



# 2021 EU-wide Stress Test

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

## 2021 EU-wide Stress Test: Summary

OTP Bank Nyrt.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		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	<b>Profit or (-) loss for the year</b>	<b>708</b>	<b>755</b>	<b>629</b>	<b>608</b>	<b>-216</b>	<b>-21</b>	<b>-8</b>
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	<b>Common Equity Tier 1 ratio, %</b>	<b>15.43%</b>	<b>15.57%</b>	<b>16.04%</b>	<b>16.25%</b>	<b>13.37%</b>	<b>12.30%</b>	<b>11.28%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>14.24%</b>	<b>15.19%</b>	<b>15.86%</b>	<b>16.25%</b>	<b>12.45%</b>	<b>11.84%</b>	<b>11.20%</b>
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	<b>Leverage ratio, %</b>	<b>9.16%</b>	<b>9.39%</b>	<b>9.86%</b>	<b>10.16%</b>	<b>8.29%</b>	<b>7.90%</b>	<b>7.50%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>8.34%</b>	<b>9.13%</b>	<b>9.73%</b>	<b>10.16%</b>	<b>7.64%</b>	<b>7.57%</b>	<b>7.44%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	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 <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

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

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





























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

Row/Num	(min EUR, %)		Actual												
			31/12/2020												
			Exposure values		Risk exposure amounts		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		
			Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		Central banks	3,577	0	741	0	3,577	0	0	0	0	0	0	0	0.00%
2		Central governments	18,260	17	1,722	0	11,666	309	20	25	19	16	16	79.19%	
3		Regional governments or local authorities	489	1	119	1	379	20	1	2	2	0	0	14.02%	
4		Public sector entities	610	3	446	3	372	4	5	3	0	2	2	45.53%	
5		Multilateral Development Banks	27	0	2	0	11	2	1	0	0	0	0	36.07%	
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0	0.00%	
7		Institutions	3,933	0	1,196	0	3,199	0	0	2	0	0	0	8.35%	
8		Corporates	18,146	316	12,223	247	16,247	1,262	585	170	118	265	45.34%		
9		of which: SME	5,888	110	3,311	125	4,527	543	224	44	56	107	47.89%		
10		Retail	12,941	403	7,986	433	10,980	1,695	1,475	153	250	1,066	72.28%		
11		of which: SME	2,260	59	1,153	69	1,785	322	124	19	29	64	52.17%		
12		Secured by mortgages on immovable property	14,791	146	8,538	149	11,477	2,372	334	75	185	133	39.95%		
13		of which: SME	2,887	18	1,938	18	2,217	640	56	69	22	22	38.76%		
14		Items associated with particularly high risk	131	11	191	17	36	5	62	7	0	50	81.66%		
15		Covered bonds	242	0	121	0	0	0	0	0	0	0	0	0.00%	
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%	
17		Collective investments undertakings (CIU)	64	0	64	0	5	0	0	0	0	0	0	0.00%	
18		Equity	226	0	383	0	0	0	0	0	0	0	0	0.00%	
19		Securitisation													
20		Other exposures	3,247	0	1,881	0	17	0	0	0	0	0	0	0.00%	
21		Standardised Total	76,684	899	35,615	949	55,966	5,670	2,483	437	575	1,534	61.76%		

Row/Num	(min EUR, %)		Actual											
			31/12/2020											
			Exposure values		Risk exposure amounts		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	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
22		Central banks	1,155	0	0	0	1,155	0	0	0	0	0	0	0.00%
23		Central governments	11,182	14	107	0	7,645	292	15	14	17	14	94.39%	
24		Regional governments or local authorities	240	0	38	0	147	13	0	0	2	0	10.02%	
25		Public sector entities	118	0	68	0	71	1	0	0	0	0	35.29%	
26		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
28		Institutions	259	0	93	0	239	0	0	-3	0	0	22.88%	
29		Corporates	6,984	90	4,235	88	5,025	408	147	20	44	42	28.57%	
30		of which: SME	2,470	18	1,217	15	1,795	246	39	9	29	15	38.64%	
31		Retail	3,084	80	1,534	90	2,443	391	332	13	67	246	74.08%	
32		of which: SME	571	6	243	6	490	81	2	2	10	8	52.17%	
33		Secured by mortgages on immovable property	5,920	73	2,812	76	8,996	971	140	21	63	35	25.29%	
34		of which: SME	972	7	610	7	777	170	21	17	7	7	30.87%	
35		Items associated with particularly high risk	70	2	105	3	9	1	29	7	0	27	92.70%	
36		Covered bonds	242	0	121	0	0	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	0	0.00%
38		Collective investments undertakings (CIU)	64	0	64	0	5	0	0	0	0	0	0	0.00%
39		Equity	148	0	268	0	0	0	0	0	0	0	0	0.00%
40		Securitisation												
41		Other exposures	1,315	0	939	0	0	0	0	0	0	0	0	0.00%
42		Standardised Total	30,781	260	10,383	257	20,736	2,076	663	73	193	364	54.94%	

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			31/12/2020											
			Exposure values		Risk exposure amounts		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	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
43		Central banks	0	0	0	0	0	0	0	0	0	0	0	0.00%
44		Central governments	2,302	0	42	0	1,688	5	1	1	1	1	71.43%	
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	0	0	0	0	0	0	0	0.00%	
47		Multilateral Development Banks	12	1	2	0	10	2	1	0	0	0	26.07%	
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
49		Institutions	61	0	24	0	57	0	0	0	0	0	0.00%	
50		Corporates	3,032	24	2,246	25	2,560	238	66	38	33	43	64.82%	
51		of which: SME	2,296	15	1,442	17	404	63	42	9	27	64.59%		
52		Retail	2,657	104	1,858	109	2,327	338	82	24	47	259	71.39%	
53		of which: SME	539	30	347	25	464	71	45	4	7	20	44.68%	
54		Secured by mortgages on immovable property	2,621	56	1,261	56	2,240	390	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	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	8	0	17	0	0	0	0	0	0	0	0	0.00%
60		Equity	8	0	17	0	0	0	0	0	0	0	0	0.00%
61		Securitisation												
62		Other exposures	607	0	261	0	0	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%	

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			31/12/2020											
			Exposure values		Risk exposure amounts		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	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
64		Central banks	260	0	0	0	260	0	0	0	0	0	0	0.00%
65		Central governments	1,704	3	12	0	1,012	12	3	4	11	1	18.09%	
66		Regional governments or local authorities	106	1	26	1	101	6	1	1	0	0	15.04%	
67		Public sector entities	298	3	194	23	297	3	0	2	0	2	38.19%	
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
70		Institutions	71	0	70	0	59	0	0	0	0	0	0.00%	
71		Corporates	1,229	71	655	83	1,033	175	134	16	9	66	49.10%	
72		of which: SME	509	35	240	44	412	105	67	3	4	32	48.39%	
73		Retail	1,658	101	1,069	103	1,400	295	242	15	21	140	58.12%	
74		of which: SME	194	6	100	7	141	48	16	3	2	9	61.52%	
75		Secured by mortgages on immovable property	1,451	6	1,068	6	1,188	282	12	7	13	5	38.71%	
76		of which: SME	235	0	159	0	173	66	0	1	3	0	82.23%	
77		Items associated with particularly high risk	0	0	1	0	0	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	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	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0.00%
81		Equity	6	0	15	0	0	0	0	0	0	0	0	0.00%
82		Securitisation												
83		Other exposures	258	0	170	0	0	0	0	0	0	0	0	0.00%
84		Standardised Total	7,042	185	3,271	197	5,351	773	396	45	44	214	53.86%	

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RowNum	um	(min EUR, %)	Actual 31/12/2020										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85			600	0	600	0	600	0	0	0	0	0	0.00%
86			470	0	470	0	19	0	0	0	0	0	0.00%
87			43	0	28	0	40	0	1	0	0	0	48.71%
88			3	0	3	0	3	0	0	0	1	0	95.24%
89			0	0	0	0	0	0	0	0	0	0	0.00%
90			0	0	0	0	0	0	0	0	0	0	0.00%
91			73	0	56	0	5	0	0	0	0	0	0.00%
92			2,430	25	1,863	25	2,025	168	42	17	6	18	43.56%
93			645	10	399	12	549	8	21	4	0	10	49.62%
94			1,501	31	1,062	35	1,350	154	70	15	17	39	55.46%
95			295	3	190	3	250	35	9	3	3	6	66.29%
96			1,226	1	953	1	1,092	119	12	6	8	4	37.52%
97			232	1	175	3	179	25	4	1	1	3	78.18%
98			7	2	5	3	6	0	15	0	12	0	83.92%
99			0	0	0	0	0	0	0	0	0	0	0.00%
100			0	0	0	0	0	0	0	0	0	0	0.00%
101			0	0	0	0	0	0	0	0	0	0	0.00%
102			4	0	10	0	0	0	0	0	0	0	0.00%
103			273	0	164	0	17	0	0	0	0	0	0.00%
104													
105			<b>6,632</b>	<b>60</b>	<b>5,215</b>	<b>64</b>	<b>5,157</b>	<b>441</b>	<b>140</b>	<b>39</b>	<b>31</b>	<b>75</b>	<b>53.47%</b>

RowNum	um	(min EUR, %)	Actual 31/12/2020											
			Exposure values		Risk exposure amounts		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	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
106			482	0	0	0	482	0	0	0	0	0	0	0.00%
107			594	0	6	0	181	0	0	0	0	0	0	0.00%
108			53	0	7	0	47	1	0	0	0	0	0	0.00%
109			0	0	0	0	0	0	0	0	0	0	0	0.00%
110			0	0	0	0	0	0	0	0	0	0	0	0.00%
111			0	0	0	0	0	0	0	0	0	0	0	0.00%
112			1	0	1	0	0	0	0	0	0	0	0	0.00%
113			1,027	4	759	5	791	120	10	7	4	3	34.68%	
114			416	3	299	4	302	72	2	3	2	0	20.88%	
115			1,146	15	749	16	921	195	27	9	9	12	45.11%	
116			301	7	148	8	218	58	14	2	7	0	51.46%	
117			828	0	616	0	702	127	2	2	6	0	4.58%	
118			125	0	84	0	102	21	0	1	1	0	4.14%	
119			14	0	21	0	0	0	0	0	0	0	0.00%	
120			0	0	0	0	0	0	0	0	0	0	0.00%	
121			0	0	0	0	0	0	0	0	0	0	0.00%	
122			0	0	0	0	0	0	0	0	0	0	0.00%	
123			7	0	18	0	0	0	0	0	0	0	0.00%	
124														
125			75	0	53	0	0	0	0	0	0	0	0.00%	
126			<b>4,137</b>	<b>19</b>	<b>2,229</b>	<b>22</b>	<b>3,124</b>	<b>444</b>	<b>38</b>	<b>14</b>	<b>18</b>	<b>16</b>	<b>40.59%</b>	

RowNum	um	(min EUR, %)	Actual 31/12/2020											
			Exposure values		Risk exposure amounts		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	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
127			350	0	0	0	350	0	0	0	0	0	0	0.00%
128			421	0	24	0	179	0	0	1	0	0	0	90.63%
129			10	0	1	0	7	0	0	0	0	0	0	0.00%
130			0	0	0	0	0	0	0	0	0	0	0	0.00%
131			0	0	0	0	0	0	0	0	0	0	0	0.00%
132			0	0	0	0	0	0	0	0	0	0	0	0.00%
133			47	0	37	0	51	0	0	0	0	0	0	0.00%
134			673	37	406	41	544	36	68	11	4	32	46.83%	
135			276	12	153	16	225	24	19	5	3	7	36.59%	
136			566	32	287	38	453	65	87	8	9	55	62.92%	
137			290	9	200	12	220	24	20	4	4	10	52.82%	
138			1,577	7	899	7	1,283	297	22	9	24	8	33.93%	
139			401	3	264	3	261	139	8	4	15	1	18.03%	
140			25	0	38	0	21	4	0	0	0	0	4.68%	
141			0	0	0	0	0	0	0	0	0	0	0.00%	
142			0	0	0	0	0	0	0	0	0	0	0.00%	
143			0	0	0	0	0	0	0	0	0	0	0.00%	
144			1	0	1	0	0	0	0	0	0	0	0.00%	
145														
146			188	0	78	0	0	0	0	0	0	0	0.00%	
147			<b>3,857</b>	<b>76</b>	<b>1,772</b>	<b>87</b>	<b>2,889</b>	<b>402</b>	<b>178</b>	<b>29</b>	<b>37</b>	<b>94</b>	<b>53.11%</b>	

RowNum	um	(min EUR, %)	Actual 31/12/2020											
			Exposure values		Risk exposure amounts		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	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
148			0	0	0	0	0	0	0	0	0	0	0	0.00%
149			237	0	237	0	237	0	0	0	0	0	0	0.00%
150			0	0	0	0	0	0	0	0	0	0	0	0.00%
151			190	0	190	0	0	0	0	0	0	0	0	0.00%
152			0	0	0	0	0	0	0	0	0	0	0	0.00%
153			0	0	0	0	0	0	0	0	0	0	0	0.00%
154			387	0	229	0	387	0	0	0	0	0	0	0.00%
155			1,009	23	782	28	890	23	52	16	3	29	56.67%	
156			372	4	290	3	310	6	8	7	1	5	60.04%	
157			396	12	249	12	324	52	83	6	6	71	85.54%	
158			0	0	0	0	0	0	0	0	0	0	0	0.00%
159			268	0	251	0	253	19	0	6	5	0	0	0.00%
160			124	0	119	0	121	1	0	3	1	0	0	0.00%
161			0	3	0	5	0	0	9	0	0	6	63.41%	
162			0	0	0	0	0	0	0	0	0	0	0	0.00%
163			0	0	0	0	0	0	0	0	0	0	0	0.00%
164			0	0	0	0	0	0	0	0	0	0	0	0.00%
165			1	0	1	0	0	0	0	0	0	0	0	0.00%
166														
167			78	0	41	0	0	0	0	0	0	0	0	0.00%
168			<b>2,567</b>	<b>38</b>	<b>1,981</b>	<b>45</b>	<b>2,090</b>	<b>93</b>	<b>143</b>	<b>28</b>	<b>14</b>	<b>106</b>	<b>73.73%</b>	



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		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		65	0	32	0	65	0	0	0	0	0	0.00%
170		304	0	152	0	58	0	0	0	0	0	0.00%
171		0	0	0	0	0	0	0	0	0	0	0.00%
172		0	0	0	0	0	0	0	0	0	0	0.00%
173		15	0	0	0	11	0	0	0	0	0	0.00%
174		0	0	0	0	0	0	0	0	0	0	0.00%
175		50	0	14	0	44	0	0	0	0	0	0.00%
176		556	7	332	10	428	6	11	22	5	4	34.72%
177		181	1	125	2	165	6	14	4	5	4	78.26%
178		1,437	16	821	15	1,297	176	228	64	72	213	93.38%
179		47	0	9	0	25	1	0	0	0	0	96.68%
180		20	0	12	0	17	8	4	1	5	3	89.45%
181		13	0	9	0	12	2	1	0	1	1	100.00%
182		0	0	0	0	0	0	0	0	0	0	0.00%
183		0	0	0	0	0	0	0	0	0	0	0.00%
184		0	0	0	0	0	0	0	0	0	0	0.00%
185		0	0	0	0	0	0	0	0	0	0	0.00%
186		0	0	0	0	0	0	0	0	0	0	0.00%
187		0	0	0	0	0	0	0	0	0	0	0.00%
188		98	0	68	0	0	0	0	0	0	0	0.00%
189		2,544	23	1,432	26	1,910	191	242	88	82	220	90.74%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		50	0	50	0	50	0	0	0	0	0	0.00%
191		223	0	223	0	228	0	0	5	0	0	0.00%
192		11	0	11	0	11	0	0	0	0	0	0.00%
193		1	0	0	0	0	0	0	0	0	0	100.00%
194		0	0	0	0	0	0	0	0	0	0	0.00%
195		0	0	0	0	0	0	0	0	0	0	0.00%
196		2	0	2	0	2	0	0	0	0	0	0.00%
197		229	18	150	20	177	25	39	11	4	21	53.87%
198		85	9	52	10	60	13	12	2	2	3	24.43%
199		349	7	251	9	335	12	27	11	11	21	75.16%
200		11	1	7	1	9	2	3	0	0	2	65.45%
201		318	1	219	1	233	80	2	4	7	1	30.01%
202		102	1	70	1	72	24	1	2	2	0	22.46%
203		0	0	0	0	0	0	0	0	0	0	0.00%
204		0	0	0	0	0	0	0	0	0	0	0.00%
205		0	0	0	0	0	0	0	0	0	0	0.00%
206		0	0	0	0	0	0	0	0	0	0	0.00%
207		0	0	0	0	0	0	0	0	0	0	0.00%
208		0	0	0	0	0	0	0	0	0	0	0.00%
209		240	0	35	0	0	0	0	0	0	0	0.00%
210		1,424	27	942	29	1,036	116	68	21	11	42	61.74%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		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
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		59	0	59	0	59	0	0	0	0	0	0.00%
212		179	0	179	0	2	0	0	0	0	0	0.00%
213		0	0	0	0	0	0	0	0	0	0	0.00%
214		0	0	0	0	0	0	0	0	0	0	0.00%
215		0	0	0	0	0	0	0	0	0	0	0.00%
216		0	0	0	0	0	0	0	0	0	0	0.00%
217		13	0	13	0	13	0	0	0	0	0	0.00%
218		172	5	127	5	128	17	8	2	2	4	45.55%
219		0	0	0	0	0	0	0	0	0	0	0.00%
220		47	3	32	3	35	12	7	0	1	5	61.67%
221		12	1	7	1	8	3	2	0	0	1	55.04%
222		375	0	296	0	301	61	0	4	6	0	0.00%
223		70	0	50	0	36	36	0	0	3	0	0.00%
224		0	0	0	0	0	0	0	0	0	0	0.00%
225		0	0	0	0	0	0	0	0	0	0	0.00%
226		0	0	0	0	0	0	0	0	0	0	0.00%
227		0	0	0	0	0	0	0	0	0	0	0.00%
228		0	0	0	0	0	0	0	0	0	0	0.00%
229		0	0	0	0	0	0	0	0	0	0	0.00%
230		26	0	14	0	0	0	0	0	0	0	0.00%
231		870	8	719	8	537	90	15	7	9	8	53.22%





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

RowNum	Category	31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - 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	Coverage Ratio - Stage 3 exposure
1	Central banks	3,577	0	0	0.00%	3,577	0	0	0.00%	3,577	0	0	0.00%
2	Central governments	11,621	333	40	61.52%	11,586	349	60	54.52%	11,557	360	78	51.15%
3	Regional governments or local authorities	373	20	6	52.42%	367	22	11	56.01%	361	24	16	57.70%
4	Public sector entities	358	15	9	51.42%	350	19	13	49.25%	344	21	17	48.14%
5	Multilateral Development Banks	13	1	0	53.29%	13	0	2	51.05%	12	0	2	49.24%
6	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
7	Institutions	3,182	172	5	32.24%	3,172	17	11	31.99%	3,155	25	20	33.08%
8	Corporates	14,283	887	925	41.19%	14,143	750	1,201	38.37%	13,892	721	1,461	35.64%
9	of which: SME	4,588	350	355	43.24%	4,563	279	451	39.97%	4,488	260	544	37.97%
10	Retail	11,019	1,037	2,094	62.41%	10,798	812	2,541	57.83%	10,453	742	2,955	54.82%
11	Secured by mortgages on immovable property	1,820	192	219	40.84%	1,807	147	276	37.00%	1,762	128	331	34.63%
12	of which: SME	1,179	1,610	792	35.29%	11,774	1,295	1,113	29.22%	11,575	1,187	1,421	28.01%
13	Items associated with particularly high risk	2,438	306	168	35.70%	2,485	193	235	32.05%	2,463	158	291	30.19%
14	Covered bonds	35	5	63	80.38%	34	4	64	79.26%	33	4	65	78.12%
15	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
16	Collective investments undertakings (CIU)	5	0	0	40.81%	5	0	0	40.81%	5	0	0	40.81%
17	Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
18	Securitisation	16	1	0	32.62%	16	1	1	32.04%	15	1	1	31.76%
19	Other exposures	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
20	Standardised Total	56,273	3,920	3,926	52.20%	55,834	3,270	5,016	46.97%	54,979	3,085	6,055	43.73%

RowNum	Category	31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - 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	Coverage Ratio - Stage 3 exposure
22	Central banks	1,155	0	0	0.00%	1,155	0	0	0.00%	1,155	0	0	0.00%
23	Central governments	7,440	281	30	66.50%	7,633	273	46	57.59%	7,624	267	60	53.47%
24	Regional governments or local authorities	146	11	3	56.96%	144	11	5	59.87%	141	12	7	61.56%
25	Public sector entities	70	1	1	61.33%	68	2	2	63.52%	67	3	2	64.83%
26	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
27	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
28	Institutions	237	11	1	40.85%	235	2	2	40.83%	234	3	3	40.82%
29	Corporates	5,012	318	250	28.75%	4,946	287	346	27.00%	4,863	275	442	26.03%
30	of which: SME	1,841	149	90	37.00%	1,830	119	131	32.39%	1,801	110	169	30.04%
31	Retail	2,384	325	457	64.68%	2,296	295	573	59.31%	2,208	277	682	55.93%
32	Secured by mortgages on immovable property	451	52	34	41.39%	441	45	70	35.41%	441	37	57	32.44%
33	of which: SME	3,968	826	313	31.31%	3,882	787	248	24.50%	3,776	738	614	21.18%
34	Items associated with particularly high risk	824	92	51	36.39%	832	64	72	31.61%	824	54	89	29.11%
35	Covered bonds	9	1	30	92.25%	9	1	30	91.87%	9	1	30	91.50%
36	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
37	Collective investments undertakings (CIU)	5	0	0	40.81%	5	0	0	40.81%	5	0	0	40.81%
38	Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
39	Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
40	Other exposures	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
41	Standardised Total	20,527	1,764	1,085	47.54%	20,376	1,628	1,471	41.22%	20,082	1,555	1,839	37.66%

RowNum	Category	31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - 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	Coverage Ratio - Stage 3 exposure
43	Central banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
44	Central governments	1,672	20	4	52.20%	1,659	31	0	48.24%	1,650	38	7	46.20%
45	Regional governments or local authorities	24	0	1	38.00%	24	0	1	37.52%	23	1	0	37.43%
46	Public sector entities	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
47	Multilateral Development Banks	11	1	1	53.29%	11	0	2	51.05%	11	0	2	49.24%
48	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
49	Institutions	57	0	0	40.81%	57	0	0	40.81%	57	0	0	40.81%
50	Corporates	2,617	111	136	49.96%	2,585	88	190	44.85%	2,524	91	249	41.76%
51	of which: SME	626	24	34	57.47%	621	20	38	53.97%	609	18	53	51.29%
52	Retail	2,362	185	474	61.38%	2,234	143	316	56.24%	2,244	139	645	54.48%
53	Secured by mortgages on immovable property	466	49	65	36.66%	456	2	27	32.79%	439	44	98	30.17%
54	of which: SME	2,361	185	221	46.59%	2,360	130	278	40.01%	2,305	127	336	35.31%
55	Items associated with particularly high risk	493	53	43	40.76%	504	29	57	36.89%	499	23	68	34.62%
56	Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
57	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
58	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
59	Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
60	Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
61	Other exposures	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
62	Standardised Total	9,109	503	838	55.56%	9,019	394	1,037	49.75%	8,814	396	1,240	45.62%

RowNum	Category	31/12/2021				31/12/2022				31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - 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	Coverage Ratio - Stage 3 exposure
64	Central banks	260	0	0	0.00%	260	0	0	0.00%	260	0	0	0.00%
65	Central governments	1,004	18	5	40.00%	998	23	6	40.00%	994	26	8	40.00%
66	Regional governments or local authorities	99	7	1	55.63%	98	7	2	59.15%	96	8	4	60.75%
67	Public sector entities	2,283	13	7	46.59%	2,274	16	10	44.66%	2,273	18	14	43.87%
68	Multilateral Development Banks	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
69	International Organisations	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
70	Institutions	58	0	1	40.81%	57	0	2	40.81%	57	1	2	40.81%
71	Corporates	1,054	127	161	44.38%	1,048	3	114	42.33%	1,035	109	198	37.58%
72	of which: SME	433	67	83	41.59%	432	58	93	39.16%	427	55	102	37.58%
73	Retail	1,465	127	344	49.16%	1,437	3	310	43.66%	1,387	76	474	40.08%
74	Secured by mortgages on immovable property	141	38	33	42.11%	140	21	16	36.86%	134	19	31	34.05%
75	of which: SME	1,296	129	94	23.45%	1,314	85	83	18.68%	1,303	71	108	16.55%
76	Items associated with particularly high risk	199	31	10	16.50%	205	21	14	15.79%	204	17	18	15.64%
77	Covered bonds	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
78	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
79	Collective investments undertakings (CIU)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
80	Equity	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
81	Securitisation	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
82	Other exposures	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
83	Standardised Total	5,524	422	574	45.09%	5,490	333	697	40.31%	5,405	308	807	37.30%







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

RowNum	(mn EUR, %)	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
		12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
169	Central banks	65	0	0	0	0	0.00%	65	0	0	0	0	0.00%	65	0	0	0	0	0	0	0	0.00%
170	Central governments	57	1	0	0	0	40.00%	57	1	0	0	0	40.00%	56	1	0	0	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	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	0	0	0.00%
173	Multilateral Development Banks	1	0	0	0	0	40.81%	1	0	0	0	0	40.81%	1	0	0	0	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	0	0	0.00%
175	Institutions	44	0	0	0	0	40.81%	44	0	0	0	0	40.81%	44	0	0	0	0	0	0	0	40.81%
176	Corporates	427	3	15	3	11	72.69%	423	3	20	3	15	71.70%	415	4	26	3	1	19	71.12%		
177	of which: SME	108	1	8	1	0	82.05%	107	1	9	1	8	80.14%	105	1	11	1	0	8	78.63%		
178	Retail	1,296	54	351	42	18	85.01%	1,231	38	432	41	13	354	82.01%	1,159	35	506	39	10	406	80.10%	
179	of which: SME	25	0	1	0	0	94.80%	25	0	1	0	0	93.41%	25	0	1	0	0	1	92.44%		
180	Secured by mortgages on immovable property	18	2	9	0	1	63.40%	17	1	11	0	7	58.96%	17	0	12	0	0	7	57.51%		
181	of which: SME	13	0	2	0	0	92.58%	13	0	2	0	2	90.49%	13	0	2	0	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	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	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	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	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	0	0.00%	
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
189	Standardised Total	1,909	59	375	45	19	83.94%	1,837	43	463	45	14	375	81.00%	1,757	41	545	42	11	431	79.16%	

RowNum	(mn EUR, %)	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
		180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200
190	Central banks	50	0	0	0	0	0.00%	50	0	0	0	0	0.00%	50	0	0	0	0	0	0	0	0.00%
191	Central governments	226	2	0	0	0	40.00%	224	4	0	0	0	40.00%	223	5	0	0	0	0	0	0	40.00%
192	Regional governments or local authorities	11	0	0	0	0	64.42%	11	0	0	0	0	64.42%	11	0	0	0	0	0	0	64.42%	
193	Public sector entities	0	0	0	0	0	46.69%	0	0	0	0	0	45.07%	0	0	0	0	0	0	0	44.85%	
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
196	Institutions	2	0	0	0	0	40.81%	2	0	0	0	0	40.81%	2	0	0	0	0	0	0	40.81%	
197	Corporates	152	36	53	2	3	51.15%	144	33	64	2	2	30	47.71%	136	30	74	2	2	34	45.46%	
198	of which: SME	53	14	17	1	1	36.08%	50	12	21	1	8	35.19%	48	11	25	1	1	9	34.60%		
199	Retail	325	16	32	0	0	62.76%	325	13	38	0	23	63.83%	324	11	39	0	2	23	60.65%		
200	of which: SME	9	1	4	0	0	62.52%	10	0	4	0	2	61.16%	10	0	4	0	2	60.21%			
201	Secured by mortgages on immovable property	229	64	22	2	3	26.75%	231	47	38	1	2	9	25.77%	228	40	47	1	2	12	25.34%	
202	of which: SME	66	20	9	1	2	28.81%	67	16	14	1	4	27.39%	64	15	19	1	1	5	26.72%		
203	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	0	0.00%	
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
205	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	0	0.00%	
206	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	0.00%	
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
209	Other exposures	0	0	0	0	0	24.35%	0	0	0	0	0	26.49%	0	0	0	0	0	0	0	27.15%	
210	Standardised Total	995	118	108	4	7	51.11%	988	97	136	4	5	63	46.14%	974	86	160	4	4	69	43.21%	

RowNum	(mn EUR, %)	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
		211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231
211	Central banks	59	0	0	0	0	0.00%	59	0	0	0	0	0.00%	59	0	0	0	0	0	0	0.00%	
212	Central governments	2	0	0	0	0	40.00%	2	0	0	0	0	40.00%	2	0	0	0	0	0	0	40.00%	
213	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	0	0.00%	
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
217	Institutions	13	0	0	0	0	40.81%	13	0	0	0	0	40.81%	13	0	0	0	0	0	0	40.81%	
218	Corporates	114	20	20	2	3	39.38%	107	18	28	11	2	11	37.43%	101	17	37	1	2	13	36.47%	
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
220	Retail	36	7	11	0	1	52.45%	36	5	12	0	6	48.47%	35	4	14	0	0	0	0	45.98%	
221	of which: SME	8	2	3	0	1	46.00%	8	2	3	0	1	41.86%	8	1	4	0	0	1	39.31%		
222	Secured by mortgages on immovable property	289	47	28	3	4	22.68%	281	43	37	12	4	12	27.76%	269	34	59	2	3	16	27.57%	
223	of which: SME	45	19	8	0	1	19.27%	48	12	12	0	1	2	18.93%	48	9	15	0	0	3	18.82%	
224	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	0	0.00%	
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	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							



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

RowNum	um	(mn EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
1	Central banks	3,577	0	0	0	0	0.00%	3,577	0	0	0	0.00%	3,577	0	0	0	0.00%	3,577	0	0	0	0.00%	
2	Central governments	11,608	333	54	13	1	30	56.00%	11,557	349	89	15	44	49.77%	11,508	360	127	14	1	60	46.82%		
3	Regional governments or local authorities	359	27	14	7	4	9	63.94%	337	34	29	4	19	65.97%	324	37	39	3	4	26	65.69%		
4	Public sector entities	344	24	13	5	4	7	58.75%	318	38	25	3	5	55.62%	303	42	37	3	4	23	53.51%		
5	Multilateral Development Banks	12	1	2	0	0	1	58.93%	11	1	3	0	1	54.53%	11	1	3	0	0	2	52.47%		
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
7	Institutions	3,142	38	20	9	1	7	38.13%	3,081	72	47	7	2	38	37.56%	3,051	78	70	6	2	28	37.26%	
8	Corporates	13,912	1,146	1,136	195	159	53	46.74%	12,842	1,243	1,095	132	162	62	43.26%	12,196	1,286	2,613	111	119	8	1,063	41.46%
9	of which: SME	4,437	433	423	54	53	203	48.11%	4,153	472	669	41	51	292	43.67%	3,938	456	899	35	38	372	41.42%	
10	Retail	10,616	1,208	2,326	189	194	1,504	64.76%	9,873	1,153	3,124	155	171	1,836	58.78%	9,282	1,033	3,835	132	123	3,128	55.48%	
11	Secured by mortgages on immovable property	1,743	231	257	19	24	111	42.24%	1,642	204	234	15	20	147	39.11%	1,556	195	480	13	12	177	36.92%	
12	of which: SME	11,164	1,992	1,077	83	191	396	38.21%	10,408	1,953	1,821	71	163	675	31.59%	9,783	1,893	2,556	99	118	742	29.02%	
13	Items associated with particularly high risk	2,337	358	218	93	51	93	42.56%	2,232	303	377	22	37	149	39.46%	2,128	269	515	19	24	198	38.49%	
14	Covered bonds	33	6	64	0	0	52	82.24%	31	6	66	0	0	53	80.40%	28	6	68	0	0	54	78.69%	
15	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	0	0.00%		
16	Collective investments undertakings (CIU)	5	0	0	0	0	0	40.81%	5	0	0	0	0	40.81%	5	0	0	0	0	0	40.81%		
17	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
18	Securitisation	16	1	0	0	0	0	39.21%	15	1	1	0	0	0	40.26%	14	1	2	0	0	1	39.25%	
19	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
20	Standardised Total	54,687	4,766	4,666	491	556	2,541	54.47%	52,055	4,951	7,113	387	509	3,387	47.62%	50,081	4,688	9,350	328	371	4,140	44.28%	

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
22	Central banks	1,155	0	0	0	0	0.00%	1,155	0	0	0	0.00%	1,155	0	0	0	0.00%	1,155	0	0	0	0.00%
23	Central governments	7,631	281	40	0	0	24	60.09%	7,613	273	65	11	1	34	52.31%	7,591	267	94	10	1	45	48.59%
24	Regional governments or local authorities	139	14	7	4	3	5	69.47%	128	17	15	2	10	70.80%	122	18	20	2	2	14	70.27%	
25	Public sector entities	67	3	2	2	1	2	72.46%	61	6	6	1	2	4	73.32%	58	6	8	1	2	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	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	0	0.00%	
28	Institutions	236	0	1	1	1	1	40.86%	232	4	4	0	1	40.83%	228	6	5	3	1	1	40.82%	
29	Corporates	4,912	379	288	99	46	103	35.69%	4,550	499	531	38	56	172	32.41%	4,238	537	804	31	50	254	31.59%
30	of which: SME	1,800	173	107	13	22	45	42.18%	1,680	197	204	14	22	72	35.49%	1,565	206	308	11	19	103	33.36%
31	Retail	2,342	351	474	33	72	313	66.15%	2,080	413	673	25	79	402	59.76%	1,907	381	878	21	59	494	56.27%
32	Secured by mortgages on immovable property	442	57	36	6	6	16	45.00%	424	54	54	3	5	27	38.46%	401	55	79	4	4	28	35.26%
33	of which: SME	3,177	988	392	84	131	33.55%	3,340	1,054	713	24	82	188	26.38%	2,998	1,051	1,088	65	254	24	28.02%	
34	Items associated with particularly high risk	801	105	61	7	17	27	44.31%	749	105	114	7	14	44	38.46%	698	104	167	6	10	61	36.74%
35	Covered bonds	9	1	30	0	0	27	92.13%	8	1	30	0	0	27	91.18%	8	1	31	0	0	28	90.18%
36	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	0	0.00%	
37	Collective investments undertakings (CIU)	0	0	0	0	0	0	40.81%	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.81%	
38	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
39	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
40	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
41	Standardised Total	20,222	2,020	1,233	111	208	606	49.11%	19,172	2,266	2,036	102	222	840	41.25%	18,310	2,268	2,898	84	178	1,097	37.87%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
43	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0.00%
44	Central governments	1,669	20	4	2	1	3	42.20%	1,654	31	10	2	0	5	44.13%	1,643	38	15	2	0	4	42.91%
45	Regional governments or local authorities	23	1	0	0	0	0	43.18%	22	1	2	0	1	43.97%	21	2	3	0	0	1	44.64%	
46	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
47	Multilateral Development Banks	11	1	2	0	0	1	58.93%	10	1	2	0	1	54.53%	10	1	3	0	0	2	52.47%	
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
49	Institutions	57	0	0	0	0	0	40.81%	56	1	0	0	0	40.81%	56	1	0	0	0	0	40.81%	
50	Corporates	2,530	154	180	46	29	92	51.16%	2,317	191	356	36	30	163	45.93%	2,174	174	515	30	21	229	44.43%
51	of which: SME	608	33	41	12	7	40	59.28%	561	40	108	9	8	58	53.66%	529	37	143	8	5	24	51.43%
52	Retail	2,259	240	539	36	37	337	62.04%	2,104	286	218	29	29	198	62.80%	2,041	195	652	21	21	437	62.80%
53	of which: SME	435	67	79	4	7	29	37.40%	393	69	118	3	6	40	33.55%	365	62	154	3	4	49	31.73%
54	Secured by mortgages on immovable property	2,217	262	288	17	31	136	47.12%	2,023	267	477	15	25	174	36.49%	1,874	243	650	12	18	208	31.95%
55	of which: SME	473	62	54	6	11	25	46.82%	447	51	92	5	7	39	42.34%	423	43	123	5	5	50	46.88%
56	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
57	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.0								



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

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
85	Central banks	600	0	0	0	0	0.00%	600	0	0	0	0	0.00%	600	0	0	0	0	0	0	0	0.00%
86	Central governments	19	0	0	0	0	40.00%	19	0	0	0	0	40.00%	19	0	0	0	0	0	0	0	40.00%
87	Regional governments or local authorities	37	2	2	1	0	79.43%	35	3	3	0	0	2	34	3	3	0	0	0	0	3	79.47%
88	Public sector entities	3	0	1	0	0	88.21%	3	0	1	0	0	0	3	0	1	0	0	0	0	1	76.75%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	5	0	0	0	0	40.81%	5	0	0	0	0	0	5	0	0	0	0	0	0	0	40.81%
92	Corporates	1,980	133	122	46	31	53.65%	1,836	149	250	13	26	135	54.11%	1,829	93	313	12	14	168	53.69%	
93	of which: SME	518	22	37	12	6	54.98%	481	30	66	4	6	37	55.70%	476	19	82	4	3	46	55.82%	
94	Retail	1,299	123	152	15	18	49.77%	1,242	109	223	11	14	102	45.98%	1,199	94	281	10	9	124	44.04%	
95	of which: SME	239	29	27	6	6	54.80%	216	31	48	3	5	25	53.02%	209	23	62	3	2	30	52.27%	
96	Secured by mortgages on immovable property	1,060	91	71	12	16	39.76%	1,013	81	128	7	12	50	47.78%	992	63	168	6	7	65	38.68%	
97	of which: SME	182	13	14	3	3	59.86%	169	13	28	2	12	12	47.78%	166	9	33	1	1	16	47.85%	
98	Items associated with particularly high risk	5	0	15	0	0	83.68%	5	0	15	0	0	12	83.34%	5	0	15	0	0	12	83.21%	
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	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	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	16	1	0	0	0	39.21%	15	1	1	0	0	0	40.36%	14	1	2	0	0	1	39.25%	
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	5,024	351	362	74	65	50.66%	4,773	344	621	32	54	303	48.82%	4,700	255	783	28	30	373	47.67%	

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
106	Central banks	482	0	0	0	0	0.00%	482	0	0	0	0	0.00%	482	0	0	0	0	0	0	0	0.00%
107	Central governments	179	0	0	0	0	40.00%	177	3	0	0	0	40.00%	176	4	1	0	0	0	0	0	40.00%
108	Regional governments or local authorities	45	2	2	1	0	40.21%	42	3	3	0	0	1	43.36%	41	3	4	0	0	2	43.72%	
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
112	Institutions	0	0	0	0	0	40.81%	0	0	0	0	0	40.81%	0	0	0	0	0	0	0	40.81%	
113	Corporates	741	109	71	2	7	33.68%	734	84	103	6	5	33	32.40%	714	73	134	5	3	43	31.81%	
114	of which: SME	268	57	35	2	4	30.95%	288	42	51	2	2	15	29.35%	281	45	64	2	1	18	28.56%	
115	Retail	877	169	97	10	31	31.73%	868	136	139	4	7	39	28.29%	838	130	179	3	3	47	28.58%	
116	of which: SME	221	23	46	2	2	35.24%	215	14	62	2	1	19	31.52%	203	12	75	2	0	22	29.53%	
117	Secured by mortgages on immovable property	671	126	34	2	9	25.94%	659	115	57	2	2	15	26.02%	641	110	80	2	6	21	26.26%	
118	of which: SME	101	11	11	1	3	29.61%	99	8	16	1	1	5	30.55%	96	7	21	0	0	6	30.68%	
119	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	0	0.00%	
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
122	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	0.00%	
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
126	Standardised Total	2,993	409	204	13	27	31.51%	2,962	341	303	13	21	89	29.42%	2,890	320	396	11	15	113	28.48%	

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		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
127	Central banks	350	0	0	0	0	0.00%	350	0	0	0	0	0.00%	350	0	0	0	0	0	0	0	0.00%
128	Central governments	177	2	0	0	0	40.63%	175	3	1	0	0	0	40.23%	174	4	1	0	0	0	1	40.21%
129	Regional governments or local authorities	7	0	0	0	0	59.36%	7	0	0	0	0	0	59.29%	7	0	0	0	0	0	0	59.26%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
133	Institutions	0	0	0	0	0	40.81%	0	0	0	0	0	40.81%	0	0	0	0	0	0	0	40.81%	
134	Corporates	515	52	81	3	3	52.01%	494	57	97	3	47	47	48.25%	471	63	114	3	2	52	45.20%	
135	of which: SME	214	27	27	1	2	46.38%	206	28	35	1	15	15	42.27%	196	29	43	1	1	17	39.39%	
136	Retail	445	48	112	5	5	63.47%	434	39	132	5	4	30	60.30%	420	36	150	4	3	87	58.15%	
137	of which: SME	221	18	23	1	1	53.45%	221	17	21	1	13	13	50.00%	216	17	30	1	1	15	49.80%	
138	Secured by mortgages on immovable property	1,328	202	72	3	13	36.18%	1,336	155	110	4	8	35	32.02%	1,323	136	143	3	5	43	30.17%	
139	of which: SME	307	73	27	1	8	42.27%	318	48	42	1	4	16	39.16%	315	40	53	1	2	20	37.57%	
140	Items associated with particularly high risk	19	5	2	0	1	33.14%	17	5	4	0	0	1	30.63%	16	5	6	0	0	2	29.72%	
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0	0.00%	0	0	0	0	0	0	0	0.00%	
143	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	0.00%	
144	Equity	0	0	0																		













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

OTP Bank Nyrt.

		Public guarantees - Actual													
		31/12/2020													
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
1		Central banks													
2		Central governments													
3		Institutions													
4		Corporates													
5		Corporates - Of Which: Specialised Lending													
6		Corporates - Of Which: SME													
7		Retail													
8		Retail - Secured on real estate property													
9		Retail - Secured on real estate property - Of Which: SME													
10		Retail - Secured on real estate property - Of Which: non-SME													
11		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													

		Public guarantees - Actual													
		31/12/2020													
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
19		Central banks													
20		Central governments													
21		Institutions													
22		Corporates													
23		Corporates - Of Which: Specialised Lending													
24		Corporates - Of Which: SME													
25		Retail													
26		Retail - Secured on real estate property													
27		Retail - Secured on real estate property - Of Which: SME													
28		Retail - Secured on real estate property - Of Which: non-SME													
29		Retail - Qualifying Revolving													
30		Retail - Other Retail													
31		Retail - Other Retail - Of Which: SME													
32		Retail - Other Retail - Of Which: non-SME													
33		Equity													
34		Securitisation													
35		Other non-credit obligation assets													
36		IRB TOTAL													

		Public guarantees - Actual													
		31/12/2020													
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
37		Central banks													
38		Central governments													
39		Institutions													
40		Corporates													
41		Corporates - Of Which: Specialised Lending													
42		Corporates - Of Which: SME													
43		Retail													
44		Retail - Secured on real estate property													
45		Retail - Secured on real estate property - Of Which: SME													
46		Retail - Secured on real estate property - Of Which: non-SME													
47		Retail - Qualifying Revolving													
48		Retail - Other Retail													
49		Retail - Other Retail - Of Which: SME													
50		Retail - Other Retail - Of Which: non-SME													
51		Equity													
52		Securitisation													
53		Other non-credit obligation assets													
54		IRB TOTAL													

		Public guarantees - Actual													
		31/12/2020													
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
55		Central banks													
56		Central governments													
57		Institutions													
58		Corporates													
59		Corporates - Of Which: Specialised Lending													
60		Corporates - Of Which: SME													
61		Retail													
62		Retail - Secured on real estate property													
63		Retail - Secured on real estate property - Of Which: SME													
64		Retail - Secured on real estate property - Of Which: non-SME													
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													
70		Securitisation													
71		Other non-credit obligation assets													
72		IRB TOTAL													

		Public guarantees - Actual													
		31/12/2020													
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
73		Central banks													
74		Central governments													
75		Institutions													
76		Corporates													
77		Corporates - Of Which: Specialised Lending													
78		Corporates - Of Which: SME													
79		Retail													
80		Retail - Secured on real estate property													
81		Retail - Secured on real estate property - Of Which: SME													
82		Retail - Secured on real estate property - Of Which: non-SME													
83		Retail - Qualifying Revolving													
84		Retail - Other Retail													
85		Retail - Other Retail - Of Which: SME													
86		Retail - Other Retail - Of Which: non-SME													
87		Equity													
88		Securitisation													
89		Other non-credit obligation assets													
90		IRB TOTAL													

		Public guarantees - Actual													
		31/12/2020													
Row Num	(min EUR, %)	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 Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
91		Central banks													
92		Central governments													
93		Institutions													
94		Corporates													
95		Corporates - Of Which: Specialised Lending													
96		Corporates - Of Which: SME													
97		Retail													
98		Retail - Secured on real estate property													
99		Retail - Secured on real estate property - Of Which: SME													
100		Retail - Secured on real estate property - Of Which: non-SME													
101		Retail - Qualifying Revolving													
102		Retail - Other Retail													
103		Retail - Other Retail - Of Which: SME													
104		Retail - Other Retail - Of Which: non-SME													
105		Equity													
106		Securitisation													
107		Other non-credit obligation assets													
108		IRB TOTAL													





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

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		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	
1	Central banks																						
2	Central governments																						
3	Institutions																						
4	Corporates																						
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME																						
7	Retail																						
8	Retail - Secured on real estate property																						
9	Retail - Secured on real estate property - Of Which: SME																						
10	Retail - Secured on real estate property - Of Which: non-SME																						
11	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																						

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		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	
19	Central banks																						
20	Central governments																						
21	Institutions																						
22	Corporates																						
23	Corporates - Of Which: Specialised Lending																						
24	Corporates - Of Which: SME																						
25	Retail																						
26	Retail - Secured on real estate property																						
27	Retail - Secured on real estate property - Of Which: SME																						
28	Retail - Secured on real estate property - Of Which: non-SME																						
29	Retail - Qualifying Revolving																						
30	Retail - Other Retail																						
31	Retail - Other Retail - Of Which: SME																						
32	Retail - Other Retail - Of Which: non-SME																						
33	Equity																						
34	Securitisation																						
35	Other non-credit obligation assets																						
36	IRB TOTAL																						

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		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	
37	Central banks																						
38	Central governments																						
39	Institutions																						
40	Corporates																						
41	Corporates - Of Which: Specialised Lending																						
42	Corporates - Of Which: SME																						
43	Retail																						
44	Retail - Secured on real estate property																						
45	Retail - Secured on real estate property - Of Which: SME																						
46	Retail - Secured on real estate property - Of Which: non-SME																						
47	Retail - Qualifying Revolving																						
48	Retail - Other Retail																						
49	Retail - Other Retail - Of Which: SME																						
50	Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
52	Securitisation																						
53	Other non-credit obligation assets																						
54	IRB TOTAL																						

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		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	
55	Central banks																						
56	Central governments																						
57	Institutions																						
58	Corporates																						
59	Corporates - Of Which: Specialised Lending																						
60	Corporates - Of Which: SME																						
61	Retail																						
62	Retail - Secured on real estate property																						
63	Retail - Secured on real estate property - Of Which: SME																						
64	Retail - Secured on real estate property - Of Which: non-SME																						
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																						
70	Securitisation																						
71	Other non-credit obligation assets																						
72	IRB TOTAL																						

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021						31/12/2022						31/12/2023									
		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	
73	Central banks																						
74	Central governments																						
75	Institutions																						
76	Corporates																						
77	Corporates - Of Which: Specialised Lending																						
78	Corporates - Of Which: SME																						
79	Retail																						
80	Retail - Secured on real estate property																						
81	Retail - Secured on real estate property - Of Which: SME																						
82	Retail - Secured on real estate property - Of Which: non-SME																						
83	Retail - Qualifying Revolving																						
84	Retail - Other Retail																						
85	Retail - Other Retail - Of Which: SME																						
86	Retail - Other Retail - Of Which: non-SME																						
87	Equity																						
88	Securitisation																						



























































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

OTP Bank Nyrt.

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
106		Central banks																						
107		Central governments																						
108		Regional governments or local authorities																						
109		Public sector entities																						
110		Multilateral Development Banks																						
111		International Organisations																						
112		Institutions																						
113		Corporates																						
114		of which: SME																						
115		Retail	31	14	6	0	1	3	34.57%	34	8	11	0	1	4	33.63%	35	6	14	0	0	4	31.63%	
116		Secured by mortgages on immovable property	23	15	12	0	1	4	33.57%	27	8	14	0	1	5	31.15%	28	6	17	0	0	5	30.00%	
117		of which: non-SME																						
118		Items associated with particularly high risk																						
119		Covered bonds																						
120		Claims on institutions and corporates with a ST credit assessment																						
121		Collective investments undertakings (CIU)																						
122		Equity																						
123		Securitisation																						
124		Other exposures																						
125		Standardised Total	84	55	28	1	4	9	31.41%	96	33	38	1	2	11	29.76%	99	23	45	1	1	13	29.08%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
129		Central banks																						
130		Central governments																						
131		Regional governments or local authorities																						
132		Public sector entities																						
133		Multilateral Development Banks																						
134		International Organisations																						
135		Institutions																						
136		Corporates	22	5	7	1	1	4	58.45%	21	4	8	0	0	4	49.47%	20	3	10	0	0	4	43.64%	
137		of which: SME																						
138		Retail	69	15	24	1	2	13	54.30%	69	9	30	1	1	15	52.05%	67	7	34	1	1	17	51.02%	
139		Secured by mortgages on immovable property																						
140		of which: non-SME																						
141		Items associated with particularly high risk	261	64	24	1	3	5	22.06%	267	44	37	1	2	7	19.30%	268	33	47	1	1	9	18.33%	
142		Covered bonds																						
143		Claims on institutions and corporates with a ST credit assessment																						
144		Collective investments undertakings (CIU)																						
145		Equity																						
146		Securitisation																						
147		Other exposures																						
148		Standardised Total	402	107	61	4	7	23	38.08%	413	71	85	4	4	28	33.28%	411	53	105	3	3	33	31.10%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
149		Central banks																						
150		Central governments																						
151		Regional governments or local authorities																						
152		Public sector entities																						
153		Multilateral Development Banks																						
154		International Organisations																						
155		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157		of which: SME																						
158		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159		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
160		of which: non-SME																						
161		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
162		Covered bonds																						
163		Claims on institutions and corporates with a ST credit assessment																						
164		Collective investments undertakings (CIU)																						
165		Equity																						
166		Securitisation																						
167		Other exposures																						
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
169		Central banks																						
170		Central governments																						
171		Regional governments or local authorities																						
172		Public sector entities																						
173		Multilateral Development Banks																						
174		International Organisations																						
175		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176		Corporates	6	11	28	0	6	24	84.90%	6	5	34	0	2	28	83.85%	6	3	36	0	1	30	83.46%	
177		of which: SME																						
178		Retail	0	0	1	0	0	0	45.48%	0	0	1	0	0	0	44.20%	0	0	1	0	0	0	43.58%	
179		Secured by mortgages on immovable property																						
180		of which: non-SME																						
181		Items associated with particularly high risk																						
182		Covered bonds																						
183		Claims on institutions and corporates with a ST credit assessment																						
184		Collective investments undertakings (CIU)																						
185		Equity																						
186		Securitisation																						
187		Other exposures																						
188		Standardised Total	7	11	28	0	6	24	83.92%	8	5	35	1	2	29	82.93%	7	3	37	1	1	31	82.59%	









# 2021 EU-wide Stress Test: Securitisations

OTP Bank Nyrt.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		<b>Total</b>	<b>0</b>						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
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

OTP Bank Nyrt.

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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	<b>Total risk exposure amount</b>	<b>41,145</b>	<b>42,201</b>	<b>43,077</b>	<b>43,921</b>	<b>43,087</b>	<b>44,912</b>	<b>46,633</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>41,699</b>	<b>42,370</b>	<b>43,158</b>	<b>43,921</b>	<b>43,527</b>	<b>45,134</b>	<b>46,673</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>41,145</b>	<b>42,201</b>	<b>43,077</b>	<b>43,921</b>	<b>43,087</b>	<b>44,912</b>	<b>46,633</b>

## 2021 EU-wide Stress Test: Capital

OTP Bank Nyrt.

Row Number		(mln EUR, %)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	<b>A</b>	<b>OWN FUNDS</b>		7,408	7,567	7,646	7,862	6,792	6,274	5,989
2	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		6,436	6,596	6,922	7,138	5,821	5,550	5,265
3	<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		-324	-324	-324	-324	-324	-324	-324
4	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5	<b>A.1.2</b>	Retained earnings		6,319	6,847	7,287	7,712	6,102	6,082	6,074
6	<b>A.1.3</b>	Accumulated other comprehensive income		82	82	82	82	-103	-103	-103
7	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves		169	169	169	169	-16	-16	-16
8	<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
9	<b>A.1.3.3</b>	Other OCI contributions		-87	-87	-87	-87	-87	-87	-87
10	<b>A.1.4</b>	Other Reserves		283	283	283	283	283	283	283
11	<b>A.1.5</b>	Funds for general banking risk		0	0	0	0	0	0	0
12	<b>A.1.6</b>	Minority interest given recognition in CET1 capital		5	5	5	5	5	5	5
13	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters		-9	-9	-9	-9	-9	-9	-9
14	<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-9	-9	-9	-9	-9	-9	-9
15	<b>A.1.7.2</b>	Cash flow hedge reserve		0	0	0	0	0	0	0
16	<b>A.1.7.3</b>	Other adjustments		0	0	0	0	0	0	0
17	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)		-472	-472	-472	-472	-472	-472	-472
18	<b>A.1.9</b>	(-) 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	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
20	<b>A.1.11</b>	(-) 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	<b>A.1.12</b>	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22	<b>A.1.13</b>	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23	<b>A.1.14</b>	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	<b>A.1.15</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25	<b>A.1.15.1</b>	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26	<b>A.1.16</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27	<b>A.1.17</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28	<b>A.1.18</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	<b>A.1.19</b>	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	<b>A.1.20</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31	<b>A.1.21</b>	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32	<b>A.1.22</b>	Amount subject to IFRS 9 transitional arrangements		-651	-329	-321	-321	-601	-509	-402
33	<b>A.1.22.1</b>	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	141	141	141	141	141	141	141	141
34	<b>A.1.22.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		180	180	180	180	180	180	180
35	<b>A.1.22.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36	<b>A.1.22.4</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		330	8	0	0	280	188	81
37	<b>A.1.22.4.1</b>	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38	<b>A.1.23</b>	Transitional adjustments		578	185	90	0	457	231	40
39	<b>A.1.23.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	<b>A.1.23.2</b>	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41	<b>A.1.23.3</b>	Adjustments due to IFRS 9 transitional arrangements		554	168	80	0	440	221	40
42	<b>A.1.23.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		554	168	80	0	440	221	40
43	<b>A.1.23.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44	<b>A.1.23.4</b>	Other transitional adjustments to CET1 Capital		23	16	9	0	16	9	0
45	<b>A.1.23.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46	<b>A.1.23.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47	<b>A.1.23.4.3</b>	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		23	16	9	0	16	9	0
48	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		0	0	0	0	0	0	0
49	<b>A.2.1</b>	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
50	<b>A.2.2</b>	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	<b>A.2.3</b>	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52	<b>A.2.4</b>	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53	<b>A.2.4.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		6,436	6,596	6,922	7,138	5,821	5,550	5,265
55	<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		972	971	724	724	971	724	724
56	<b>A.4.1</b>	Tier 2 Capital instruments		972	971	724	724	971	724	724
57	<b>A.4.2</b>	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
58	<b>A.4.3</b>	Tier 2 transitional adjustments		0	0	0	0	0	0	0
59	<b>A.4.3.1</b>	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60	<b>A.5</b>	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		0	0	0	0	0	0	0



# 2021 EU-wide Stress Test: Capital

OTP Bank Nyrt.

Row Number	Description	(min EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		41,145	42,201	43,077	43,921	43,087	44,912	46,633
62	<b>B.1</b>	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63	<b>B.2</b>	Adjustments due to IFRS 9 transitional arrangements		554	168	80	0	440	221	40
64	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>		15.43%	15.57%	16.04%	16.25%	13.37%	12.30%	11.28%
65	<b>C.2</b>	<b>Tier 1 Capital ratio</b>		15.43%	15.57%	16.04%	16.25%	13.37%	12.30%	11.28%
66	<b>C.3</b>	<b>Total Capital ratio</b>		17.77%	17.86%	17.72%	17.90%	15.60%	13.90%	12.83%
67	<b>D.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		5,858	6,411	6,832	7,138	5,364	5,319	5,224
68	<b>D.2</b>	<b>TIER 1 CAPITAL (fully loaded)</b>		5,858	6,411	6,832	7,138	5,364	5,319	5,224
69	<b>D.3</b>	<b>TOTAL CAPITAL (fully loaded)</b>		6,830	7,382	7,556	7,862	6,335	6,043	5,948
70	<b>E.1</b>	<b>Common Equity Tier 1 Capital ratio</b>		14.24%	15.19%	15.86%	16.25%	12.45%	11.84%	11.20%
71	<b>E.2</b>	<b>Tier 1 Capital ratio</b>		14.24%	15.19%	15.86%	16.25%	12.45%	11.84%	11.20%
72	<b>E.3</b>	<b>Total Capital ratio</b>		16.60%	17.49%	17.54%	17.90%	14.70%	13.46%	12.76%
73	<b>F</b>	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	<b>G</b>	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	<b>G.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	<b>H.1</b>	<b>Total leverage ratio exposures (transitional)</b>		70,236	70,236	70,236	70,236	70,236	70,236	70,236
77	<b>H.2</b>	<b>Total leverage ratio exposures (fully loaded)</b>		70,236	70,236	70,236	70,236	70,236	70,236	70,236
78	<b>H.3</b>	<b>Leverage ratio (transitional)</b>		9.16%	9.39%	9.86%	10.16%	8.29%	7.90%	7.50%
79	<b>H.4</b>	<b>Leverage ratio (fully loaded)</b>		8.34%	9.13%	9.73%	10.16%	7.64%	7.57%	7.44%
80	<b>P.1</b>	<b>Capital conservation buffer</b>		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81	<b>P.2</b>	<b>Countercyclical capital buffer</b>		0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
82	<b>P.3</b>	<b>O-SII buffer</b>		0.00%	0.00%	0.50%	1.00%	0.00%	0.50%	1.00%
83	<b>P.4</b>	<b>G-SII buffer</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	<b>P.5</b>	<b>Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85	<b>P.5.1</b>	<b>Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV</b>		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86	<b>P.6</b>	<b>Combined buffer</b>		2.59%	2.59%	3.09%	3.59%	2.59%	3.09%	3.59%
87	<b>R.1</b>	<b>Pillar 2 capital requirement</b>		1.38%	1.38%	1.38%	1.38%	1.38%	1.38%	1.38%
88	<b>R.1.1</b>	<b>Of which: CET1</b>		0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%
89	<b>R.2</b>	<b>Total SREP capital requirement</b> (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	<b>R.2.1</b>	<b>Of which: CET1</b>		5.28%	5.28%	5.28%	5.28%	5.28%	5.28%	5.28%
91	<b>R.3</b>	<b>Overall capital requirement</b> (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	<b>R.3.1</b>	<b>Of which: CET1</b> (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

OTP Bank Nyrt.

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	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	<b>Dividend income</b>	1	1	1	1	1	1	1
5	<b>Net fee and commission income</b>	1,088	1,088	1,088	1,088	920	907	890
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	48	2	2	2	-5	1	1
7	<b>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</b>					0		
8	<b>Other operating income not listed above, net</b>	56	32	32	32	30	30	30
9	<b>Total operating income, net</b>	3,336	3,227	3,178	3,144	2,832	2,740	2,643
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-509	-162	-258	-253	-1,042	-715	-600
11	<b>Other income and expenses not listed above, net</b>	-2,059	-2,022	-2,022	-2,022	-2,099	-2,055	-2,055
12	<b>Profit or (-) loss before tax from continuing operations</b>	768	1,044	899	869	-309	-30	-12
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-75	-289	-270	-261	93	9	3
14	<b>Profit or (-) loss after tax from discontinued operations</b>	15						
15	<b>Profit or (-) loss for the year</b>	<b>708</b>	<b>755</b>	<b>629</b>	<b>608</b>	<b>-216</b>	<b>-21</b>	<b>-8</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	137	227	189	183	0	0	0
17	<b>Attributable to owners of the parent net of estimated dividends</b>	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

OTP Bank Nyrt.

		(mln EUR)	1
Row Number	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

Row Number	Net issuance of Additional Tier 1 and Tier 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

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