

# Disclosure by institutions 31 December 2019 Correction



**OTP Bank Plc. separate and consolidated,  
OTP Mortgage Bank Ltd.,  
OTP Building Society Ltd.,  
Merkantil Bank Ltd.**

In line with Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises, and Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012

*(English translation of the original report)*

Budapest, 26 May 2020

The aim of this document is to correct the „Disclosure by institutions 31 December 2019” document, which have been published on April 30 in 2020.

In the „III.5.2. Exposures to credit risk” part of the mentioned document, related to OTP Mortgage Bank, the average exposure of 2019 in the table number **105. (Net exposures broken down by net exposure classes (before credit risk mitigation))** was incorrect, therefore it is corrected as follow.

As published on April 30 in 2020			Corrected version		
Exposures			Exposures		
(in HUF million)	31.12.2019	2019 Average	(in HUF million)	31.12.2019	2019 Average
Exposures to central governments or central banks	29 575	30 767	Exposures to central governments or central banks	29 575	31 035
Exposures to regional governments or local authorities	0	118	Exposures to regional governments or local authorities	0	100
Exposures to public sector entities	18 921	21 294	Exposures to public sector entities	18 921	21 291
Exposures to multilateral development banks	0	0	Exposures to multilateral development banks	0	0
Exposures to international organisation	0	0	Exposures to international organisation	0	0
Exposures to institutions	32 303	39 286	Exposures to institutions	32 303	39 286
Exposures to corporates	2 259	909	Exposures to corporates	2 259	909
Retail exposures	18 520	15 214	Retail exposures	18 520	19 237
Exposures secured by mortgages on immovable property	1 245 469	1 178 469	Exposures secured by mortgages on immovable property	1 245 469	1 178 469
Exposures in default	14 479	15 050	Exposures in default	14 479	15 051
Exposures associated with particularly high risk	420	130	Exposures associated with particularly high risk	420	235
Exposures in the form of covered bonds	0	0	Exposures in the form of covered bonds	0	0
Exposures to institutions and corporates with a short-term credit assessment	0	0	Exposures to institutions and corporates with a short-term credit assessment	0	0
Exposures in the form of units or shares in collective investment undertakings ('CIUs')	0	0	Exposures in the form of units or shares in collective investment undertakings ('CIUs')	0	0
Equity exposures	1 577	1 622	Equity exposures	1 577	1 517
Other items	615	611	Other items	615	566
<b>Total</b>	<b>1 364 138</b>	<b>1 303 471</b>	<b>Total</b>	<b>1 364 138</b>	<b>1 307 695</b>

Note: Corrected cells are highlighted with yellow.