12/2022 sexp	Stage 3 posure, of which laranteed amount 0 0 0 0 eline Scenario 2 Stage 3 posure, of which laranteed 2 Stage 3 posure, of which laranteed 2 Stage 1 exposure Stage 1 exposure 0 1 Stage 1 exposure 2 Stage 3 posure, of which laranteed 2 Stage 1 exposure Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure O - O - O - Stock of provisions for Stage Ratio	0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/	Stage 3 exposure, of which guaranteed amount 0 0 /2023 Stage 3 exposure, of which guaranteed	O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	O - O - O - O - O - O - O - O - O - O -	
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Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86		Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed	exposure Stage 2	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	tage 3 Stock provision Stage and Stage a	ons for provising 1 State of State ons for provising 1 State on st	osure provisions for Stage 3 exposure 0 0 0 0 0 Stock of sions for age 2 Stock of provisions for Stage 3	O - O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	of Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 Public g Stage 2 exposure, of which guaranteed Stage 2 exposure, of which guaranteed	31/12/2022 tage 3 posure 0 0 uarantees - Base 31/12/2022 sexp	Stage 3 posure, of which laranteed amount 0 0 0 0 eline Scenario 2 Stage 3 posure, of which laranteed 2 Stage 3 posure, of which laranteed 2 Stage 1 exposure Stage 1 exposure 0 1 Stage 1 exposure 2 Stage 3 posure, of which laranteed 2 Stage 1 exposure Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure O - O - O - Stock of provisions for Stage Ratio	0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0	exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 31/12/	Stage 3 exposure, of which guaranteed amount 0 0 /2023 Stage 3 exposure, of which guaranteed	O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	O - O - O - O - O - O - O - O - O - O -	
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Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 99 100		Central banks Central governments Institutions Corporates Corporates of Which: Specialised Lending Corporates Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: smessME Retail - Secured on real estate property Retail -	Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	tage 3 Stock provision Stage 3	ons for provisions for state of provisions for prov	sions for age 2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure O O Stage exposure which guarant amount O Stage exposure which guarant amount O Stage exposure which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g	31/12/2022 tage 3 posure 0 0 0 0 uarantees - Base 31/12/2022 tage 3 posure 0 0 uarantees - Base 31/12/2022 sexp tage 3 posure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which varianteed amount 0 0 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure O - O - Stock of provisions for Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure O - Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of or ovisions for stage 2 exposure exposure o	Stock of opinions for Stage 3 exposure Stock of opinions for Stage 3 exposure O	overage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 91 100 101 102	SERBIA	Central banks Central covernments Institutions Corporates Corporates of Which: Secalised Lending Retail - Secured on real estate property of Which: SME Retail - Secured on real estate property of Which: SME Retail - Secured on real estate property of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Other Retail - Of Which: some SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail	Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	tage 3 Stock provision Stage 3	ons for provisions for state of provisions for prov	sions for age 2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure O O Stage exposure which guarant amount O Stage exposure which guarant amount O Stage exposure which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g	31/12/2022 tage 3 posure 0 0 0 0 uarantees - Base 31/12/2022 tage 3 posure 0 0 uarantees - Base 31/12/2022 sexp tage 3 posure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which varianteed amount 0 0 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure O - O - Stock of provisions for Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure O - Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of or ovisions for stage 2 exposure exposure o	Stock of opinions for Stage 3 exposure Stock of opinions for Stage 3 exposure O	overage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 102 103 104	SERBIA	Central banks Central comments Institutions Corporates Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	tage 3 Stock provision Stage 3	ons for provisions for state of provisions for prov	sions for age 2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure O O Stage exposure which guarant amount O Stage exposure which guarant amount O Stage exposure which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g	31/12/2022 tage 3 posure 0 0 0 0 uarantees - Base 31/12/2022 tage 3 posure 0 0 uarantees - Base 31/12/2022 sexp tage 3 posure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which varianteed amount 0 0 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure O - O - Stock of provisions for Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure O - Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of or ovisions for stage 2 exposure exposure o	Stock of opinions for Stage 3 exposure Stock of opinions for Stage 3 exposure O	overage Ratio - Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 78 79 80 81 82 83 84 85 86 87 88 89 90 Row Num 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106	SERBIA	Central banks Central governments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: She Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: son-SME Retail - Secured on real estate property - Of Which: son-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure O O O Stage 3 exposure Stage 3 exposure Stage 3 exposure O O O O O O O O O O O O O	tage 3 Stock provision Stage 3	ons for provisions for state of provisions for prov	sions for age 2 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure O O Stage exposure which guarant amount O Stage exposure which guarant amount O Stage exposure which guarant amount O O O O O O O O O O O O O	of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure of Stage 2 exposure of O O O of Stage 2 exposure of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g Stage 2 exposure, of which guaranteed amount O Public g	31/12/2022 tage 3 posure 0 0 0 0 uarantees - Base 31/12/2022 tage 3 posure 0 0 uarantees - Base 31/12/2022 sexp tage 3 posure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 posure, of which varianteed amount 0 0 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 eline Scenario 2 Stage 3 posure, of which varianteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stage 3 exposure O - O - Stock of provisions for Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure O - Coverage Rational Stage 3 exposure Coverage Rational Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of or ovisions for stage 2 exposure exposure o	Stock of opinions for Stage 3 exposure Stock of opinions for Stage 3 exposure O	overage Ratio - Stage 3 exposure

BANKING AUTHORITY												20.	21 EU-	wide S	Stress Test OTP Ba		risk Cu	OA1D-19	IKB										
		50	51	52	53	54 55	56	57	58	59	60	61	62	63 P ub	64 blic guarantees - Baselii	55 66	j	67	68 69	70	71	72	73	74	75	76	77	78	79
			Stage 1		Stage 2	31/12/2021 Stage 3						Stage 1		Stage 2	31/12/2022	no 3					Stage 1		Stage 2	31/1	2/2023 Stage 3	7. 1. 1	5: 1 d	5 1.1.1	
Row		Stage 1 exposure	exposure, of which	Stage 2 ex	exposure, of which guaranteed	Stage 3 exposure which	of Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of r provisions for Stage 3	erage Ratio - Stage 3 exposure	Stage 1 exposure	evnosure of	Stage 2 exposure	exposure, of which guaranteed	Stage 3 expo	ure, of provision stag	ons for provise 1 Sta	visions for provis	ck of ions for ige 3 osure Coverage Stage expos	Ratio - Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for pro Stage 1	visions for pr	Stage 3	Coverage Ratio - Stage 3 exposure
109 110	Central banks Central governments	R, %)	amount		amount	amoun	exposure	exposure	exposure			amount		amount	am	ount expos	sure exp	cposure exp	osure .		amount		amount		amount	exposure	exposure	exposure	
111 112	Institutions Corporates	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
113 114 115	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
116 117 118 ROMANIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0	0	0	0 -	
119 120	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
121 122 123	Retail - Other Retail - Of Which: non-SME Equity																												
124 125 126	Securitisation Other non-credit obligation assets IRB TOTAL	0	0 0	0	0	0	0	0	0 0 -		0	0	0	0	0	0	0	0	0 -		0	0	0 0	C	0	0	0	0 -	
														Pub	blic guarantees - Baselii	e Scenario													
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of Court			Stage 1		Stage 2	31/12/2022		v of Sto	tock of Sto	ck of Cavarage		Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of Co	
Row		Stage 1 exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3 exposure which guarante	of provisions for Stage 1	provisions for Stage 2	r provisions for	erage Ratio - Stage 3 exposure	Stage 1 exposure	avnacura of	Stage 2	exposure, of	Stage 3 expos	ure, of provision stage provision stage provided	ns for provis	visions for provis	ions for ige 3 osure Coverage Stage expos	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for pro	ovisions for prostage 2 exposure	ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128	Central banks Central governments	R, %)	amount		amount	amoun		exposure	exposure			amount		amount	am	ount expos	sure exp	cposure exp	osure		amount		amount		amount	exposure	exposure	exposure	
129 130	Institutions Corporates Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
132 133	Corporates - Of Which: SME Retail	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0 0	0	0	0 -	
134 135 136 UKRAINE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0	0	0	0 -	
137 138 139	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
140 141	Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
143 144	Other non-credit obligation assets IRB TOTAL	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	C	0	0	0	0 -	
														Pub	blic guarantees - Baselii	e Scenario													
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		ge 3 Stock	c of Sto	tock of Sto	ck of		Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row		Stage 1 exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarante	of provisions for	provisions for Stage 2 exposure	r provisions for Stage 3	erage Ratio - Stage 3 exposure		Willeli		exposure, of which guaranteed	Stage 3 exposure guar	ure, of provision stag	ons for provise 1 Sta	visions for provis	ions for age 3 coverage Stage	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for pro	ovisions for pr Stage 2	ovisions for	Coverage Ratio - Stage 3 exposure
145 146	Central banks Central governments	R, %)	amount		amount	amoun	exposure	exposure	exposure			amount		amount	am	ount expos	sure exp	cposure exp	osure		amount		amount		amount	exposure	exposure	exposure	
147 148	Institutions Corporates Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0 0	0	0	0 -	
150 151	Corporates - Of Which: SME Retail	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
152 153 154 RUSSIAN FEDERATI	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
155 156 157	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
158 159	Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
161 162	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	C	0	0	0	0 -	
														Pub	blic guarantees - Baselii	e Scenario													
			Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	B. U		Stage 1		Stage 2		ge 3 Stock	k of Sto	tock of Sto	ck of		Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of Co	
Row	(mln EUR	Stage 1 exposure	exposure, of which guaranteed		which guaranteed	Stage 3 exposure exposure guarante	provisions for Stage 1	provisions for Stage 2 exposure	r provisions for	erage Ratio - Stage 3 exposure	Overesting	guaranteeu	exposure	guaranteeu	Stage 3 exposure guar	ure, of provision stage	ns for provis	visions for provis	ions for age 3 coverage Stage	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for pro	visions for pr		Coverage Ratio - Stage 3 exposure
163 164	Central banks Central governments	(, 70)	amount		amount	amoun						amount		amount	am	ount					amount		amount		amount	3p333			
165 166 167	Institutions Corporates Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
168 169 170	Corporates - Of Which: SME Retail Retail - Secured on real estate property	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0 0	0	0	0 -	
MONTENEGRO	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
173 174 175	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
176 177 178	Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
179 180	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	C	0	0	0	0 -	
														Pub	blic guarantees - Baselii	e Scenario													
			Stage 1	ex	Stage 2	31/12/2021 Stage 3 exposure	Stock of	Stock of	Stock of Cove	erage Ratio -		Stage 1		Stage 2	07/70.0	ge 3 Stock	k of Sto	tock of Sto	ck of Coverage	Ratio -	Stage 1		Stage 2		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	Coverage Ratio -
Row Num	(mln EUR	exposure R, %)	which guaranteed amount		which guaranteed	Stage 3 which guarante	EVINGIIFE	Stage 2 exposure		Stage 3 exposure	Stage 1 exposure	which ex guaranteed amount	Stage 2 exposure	which guaranteed amount	guar	ure, of provision stage provis	e 1 Sta sure exp	risions for provising provisions for	osure Stage	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 Exposure	Stage 3 exposure	Stage 3 exposure
181 182 183	Central banks Central governments Institutions					amoun									all all														
184 185	Corporates Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
186 187 188	Corporates - Of Which: SME Retail Retail - Secured on real estate property	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
189 190 191 ALBANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0	(0	0	0	0 -	
192 193	Retail - Other Retail Retail - Other Retail - Of Which: SME																												
195 196	Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
197 198	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0 0-		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0	0	0	0 -	

EBA BANKING AUTHORITY									ZUZI L	J-wide S		TP Bank Ny										
		80	81	82	83	84	85	86	87	88	89	90 toria - Adverse Sce	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Piora	31/12/2022							31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions roi	Coverage Ratio - Stage 3
Num 1	Central banks (mln EUR, 9		UA POUL		exposure	exposure	exposure	exposure		C.Apobure		exposure	exposure	exposure	exposure	CAPOUIC C		<i>O</i> ., P . <i>O</i> .	exposure	Stage 2 exposure	Stage 3 exposure	exposure
2 3	Central governments Institutions Corporates		0 0	0	0		0 0		0	0	0	0	0	0	-	0			1	0	0	_
5 6	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				U			, -	0	0			0	0							0	
7 8 9 OTD Dools Novet	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	(0 0) -	0	0	0	0	0	0	-	0	C)	0	0	0 -	-
OTP Bank Nyrt.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	(0 0) -	0	0	0	0	0	0	-	0	C		0 0	0	0 -	-
12 13 14	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
15 16 17	Equity Securitisation Other non-credit obligation assets																					
18	IRB TOTAL		0 0	0	0	(0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
											Mora	toria - Adverse Sco	enario									
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Patio				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row	(mln ELID 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20	Central banks Central governments	76)			ехроон с	СХРОЭШС	САРОВИТС					СХРОЗИТС	Схробиго	Схробиго					exposure	САРОВИТС	САРОЗИТС	
21 22	Institutions Corporates		0 0	0	0	(0 0) -	0	0	0	0	0	0	-	0	C)	0 0	0	0 -	-
23 24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0		0		0 0) -	0	0	0	0	0	0	-	0			1	0	01-	_
26 27 28 HUNGARY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME								0	3			0	0							3	
28 HONGART 29	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	(0 0) -	0	0	0	0	0	0	-	0	C		0 0	0	0 -	-
31 32	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
33 34 35	Equity Securitisation Other non-credit obligation assets																					
36	IRB TOTAL		0 0	0	0	(0 0	-	0	0	0	0	0	0	-	0	O		0	0	0	-
											Mora	toria - Adverse Sco	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 37	Central banks	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
38 39 40	Central governments Institutions Corporates		0 0	0	0		0 0) -	0	0	0	0	0	0	-	0			0 0	0	0 -	-
41 42	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
43 44 45	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	(0 0) -	0	0	0	0	0	0	-	0	C)	0 0	0	0 -	-
BULGARIA 45 46 47	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	(0 0) -	0	0	0	0	0	0	-	0	(0 0	0	0 -	-
48 49	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
	Securitisation																					
53 54	Other non-credit obligation assets IRB TOTAL		0 0	0	0		0 0	-	0	0	0	0	0	0	-	0	0		D 0	0	0	-
53 54	Other non-credit obligation assets		0 0	0	0		0 0	-	0	0	Mora	0 toria - Adverse Sce	0 enario	0	-	0	0		0 0	0	0 -	-
53 54	Other non-credit obligation assets		0 0	0	31/12/2021 Stock of	Stock of	O Stock of	-	0	0	Mora	31/12/2022		O Stock of	-	0	0		31/12/2023 Stock of	Stock of	Stock of	-
53 54 Row	Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
53 54 Row Num 55	Other non-credit obligation assets IRB TOTAL (mln EUR, 9)	exposure			Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	
Row Num	Other non-credit obligation assets IRB TOTAL (mln EUR, 9) Central banks Central governments Institutions Corporates	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num	Other non-credit obligation assets IRB TOTAL (mln EUR, 9) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num	Other non-credit obligation assets IRB TOTAL (mln EUR, 9) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66	Other non-credit obligation assets IRB TOTAL (mln EUR, 9) Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure			Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for	Stock of provisions for	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 0 Stock of provisions for	Stage 3 exposure	0 0 0 Stage 1			Stock of provisions for Stage 1 exposure O	provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for	Stage 3 exposure 0 -	Stage 3 exposure Coverage Ratio -
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL (min EUR, 9) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME In Retail - Other Retail - Of Which: non-SME	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	0 0	Stage 2 exposure 0 0 0 Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario	provisions for Stage 3 exposure 0 0 Stock of	Stage 3 exposure	Stage 1 exposure 0 0 0 1 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 -	Stage 3 exposure
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0	Stage 3 exposure	o 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78	Other non-credit obligation assets IRB TOTAL (min EUR, 9) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, 9) Central banks Central governments Institutions Corporates - Of Which: Specialised Lending	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0	Stage 3 exposure	o 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, 9 (min EUR, 9 (min EUR, 9 (min EUR, 9 Central banks Central governments Institutions Corporates - Of Which: SME Cerporates - Of Which: SME Retail - Secured on real estate property	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0	Stage 3 exposure	o 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83	Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: Retail - Other Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0	Stage 3 exposure	o 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (mln EUR, 9 Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Retail Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0	Stage 3 exposure	o 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (min EUR, 9 Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Syecialised Lending Corporates - Of Which: Syecialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL (min EUR, 9 Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0	Stage 3 exposure	o 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
Row Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL (min EUR, 9 Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Individual - Other Retail - Retail - Other Retail - Other Retail - Other Retail - Retail - Other Retail	exposure Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure 0	Stage 3 exposure	o 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 cenario Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 2 exposure	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3
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		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
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124 125 126	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0		0 0	-	0	0		0 0	0	0	-	0				0 0	0	-
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129 130	Institutions Corporates		0 (0 0	0		0 0	-	0	0		0 0	0	0	-	0		0 () (0 0	0	-
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151 152	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0 0	0		0	-	0	0		0	0	C	-	0				0	0	-
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156 157	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
158 159	Retail - Other Retail - Of Which: non-SME Equity																					
160 161 162	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0		0 0	-	0	0		0 0	0	0	-	0				0 0	0	-
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUF	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164	Central banks Central governments																					
165 166	Institutions Corporates		0 (0 0	0	(0 0	-	0	0		0 0	0	C	-	0	(0 () (0 0	0	-
16/ 168	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0) 0	_	0	0		2 0	0	0	_	0					0	
170 171 MONTENECDO	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0				0	0			O O								O O	
MONTENEGRO 173	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 0	0	(0	-	0	0		0 0	0	C	-	0	(0 () (0	0	-
174 175	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
1/6 177 178	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
179 180	Other non-credit obligation assets IRB TOTAL			0 0	0		0	-	0	0		0	0	0	-	0				0	0	-
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUF	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments																					
183 184	Institutions Corporates) (0 0	0	(0	-	0	0		0 0	0	0	-	0	(0 () (0	0	-
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0																		
188 189	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		J (0	0		0		0	0		0	0	C	-	0		J ((0	0	-
189 190 191 ALBANIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 0	0	(0	-	0	0		0 0	0	C	-	0	(0 (0	0	-
192 193	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
194 195	Retail - Other Retail - Of Which: non-SME Equity																					
196 197 198	Securitisation Other non-credit obligation assets TRR TOTAL			0				-					0		-							-
190	IRB TOTAL		<u>- </u>	- U	ı U		<u>, </u>	<u> </u>		U		- ₁ U	L U	U		U		-	, <u> </u>	, 0	U	

2021 EU-wide Stress Test: Credit risk COVID-19 IRB OTP Bank Nyrt.

AUTHORITY													Wide 5		TP Bank Nyrt													
	101	102	103	104	105 106	107	108	109	110	111	112	113	114 P u	115 ublic guarantees -	116 - Adverse Scenario		118	119	120	121	122	123	124	125	126	127	128 129	130
		Stage 1		Stage 2	31/12/2021 Stage 3						Stage 1		Stage 2	31/12/							Stage 1		Stage 2	31/12	2/2023 Stage 3			
Down	Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, o which	Stock of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure		Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of Si provisions for prov	tock of Stock of isions for provisions tage 2 Stage 3	for Stage 3
Num (mln EUR,	%)	guaranteed amount	exposure	guaranteed amount	guaranteed amount	d exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure ex	posure exposure	EXDOSITE
Central governments Institutions																												
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Retail Retail - Secured on real estate property		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
9 10 11 OTP Bank Nyrt. Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving																												
12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME																												
14 Retail - Other Retail - Of Which: non-SME 15 Equity 16 Securitisation																												
17 Other non-credit obligation assets 18 IRB TOTAL		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
													Du	ublic quarantees -	- Adverse Scenario													
					31/12/2021									31/12/	/2022									31/12	2/2023			
	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of S provisions for pro	tock of Stock of isions for provisions	Coverage Ratio
Row Num (min EUR,	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	d exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure er	posure exposure	exposure
19 Central banks 20 Central governments 21 Institutions																												
Corporates Corporates - Of Which: Specialised Lending		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Corporates - Of Which: SME Retail		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
27 28 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 0	0	0 0	0 0	0 -	0	0	0	0	0	0	0	n	0	_	0	0	0	0	n	, 0'	0	0	0 -
29 Retail - Qualifying Revolving 30 Retail - Other Retail																												
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME																												
Securitisation Other non-credit obligation assets																												
36 IRB TOTAL		0 0	0	0	0	0	0 0	0) -	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -
													Pu		- Adverse Scenario													
		Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	0		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	tock of Stock of	f .
Row	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, o exposure quaranteed	provisions for Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for prov Stage 1	isions for provisions tage 2 Stage 3	S for Stage 3 exposure
Num 37 Central banks Control	%)	amount		amount	amount	exposure	exposure	exposure	mposite ⁻		amount		amount		amount	exposure	exposure	exposure	- In-		amount		amount		amount	exposure ex	posure exposure	e saposure
Central governments Institutions Corporates		0 0	0		0 0	0	0 0) -	0	0	0	0	0	0	0	0	0	_	0	0	0	0	0			0	0 -
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME						0				0	0	0	U	0	0	o o	0	Ü		0	0	0	· ·	0			0	0
Retail Retail - Secured on real estate property		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
BULGARIA Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
Retail - Other Retail - Of Which: non-SME Equity																												
52 Securitisation 53 Other non-credit obligation assets 54 IRB TOTAL		0 0	0	0 0	0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	•	0	0	0 -
TAX TOTAL			- 1			-1			'		- 1	-1	-		- 1			- 1	•					-			- 1	-1
					31/12/2021								Pu	ublic guarantees - 31/12/	- Adverse Scenario /2022									31/12	2/2023			
	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 exposure, o which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	provisions for prov	tock of Stock of isions for provisions	coverage Ratio
Row Num (mln EUR,	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	which guaranteed amount	Stage 1 S exposure ex	tage 2 Stage 3 posure exposure	exposure
 Central banks Central governments Institutions 																												
 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
61 Retail Retail - Secured on real estate property		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
63 64 65 CROATIA Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	-	0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
66 Retail - Other Retail 67 Retail - Other Retail - Of Which: SME																												
Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
71 Other non-credit obligation assets 72 IRB TOTAL		0 0	0	0 0	0 0	0	0 0	0 0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
													Pu	ublic guarantees -	- Adverse Scenario													
		Stage 1		Stage 2	31/12/2021 Stage 3						Stage 1		Stage 2	31/12/							Stage 1		Stage 2	31/12	2/2023 Stage 3			
Row	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, o	Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure		Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for prov	tock of Stock of isions for provisions tage 2 Stage 3	S for Stage 3
Num 73 Central banks	%)	guaranteed amount	смрозите	guaranteed amount	guaranteed amount	OVPOCUEO	exposure	Stage 3 exposure	exposure	Joseph	guaranteed amount	mposaic .	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure		guaranteed amount	- Onposuie	guaranteed amount		guaranteed amount	Stage 1 S exposure ex	tage 2 Stage 3 posure exposure	OVERGELING
74 Central governments 75 Institutions		0	0	0	0	O	0	0																			0	0-
 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 		U U		(U	U C	0			U	U	U	U	U	U	U	0	U		U	0	0	U	0	0	U	U	U -
Retail Retail - Secured on real estate property		0 0	0	0 (0 0	0	0 0	0 0	01-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 (0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
84 Retail - Other Retail 85 Retail - Other Retail - Of Which: SME 86 Retail - Other Retail - Of Which: non-SME																												
Equity Securitisation																												
90 Other non-credit obligation assets IRB TOTAL		0 0	0	0	0 0	0	0 0	0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
													Pu	ublic guarantees -	- Adverse Scenario													
		Stage 1		Stage 2	31/12/2021 Stage 3	, Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	tock of Stock of	f
Row	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, o	provisions for Stage 1	r provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for	provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for prov	isions for provisions	S for Stage 3
Num 91 Central banks	%)	guaranteed amount		guaranteed amount	guaranteed amount	OVBOCHEO	Stage 2 exposure	Stage 3 exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure -		guaranteed amount		guaranteed amount		guaranteed	Stage 1 S exposure ex	tage 2 Stage 3 posure exposure	exposure
92 Central governments 93 Institutions 94 Corporates		0	0	0	0 0	0	0	0 0) -	0	0	0	0	0	0	0	0	0	_	0	0	0	0	0			0	0 -
		J 0								U	0	U	U	U	0	U	0	U		U		0	U	0	0	U U	U U	Ŭ.
95 Corporates - Of Which: Specialised Lending 96 Corporates - Of Which: SME				Δ'	Ol	U	U 0	U C	η-	0	0	0	0	0	0	0	0	0	-	0	0	0	<u> </u>		0	0	0	0 -
Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0 (0																·		U					
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0 0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0 0	0	0 0	0 0		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0 0	0 0	0	0 0	0 0		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -
Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME		0 0	0	0 0	0 0	0	0 0	D 0) -	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB OTP Bank Nyrt.

			101	102	103	104	105 106	107	108	109	110	111	112	113	114		Bank Nyrt.	117 118	119	120	121	122	123	124	125	126 127	128	129	130
			101	102	103	101	103	107	100	103	110		112	113		lic guarantees - Ad		110	117	120	121	122	123	121	123	127	120	123	130
				Store 1		Store 2	31/12/2021						Shara 1		Store 2	31/12/20						Chara 1		Store 2	31/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposur	e, of provisions fo	Stock of r provisions for	Stock of provisions for	Coverage Ratio -		Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of		exposure, of provis	ock of Stock	for provisions fo	Coverage Ratio	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of		age 3 Stock of provisions f	Stock of provisions for		Coverage Ratio -
Row Num		(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure whice guarant	teed Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	eynosure	which guaranteed amount	<u> </u>	which guaranteed amount	Stage 3 exposure g		age 1 Stage osure exposu	2 Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	wnich guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3 exposure gua	ranteed exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109 110		Central banks Central governments		aniount		amount	amou						amount		amount		amount					amount		amount	4	HOUITE			
111		Institutions Corporates		0 0	0	0 0	0	0	0 (0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	-
113		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME					0	<u> </u>							J		9	0		0			· ·		0	J.			
115		Retail		0 0	C	0 0	0	0	0 (0 0	0 -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-	-
116	ROMANIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																											
118 119		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0 0	0	0	0 (0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME																											
122 123		Retail - Other Retail - Of Which: non-SME Equity																											
124 125		Securitisation Other non-credit obligation assets																											
126		IRB TOTAL		0 0	0	0 0	0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -	-
															Publ	lic guarantees - Ad	lverse Scenario												
				Charact		Chara 2	31/12/2021						Chara 1		Chara 2	31/12/20						Chara 1		Chara 2	31/12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	re, of provisions fo	Stock of r provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of provis	ock of Stock	of Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3 exp	age 3 Stock of provisions f	Stock of provisions for		Coverage Ratio -
Row Num		(min EUR, %	exposure	which guaranteed	exposure	which guaranteed amount	exposure guaran	teed Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure g	duaranteed	age 1 Stage osure exposu		Stage 3 exposure	Stage 1 exposure	guaranteed amount	Stage 2 exposure	which guaranteed amount	AVNOCUEA	ranteed exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128		Central banks Central governments		amount		amount							aniount		aniount		amount							amount					
129		Institutions Corporates		0 0	0	0 0	0	0	0 (0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	-
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																-			, and the second	U U	V	0	<u> </u>	-			
133		Retail Retail - Secured on real estate property		0 0	C	0 0	0	0	0 (0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -	-
135 136	UKRAINE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	n	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	n	0	0	0 0	-
137		Retail - Qualifying Revolving Retail - Other Retail		- 0		J J	<u> </u>					o d	o	J		J.	y				0	U U	Ü	0	o l	,			
139		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
141		Equity Securitisation																											
143		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	
1111		IND TOTAL		<u> </u>		<u> </u>		<u> </u>		<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>		<u> </u>	<u> </u>		51	<u> </u>		<u> </u>	<u> </u>	
															Publ	lic guarantees - Ad	Iverse Scenario												
				Stage 1		Stage 2	31/12/2021 Stage	3					Stage 1		Stage 2	31/12/20	Stage 3					Stage 1		Stage 2	31/12/2023	200 3			
			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposur	re, of provisions fo	Stock of r provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure		Stage 2 exposure	Who clike of	Stage 3 exposure	exposure, of provis	sions for provisions	of Stock of s for provisions for	Coverage Ratio -	Stage 1 exposure	exposure, of	Stage 2 exposure			sure, of provisions f	Stock of provisions for		Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %	exposure (a)	guaranteed amount	exposure	guaranteed amount	exposure guaran amou	teed Stage I	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure g	nuaranteed Sta	age 1 Stage osure exposu	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure gua a	ranteed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145 146		Central banks Central governments																											
147 148		Institutions Corporates		0 0	C	0 0	0	0	0 (0 0	0 -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -	-
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																											
151 152		Retail Retail - Secured on real estate property		0 0	C	0 0	0	0	0 (0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0-	-
153 154 RU	SSIAN FEDERATIO			0 0	C	0 0	0	0	0 0	0 0	0 -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	-
155 156		Retail - Qualifying Revolving Retail - Other Retail															3												
157 158		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
159 160		Equity Securitisation																											
161 162		Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	-
				·		•		•		•	•		·	·	•	<u>'</u>	•	•	·					•	·	•			
															Publ	lic guarantees - Ad													
				Stage 1		Stage 2	31/12/2021 Stage	e 3 Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/20	Stage 3	ock of Stock of	of Stock of			Stage 1		Stage 2		age 3 Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure which	Stade 1	r provisions for Stage 2	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of provision which	sions for provisions	for provisions fo	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exp	provisions f	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Num		Central banks (min EUR, %	(a)	guaranteed amount		guaranteed amount	guaran amou	exposure	exposure	Stage 3 exposure	exposure		guaranteed amount	<u> </u>	guaranteed amount	9	guaranteed exp	age 1 Stage osure exposu	Stage 3 exposure	exposure		guaranteed amount		guaranteed amount	gua a	ranteed exposure	Stage 2 exposure	Stage 3 exposure	exposure
164		Central governments Institutions																											
166		Corporates		0 0	C	0 0	0	0	0 (0 0	0 -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	-
168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0		0	0	0)-						0	0	0	0-						0	0	0	
170		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		Ü		- U	U U					U	U	U	U	U	U	U	<u> </u>		U	U	U	U	U	U .		Ū.	
172	MONTENEGRO	Retail - Secured on real estate property - Of Which: non-SME		0 0	C	0 0	0	0	0 (0 0	0 -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	
174		Retail - Qualifying Revolving Retail - Other Retail																											
175		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
177		Equity Securitisation																											
180		Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0	0	0 0	0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	-
															D. J.	!! A.d	lance Consolie												
							31/12/2021								Publ	lic guarantees - Ad 31/12/20									31/12/2023				
				Stage 1 exposure, of		Stage 2 exposure, of	Stage	Stock of	Stock of	Stock of	Coverage Ratio -	a: .	Stage 1 exposure, of	Δ.	Stage 2 exposure, of	a	Stage 3	ock of Stock of	of Stock of	Coverage Ratio -		Stage 1 exposure, of	<i>a.</i>	Stage 2 exposure, of	S	age 3 Stock of	Stock of	Stock of	Coverage Ratio -
Row			Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 whice guarant	teed Stage 1	r provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which Sta	sions for provisions age 1 Stage osure exposu	s for provisions for Stage 3 re exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	provisions for the provision for the provi	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 181		(min EUR, %	o)	amount		amount	amou	exposure	exposure	exposure			amount		amount		amount exp	osure exposu	re exposure			amount		amount	a	nount exposure	exposure	exposure	
182 183		Central governments Institutions																											
184 185		Corporates Corporates - Of Which: Specialised Lending		0 0	C	0 0	0	0	0 (0 0	0 -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -	
186 187		Corporates - Of Which: SME Retail		0 0	C	0 0	0	0	0 (0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	-
188 189	AL DANIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																											
190 191	ALBANIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	C	0 0	0	0	0 (0 0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0 -	-
192 193		Retail - Other Retail Retail - Other Retail - Of Which: SME																											
194 195		Retail - Other Retail - Of Which: non-SME Equity																											
196 197		Securitisation Other non-credit obligation assets																											
198		IRB TOTAL		0 0	0	0 0	0	0	0 (0) -	0	0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0 0	

						Moratoria 31/12/										Stage 1		31/1	antees - Actual	Stage 3			
(mln EUR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure val	alues Risk exp		Stage 1 exposure, of which e guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
Corporates of which: SME Retail	1,276 2,545	6 1,013 5 1,493	8 892	300 602	467 587	179	106	63	6	5 45	2:	3 28.45% 2 58.24%		185 122 140	165 105 90	187 127 160	0 0 0	7 5 9	0 0 0	4 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1) 1) 1) 2	0 0	0 0
Secured by mortgages on immovable property of which: non-SME	3,226	6 1,663	3 2,123	607	1,133	311	79	7	8	3 70	1	7 21.83%		138 41 21	89 35 20	155 38 20	0 0 0	9 6 2	0 0 0	0 0) 2) 0) 0	0 0	0 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
Other exposures	8.030	0 4.816	5.770	1.664	2.579	871	277	114	46	264	10	7 38.75%		369	294	389	0	21	0	4 () 3	1	0
Standardised Total	8,030	0 1,010	3,770	1,001	2,373			111	10	201	10.	30.73 %		309	231	303					,,		0
		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure va	alues Risk exp	oosure Stage 1 Ints exposur	which	Staye 2	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities																							
International Organisations Institutions																							
of which: SME Retail	1,665	555 841	1,422	95	334	26	36	3	9	9 55	2	1 57.98%		16 16 8	2 2 1	21 21 11	0 0	2 2 1	0	0 0	0 0	0 0	0 -
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	2,157	7 927	7 1,466	40	679	1	72	0	4	36	14	4 19.89%		2 0	1 0	3 0	0 0	0 0	0	0 (0	0 0	0	0 -
Equity Securitisation																							
Other exposures Standardised Total	5,065	5 2,662	2 3,876	210	1,363	48	137	6	25	5 124	40	6 33.81%		26	4	34	0	2 Public quar	0	0 (0	0	0-
	Exposure values	Pick avnosura	Stage 1	Stage 1 exposure, of which expired	Stage 2 exposure			Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Exposure val	alues Risk exp	oosure Stage 1 ints exposure	exposure, of which	Stage 2	31/1 Stage 2 exposure, of which	12/2020	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities	6)			moratoria		moratoria		moratoria	exposure	exposure	exposure					amount		amount		amount	exposure	exposure	exposure
International Organisations Institutions	124	4 112	2 46	45	96	92	0	0	1	. 15		0 -		0	0	0	0	0	0	0 (0	0	
of which: SME Retail of which: SME	110	0 79	71	65	44	41	5	5	1	. 7		3 48.50%		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 0 0	0 0	0 -
of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	238	8 148	3 111	106	148	68	3	3	1	. 17		1 21.49%		0	0	0	0	0	0	0 (0 0	0	0 -
Other exposures	619	9 436	5 268	254	414	245	9	8	2	60		39.09%		0	0	0	0	0	0	0) 0	0	
Standardised Fotal	013	5]		25.	121							5, 55,057,0		ol .	9 1	•				<u> </u>			
(mln EUR, %		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure val	alues Risk exp	oosure Stage 1 ints exposur	guaranteed	f Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																							
Institutions Corporates	154	4 135	5 49	35	79	28	37	28	0) 3		7 18.62%		6	3	3	0	0	0	3 (0 0	0	0
Retail of which: SME Secured by mortgages on immovable property	115	5 79	55	43	62	39	4	3	1	. 4		1 32.86%		0 0 3	0 0 2	0 0 3	0 0 0	0 0	0 0 0	0 (0 0 0	0 0	0 -
Items associated with particularly high risk Covered bonds	208	8 180	96	68	118	88	0	0	1	5		0 -		2	2	2	0	0	0	0 (0	0	0 -
Collective investments undertakings (CIU)																							
Other exposures Standardised Total	655	5 460	331	176	308	181	41	32	2	2 15		8 20.12%		8	5	6	0	0	0	3	0	0	0
				Stage 1		31/12/		Stage 3	Stock of	Stock of	Stock of					Stage 1	.	31/1 Stage 2		Stage 3	Stock of	Stock of	Stock of
		Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Exposure val	Risk exp amou	oosure Stage 1 ints exposure	exposure, of which e guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities																							
International Organisations Institutions	72	2 72	2 82	79	12	12	1	1	1	0		0 66.05%		138	138	136	0	2	0	1 () 1	0	
of which: SME Retail	330	0 250	315	315	40	40	23	23	3	8 6	14	4 62.97%		91 76 75	91 57 56	90 75 74	0 0	1 3 3	0 0	1 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0) 1) 1	0 0	0 0
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	78	8 52	2 74	74	11	10	0	0	1	1		0 51.94%		19 9	18 9	18 9	0	1 0	0	0 (0 0	0	0 -
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
Other exposures		0 300	402	400	<u></u>		36	25			-	7 64 220/		226	216	232	0	6	0	1		4	
	Mutilateral Development Banks Inectrotories Control Soft Inectrol Inec	Michitarea Development Banks Corporates Control Social Control	Medical bondpressed Banks Comparates 1, 00 (0.1) Service of the comparate of the compara	Method and Development Faired	March Marc	## Action of Company No. 19 1 1 1 1 1 1 1 1 1	March 1987	Martine 100	Marie of M	March Sandward March Sand Sand Sand Sand Sand Sand Sand Sand	Martin M	Marie Mari	March Marc	March Marc	March property and state	The content of the	The content of the	The state of the					

2021 EU-wide Stress Test: Credit risk COVID-19 STA OTP Bank Nyrt.

		1	2	3	4	OTP Bank 5	6	7	8	9	10	11	12
	(mln EUR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments Regional governments or local authorities				moracoria		moracoria		moracona	Схрозагс	CAPOSUIC	exposure	
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	51	1 44	27	27	25	23		2 2	0	1	. 1	. 31.73
SLOVENIA	Retail of which: SME Secured by mortgages on immovable property	46	32	14	13	32	30		4 3	0	2	2	2 45.38
	of which: non-SME Items associated with particularly high risk Covered bonds	45	5 35	12	12	35	34		0 0	0	2	2 0) -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	157	7 122	59	57	102	96		6 5	1	6	5 2	2 40.7
		10,					Moratoria	- Actual			'		
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
	(mln EUR, %	Exposure values)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	28	3 24	21			4		4 4	1	. 2	2 3	55.6
ROMANIA	Retail of which: SME Secured by mortgages on immovable property of which: non SME	95	72	63	63		31	1	14	1		7	50.5
	of which: non-SME Items associated with particularly high risk Covered bonds	341	1 196	246	246	98	98		4	1		. 2	52.8
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	537	7 341	368	367	179	173	2	3 22	3	17	7 12	2 51.6
							Moratoria 31/12						
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ration
	(mln EUR, %		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail	(0 0	0	0	0	0		0 0	0	(0) -
UKRAINE	of which: SME Secured by mortgages on immovable property of which: non-SME			0	0		0		0 0	0			
	Items associated with particularly high risk Covered bonds								0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total	(0 0	0	0	C	0		0 0	0		0) -
							Moratoria 31/12						
	(mln EUR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
	Control hanks											exposure	
	Central banks Central governments Regional governments or local authorities											exposure	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations											exposure	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0	0	0	C	0		0 0	0		exposure 0	
RUSSIAN FEDERATION	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0 0	0	0	32	0 27	1	0 0 2 10	0	24	0	88.9
RUSSIAN FEDERATION	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0 0 7	0	0	32	0 27	1	0 0 0 2 10 0 0	0) 0	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0 0 7	0	0	32	0 27	1	0 0 0	0) 0	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0 0 7 1 0 1 0 1 1 9		0	32	27	1	0 0 0 2 10 0 0	0			87.25
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		1 9	0	0	1	Moratoria	- Actual	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	24		88.95
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	33 Stage 2 exposure	,	- Actual	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	24		87.25
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities				exposure, of which expired	Stage 2	Moratoria 31/12 Stage 2 exposure, of which expired	- Actual /2020 Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	88.95 Coverage Ratio Stage 3
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations				exposure, of which expired	Stage 2	Moratoria 31/12 Stage 2 exposure, of which expired	- Actual /2020 Stage 3	Stage 3 exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	27		exposure	exposure, of which expired moratoria	Stage 2	Moratoria 31/12 Stage 2 exposure, of which expired	- Actual /2020 Stage 3 exposure	Stage 3 exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rations Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property			exposure 17 153	exposure, of which expired moratoria 0	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0	- Actual /2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rations Stage 3 exposure
FEDERATION	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	27		exposure	exposure, of which expired moratoria 0	Stage 2	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0	- Actual /2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rations Stage 3 exposure
FEDERATION	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	27		exposure 17 153	exposure, of which expired moratoria 0	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0	- Actual /2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	88.95 Coverage Ratio Stage 3
FEDERATION	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	27	amounts 7 27 8 124	exposure 17 153	exposure, of which expired moratoria 0 0	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0	- Actual /2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rations Stage 3 exposure
FEDERATION	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	27 163 88	amounts 7 27 8 124 8 62	17 153	exposure, of which expired moratoria 0 0	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 Moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 2 0 6 0 1 0	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure 30.76
FEDERATION	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail for which: SME Retail Central secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total	27 163 88 314 Exposure values	27 27 3 124 3 62 4 245	17 153	exposure, of which expired moratoria 0 0	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 0	Stage 3 exposure	Stage 3 exposure, of which expired moratoria 2 0 6 0 1 0	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure 30.76
FEDERATION	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail fems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	27 163 88 314 Exposure values	amounts 7 27 8 124 8 62 4 245	17 153 57 259	exposure, of which expired moratoria 0 0 Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 1 1 - Actual /2020 Stage 3	Stage 3 exposure, of which expired moratoria 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 exposure 3 23.87 2 30.76 3 26.78
FEDERATION	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments Regional governments Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail International Organisations Institutions Corporates Covered by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	27 163 88 314 Exposure values	amounts 7 27 8 124 8 62 4 245	17 153 57 259	exposure, of which expired moratoria 0 0 Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 1 1 - Actual /2020 Stage 3	Stage 3 exposure, of which expired moratoria 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 exposure 3 23.87 2 30.76 3 26.78
FEDERATION	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Retail of which: SME Secured by mortgages on immovable property of which: son-SME Rems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	27 163 88 314 Exposure values	amounts 7 27 8 124 8 62 4 245	17 153 57 259	exposure, of which expired moratoria 0 0 Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 1 1 - Actual /2020 Stage 3	Stage 3 exposure, of which expired moratoria 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure 2 23.87 2 26.78
FEDERATION	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortcages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortcages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Central governments Regional gover	27 163 88 314 Exposure values	amounts 7 27 8 124 8 62 4 245	17 153 259 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria 9 3	Stage 2 exposure 33 Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 1 1 - Actual /2020 Stage 3	Stage 3 exposure, of which expired moratoria 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure
MONTENEGRO	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: sme Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: sme Secured by mortgages on immovable property of which: sme Calmins on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Covered bonds Calmins on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central governments Regional governments regional authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	27 163 88 314 Exposure values	amounts	17 153 57 259	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria 9 3	Stage 2 exposure 33 Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 1 1 - Actual /2020 Stage 3	Stage 3 exposure, of which expired moratoria 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 exposure 3 23.87 2 30.76 3 26.78
MONTENEGRO	Central governments Regional governments Rublitisector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Item associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Congrates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Item associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	27 163 314 Exposure values)	amounts	17 153 259 Stage 1 exposure	exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria 9 3	Stage 2 exposure 33 Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 0 Moratoria 31/12 Stage 2 exposure, of which expired	Stage 3 exposure 1 1 - Actual /2020 Stage 3	Stage 3 exposure, of which expired moratoria 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure
MONTENEGRO	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail Institutions Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitiation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: some SME Retail International organisations Institutions Corporates Of which: SME Secured by mortgages on immovable property of which: some SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Securitisation Other exposures Standardised Total (min EUR, % Central banks Central governments Regional governments International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME	27 163 314 Exposure values)	amounts	17 153 259 Stage 1 exposure	Stage 1 exposure, of which expired moratoria Stage 1 exposure, of which expired moratoria 9 3 56	Stage 2 exposure Stage 2 exposure Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria 0 Moratoria 31/12 Stage 2 exposure, of which expired moratoria 31/12 10 10 10 10 10 10 10 10 10	Stage 3 exposure 1 1 1 1 2020 Stage 3 exposure	Stage 3 exposure, of which expired moratoria 2	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure

13	14	15	16	17	18	19	20	21	22	23	24
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
2 2 2 2 0 0	2 2 1 1 0 0	0 0 2 2 2 0	0 0 0	2 1 1 0	0 0 0	(C)	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0	- - -
5	3	2	Stage 1 exposure, of		Public guara	ntees - Actual 2/2020	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
14 12 52	11 9 30	19 16 71	0	0	0	C	0 0	0 0	0	0 0	
52 5 2	30 30 1	67 4 0	0	4	0	0	0	0 0	0 0	0 0	-
71	44	94	0	7	0	C	0 0	1	0	0	-
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
			amount		amount		amount	exposure	exposure	exposure	
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0	(0 0	0 0 0 0	0	0 0 0 0	- - - -
0	0	0	0	0	0	C	0	0	0	0	-
0	0	0	0	0	Public guara	ntees - Actual 2/2020	0	0	0	0	-
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
0	0	0	0	0	0		0 0	0	0	0	-
0 0 0 0	0 0 0 0	0 0 0 0	0 0	0 0 0	0 0	(((((((((((((((((((0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0	- - - -
	0	0	0	0	0			0	0	0	
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	ntees - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Exposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0 0	0 0	0 0	0	0	0	(9	0 0	_	0 0	-
0	0	0			0	0	0 0	0	0	0	-
0	0	0	0	0		ntees - Actual	0 0	0	0	0	-
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
8 0 1 1 13	8 0 1 1 1	9 0 1 1 11	0 0 0	0 0 0 0 0 2	0		0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	57.19 - - - -
8	8	8	0	0	0	C	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY		25	26	27	20	20		21 EU-		0	TP Bank Ny	yrt.				20	40	41	42	42	44	45
		25	25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 Moratoria - Baseline Scenario 31/12/2021 31/12/2023												44	45						
Row Num	(mla FUD 0/	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	overage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	1,084	34 212 37 306	2 143	exposure 3 0 10	exposure 6 6 3	exposure 9 5	3 37.22% 2 48.62%	1,131	132	17.	exposure 5 4	exposure 7 5	6 61 0 152	35.03% 45.68%	1,134	4 103 3 188	20	exposure 1 7	exposure 3 14	exposure 68 177	33.68% 44.05%
OTP Bank Nyrt.	of which: SME Secured by mortgages on immovable property of which: non-SME	2,388	699	9 248	8	8 22	2 6	6 26.56%	2,439	533	36.	3	9 16	5 79	21.66%	2,410	0 465	46	1 9) 13	89	19.32%
14 15 16 17 18 19 20 21	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	6,530	30 1,386	5 710	0 4	7 71	1 26	0 36.65%	6,678	978	970	0 5	1 45	5 318	32.81%	6,619	9 825	1,18	3 51	34	364	30.77%
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
23 24 25 26 27 28	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	71	0 114	1 4	5	3	4 1	5 33.48%	731	77	6	1	3		30.53%	734	4 60	7		3	22	28.85%
30 31 32 33 34	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	1,476		7 178	2 9	9 2:	5 4	9 27.73%	1,465		16	3	0 1 ⁴	2 57	44.37%	1,438		20	7 9 3 4	11	89	43.11%
35 36 37 38 39 40 41 42	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	4,132	32 879	9 365	5 25	5 43	3 12	7 34.69%	4,145	701	53	0 20	6 31	1 161	30.30%	4,081	1 622	67	2 26	5 25	189	28.10%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46 47 48 49 50 51	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	10	06 21		5	1 2	2	7 44.91% 7 44.30%	116	6	11	9		1 8	44.07%	115	5 4	2	2 1		10	43.23%
52 53 54 55 56 57 58 59	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	189	39 47	7 25	5	1 3	3	7 28.31%	206	21	3,	4	1 1		26.08%	206	6 14	4	0 1	1 1	10	24.58%
61 62 63	Equity Securitisation Other exposures Standardised Total	494	124	1 72	2	3	9 2	5 35.06%	542	52	9 Mora	7 atoria - Baseline Sc	4 Senario	3 32	33.15%	544	4 33	11	4 4	2	36	31.95%
Row Num	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
66 67 68 69 70 71 72 73 74 CROATIA	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	8:	32 36 31 22	2 19	7	0 1	1 1	7 37.06% 5 24.81%	89 85	25	5	4	1 () 18	35.05% 22.41%	91	1 21	5	4 1		18	33.84% 21.20%
75 76 77 78 79 80 81 82 83	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	160	60 43	3 10	0	1	1	1 11.28%	177	21	1	5	1 (11.55%	180	0 14	1	9 1	0	2	11.75%
84	Standardised Total	477	7 123	81	1	2	3 2	4 29.61%	512	71	9 Mora	atoria - Baseline So	cenario	1 26	26.80%	515	5 55	11	3	1	28	25.36%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89 90 91	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
92 93 94 95 CEDDIA	Corporates of which: SME Retail	32	14 7 14 17	7 38	8	3 2	2 2	1 41.13% 0 51.88%		11	4	8	3	1 23	41.19% 47.33%	81	3 10	5	5 3	3 1	25	41.91% 44.75%
95 96 97 98 99 100 101 102 103	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	75	75 7	7	3	1 (0	1 21.67%	74	6		5	1 (20.33%	72	2 6		7 1	. 0	1	19.76%
67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 Row Num 85 86 87 88 89 90 91 92 93 94 95 95 98 99 100 101 102 103 104 105	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	exposure	Stage 2 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	5 24.81% 1 11.28% 4 29.61% Coverage Ratio - Stage 3 exposure 1 41.13% 0 51.88%	\$5 177 512 512 \$14 \$15 \$	25 12 21 21 Stage 2 exposure 6 11 6		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	22.41% 11.55% 26.80% Coverage Ratio - Stage 3 exposure 41.19% 47.33%	Stage 1 exposure	1 21 3 10 0 14 5 5 55 Stage 2 exposure 1 6 3 10 2 6	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions fo Stage 3	or

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OTP Bank Nyrt.																						
		25	25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 Moratoria - Baseline Scenario 31/12/2021 31/12/2023																			
		St 1	St 2	St 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -	Six 4		51 5	31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio -		612	G1 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -
Row Num	(mln EUR, ^o	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108	Central banks Central governments Regional governments or local authorities																					
109 110	Public sector entities Multilateral Development Banks																					
111 112 113	International Organisations Institutions Corporates	3	35 1	.3	6 0) 2	2 27.95%	41	5	7	7 (0 0	2	26.37%	43	3	3 8	3 0	0	2	25.32%
114 115 116 SLOVENIA	of which: SME Retail of which: SME	2	26 1	.4 10	0 0) (3	3 28.56%	32	6	11	1 (0	3	26.82%	34	1	4 12	2 0	0	3	25.84%
117 118	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	2	23 2	21 4	4 0) 1	. 1	1 21.50%	32	11	5	5 (0	1	20.87%	35	5	7 (5 0	0	1	20.70%
120 121	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
122 123 124	Collective investments undertakings (CIU) Equity Securitisation																					
125 126	Other exposures Standardised Total		93 5	52 22	2 1	1	1 6	26.45%	117	24	26	6	1 1	7	24.98%	124	1	4 29	9 1	0	7	24.17%
					31/12/2021						Mora	ntoria - Baseline So 31/12/2022	cenario						31/12/2023			
Row		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	PI OVISIONS TO	Coverage Ratio - Stage 3
Num 127	Central banks	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129	Central governments Regional governments or local authorities Public sector entities																					
130 131 132	Multilateral Development Banks International Organisations																					
133 134 135	Institutions Corporates of which: SME	a a	23	4 (6 1	. (3	3 55.66%	23	3	7	7	1 0	3	49.09%	22	2	3 8	3 0	0	4	44.54%
136 137 138 ROMANIA	Retail of which: SME Secured by mortgages on immovable property	7	75 1	.3 20	0 1	. 1	1 10	48.16%	77	7	23	3	1 0	11	46.68%	77	7	5 26	5 1	0	12	45.93%
139 140 141	of which: non-SME Items associated with particularly high risk Covered bonds	27	78 5	54 16	6 1	1	3	21.13%	293	32	23	3	1	4	17.59%	299	22	2 28	3 1	1	5	16.08%
142 143	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
144 145 146	Equity Securitisation Other exposures																					
147	Standardised Total	43	ouj 9	94 4:	<u>/ 3</u>	9 3	o _l 17	7 36.43%	456	53		1 atoria - Baseline So	cenario	19	31.90%	462	2 30	7:	3	1	21	29.63%
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUR, ^o	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148 149	Central banks Central governments	70)			Схрозаге	Схрозите	exposure					Схрозигс	exposure	Схрозагс					exposure	CXPOSUIC	Exposure	
150 151 152	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
153 154 155	International Organisations Institutions Corporates		0	0	0) -	0	0	0	0	0	0	-	0			0	0	0	-
156 157 158	of which: SME Retail of which: SME		0	0 (0 0)) (0 0	39.11%	0	0	C	0 (0 0	0	39.04%	0) (0 (0 0	0	0	39.01%
158 159 160	Secured by mortgages on immovable property of which: non-SME		0	0 (0 0) (0	13.46%	0	0	C	0 (0 0	0	14.62%	0) (0 (0 0	0	0	15.57%
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
164 165 166	Collective investments undertakings (CIU) Equity Securitisation																					
167 168	Other exposures Standardised Total		0	0 (0 0) (0 0	26.40%	0	0	C	0 (0	0	27.73%	0) (0 (0 0	0	0	28.66%
					31/12/2021						Mora	atoria - Baseline So 31/12/2022	cenario						31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
169	Central banks	•	ехрозите	exposure	exposure	exposure	exposure	exposure	ехрозите	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure
170 171 172	Central governments Regional governments or local authorities Public sector entities																					
173 174 175	Multilateral Development Banks International Organisations Institutions																					
176 177 178 DLICCIANI	Corporates of which: SME Retail		7 1	2 2	0 0		5 20) -) 81.57%	0	0	20	0 0	0	0	80.19%	0		3 3	0 0	0	0	79.68%
178 RUSSIAN 179 180 FEDERATION	of which: SME Secured by mortgages on immovable property		7	2.			20		9	0	23		2	24				3	1	1	2.5	
181 182 183	of which: non-SME Items associated with particularly high risk Covered bonds		0		1) U	41.74%	U	0	1	1	J 0	0	40.37%	U)	J .	0	0	0	39.96%
184 185 186	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
187 188 189	Securitisation Other exposures Standardised Total		9 1	.3 26	6 0)	5 21	80.68%	11	6	30	0	1 2	24	79.27%	11		3	3 1	1	26	78.78%
							21	23.3070			Mora	atoria - Baseline So	cenario	. 21				J.	•			3070
Row		C)	C:	Cl	31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	CL	Cl	CI.	31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Cl	C	C	31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num	(mln EUR, '	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
190 191 192	Central banks Central governments Regional governments or local authorities																					
193 194 195	Public sector entities Multilateral Development Banks International Organisations																					
196 197	Institutions Corporates		15	4 14	4 0) () 5	37.06%	14	3	15	5 (0 0	5	36.63%	13	3	3 16	5 0	0	6	36.28%
198 199 200 MONTENEGRO	of which: SME Retail of which: SME	14	49	8 8	8 0) () 4	44.92%	150	6	10	0 (0	4	41.45%	150) !	5 1:	1 0	0	4	39.32%
201 202 203	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(63 2	21 (6 1	. 1	. 2	2 25.66%	68	13	9	9 :	1 0	2	24.63%	70) 10) 1:	1 1	0	3	24.21%
204 205 206	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
207 208	Equity Securitisation																					
210	Other exposures Standardised Total	2!	57 4	3:	1 2	2	2 11	36.21%	261	28	38	8	2 1	13	34.02%	260	2:	3 44	1 2	1	15	32.77%
					31/12/2021						Mora	atoria - Baseline So 31/12/2022							31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3
211	Central banks Contral governments	•			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
212 213 214	Central governments Regional governments or local authorities Public sector entities																					
215 216 217	Multilateral Development Banks International Organisations Institutions																					
218 219 220	Corporates of which: SME Retail		8 4	1	2 0) 1	1 43.93% 1 50.34%	7 5.	1	2	2	0	1	42.21% 47.28%	7	5	1 3	1 0 3 n	0	2	41.00% 45.54%
221 ALBANIA 222 223	of which: SME Secured by mortgages on immovable property of which: non-SME		54	7	5 1		1	1 30.54%	£2.	-		8	<u> </u>	2	30.41%)	5	1 1	1	21	30.47%
224 225	Items associated with particularly high risk Covered bonds							30.34%	52	0	8		I	2	50.41%	49		1.	1	1	3	JU. 1 / 70
226 227 228	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
229	Securitisation Other exposures																					

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING												wide 5		TP Bank Nyrt	uit lisk (COVID		~										
		46	47 48	3 49	50	51	52	53	54 55	56	57	58	59 F	60 Public guarantees - B	61 Baseline Scenario	62	63	64	65 66	67	68	69			72	73	74	75
Row Num 1 2 3	(min EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 e exposure	Stage 1 exposure, of which guaranteed amount	Stage exposure sure guarant amou	2 c, of Stage 3 eed exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of	ovisions for pro	rovisions for pro		rage Ratio - Stage 3 exposure	e 1 exposure which guarante	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for stage 2 exposure	Stock of Covorovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
4 5 6 7 8 9 10 11 12 OTP Bank Ny	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	184 158	0	8 7 4	0 0	6 0 4 0 2 0	1 1 0	1 1 0	2	40.98% 42.91% 20.16%	181 156 38	0 8 0 7 0 3	0	7	0 0	1 1 0	1 1 0	3	41.04% 42.11% 20.41%	178 152 37	0 0	8 0 7 0 3 0	12	0 0	1 1 0	0 0	5 4	40.88%
13 14 15 16 17 18 19 20 21	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	383	0	19	0 1	12 0	3	2	4	37.65%	377	0 18	0	19	0	3	2	7	37.59%	370	0	17 0	27	0	3	1	10	37.61%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	guarant	2 c, of Stage 3 eed exposure	12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - 3 Stage 1 exposure	guaranteeu	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Public guarantees - B 31/12/2 Stage 3 exposure	Stage 3 sexposure, of pro-	Stock of social property of the stage 1 exposure experience of the stage of the sta	rovisions for pro		rage Ratio - Stage 3 xposure	gaarance	of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stage 2	overage Ratio - Stage 3 exposure
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		amount	amou	at a second seco	amount	exposure	exposure	exposure		amount		amount		amount	exposure e	exposure (exposure		amoun		amount		amount	exposure	exposure	exposure	
28 29 30 31 32 33 34 35	Institutions Corporates of which: SME Retail	21	0	1 0	0 0	0 0	0	0	0	27.64% 24.99% 17.92%	21 11 2	0 1 0 0	0	0	0	0	0	0	27.36% 24.99% 18.57%	21 11 2	0 0	1 0 0 0	0	0	0	0	0	27.17% 24.94% 18.93%
36 37 38 39 40 41 42	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	34	0	2	0	0 0	0	0	0	25.71%	34	0 2	0	1	0	0	0	0	25.53%	34	0	2 0	1	. 0	0	0	0	25.39%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage exposure sure guarant amou	2 c, of Stage 3 eed exposure	12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Public guarantees - B 31/12/2 Stage 3 exposure	Stage 3 sexposure, of pro-	ovisions for pro	Stock of rovisions for pro Stage 2 exposure	wisions for	rage Ratio - Stage 3 xposure	e 1 exposure, which guarante	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	provisions for	overage Ratio - Stage 3 exposure
43 44 45 46 47 48 49 50	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
51 52 53 54 55 56 57 58 59 60	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -		0	0	0 0	0	0	0	0	0 -	
62 63	Securitisation Other exposures Standardised Total	0	0 Stage 1	0 Stage		0 0 12/2021 Stage 3	0	0	0 -		0 Stage 1	0 0	0 F Stage 2	0 Public guarantees - B 31/12/2	2022 Stage 3	0	0	0 -		0 Stage 1	0	0 0 Stage 2	31/12	2/2023 Stage 3	0	0	0 -	
Row Num 64 65 66 67	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	exposure, of which guaranteed amount		e, of Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		ovnocuro of	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of pro	ovisions for pro	rovisions for pro Stage 2	NICIONE TOP	rage Ratio - Stage 3 exposure Stage 2	OVBOCUEO	of Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Coverage Stage 3 exposure	overage Ratio - Stage 3 exposure
68 69 70 71 72 73 74 75 76	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0 0	3 0 0 0 0 0	0	0	0 -	20.31%	3 0 2	0 0 0 0	0	0	0 0	0	0	0 -	18.79%	3 0 2	0 0	0 0 0 0	0	0	0	0	0 -	40.12%
77 78 79 80 81 82 83	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	5	0	0	0	3 0	0	0	1	40.10%	5	0 0	0	3	0	0	0	1	39.80%	5	0	0 0	3	0	0	0	1	39.49%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage exposure sure guarant	2 c, of Stage 3 eed exposure	12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Public guarantees - B 31/12/2 Stage 3 exposure	Stage 3 exposure, of pro-	ovisions for pro	rovisions for pro	Stock of ovisions for Stage 3 exposure	rage Ratio - Stage 3 xposure	e 1 exposure which guarante	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stage 3	overage Ratio - Stage 3 exposure
85 86 87 88 89 90 91	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	134	0	3	0	2 0	1	0	1	15.48%	131	0 4	0	4	0	1	1	2	47.24%	129	0	4 0	6	0	1	0	3	47.94%
93 94 95 96 97 98 99 100	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	72 18	0	3	0	3 0	0	0	0	21.70%	70	0 3	0	1	0	0	0	0	48.20%	18	0	3 0	1	0	0	0	0	20.04%
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	227	0	7	0	5 0	2	1	2	15.21%	222	0 7	0	10	0	2	1	5	45.54%	217	0	8 0	15	0	2	1	7	45.68%

	46 47	7 48	49	50 51	52	53	54	55	56 57	58	OTP Bank		62	63	64	65	66	67 68	3	69	70	71	72	73	74 75	
				31/12/2021								ntees - Baseline Scenar 31/12/2022	io								31/12/20	023				
Row Num	Stage 1 exposure guaran	_	Stage 2 exposure, of which guaranteed	Stage 3 exposure, o which	Stock of provisions for	Stock of provisions for	provisions for	erage Ratio - Stage 3 exposure	stage 1 exposure, of which guaranteed amount	Stage 2 exposure	sure, of Stage hich exposu	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 sposure, of Stage which exposuranteed amount	expo expo sure	Stage 2 posure, of which paranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for pr	Stock of Storovisions for provis	cck of Stage I Coverage I Stage Stage exposi	Ratio -
(min EUR,	guaran guaran	nteed exposure	guaranteed amount	exposure guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	gua aı	ount	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure	g	amount	gua a	aranteed amount	Схрозигс	guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exp	osure exposu	ure
107 Central governments 108 Regional governments or local authorities 109 Public sector entities																										
110Multilateral Development Banks111International Organisations112Institutions																										
113 Corporates 114 of which: SME	1	0 1	1 0	0	0	0 0	0	32.31%	2	0 0	0	0 (0	0	0	31.42%	2	0	0	0	0	0	0	0	0	30.88%
115 116 117 SLOVENIA Retail of which: SME Secured by mortgages on immovable property	0	0 0	0 0	0	0 0	0 0	0 0 -	17.22%	0	0 0	0	0 0	0 0	0	0 -	16.83%	0	0	0	0	0	0	0	0	0 -	16.65%
of which: non-SME Items associated with particularly high risk Covered bonds																										
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																										
123 124 Securitisation 125 Other exposures																										
126 Standardised Total	4	0	1 0	1	0	0 0	0	23.75%	4	0 1	0 Dublic guara	1 (ntees - Baseline Scenar	0	0	0	22.99%	4	0	0	0	1	0	0	0	0	22.48%
	Stage	e 1	Stage 2	31/12/2021 Stage 3					Stage 1	Si		31/12/2022 Stage 3						Stage 1	S	Stage 2	31/12/20	023 Stage 3				
Row Num	Stage 1 exposure which	re, of Stage 2	exposure, of which guaranteed	Stage 3 exposure, o	provisions for	Stock of provisions for Stage 2	provisions for	erage Ratio - Stage 3 exposure	exposure, of which guaranteed	Stage 2 exposure	sure, of Stage hich exposu	OVERGOURG OF	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of Stag which expos	e 2 expo	Stage 2 posure, of which aranteed	Stage 3 exposure	exposure, of	provisions for pr	ovisions for provis	cck of sions for age 3 sosure Coverage I Stage exposu	Ratio -
127 Central banks Control covernments	amou		amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure	amount	aı	ount	amount	Stage 1 exposure	exposure	exposure	exposure		amount	a	amount		amount	Stage 1 exposure	exposure exp	posure exposi	ure
128 Central governments 129 Regional governments or local authorities 130 Public sector entities																										
Multilateral Development Banks International Organisations Institutions																										
Corporates of which: SME Retail	18	0 1	1 0	0	0 (0 0	0	21.03%	18	0 1	0	0 (0	0	0	15.09%	17	0	1	0	1	0	0	0	0	13.36%
137 ROMANIA of which: SME Secured by mortgages on immovable property	5	0 1	1 0	1	0 0	0 0	0 0	6.39%	5	0 1	0	1 (0 0	0	0	6.33%	5	0	1	0	1	0	0	0	0	6.53%
of which: non-SME 140 141 Items associated with particularly high risk Covered bonds																										
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																										
Equity Securitisation Other exposures																										
147 Standardised Total	94	U] 5	اه اد	1	υĮ	τ 0	اب	17.60%	94	υ 5	0 Public quara	2 (ntees - Baseline Scenar	io1	0	0	16.73%	93	0	5	0	3	0	1	0	1	16.69%
	Stage	e 1	Stage 2	31/12/2021 Stage 3	Stacker	Stock of	Stock of		Stage 1	S	ige 2	31/12/2022 Stage 3		Stock of	Stock of			Stage 1	S	Stage 2	31/12/20	023 Stage 3	Stock of	Stock of	ock of	
Row Num	Stage 1 exposure which	re, of Stage 2 ch exposure	exposure, of which	Stage 3 exposure, o which guaranteed	Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		exposure, of which guaranteed	Stage 2 exposure gua	sure, of Stage hich exposu	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure g	posure, of Stagueranteed expos	e 2 exposure	nacijio of	Stage 3 exposure	exposure, of which	provisions for prosper Stage 1	rovisions for provis Stage 2 Sta	cock of sions for age 3 exposi	ure
148 Central banks 149 Central governments (mln EUR,	, %) guaran		amount	amount			exposure	exposure	amount		ount	guaranteed amount	exposure	exposure	exposure	exposure	9	amount	a	amount		guaranteed amount	exposure	exposure exp	oosure Exposi	
150 Regional governments or local authorities 151 Public sector entities																										
 Multilateral Development Banks International Organisations Institutions 																										
155 156 157 Corporates of which: SME Retail	0	0 (0 0	0	0 (0 0	0 -		0	0 0	0	0 (0	0	0 -		0	0	0	0	0	0	0	0	0 -	
158 UKRAINE of which: SME Secured by mortgages on immovable property	0	0 0	0 0	0	0 0	0 0	0 -		0	0 0	0	0 (0 0	0	0 -		0	0	0	0	0	0	0	0	0 -	
160 of which: non-SME 161 Items associated with particularly high risk 162 Covered bonds																										
163 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																										
165 Equity 166 Securitisation 167 Other exposures																										
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Row Num 169	Stage 1 exposure O O Stage 1 exposure O O Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cove	Stage 3 exposure Perage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 Stage 1 Exposure, of which guaranteed amount	Stage 2 exposure gua at 0	sure, of hich anteed ount O Public guara O Public guara O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 rposure, of which uaranteed amount Stage 1 rposure, of which uaranteed amount Stage 1 roposure, of which uaranteed amount O O Stage 1 roposure, of which uaranteed amount Stage 1 roposure, of which uaranteed amount O O O O O O O O O O O O O	o expense guarante de la composition della compo	o Stage 2 posure, of which laranteed amount o o o o o o o o o o o o o o o o o o o	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	Ock of Stage exposure Coverage I Stage exposure O - O - O - O - O - O - O - O	Ratio - e 3 ure
Row Num Row	Stage 1 exposure O O Stage 1 exposure O O Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of of provisions for Stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Stock of of of covered the stage 3 exposure Of of of of the stage 3 exposure Stock of of of of the stage 3 exposure Of of of of the stage 3 exposure Stock of of of of the stage 3 exposure Of of of of of the stage 3 exposure Of	Stage 3 exposure erage Ratio - Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount O O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stage exposure of hich anteed ount O Public guara O Public guara O Public guara O Public guara	Stage 3 exposure, of which guaranteed amount 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stage 2 exposure 0 0 0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure g Stage 1 exposure g Column 1 Colu	Stage 1 cposure, of which waranteed amount Stage 1 cposure, of which waranteed amount Stage 1 cposure, of which waranteed amount O Stage 1 cposure, of which waranteed amount O Stage 1 cposure, of which waranteed amount	o e 2 expenses and a second of the second of	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Ratio - e 3 ure
Row Num Row Num Row Num Roy Num Regional governments or local authorities Regional governments Regional govern	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Whice guaran amou O O O O O O O O O O O O O	Stage 2 exposure O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cove	Stage 3 exposure Perage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stage exposure of hich enteed ount O Public guara O Public guara O Public guara O Public guara Stage exposure O Public guara O Stage exposure O Public guara O Stage exposure O O O O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure g Stage 1 exposure g Column 1 Colu	Stage 1 rposure, of which uaranteed amount	o e 2 expenses and a second of the second of	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	Ock of Stage exposure Coverage I Stage exposure O - O - O - O - O - O - O - O	Ratio - e 3 ure
Row Num 109 109 109 109 109 109 109 10	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Whice guaran amou O O O O O O O O O O O O O	Stage 2 exposure O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cove	Stage 3 exposure Perage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stage exposure of hich enteed ount O Public guara O Public guara O Public guara O Public guara Stage exposure O Public guara O Stage exposure O Public guara O Stage exposure O O O O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure g Stage 1 exposure g Column 1 Colu	Stage 1 rposure, of which uaranteed amount	o e 2 expenses and a second of the second of	Stage 2 posure, of which aranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	Ock of Sions for age 3 exposure Coverage I Stage exposure O - O - O - O - O - O - O - O	Ratio - e 3 ure
Row Num Central banks Central governments Regional	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Whice guaran amou O O O O O O O O O O O O O	Stage 2 exposure O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cove	Stage 3 exposure Perage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stage exposure of hich enteed ount O Public guara O Public guara O Public guara O Public guara Stage exposure O Public guara O Stage exposure O Public guara O Stage exposure O O O O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure g Stage 1 exposure g Column 1 Colu	Stage 1 rposure, of which uaranteed amount	o e 2 expenses and a second of the second of	Stage 2 posure, of which aranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	Ock of Sions for age 3 exposure Coverage I Stage exposure O - O - O - O - O - O - O - O	Ratio - e 3 ure
Row Num Row Num Control banks Control panels Rogidnal governments or local authorities Public sector entitles Pu	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Whice guaran amou O O O O O O O O O O O O O	Stage 2 exposure O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cove	Stage 3 exposure Perage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stage exposure of hich enteed ount O Public guara O Public guara O Public guara O Public guara Stage exposure O Public guara O Stage exposure O Public guara O Stage exposure O O O O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure g Stage 1 exposure g Column 1 Colu	Stage 1 rposure, of which uaranteed amount	o e 2 expenses and a second of the second of	Stage 2 posure, of which aranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	Ock of Sions for age 3 exposure Coverage I Stage exposure O - O - O - O - O - O - O - O	Ratio - e 3 ure
Row Num Control bank Regional governments or focal authorities Public sector entities Multilateral Development Banks International Organisations Individuals Sell Regional governments International Organisations Individuals Sell Regional governments International Organisations Individuals Sell Regional Organisations Individuals Sell Regional Organisations International	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Whice guaran amou O O O O O O O O O O O O O	Stage 2 exposure O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cove	Stage 3 exposure Perage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stage exposure of hich enteed ount O Public guara O Public guara O Public guara O Public guara Stage exposure O Public guara O Stage exposure O Public guara O Stage exposure O O O O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure g Stage 1 exposure g Column 1 Colu	Stage 1 rposure, of which uaranteed amount	o e 2 expenses and a second of the second of	Stage 2 posure, of which aranteed amount	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	Ock of Sions for age 3 exposure Coverage I Stage exposure O - O - O - O - O - O - O - O	Ratio - e 3 ure
Row Num Contral banks	Stage 1 exposure O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Whice guaran amou O O O O O O O O O O O O O	Stage 2 exposure O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, or which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Cove	Stage 3 exposure Perage Ratio - Stage 3 exposure Stage 3 exposure Stage 3 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stage exposure of hich enteed ount O Public guara O Public guara O Public guara O Public guara Stage exposure O Public guara O Stage exposure O Public guara O Stage exposure O O O O Public guara	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure g Stage 1 exposure g Column 1 Colu	Stage 1 rposure, of which uaranteed amount	o e 2 expenses and a second of the second of	Stage 2 posure, of which laranteed amount Stage 2 posure, of which laranteed amount O O O O O O O O O O O O	Stage 3 exposure 0 0 0 31/12/20 Stage 3 exposure 0 31/12/20	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of oprovisions for Stage 2 exposure exp	Ock of Sions for age 3 exposure Coverage I Stage exposure O - O - O - O - O - O - O - O	Ratio - e 3 ure

2021 Ell-wide Strock Tocti Credit rick COVID-10 STA

Column C	EBA BANKAUTH	ROPEAN NKING THORITY										21 EU-	wide St		est: Cr TP Bank Ny			D-19 S							
The state of the					76	77	78		80	81	82	83	84	85 Mora		enario	88	89	90	91	92		94	95	96
Column C	Row Num			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Stage 3
Second	1 2 3		Central banks Central governments Regional governments or local authorities																						
The late 1	5 6 7		Multilateral Development Banks International Organisations Institutions	`	1 024	220					42 500/	1.012	101	244		16	000	40.2004	004	151	200		10		20.2404
The content of the	8 9 10 11 OTP Ba	Bank Nyrt.	of which: SME Retail of which: SME		2,177	331	L 286	5 2	L 54	151		=,0=0		422	2 18	39	209		2,013	243	537	16	27	257	
No.	12 13 14 15		of which: non-SME Items associated with particularly high risk Covered bonds		2,189	817	7 330) 14	1 66	94	4 28.59%	2,057	718	561	14	53	135	24.07%	1,904	656	775	12	38	173	3 22.35%
Column C	16 17 18 19		Collective investments undertakings (CIU) Equity																						
Column C	20 21		Other exposures Standardised Total		6,180	1,571	876	5 6	174	353	3 40.25%	5,929	1,314			1	499	36.01%	5,637	1,160	1,830	53	85	623	34.03%
Fig. 12 Fig.	Row				Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of		Stage 1	Stage 2		31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Fig.	Num 22		Central banks	(mln EUR, %)		exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2	Stage 3 exposure	Stage 3 exposure
Part	23 24 25 26		Regional governments or local authorities Public sector entities Multilateral Development Banks																						
Part	27 28 29 30		Institutions Corporates		693	123	3 53	3	5 10	20	0 38.39%	679	102	89)	8	30	33.90%	656	89	124	4	5	40	32.01%
Property of the content of the con	31 32 33 34	NGARY	Retail of which: SME Secured by mortgages on immovable property				7 123	3 1	2 36	63				208	3 10	29	101		,	107	285	9	21	135	
Column C	35 36 37		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		1,405	361	220		1.	0.	26.7370	1,2/1	336	367		39	67	22.3370	1,130	333	331	,	30	112	20.39%
1	38 39 40 41		Equity Securitisation Other exposures																						
Column C	42		Standardised Total		3,944	993	3 439	9 3	1 102	164			926	Mora		84 enario	244	32.52%	3,454	866	1,055	28	62	323	30.62%
Part	Row					Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	provisions for	provisions for	Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	provisions for	Stock of provisions for	Stage 3
Fig.	43 44		Central banks Central governments	(mln EUR, %)						exposure	exposure							exposure		5.1p.o 5				exposure	exposure
CROATE C	45 46 47 48		Public sector entities Multilateral Development Banks International Organisations																						
Control of the Cont	50 51 52	CARLA	Corporates of which: SME Retail		97 83	22	7 20	0	1 3	11		97	11	33 28	3 2	2	17		93	8 8	41	1	1	20	
Company of the property in 2 for in the property in 2 for in the property in 3 for in 1	53 54 55 56	-GARIA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		169	55	5 36	5	L S	12	2 32.54%	167	34	60) 1	4	19	30.82%	159	25	77	1	2	23	3 29.56%
CONTIAN Continue	57 58 59 60		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																						
Control bank Cont	61 62 63		Other exposures		449	142	2 100	0	5 27	41	1 40.55%	450	79	161	L S	12	63	39.10%	433	55	202	5	6	77	7 38.09%
Company Comp									Stock of	Stock of	Coverno Botio				31/12/2022 Stock of		Stock of	Coverno Batia					Stock of	Stock of	Coverno Batio
Control programments	Row Num			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Stage 3
Part Determination dependence Part P	65 66 67		Central governments Regional governments or local authorities Public sector entities																						
CROATIA Real Crook State Crook Sta	69 70 71		International Organisations Institutions Corporates		71	. 42	2 52	2	1 2	23	3 44.57%	71	34	61		1	25	40.79%	69	29	67	1	1	26	38.51%
Rem secolated with particularly high risk	73 74 75 76	OATIA	Retail of which: SME Secured by mortgages on immovable property		76	23	3 22	2		6		74	15	33	3	1	9		69	12	40	1	1	10	
Equity	77 78 79		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		117						19.07 /0	131	33	30				20.90 //	173	25	39	1	1		21.7370
Stage 1 Stage 2 Stage 3 Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 2 Stage 3 Stage 3 Stock of provisions for Stage 2 Stage 3 Stage 3 Stock of provisions for Stage 2 Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 2 Stage 3	80 81 82 83		Equity Securitisation Other exposures		442						25.220		100	103			10	24.5404	125		105				20.0404
Row Num Stage 1 Stage 2 Stage 3 exposure Exposure exposure exposure Row Num Stage 1 Stage 2 exposure Exposure exposure Exposure exposure Ex	84		Standardised Total		442	. 140	J 98	31/12/2021	3 10	35	5 35.23%	444	100	13/ Mora		enario 6	43	31.54%	435	81	165	31/12/2023	3	49	30.01%
Central banks Central governments Regional governments or local authorities Public sector entities Millateral Development Banks International Organisations Central banks Central governments Central governm	Row Num					Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3	Stage 3
Public sector entities Multilateral Development Banks International Organisations	85 86 87		Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	ехрозите				exposure	exposure	exposure	exposure
01 Institutions	88 89 90		Public sector entities Multilateral Development Banks																						
92 Corporates 7 50.17% 69 7 18 1 9 50.45% 93 of which: SME 94 Retail 31 21 44 4 3 25 56.48% 303 15 60 3 2 31 51.67% 294 12 72 3 2 36 49.19%	92 93 94	DDIA	Corporates of which: SME Retail		78 313	10	1 44	4	1 3	25		71	10	13	3	2	31			7	72	3	2	36	
SERBIA of which: SME Secured by mortgages on immovable property of which: SME Secured by mortga	95 96 97 98	LKDIA	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		68	10		5	1 2	2	2 33.72%	65	9	11		2	4	35.94%	62	. 7	15	1	1	(37.81%
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Collective investments undertakings (CIU	100 101 102		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						

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AUTHORITY		76	77	70	70	00	01			04		TP Bank Nyı					01	02	02	04	٥٢	00
		76	77	/8	31/12/2021	80	81	82	83	84	Mora	86 toria - Adverse Sce 31/12/2022	enario	88	89	90	91	92	93 31/12/2023	94	95	96
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage F Stage exposu
	Central banks		exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 3 exposure	exposu
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions							24.520							22.520	25						
	Corporates of which: SME Retail	2	23 1	5 12	2 0) 1	1	3 34.53% 4 33.57%	27	7 8	11	0	1	5	32.63% 31.15%	28	8 6	6 1	7 0	0	5	F 3
SLOVENIA	of which: SME Secured by mortgages on immovable property of which: non-SME	2	20 2:	2 5	5 0) 2	2	1 23.64%	25	5 15	8	0	1	2	24.03%	27	7 10	0 1	0 0	1	2	2 2
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total	8	84 5	5 28	3 1	. 4	4	9 31.41%	96	5 33	38	1	2	11	29.76%	99	9 23	3 4	5 1	. 1	13	3
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	pi ovisions ioi	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	Central banks (mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail	2	22	5 7	1	. 1	2 1	4 58.45% 3 54.30%	21	1 2	30	0	0	4	49.47% 52.09%	67	7	7 3	0 0	0	17	7
ROMANIA	of which: SME Secured by mortgages on immovable property of which: non-SME	26	61 6	4 24	1 1	3	3	5 22.06%	267	7 44	37	1	2	7	19.30%	268	8 3:	3 4	7 1	1	9	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment							2210070	20,		37				1313070	200			,			
	Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures Standardised Total	40	02 10	7 61	1 4	1 7	7 2:	38.08%	413	3 71	85	4	4	28	33.28%	411	1 53	3 10	5 3	3	33	3
					24/42/2024						Mora	toria - Adverse Sce	enario						24 /42 /2022			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stag
	(mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0 (0 0) C) C	0	0 -	(0	0	0	0	-	(0 (0	0 0	0	0) -
UKRAINE	Retail of which: SME Secured by mortgages on immovable property		0	0 0	0	0 0	0	0 44.53%	(0	0	0	0	45.67%	(0 0	0	0 0	0	0	
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0 0	0	0	0	0 14.51%	(0	0	0	0	16.75%	(0 (0	0 0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0 0			2	0 27.83%			0	0	0	0	32,89%		0 (0	0 0	0	0	
	Standardisca Fotal				,						Mora	toria - Adverse Sce	enario						7			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stag
	(mln EUR,	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central banks Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0 (0 0) (0	0	0 -	() (0	0	0	0	-	(0 (0	0 0	0	0) -
RUSSIAN FEDERATION	Retail of which: SME Secured by mortgages on immovable property		6 1	1 28	3	6	5 2	84.90%			34	0	2	28	83.85%		b	3	6 0	1	30	
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0 1	L C) (C		0 45.48%	(1	0	0	0	44.20%	(0 (0	1 0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Equity Securitisation Other exposures Standardised Total		7 1	1 29) () 6	5 2·	83.92%	8	3 5	35	1	2	29	82.93%	7	7	3 3	7 1	. 1	31	
					'						Mora	toria - Adverse Sce	enario									
		Stage 1	Stage 2	Stage 2	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Stag expo
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	1	14	4 14	1 C) C	0	6 44.83%	13	3 4	15	0	0	7	43.95%	12	2 3	3 1	7 0	0	7	7
MONTENEGRO	Retail of which: SME Secured by mortgages on immovable property	12	48 10	0 9	C	1	1	4 49.88%	145	5 10	12	0	0	5	44.43%	145	5 8	8 1	4 0	0	6	5
	of which: non-SME Items associated with particularly high risk Covered bonds	6	60 23	3 7	7 1	2	2	2 29.91%	61	1 18	12	1	1	4	29.34%	61	1 12	4 1	6 1	. 1	5	5
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total	75	51 4	3 33	3		3 1.	4 41.86%	746	5 37	44	2	2	17	38.89%	743	3 31	1 5	3	2	20	
	Standardised Total	25	51 7.	3] 33	5		2 1.	T1.0070	270	5 3/	Mora	toria - Adverse Sce	enario	17	36.6970	213	5 31	1 3	3 2		20	/
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -		7		31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverag
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Sta exp
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		7	1 3	3 (0	0 :	2 50.49%	6	5 1	4	0	0	2	47.61%	5	5 1	1	5 0	0	2	2
ALBANIA	Retail of which: SME		4	1 2	2 0	0	0	1 54.51%	4	1 1	3	0	0	2	50.63%	4	4 1	1	3 0	0	2	2
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	2	49	9 7	7 1	. 2	2	3 41.09%	45	5 7	13	1	1	5	42.18%	43	3 6	6 1	7 1	. 1	7	7
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		75	2	nl)	4	8 40 790/	70	1/	20	1	1 2	13	40.220/	60	0 15	2	7	1	15	- I

AUTHORITY										OTP Bank Nyrt.								
		97 98	99 100	101 102	103	104 105	106	107 108		Public guarantees - Adverse S		114 115	116 117	118 119	120	121 122	123 124	125 126
		Stage 1	Stage 2	31/12/2021 Stage 3	Should of	Charles Charles		Stage 1	Stage 2	31/12/2022 Stage	3 Charles	Charle of Charle of		Stage 1	Stage 2	31/12/2023 Stage 3	Charles Charles	Charle of
Row Num		Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which	Stage 3 exposure, of which	provisions for p	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which	Stage 3 exposure which	provisions for	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of Stage 2 which exposure	exposure, of Si	tage 3 exposure, of which	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3
1	Central banks (mln EUR, %	guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure	guaranteed amount	guaranteed amount	guarant amou	eed Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount	exposure exposure	exposure exposure
2 3	Central governments Regional governments or local authorities																	
4 5	Public sector entities Multilateral Development Banks																	
6 7	International Organisations Institutions		10				10.740											40 5004
8 9	Corporates of which: SME	176 0	12 0	10	0 3	3	48.54%	164 (14	0 19	0 1	2 1	50.33% 16	0	11 0	26 0	1	. 13 49.62%
OTP Bank Nyrt	Retail of which: SME Secured by mortgages on immovable property	36 0	5 0	3	0 2	1	1 28 99%	33 (5	0 14	0 1	1	7 48.53% 12	2 0	4 0	8 0		3 32 48%
13 14	of which: non-SME Items associated with particularly high risk	30 0	3	3			20.5570	33	3		0		31.77 70		7 0	0		3 32.4070
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																	
17 18	Collective investments undertakings (CIU) Equity																	
19 20	Securitisation Other exposures Standardised Total	269	27 0	10	0 7	E .	9 44 7404	245	20	0 40	0 3	E 1	2 46 7104 33	5	25 0	F4 0	2	25 46 2904
21	Standardised Total	300 0	27	13	7	3	0 71.7170	343	30	Public guarantees - Adverse S	cenario	31 1	10.7170	0 0	23	51 0	<u> </u>	70.2070
		St 4	St 2	31/12/2021				Store 4		31/12/2022				- Character of the Char	0	31/12/2023		
Row		Stage 1 exposure, of which	Stage 2 exposure, of which exposure	Stage 3 exposure, of which	provisions for p	Stock of Stock of provisions for Stock of	Coverage Ratio -	Stage 1 exposure exposure exposure exposure exposure	Stage 2 exposure, of which	Stage 3 exposure exposure	provisions for	Stock of provisions for provisions for	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3
Num	(mln EUR, %	exposure guaranteed amount	exposure which guaranteed amount	exposure guaranteed amount	Stage 1 exposure	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure	exposure which guaranteed amount	exposure guaranteed amount	exposure guarant	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure	which Stage 2 guaranteed exposure amount	which ex guaranteed amount	posure guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure
22 23 24	Central banks Central governments																	
25	Regional governments or local authorities Public sector entities																	
27	Multilateral Development Banks International Organisations Institutions																	
29 30	Institutions Corporates of which: SME	21 0	2 0	0	0 0	0 (0 32.99%	20 (1	0 1	0 0	0	32.97% 2	0 0	1 0	1 0	0 (0 33.13%
31 32 HUNGARY	Retail of which: SME	11 0	1 0	0	0 0	0 (0 31.04%	11 (1	0 0	0 0	0	31.04%	0 0	1 0	1 0	0 (0 31.25%
33 34	Secured by mortgages on immovable property of which: non-SME	2 0	0 0	0	0 0	0 (0 24.04%	2 (0	0 0	0 0	0	27.85%	2 0	0 0	0 0	0 (0 29.88%
35 36	Items associated with particularly high risk Covered bonds																	
37 38	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
39 40	Equity Securitisation																	
41 42	Other exposures Standardised Total	34 0	2 0	0	0 0	0	0 31.36%	33	2	0 1	0 0	0	31.58%	2 0	2 0	2 0	0	1 32.01%
										Public guarantees - Adverse S	cenario							
		Stage 1 exposure, of	Stage 2 exposure, of which	31/12/2021 Stage 3 exposure, of which	Stock of	Stock of Stock of	Course Batis	Stage 1	Stage 2	31/12/2022 Stage exposure	3 Stock of	Stock of Stock of	Common Batin	Stage 1	Stage 2 exposure, of which	31/12/2023 Stage 3 exposure, of	Stock of Stock of	Stock of
Row Num		exposure	Stage 2 exposure, of which guaranteed	CV/DCCIIVC	Chara 1	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure	Chara 4	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposure	exposure, of Si which ex guaranteed	exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2	Stage 3
43	Central banks	amount	amount	guaranteed amount	exposure	exposure exposure	exposure	amount	amount	exposure guarant amoui	exposure	exposure exposure	Схрозиге	amount	amount	amount	exposure exposure	exposure
44 45	Central governments Regional governments or local authorities																	
46 47 48	Public sector entities Multilateral Development Banks International Organisations																	
49 50	Institutions Corporates	0 0	0 0	0	0 0	0 (0 -	0 0	0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
51 52	of which: SME Retail	0 0	0 0	0	0 0	0 (0 -	0 (0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 (0 -
BULGARIA 53	of which: SME Secured by mortgages on immovable property of which: non-SME	0 0	0 0	0	0 0	0 (0 -	0 0	0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 0	0 -
55 56 57	Items associated with particularly high risk Covered bonds																	
58 59	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
60 61	Equity Securitisation																	
63	Other exposures Standardised Total	0 0	0 0	0	0 0	0 (0 -	0 0	0	0 0	0 0	0	0 -	0	0 0	0 0	0 0	0 -
				31/12/2021						Public guarantees - Adverse S 31/12/2022	cenario					31/12/2023		
		Stage 1 exposure, of	Stage 2 exposure, of	Stage 3		Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage	e, of	Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3	Stock of Stock of	Stock of Coverage Ratio -
Num	(mln EUR, %	yuaranteeu	guaranteeu	exposure which guaranteed	provisions for provisions for provided	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure	Stage 1 exposure, of which guaranteed	exposure which guaranteed	exposure guarant	Stage 1	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of Stage 2 which exposure	which ex	posure which guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure
64 65	Central banks	amount	amount	amount		- Exposure		amount	amount	amour	nt mposure			amount	amount	amount	Схрозитс	
66 67	Central governments Regional governments or local authorities Public sector entities																	
68 69	Multilateral Development Banks International Organisations																	
70 71	Institutions Corporates	3 0	0 0	3	0 0	0	1 40.66%	3 (0	0 3	0 0	0	1 40.71%	2 0	0 0	3 0	0 (1 40.72%
72 73 74 CDOATIA	of which: SME Retail of which: SME	0 0	0 0	0	0 0	0 (0 -	0 (0	0 0	0 0	0	0 -	0 0	0 0	0 0	0 (0 -
74 75 76 CROATIA	of which: SME Secured by mortgages on immovable property of which: non-SME	2 0	0 0	0	0 0	0 (0 30.97%	2 (0	0 0	0 0	0	31.45%	2 0	0 0	0 0	0 (0 31.71%
77 78	Items associated with particularly high risk Covered bonds																	
79 80	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
81 82 83	Equity Securitisation Other exposures																	
84	Standardised Total	5 0	0 0	3	0 0	0	1 40.49%	5	1	0 3	0 0	0	40.26%	4 0	1 0	3 0	0	1 40.02%
				31/12/2021						Public guarantees - Adverse S 31/12/2022	cenario					31/12/2023		
Row		Stage 1 exposure, of	Stage 2 exposure, of	Stage 3		Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage	e, of	Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3	Stock of Stock of	Stock of Coverage Ratio -
Num	(mln EUR, %	guaranteeu	guarancecu	Stage 3 exposure, or which guaranteed amount	provisions for provisions for provided	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure guarant	provisions for	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	guaranteeu	tage 3 which guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure
85 86	Central banks Central governments	amount	amount	amount		- SAPOSATO		amount	amount	amour		- SAPOSAIC		amount	amount	amount	- CALLOGATE	
87 88	Regional governments or local authorities Public sector entities																	
89 90	Multilateral Development Banks International Organisations																	
91 92	Institutions Corporates	128 0	6 0	5	0 3	2	3 56.15%	118	8	0 13	0 1	2	7 56.77% 11	6 0	6 0	17 0	1	. 10 56.62%
93 94 05	of which: SME Retail of which: SME	69 0	5 0	4	0 2	2	2 54.39%	62 (6	0 11	0 1	1	5 54.01%	9 0	4 0	15 0	1	8 53.60%
95 96 97	of which: SME Secured by mortgages on immovable property of which: non-SME	18 0	1 0	1	0 0	0 (0 37.22%	16	1	0 2	0 0	0	1 40.74% 1	6 0	1 0	2 0	0 (1 42.21%
98 99	Items associated with particularly high risk Covered bonds																	
100 101	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
102 103	Equity Securitisation																	
104 105	Other exposures Standardised Total	217 0	12 0	10	0 6	4	6 53.58%	198	16	0 26	0 2	4 1	54.27%	4 0	11 0	35 0	2 2	19 54.17%

	97 98 99	100 101	102 103	104 105 10	06 107 108		OTP Bank Nyrt.	113 114	115	116 117	118 119	120	121 122	123 124	125 126
	Stage 1	31/1 Stage 2	2/2021 Stage 3 Stock of	Stock of Stock of Coverage	Stage 1	Stage 2	Public guarantees - Adverse Scenario 31/12/2022 Stage 3	Stock of Stock of	Stock of		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Batis
Row Num (mln EUR	Stage 1 exposure, of which exposure exposure exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 expo	e Ratio - exposure, of	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	nrovisions for Covera	Stage 1 Stage 1 exposure	exposure, of which guaranteed amount	OVERGOUNG OF	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure
106 107 108 109 Central banks Central governments Regional governments or local authorities Public sector entities															
110Multilateral Development Banks111International Organisations112Institutions															
Corporates of which: SME Retail of which: SME	2 0	0 0	0 0 0	0 0	39.06% 1 23.75% 2	0 0	0 1 0	0	0 0	38.12% 1 23.31% 2	0	0 0	1	0 0	0 37.64%
117 Secured by mortgages on immovable property 118 of which: non-SME 119 Items associated with particularly high risk	0 0	0 0	0 0 (0 0 -	0	0 0	0 0 0	0	0 0 -	0	0	0 0	0	0 0	0 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity															
123Equity124Securitisation125Other exposures126Standardised Total	3 0	2 0	1 0	0 0	31.13% 4	0 1	0 1 0	0	0 0	30.48% 4	0	0 0	1	0 0	0 30.04%
		31/1	2/2021				Public guarantees - Adverse Scenario	D					31/12/2023		
Row Num	Stage 1 exposure, of which exposure guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Stago 1	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	nrovisions for	rage Ratio - Stage 3 xposure Stage 1 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
127 Central banks 128 Central governments	amount	amount	amount exposure	exposure exposure	amount	amount	amount	exposure exposure	exposure	xposure	amount	amount	amount	exposure exposure	exposure
Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations															
133 Institutions 134 Corporates 135 of which: SME	18 0	1 0	0 0	0 0	26.12% 17	0 2	0 1 0	0	0 0	18.74% 16	0	2 0	1	0 0	0 16.80%
136 137 ROMANIA 138 139 Retail of which: SME Secured by mortgages on immovable property of which: non-SME	4 0	1 0	1 0		8.82% 4	0 1	0 1 0	0	0 0	9.15% 4	0	1 0	1	0 0	0 0 9.73%
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)															
Collective investments undertakings (CIU) Equity Securitisation Other exposures															
147 Standardised Total	92 0	7 0	0	1 0 0	22.87% 90	0 7	Public guarantees - Adverse Scenario	1	0 1	22.05% 87	0	7 0	6	0	1 22.12%
Row	Stage 1 exposure, of Stage 1 Stage 2	Stage 2 exposure, of	2/2021 Stage 3 exposure, of provisions for	Stock of Stock of provisions for provisions for Stock	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Covera	rage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of	31/12/2023 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Coverage Ratio -
Num (min EUR 148 Central banks	exposure which exposure	which Stage 3 guaranteed exposure amount	which stage 1 exposure	Stage 2 Stage 3	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	Stage 3 which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3	Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed amount	which guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 exposure	Stage 3
149 Central governments 150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks															
153International Organisations154Institutions155Corporates	0 0	0 0	0 0 (0 0 -	0	0 0	0 0 0	0	0 0-	0	0	0 0	0	0 0	0 -
of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property	0 0	0 0 0	0 0 0	0 0 -	0	0 0	0 0 0	0	0 0-	0	0	0 0	0	0 0	0 0 -
160 of which: non-SME 161 Items associated with particularly high risk 162 Covered bonds															
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation															
Other exposures															
Standardised Total	0 0	0 0	0 0	0 0-	0	0 0	0 0 0	0	0 0-	0	0	0 0	0	0	0 -
Standardised Total	Stage 1	Stage 2	2/2021 Stage 3 exposure of Stock of	Stock of Stock of Coverage	Stage 1	Stage 2	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure of	Stock of Stock of	0 0 - Stock of Covers	rage Ratio -	Stage 1	Stage 2	31/12/2023 Stage 3 exposure of	Stock of Stock of	Stock of Coverage Ratio -
Row Num (min EUR	Stage 1 exposure, of which exposure exposure exposure		Stage 2	Stock of provisions for Stage 2 exposure Stage 3 exposure	e Ratio - exposure, of	Stage 2	31/12/2022			rage Ratio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	exposure, of		Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num (mln EUR 169 170 171 Regional governments Regional governments or local authorities Public sector entities	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which Stock of provisions for		e Ratio - Je 3 Stage 1 exposure guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure		exposure, of which exposure guaranteed	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which Stock of provisions for		e Ratio - Je 3 Stage 1 exposure guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure		exposure, of which exposure guaranteed	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments 170 171 Regional governments or local authorities 172 Public sector entities Multilateral Development Banks 174 International Organisations 175 176 177 178 RUSSIAN Retail 179 Row Num (min EUR (part) (pa	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which Stock of provisions for		e Ratio - Je 3 Stage 1 exposure guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		exposure, of which exposure guaranteed	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which Stock of provisions for		e Ratio - Je 3 Stage 1 exposure guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		exposure, of which exposure guaranteed	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which Stock of provisions for		e Ratio - Je 3 Stage 1 exposure guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		exposure, of which exposure guaranteed	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
Row Num 169 170 171 172 173 174 175 176 177 178 179 180 180 180 180 180 181 181 182 183 184 185 Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which Stock of provisions for		e Ratio - Je 3 Stage 1 exposure guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure 0 0 0 - 0 0 - 0 0 - 0 0 -		exposure, of which exposure guaranteed	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure which guaranteed amount O O O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenario	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0	Stage 3 exposure 0 0 - 0 0 - 0 0 - 0 0 - 0 0 -		exposure, of which guaranteed amount 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 1 0 31/12/2023	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O
Row Num 169 170 171 172 172 173 174 175 176 177 178 180 180 180 FEDERATION 181 182 183 184 185 185 186 187 188 188 189 Row Num Row Num (min EUR	Stage 1 exposure which guaranteed amount O O O O O Stage 2 exposure exposure Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed guaranteed guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenarion 31/12/2022 Stage 3 exposure, of which guarantees of which guaranteed amount	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 Stock of provisions for Stage 3 0 Stock of provisions for Stage 3 0 Stock of provisions for Stock of Sto	Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		exposure, of which guaranteed amount O Stage 2 exposure exposure 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
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Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail	Stage 1 exposure which guaranteed amount O O O O O Stage 2 exposure exposure Stage 2 exposure O O O Stage 2 exposure O O O Stage 2 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure guaranteed amount Stage 2 exposure, of which guaranteed guaranteed guaranteed guaranteed guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Public guarantees - Adverse Scenarion 31/12/2022 Stage 3 exposure, of which guarantees of which guaranteed amount	Stock of provisions for Stage 1 exposure 0 0 0 Stock of provisions for Stage 2 exposure 0 0 Stock of provisions for Stage 3 0 Stock of provisions for Stage 3 0 Stock of provisions for Stock of Sto	Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 3 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount O Stage 2 exposure exposure 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2023 Stage 3 exposure, of which	provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
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2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
	_	Actual	:	Baseline scenario	0	ı	Adverse scenario	
lowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	36,564	37,620	38,496	39,340	38,061	39,886	41,606
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	36,564	37,620	38,496	39,340	38,061	39,886	41,606
4	Risk exposure amount for market risk	687	687	687	687	687	687	687
5	Risk exposure amount for operational risk	3,894	3,894	3,894	3,894	4,339	4,339	4,339
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	41,145	42,201	43,077	43,921	43,087	44,912	46,633
8	Total Risk exposure amount (transitional)	41,699	42,370	43,158	43,921	43,527	45,134	46,673
9	Total Risk exposure amount (fully loaded)	41,145	42,201	43,077	43,921	43,087	44,912	46,633



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	/	8
				IFRS 9 first implementation	Actual		Baseline Scenario		p.	dverse Scenario	
RowN				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um		A	OWN FUNDS (mln EUR,%)		7,408	7,567			6,792	6,274	5,989
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		6,436	6,596				5,550	5,265
2		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		-324	-324			-324	-324	-324
1		A.1.1.1	Of which: CET1 instruments subscribed by Government		-524	-524	-324	-32 1	-324	-524	-324
-		A.1.2	Retained earnings		6,319	6,847	7,287	7,712	6,102	6,082	6,074
5		A.1.3			82	82	82		-103	-103	-103
6			Accumulated other comprehensive income						-103		
0		A.1.3.1 A.1.3.2	Arising from full revaluation, cash flow hedge and liquidity reserves		169	169	169	169	-10	-16	-16
9		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss] Other OCI contributions		07	-87	-87	-87	-87	-87	-87
			Other Reserves		283	283	283		283	283	283
10		A.1.4 A.1.5				263			283	283	
11			Funds for general banking risk Minority interest given recognition in CET1 conite!					- U	0		
12			Minority interest given recognition in CET1 capital		<u> </u>		5	5	3	3	
13		A.1.7	Adjustments to CET1 due to prudential filters		-9	-9	-9	-9	-9	-9	-9
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-9	-9	-9	-9	-9	-9	-9
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		477	472	472	472	472	472	472
17		A.1.8	(-) Intangible assets (including Goodwill)		-472 	-472	-472	-472	-472	-472	-472
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-25	0	0	0	-118	-127	-131
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses (-) Poduction due to the application of Regulation (EU) No 2010/620 amonding Regulation (EU) No E7E/2013 as		0	0	0	0	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-19	-139	0	-15	-99
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	0
27		A.1.17	significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30		A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
31	OWN FUNDS	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-651	-329	-321	-321	-601	-509	-402
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	141	141	141	141		141	141	141
34		A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	171	180	180	180	180	180	180	180
35		A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		100	100	100	100	0	0	100
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		330	0	0	0	280	188	81
			01/01/2020 ("new dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	260	100	01
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			105	0	0	457	221	
38		A.1.23	Transitional adjustments		578	185	90	0	457	231	40
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)			160	0	0	140	221	
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		554	168	80	0	440	221	40
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		554	168	80	0	440	221	40
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		23	16	9	0	16	9	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	0
46		A.1.23.4.2	instruments of financial sector entities where the institution has a significant investment Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	0	0	0
47		A.1.23.4.3	view of COVID-19 pandemic		23	16	9	0	16	9	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
49		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
50		A.2.2	(-) Excess deduction from T2 items over T2 capital Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
51 52		A.2.3 A.2.4	Other Additional Tier 1 Capital components and deductions Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	٥	0	0
53 54		A.2.4.1	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,436	6,596	6,922	7,138	5,821	5,550	5,265
			TIER 1 CAPITAL (net of deductions and after transitional adjustments) TIER 2 CAPITAL (net of deductions and after transitional adjustments)		972	-	-	-			
55 56		A.4								724	724
56		A.4.1	Tier 2 Capital instruments		972	971	724	724	971	724	724
57		A.4.2	Other Tier 2 Capital components and deductions		n	n	n	U	٥	0	n
37					0			0			Ū
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0



2021 EU-wide Stress Test: Capital

			OTI Darik Hyrt.	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		41,145	42,201	43,077	43,921	43,087	44,912	46,633
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		554	168	80	0	440	221	40
64		C.1	Common Equity Tier 1 Capital ratio		15.43%	15.57%	16.04%	16.25%	13.37%	12.30%	11.28%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.43%	15.57%	16.04%	16.25%	13.37%	12.30%	11.28%
66		C.3	Total Capital ratio		17.77%	17.86%	17.72%	17.90%	15.60%	13.90%	12.83%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,858	6,411	6,832	7,138	5,364	5,319	5,224
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		5,858	6,411	6,832	7,138	5,364	5,319	5,224
69		D.3	TOTAL CAPITAL (fully loaded)		6,830	7,382	7,556	7,862	6,335	6,043	5,948
70		E.1	Common Equity Tier 1 Capital ratio		14.24%	15.19%	15.86%	16.25%	12.45%	11.84%	11.20%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		14.24%	15.19%	15.86%	16.25%	12.45%	11.84%	11.20%
72		E.3	Total Capital ratio		16.60%	17.49%	17.54%	17.90%	14.70%	13.46%	12.76%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	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	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		70,236	70,236	70,236	70,236	70,236	70,236	70,236
77		H.2	Total leverage ratio exposures (fully loaded)		70,236	70,236	70,236	70,236	70,236	70,236	70,236
78		Н.3	Leverage ratio (transitional)		9.16%	9.39%	9.86%	10.16%	8.29%	7.90%	7.50%
79		H.4	Leverage ratio (fully loaded)		8.34%	9.13%	9.73%	10.16%	7.64%	7.57%	7.44%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
82		P.3	O-SII buffer		0.00%	0.00%	0.50%	1.00%	0.00%	0.50%	1.00%
83	Transitional combined buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	(44)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		2.59%	2.59%	3.09%	3.59%	2.59%	3.09%	3.59%
87		R.1	Pillar 2 capital requirement		1.38%	1.38%	1.38%	1.38%	1.38%	1.38%	1.38%
88		R.1.1	Of which: CET1		0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.38%	9.38%	9.38%	9.38%	9.38%	9.38%	9.38%
90		R.2.1	Of which: CET1		5.28%	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		11.97%	11.97%	12.47%	12.97%	11.97%	12.47%	12.97%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		7.87%	7.87%	8.37%	8.87%	7.87%	8.37%	8.87%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	_	Actual		Baseline scenario			Adverse scenario	
Rowl um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	2,142	2,104	2,055	2,021	1,886	1,801	1,721
2	Interest income	2,663	2,383	2,328	2,300	2,243	2,161	2,065
3	Interest expense	-521	-279	-272	-279	-357	-359	-344
4	Dividend income	1	1	1	1	1	1	1
5	Net fee and commission income	1,088	1,088	1,088	1,088	920	907	890
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	48	2	2	2	-5	1	1
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
8	Other operating income not listed above, net	56	32	32	32	30	30	30
9	Total operating income, net	3,336	3,227	3,178	3,144	2,832	2,740	2,643
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-509	-162	-258	-253	-1,042	-715	-600
11	Other income and expenses not listed above, net	-2,059	-2,022	-2,022	-2,022	-2,099	-2,055	-2,055
12	Profit or (-) loss before tax from continuing operations	768	1,044	899	869	-309	-30	-12
13	Tax expenses or (-) income related to profit or loss from continuing operations	-75	-289	-270	-261	93	9	3
14	Profit or (-) loss after tax from discontinued operations	15						
15	Profit or (-) loss for the year	708	755	629	608	-216	-21	-8
16	Amount of dividends paid and minority interests after MDA-related adjustments	137	227	189	183	0	0	0
17	Attributable to owners of the parent net of estimated dividends	570	528	440	425	-216	-21	-8
18	Memo row: Impact of one-off adjustments		21	21	21	21	21	21
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
Row um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0