

# Disclosure by institutions 30 June 2021



## **OTP Bank Plc. consolidated**

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, Regulation (EU) 2021/637 and EBA/GL/2020/07 of exposures subject to measures applied in response to the COVID-19 crisis

*(English translation of the original report)*

Budapest, 1 September 2021

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# I. OTP Group

## I.1. Regulatory capital and capital requirements

Chart 1: OTP Key metrics template

million HUF	30.06.2021	31.03.2021	31.12.2020	30.09.2020	30.06.2020
<b>Available own funds (amounts)</b>					
Common Equity Tier 1 (CET1) capital	2 490 376	2 413 576	2 341 874	2 226 107	2 092 926
Tier 1 capital	2 490 376	2 413 576	2 341 874	2 226 107	2 092 926
Total capital	2 835 188	2 765 828	2 695 668	2 578 450	2 443 344
<b>Risk-weighted exposure amounts</b>					
Total risk exposure amount	15 528 188	15 327 556	15 166 966	15 141 076	15 023 300
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>					
Common Equity Tier 1 ratio (%)	16,04%	15,75%	15,44%	14,70%	13,93%
Tier 1 ratio (%)	16,04%	15,75%	15,44%	14,70%	13,93%
Total capital ratio (%)	18,26%	18,04%	17,77%	17,03%	16,26%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,38%	1,38%	1,38%	1,38%	1,38%
of which: to be made up of CET1 capital (percentage points)	0,78%	0,78%	0,78%	0,78%	0,78%
of which: to be made up of Tier 1 capital (percentage points)	1,04%	1,04%	1,04%	1,04%	1,04%
Total SREP own funds requirements (%)	9,38%	9,38%	9,38%	9,38%	9,38%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>					
Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Institution specific countercyclical capital buffer (%)	0,09%	0,09%	0,09%	0,11%	0,12%
Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Other Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	2,00%
Combined buffer requirement (%)	2,59%	2,59%	2,59%	2,61%	4,62%
Overall capital requirements (%)	11,97%	11,97%	11,97%	11,99%	14,00%
CET1 available after meeting the total SREP own funds requirements (%)	7,87%	7,87%	7,86%	7,88%	9,90%
<b>Leverage ratio</b>					
Total exposure measure	26 908 854	26 809 131	25 558 195	25 176 713	23 911 920
Leverage ratio (%)	9,25%	9,00%	9,16%	8,84%	8,75%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>					
Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
Total SREP leverage ratio requirements (%)	3,00%	0,00%	0,00%	0,00%	0,00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>					
Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
Overall leverage ratio requirement (%)	3,00%	0,00%	0,00%	0,00%	0,00%
<b>Liquidity Coverage Ratio</b>					
Total high-quality liquid assets (HQLA) (Weighted value -average)	5 062 273	5 448 867	5 560 090	5 036 994	4 995 058
Cash outflows - Total weighted value	4 077 416	3 917 002	3 721 569	3 770 585	3 477 477
Cash inflows - Total weighted value	1 689 952	1 483 773	1 123 297	882 022	900 615
Total net cash outflows (adjusted value)	2 387 464	2 433 229	2 598 273	2 888 564	2 576 862
Liquidity coverage ratio (%)	212,04%	223,94%	213,99%	174,38%	193,84%
<b>Net Stable Funding Ratio</b>					
Total available stable funding	18 238 115				
Total required stable funding	13 504 346				
NSFR ratio (%)	135,05%				

### I.1.1. Capital adequacy of the OTP Group

The capital requirement calculation of the Group for 30.06.2021 is based on CRR data. The prudential filters and deductions have been applied in line with the CRR during the calculation of regulatory capital.

The Group applied standardized capital calculation method regarding credit and market risk, advanced measurement approach (AMA) and basic indicator approach (BIA) regarding the operational risk. On 30.06.2021 the capital adequacy ratio of OTP Group - with the profit of the first two quarter - was 18.29%. The Group regulatory capital requirement as of 30th June 2021 was HUF 1,240,070 million and the amount of regulatory capital was HUF 2,835,188 million.

#### Chart 2: Overview of total risk exposure amounts

(in HUF million)	Total risk exposure amounts (TREA)		Minimum capital requirements
	30.06.2021	31.03.2021	30.06.2021
<b>Credit risk (excluding CCR)</b>	<b>13 561 026</b>	<b>13 582 206</b>	<b>1 084 882</b>
Of which the standardised approach	13 561 026	13 582 206	1 084 882
<b>CCR</b>	<b>209 389</b>	<b>145 707</b>	<b>16 751</b>
Of which mark to market	194 226	131 461	15 538
Of which CVA	15 163	14 246	1 213
<b>Market risk</b>	<b>402 289</b>	<b>167 371</b>	<b>32 183</b>
Of which the standardised approach	402 289	167 371	32 183
<b>Operational risk</b>	<b>1 355 484</b>	<b>1 432 272</b>	<b>108 439</b>
Of which basic indicator approach	528 686	607 474	42 295
Of which standardised approach	0	0	0
Of which advances measurement approach	826 798	824 797	66 144
<b>Total</b>	<b>15 528 188</b>	<b>15 327 556</b>	<b>1 242 255</b>

### I.1.2. Information about disclosure requirements related to the regulatory capital in line with commission implementing regulation (EU) no. 1423/2013

**Chart 3: Breakdown of regulatory capital including transitional arrangements for mitigating the impact of the application of IFRS9 on own funds in accordance with Article 473a of regulation (EU) No 575/2013**

Common Equity Tier 1 capital: instruments and reserves (in HUF million)		(A) 30.06.2021
1	Capital instruments and the related share premium accounts	28 000
	of which: share	28 000
2	Retained earnings	2 286 042
3	Accumulated other comprehensive income (and other reserves)	82 415
3a	Funds for general banking risk	0
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0
5	Minority interests (amount allowed in consolidated CET1)	1 554
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	169 110
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>2 567 121</b>
Common Equity Tier 1 (CET1) capital: regulatory adjustments (in HUF million)		(A) 30.06.2021
7	Additional value adjustments (negative amount)	-3 457
8	Intangible assets (net of related tax liability) (negative amount)	-167 951
10	Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-7 860
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	
12	Negative amounts resulting from the calculation of expected loss amounts	
13	Any increase in equity that results from securitised assets (negative amount)	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	
15	Defined-benefit pension fund assets (negative amount)	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-68 943
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	

<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments (in HUF million)</b>		<b>(A)</b>
<b>(continuation)</b>		<b>30.06.2021</b>
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	
20b	of which: qualifying holdings outside the financial sector (negative amount)	
20c	of which: securitisation positions (negative amount)	
20d	of which: free deliveries (negative amount)	
21	Deferred tax assets arising from temporary difference (amount above 10 % threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	
22	Amount exceeding the 17,65% threshold (negative amount)	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	
25	of which: deferred tax assets arising from temporary difference	
25a	Losses for the current financial year (negative amount)	
25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	10 702
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	
27a	Other regulatory adjustments (1)	160 766
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-76 745
<b>29</b>	<b>Common Equity Tier 1 (CET1) capital</b>	<b>2 490 376</b>
<b>Additional Tier 1 (AT1) capital: instruments (in HUF million)</b>		<b>(A)</b>
		<b>30.06.2021</b>
30	Capital instruments and the related share premium accounts	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>0</b>

<b>Additional Tier 1 (AT1) capital: regulatory adjustments (in HUF million)</b>		<b>(A)</b> <b>30.06.2021</b>
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	
42a	Other regulatory adjustments to AT1 capital	
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>0</b>
44	<b>Additional Tier 1 (AT1) capital</b>	<b>0</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>2 490 376</b>
<b>Tier 2 (T2) capital: instruments (in HUF million)</b>		<b>(A)</b> <b>30.06.2021</b>
46	Capital instruments and the related share premium accounts	180 167
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	
47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	89 935
47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	179 915
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	374
49	of which: instruments issued by subsidiaries subject to phase out	
50	Credit risk adjustments	
51	<b>Tier 2 (T2) capital before regulatory adjustment</b>	<b>450 391</b>

		(A) 30.06.2021
<b>Tier 2 (T2) capital: regulatory adjustments (in HUF million)</b>		
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-105 580
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>-105 580</b>
58	<b>Tier 2 (T2) capital</b>	<b>344 812</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>2 835 188</b>
60	<b>Total risk weighted assets</b>	<b>15 528 188</b>
<b>Capital ratios and buffers (in HUF million)</b>		(A) 30.06.2021
61	<b>Common Equity Tier 1 (as a percentage of total risk exposure amount)</b>	<b>16,04%</b>
62	<b>Tier 1 (as a percentage of total risk exposure amount)</b>	<b>16,04%</b>
63	<b>Total capital (as a percentage of total risk exposure amount)</b>	<b>18,26%</b>
64	Institution CET1 overall capital requirements	7,09%
65	of which: capital conservation buffer requirement	2,50%
66	of which: countercyclical capital buffer requirement	0,09%
67	of which: systemic risk buffer requirement (2)	0,00%
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,00%
67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0,00%
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)</b>	<b>8,04%</b>



<b>Amounts below the thresholds for deduction (before risk-weighting) (in HUF million)</b>		<b>(A) 30.06.2021</b>
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	33 550
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	
<b>Applicable caps on the inclusion of provisions in Tier 2 (in HUF million)</b>		<b>(A) 30.06.2021</b>
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) (in HUF million)</b>		<b>(A) 30.06.2021</b>
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

(1) Transitional arrangements for mitigating the impact of the introduction of IFRS9 on own funds according to article 473a of 575/2013 EU regulation and deduction due to the insufficient coverage for non-performing exposures in accordance with Article 36 (1) m) point; Articles 47a-47c and Article 469a of CRR..

(2) Capital buffer is not implemented

**Chart 4: The impact of the transitional arrangements for mitigating the impact of the application of IFRS9 on own funds in accordance with Article 473a of regulation (EU) No 575/2013**

(million HUF)		IFRS 9 effect		
		30.06.2021	31.03.2021	31.12.2020
<b>Regulatory capital</b>				
1	Common Equity Tier 1 (CET1) capital	2 490 376	2 413 576	2 341 837
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2 329 087	2 251 795	2 140 127
3	Tier 1 capital	2 490 376	2 413 576	2 341 837
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2 329 087	2 251 795	2 140 127
5	Total capital	2 835 188	2 765 828	2 695 631
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2 673 899	2 604 047	2 493 921
<b>Total risk weighted assets</b>				
7	Total risk weighted assets	15 528 188	15 327 556	15 166 969
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15 366 899	15 165 775	14 965 259
<b>Capital ratios</b>				
9	Common Equity Tier 1 (as a percentage of total risk exposure amount)	16,04%	15,75%	15,44%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,16%	14,85%	14,30%
11	Tier 1 (as a percentage of total risk exposure amount)	16,04%	15,75%	15,44%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,16%	14,85%	14,30%
13	Total capital (as a percentage of total risk exposure amount)	18,26%	18,04%	17,77%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,40%	17,17%	16,66%
<b>Leverage ratio</b>				
15	Total exposure	26 908 854	26 809 131	25 558 195
16	Leverage ratio	9,25%	9,00%	9,16%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,66%	8,40%	8,37%

## I.2. Trading book market and counterparty risks (capital requirements)

Market risk is the risk that movements in market risk factors, including foreign exchange rates, commodity prices, interest rates, credit spreads and equity prices will reduce the group's income or the value of its portfolios.

**Chart 5: Market risk under the standardised approach**

Description (in HUF million)	RWEAs
<b>Outright products</b>	
Interest rate risk (general and specific)	156 928
Equity risk (general and specific)	1 127
Foreign exchange risk	216 915
Commodity risk	27 316
<b>Options</b>	
Simplified approach	0
Delta-plus method	4
Scenario approach	0
Securitisation (specific risks)	0
<b>Total</b>	<b>402 289</b>

**Chart 6: Analysis of CCR exposure by approach**

Description (in HUF million)	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU - Original Exposure Method (for derivatives)	0	0		1,4	0	0	0	0
EU - Simplified SA-CCR (for derivatives)	0	0		1,4	0	0	0	0
SA-CCR (for derivatives)	42 276	108 131		1,4	0	0	215 328	146 780
IMM (for derivatives and SFTs)			0		0	0	0	0
<i>Of which securities financing transactions netting sets</i>			0		0	0	0	0
<i>Of which derivatives and long settlement transactions netting sets</i>			0		0	0	0	0
<i>Of which from contractual cross-product netting sets</i>			0		0	0	0	0
Financial collateral simple method (for SFTs)					0	0	0	0
Financial collateral comprehensive method (for SFTs)					667 880	121 065	121 065	47 446
VaR for SFTs					0	0	0	0
<b>Total</b>					<b>667 880</b>	<b>121 065</b>	<b>336 393</b>	<b>194 226</b>

Chart 7: Transactions subject to own funds requirements for CVA risk

Description (in HUF million)	Exposure value	RWEA
Total transactions subject to the Advanced method	0	0
VaR component (including the 3× multiplier)	0	0
stressed VaR component (including the 3× multiplier)	0	0
Transactions subject to the Standardised method	93 708	15 163
Transactions subject to the Alternative approach (Based on the Original Exposure Method)	0	0
<b>Total transactions subject to own funds requirements for CVA risk</b>	<b>93 708</b>	<b>15 163</b>

Chart 8: CCR exposures by regulatory portfolio and risk weights

Exposure classes (in HUF million)	Risk weight											Total exposure value	
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other		
Central governments or central banks	40 784	17 973	0	0	0	0	0	0	0	0	0	0	58 756
Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0
Multilateral development banks	0	0	0	0	0	0	0	0	5 593	0	0	0	5 593
International organisations	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	93 049	51 296	0	0	15 920	0	0	0	160 266
Corporates	0	0	0	0	0	0	0	0	119 443	2 039	0	0	121 482
Retail	0	0	0	0	0	0	0	3 511	0	0	0	0	3 511
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0
Other items	0	0	0	0	0	0	0	0	1	0	0	0	1
<b>Total</b>	<b>40 784</b>	<b>17 973</b>	<b>0</b>	<b>0</b>	<b>93 049</b>	<b>51 296</b>	<b>0</b>	<b>3 511</b>	<b>140 957</b>	<b>2 039</b>	<b>0</b>	<b>0</b>	<b>349 609</b>

Chart 9: Composition of collateral for CCR exposures

Collateral type (in HUF million)	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency	9 464	2 544	0	7 165	0	0	0	0
Cash – other currencies	0	56 187	13 426	21 627	0	0	0	0
Domestic sovereign debt	0	0	0	0	0	0	0	0
Other sovereign debt	0	0	0	0	0	0	0	0
Government agency debt	0	0	0	0	0	0	0	0
Corporate bonds	0	0	0	0	0	0	0	0
Equity securities	0	0	0	0	0	0	0	0
Other collateral	0	0	0	0	0	0	0	0
<b>Total</b>	<b>9 464</b>	<b>58 731</b>	<b>13 426</b>	<b>28 793</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Chart 10: Exposures to CCPs

(in HUF million)	Exposure value	RWEA
<b>Exposures to QCCPs (total)</b>		412
Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	17 974	361
(i) OTC derivatives	0	0
(ii) Exchange-traded derivatives	0	0
(iii) SFTs	0	0
(iv) Netting sets where cross-product netting has been approved	0	0
Segregated initial margin	13 426	
Non-segregated initial margin	0	0
Prefunded default fund contributions	1	1
Unfunded default fund contributions	0	0
<b>Exposures to non-QCCPs (total)</b>		0
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
(i) OTC derivatives	0	0
(ii) Exchange-traded derivatives	0	0
(iii) SFTs	0	0
(iv) Netting sets where cross-product netting has been approved	0	0
Segregated initial margin	0	
Non-segregated initial margin	0	0
Prefunded default fund contributions	0	0
Unfunded default fund contributions	0	0

### I.3. Countercyclical buffer

In accordance with the Article 140 of CRD, institution-specific countercyclical capital buffer consists of the weighted average of the countercyclical buffer rates that apply in the jurisdictions where the relevant credit exposures of the institution are located. In case of OTP Group the institutions-specific countercyclical buffer rate is not material, only 9 basispoint. It implicates HUF 13 042 m capital buffer.

**Chart 11: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer**

(in HUF million)	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter-cyclical buffer rate (%)	
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Exposure value for non-trading book		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				Total
Bulgaria	2 969 760	0	0	0	0	2 969 760	169 436	0	0	169 436	2 117 950	16,85%	0,50%
Czechia	1 586	0	0	0	0	1 586	119	0	0	119	1 483	0,01%	0,50%
Luxembourg	7 858	0	0	0	0	7 858	860	0	0	860	10 745	0,09%	0,50%
Norway	219	0	0	0	0	219	15	0	0	15	186	0,00%	1,00%
Slovakia	9 410	0	0	0	0	9 410	748	0	0	748	9 348	0,07%	1,00%
Öszesen	2 988 833	0	0	0	0	2 988 833	171 177	0	0	171 177	2 139 712	17,02%	

**Chart 12: Amount of institution-specific countercyclical capital buffer**

(in HUF million)	2021.06.30
Total risk exposure amount	Total
Institution specific countercyclical capital buffer rate	0,09%
<b>Institution specific countercyclical capital buffer requirement</b>	<b>13 042</b>

#### I.4. Leverage ratio

In accordance with the permission of the supervisory authority referring to 575/2013/EU Article 499 (3), the calculation of leverage ratio is based on end-of-quarter data.

**Chart 13: Net exposure value to leverage ratio**

	(million HUF)	Applicable Amount
1	Total assets as per published financial statements	24 550 723
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	100 155
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	0
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustment for eligible cash pooling transactions	0
8	Adjustment for derivative financial instruments	226 996
9	Adjustment for securities financing transactions (SFTs)	122 612
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1 897 517
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0
11a	Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0
11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0
12	Other adjustments	10 851
<b>13</b>	<b>Total exposure measure</b>	<b>26 908 854</b>

Chart 14: Leverage ratio

		(million HUF)	
		CRR leverage ratio exposures	
		30.06.2021	31.03.2021
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	24 829 671	24 566 065
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(General credit risk adjustments to on-balance sheet items)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	-167 942	-182 997
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>24 661 728</b>	<b>24 383 069</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	59 187	54 384
8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0	0
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	0	0
9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	167 809	97 788
9b	Exposure determined under Original Exposure Method	0	0
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	0	0
10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0	0
10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	<b>Total derivatives exposures</b>	<b>226 996</b>	<b>152 172</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	122 612	84 623
16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0	0
17	Agent transaction exposures	0	0
17a	(Exempted CCP leg of client-cleared SFT exposure)	0	0
18	<b>Total securities financing transaction exposures</b>	<b>122 612</b>	<b>84 623</b>



<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	5 170 484	4 988 622
20	(Adjustments for conversion to credit equivalent amounts)	-3 272 967	-2 799 354
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	0	0
<b>22</b>	<b>Off-balance sheet exposures</b>	<b>1 897 517</b>	<b>2 189 267,6</b>
<b>Excluded exposures</b>			
22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0	0
22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0	0
22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0	0
22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0	0
22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0	0
22f	(Excluded guaranteed parts of exposures arising from export credits)	0	0
22g	(Excluded excess collateral deposited at triparty agents)	0	0
22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0	0
22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0	0
22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0	0
<b>22k</b>	<b>(Total exempted exposures)</b>	<b>0</b>	<b>0</b>
<b>Capital and total exposure measure</b>			
<b>23</b>	<b>Tier 1 capital</b>	<b>2 490 376</b>	<b>2 413 576</b>
<b>24</b>	<b>Total exposure measure</b>	<b>26 908 854</b>	<b>26 809 131</b>
<b>Leverage ratio</b>			
25	Leverage ratio (%)	9,25%	9,00%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9,25%	9,00%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	9,25%	9,00%
26	Regulatory minimum leverage ratio requirement (%)	3,00%	0,00%
26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%
26b	of which: to be made up of CET1 capital	0,00%	0,00%
27	Leverage ratio buffer requirement (%)	0,00%	0,00%
27a	Overall leverage ratio requirement (%)	3,00%	0,00%
<b>Choice on transitional arrangements and relevant exposures</b>			
27b	Choice on transitional arrangements for the definition of the capital measure	Definition of Tier 1 Capital with transitional arrangements	

Note: the exposures are calculated according to Article 473a of regulation (EU) No 575/2013, including the impact of transitional arrangements for mitigating the impact of the application of IFRS9.

The change of Tier1 capital and the leverage ratio total assets can have an impact on leverage ratio. Currently the regulatory minimum level for the leverage ratio is 3%. Taking into account that the current level of the leverage ratio exceeds this minimum level, there is no intention of decreasing the leverage ratio. The Group monitors the level of leverage ratio quarterly and as part of Recovery Plan indicators informs the Asset-Liability Committee. If the leverage ratio reaches critical level, the Asset-Liability Committee asks the competent departments to prepare action plan in order to handle the breaching the minimum level.

**Chart 15: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)**

	(million HUF)	CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>24 657 679</b>
EU-2	Trading book exposures	246 394
EU-3	Banking book exposures, of which	24 411 285
EU-4	Covered bonds	89 002
EU-5	Exposures treated as sovereigns	7 400 271
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	352 336
EU-7	Institutions	989 588
EU-8	Secured by mortgages of immovable properties	5 245 612
EU-9	Retail exposures	4 463 244
EU-10	Corporate	4 026 929
EU-11	Exposures in default	297 613
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1 546 690

## I.5. Credit risk adjustments

### I.5.1. Valuation and provisions

**Chart 16: Changes of non-performing loan exposures**

	(in HUF million)	Gross carrying value defaulted exposures
<b>1</b>	<b>Opening balance - 31.03.2021</b>	<b>849 474</b>
2	Loans and debt securities that have defaulted since the last reporting period	70 168
3	Returned to non-defaulted status	15 890
4	Amounts written-off	25 198
5	Other changes*	-51 819
<b>6</b>	<b>Closing balance - 30.06.2021 (6 = 1 + 2 - 3 - 4 + 5)</b>	<b>826 734</b>

\* Contains the IFRS 9 transitional difference

## I.5.2. Exposures to credit risks

The presented RWAs and exposures in this chapter are calculated according to Article 473a of regulation (EU) No 575/2013, including the impact of transitional arrangements for mitigating the impact of the application of IFRS9.

**Chart 17: Credit quality of forborne exposures**

(in HUF million)	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
Loans and advances	777 464	334 840	333 632	331 318	-84 827	-181 980	647 173	111 942
<i>Central banks</i>	0	0	0	0	0	0	0	0
<i>General governments</i>	248	0	0	0	-23	0	0	0
<i>Credit institutions</i>	0	0	0	0	0	0	0	0
<i>Other financial corporations</i>	2 547	7 632	7 632	7 632	-442	-7 597	2 107	0
<i>Non-financial corporations</i>	286 669	108 386	107 178	108 380	-48 739	-54 259	226 290	41 524
<i>Households</i>	487 999	218 822	218 822	215 305	-35 623	-120 123	418 776	70 418
Debt securities	0	0	0	0	0	0	0	0
Loan commitments given	17 118	1 511	1 511	1 511	-1 795	-268	5 784	71
<b>Total</b>	<b>794 582</b>	<b>336 351</b>	<b>335 143</b>	<b>332 828</b>	<b>-86 621</b>	<b>-182 248</b>	<b>652 957</b>	<b>112 013</b>

Chart 18: Quality of non-performing exposures by geography

(in HUF million)	Gross carrying amount			Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	Of which non-performing		Of which loans and advances subject to impairment			
		Of which defaulted				
<b>On-balance-sheet exposures</b>	22 216 821	846 758	841 734	21 175 669	-862 299	-17 285
Hungary	9 903 909	202 158	200 340	8 919 083	-208 768	-8 950
Republic of Bulgaria	2 957 062	195 712	195 712	2 942 777	-203 283	0
Republic of Croatia	1 974 632	154 468	154 467	1 954 602	-103 960	-8 334
Republic of Serbia	1 736 231	49 681	49 675	1 726 316	-46 484	0
Republic of Slovenia	1 052 500	12 331	12 331	1 052 500	-15 457	0
Romania	1 147 943	55 594	54 274	1 144 838	-52 807	0
Other countries	3 444 544	176 814	174 936	3 435 552	-231 539	0
<b>Off-balance-sheet exposures</b>	5 327 424	13 369	13 368		-50 994	
Hungary	2 288 535	4 219	4 219		-12 444	
Republic of Bulgaria	573 699	1 186	1 186		-6 152	
Republic of Croatia	479 926	1 950	1 950		-4 765	
Republic of Serbia	361 248	1 628	1 628		-3 416	
Russian Federation	280 209	726	726		-7 601	
Republic of Slovenia	285 546	1 800	1 800		-3 587	
Other countries	1 058 261	1 860	1 859		-13 029	
<b>Total</b>	<b>27 544 245</b>	<b>860 127</b>	<b>855 102</b>	<b>21 175 669</b>	<b>-862 299</b>	<b>-17 285</b>

Chart 19: Credit quality of loans and advances to non-financial corporations by industry

(in HUF million)	Gross carrying amount			Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures	
	Of which non-performing		Of which loans and advances subject to impairment			
		Of which defaulted				
Agriculture, forestry and fishing	465 130	12 101	11 478	465 089	-14 086	0
Mining and quarrying	63 742	1 758	1 729	63 742	-1 725	0
Manufacturing	1 074 311	53 480	52 920	1 074 185	-47 107	-55
Electricity, gas, steam and air conditioning supply	295 644	4 062	4 033	295 530	-5 035	0
Water supply	50 309	378	378	50 308	-1 080	0
Construction	455 815	26 794	26 598	450 095	-19 954	-5 451
Wholesale and retail trade	1 371 454	44 537	44 243	1 371 347	-46 602	0
Transport and storage	470 119	20 799	19 938	470 101	-14 223	0
Accommodation and food service activities	343 179	14 217	14 170	343 090	-41 850	0
Information and communication	177 868	3 383	3 354	177 868	-5 092	0
Financial and insurance activities	96 373	2 635	2 634	95 261	-2 492	0
Real estate activities	646 963	20 997	20 643	646 827	-34 256	0
Professional, scientific and technical activities	186 868	9 674	9 631	183 980	-6 447	-2 883
Administrative and support service activities	206 001	6 696	6 664	205 992	-6 051	0
Public administration and defence, compulsory social security	498	6	6	498	-8	0
Education	11 951	244	241	11 951	-438	0
Human health services and social work activities	39 463	1 171	998	39 448	-1 226	0
Arts, entertainment and recreation	15 885	401	395	15 885	-825	0
Other services	174 337	18 623	18 603	174 292	-23 456	-1
<b>Total</b>	<b>6 145 908</b>	<b>241 957</b>	<b>238 658</b>	<b>6 135 488</b>	<b>-271 950</b>	<b>-8 391</b>

Chart 20: Collateral obtained by taking possession and execution processes

(in HUF million)	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)	17	-17
Other than PP&E	5 077	-2 299
<i>Residential immovable property</i>	1 356	-109
<i>Commercial immovable property</i>	2 732	-2 040
<i>Movable property (auto, shipping, etc)</i>	483	-41
<i>Equity and debt instruments</i>	0	0
<i>Other</i>	506	-109
<b>Total</b>	<b>5 095</b>	<b>-2 317</b>

Chart 21: Overview of CRM techniques

(million HUF)	Exposures unsecured - Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	27 951 933	1 633 887	196 540	1 437 348	0
Total debt securities	0	0	0	0	0
<b>Total exposures</b>	<b>27 951 931</b>	<b>1 633 887</b>	<b>196 540</b>	<b>1 437 348</b>	<b>0</b>
Of which defaulted	295 585	9 612	499	9 113	0

Note: the table contains exposures secured by financial collaterals and guarantees. Exposures secured by mortgage collaterals are included in "exposures unsecured" column.

Chart 22: Credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis

(in HUF million)	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
	Performing				Non performing			Performing				Non performing			
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Inflows to non-performing exposures	
Loans and advances subject to moratorium	106 953	96 835	22 861	15 845	10 118	4 849	9 931	-7 512	-4 146	-1 649	-760	-3 367	-1 361	-3 312	3 067
of which: Households	64 248	62 231	16 051	11 647	2 017	909	1 969	-2 766	-2 014	-1 109	-456	-752	-351	-724	632
of which: Collateralised by residential immovable property	21 784	20 742	9 685	8 812	1 042	488	1 039	-579	-335	-137	-100	-244	-77	-243	310
of which: Non-financial corporations	42 611	34 510	6 810	4 198	8 101	3 940	7 962	-4 746	-2 132	-541	-304	-2 615	-1 010	-2 587	2 435
of which: Small and Medium-sized Enterprises	30 168	26 700	6 239	3 919	3 467	962	3 453	-3 035	-1 894	-465	-279	-1 142	-210	-1 134	527
of which: Collateralised by commercial immovable property	13 231	7 941	2 516	1 964	5 290	2 063	5 286	-2 173	-480	-182	-145	-1 693	-383	-1 690	45

The Group implemented the application of those legislative and non-legislative moratoria on loan repayments which may include the suspend, postpone or reduce the payment (principal, interest or both) within a limited period of time with the purpose to offer solution for clients' short-term liquidity shortage which is caused by this extraordinary pandemic situation.

**Chart 23: Volume of loans and advances subject to legislative and non-legislative moratoria by residual maturity of these moratoria**

(in HUF million)	Number of obligors	Gross carrying amount							
		Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
				<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
Loans and advances for which moratorium was offered	795 604	2 953 953							
Loans and advances subject to moratorium (granted)	783 728	2 845 700	2 572 185	2 738 747	86 557	20 341	27	8	19
of which: Households		1 864 609	1 774 994	1 800 361	52 911	11 337	0	0	0
of which: Collateralised by residential immovable property		966 848	912 789	945 064	16 396	5 388	0	0	0
of which: Non-financial corporations		930 233	780 956	887 622	33 552	9 003	27	8	19
of which: Small and Medium-sized Enterprises		575 339	495 704	545 171	22 294	7 873	0	0	0
of which: Collateralised by commercial immovable property		453 219	366 965	439 988	8 684	4 547	0	0	0

The length of the applied moratoria is driven by the legislative conditions or industry level agreement as per the type (legislative /non-legislative) of the moratoria. The moratorium based payment facilities are revised how it is required by legal sources or industry level agreements.

**Chart 24: Newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis**

(in HUF million)	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forbore	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	464 605	288	347 103	3 236
of which: Households	8 984			181
of which: Collateralised by residential immovable property	265			22
of which: Non-financial corporations	454 580	238	338 510	3 055
of which: Small and Medium-sized Enterprises	415 517			3 034
of which: Collateralised by commercial immovable property	46 684			495

The measure and the length of the moratorium related state guarantees depends of the concerning conditions of the given state subsidy.

## I.6. Use of external credit assessment institutions

Chart 25: Exposures broken down by credit quality steps (CQS) of obligors

(million HUF)	Risk weight										Total	Of which unrated
	0%	4%	10%	20%	35%	50%	75%	100%	150%	250%		
<b>Total</b>	<b>8 143 675</b>	<b>0</b>	<b>0</b>	<b>728 368</b>	<b>2 557 077</b>	<b>1 181 998</b>	<b>5 000 876</b>	<b>8 283 756</b>	<b>119 950</b>	<b>49 744</b>	<b>26 065 444</b>	<b>22 543 727</b>
Exposures to central governments or central banks	7 634 049	0	0	68 869	0	255 734	0	678 340	0	0	8 636 992	6 620 462
Exposures to regional governments or local authorities	0	0	0	126 767	0	352	0	18 114	0	0	145 233	140 886
Exposures to public sector entities	33 671	0	0	99	0	0	0	130 454	0	0	164 224	119 378
Exposures to multilateral development banks	0	0	0	11 387	0	0	0	5 192	0	0	16 579	4 595
exposures to international organisation	0	0	0	0	0	0	0	0	0	0	0	0
Exposures to institutions	0	0	0	510 334	0	481 898	0	67 154	687	0	1 060 073	216 490
Exposures to corporates	0	0	0	0	0	4 757	0	4 714 925	2	0	4 719 684	4 457 784
Retail exposures	0	0	0	0	0	0	3 986 448	0	0	0	3 986 448	3 962 278
Exposures secured by mortgages on immovable property	0	0	0	0	2 557 077	350 255	1 014 428	1 494 506	0	0	5 416 266	5 115 107
Exposures in default	0	0	0	0	0	0	0	223 683	67 224	0	290 907	307 591
Exposures associated with particularly high risk	0	0	0	0	0	0	0	0	52 037	0	52 037	50 288
Exposures in the form of covered bonds	0	0	0	0	0	89 002	0	0	0	0	89 002	87 960
Exposures to institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
Exposures in the form of units or shares in collective investment undertakings ("CUIs")	0	0	0	0	0	0	0	27 978	0	0	27 978	23 260
Equity exposures	0	0	0	0	0	0	0	64 474	0	37 904	102 378	82 161
Other items	475 955	0	0	10 912	0	0	0	858 936	0	11 840	1 357 643	1 355 487

## I.7. Liquidity risk

### Chart 26: Liquidity coverage ratio

in million HUF		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	30.06.2021	31.03.2021	31.12.2020	30.09.2020	30.06.2021	31.03.2021	31.12.2020	30.09.2020
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					5 182 710	5 111 281	5 000 372	4 898 690
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	12 445 922	12 178 803	11 532 980	10 741 947	811 149	808 542	778 920	741 860
3	Stable deposits	8 288 228	8 074 353	7 790 630	7 359 607	414 411	403 718	389 532	367 980
4	Less stable deposits	2 810 765	2 737 397	2 703 946	2 679 173	336 561	327 447	324 455	321 121
5	Unsecured w wholesale funding	5 176 656	5 001 296	4 834 562	4 662 392	2 435 368	2 349 084	2 304 151	2 251 490
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	224 460	250 619	235 129	212 674	57 993	65 379	59 600	52 644
7	Non-operational deposits (all counterparties)	4 950 057	4 748 103	4 596 680	4 447 080	2 375 236	2 281 133	2 241 799	2 196 209
8	Unsecured debt	2 139	2 573	2 752	2 638	2 139	2 573	2 752	2 638
9	Secured w wholesale funding					0	0	0	0
10	Additional requirements	2 508 487	2 401 124	2 420 189	2 478 099	380 809	354 526	368 199	396 483
11	Outflows related to derivative exposures and other collateral requirements	56 185	57 352	63 185	69 162	56 185	57 352	63 185	69 162
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	2 452 302	2 343 772	2 357 004	2 408 938	324 624	297 174	305 014	327 322
14	Other contractual funding obligations	172 221	141 105	129 329	125 397	134 249	108 886	97 567	97 838
15	Other contingent funding obligations	1 874 416	1 823 323	1 677 488	1 499 958	42 714	42 519	42 645	41 578
16	<b>TOTAL CASH OUTFLOWS</b>					3 804 290	3 663 557	3 591 482	3 529 250
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	72 689	62 379	54 187	47 194	606	606	0	823
18	Inflows from fully performing exposures	1 318 037	1 129 888	895 280	767 221	1 116 797	935 065	701 808	572 675
19	Other cash inflows	142 920	148 958	176 763	184 597	138 919	144 906	172 675	180 532
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	<b>TOTAL CASH INFLOWS</b>	1 533 646	1 341 225	1 126 230	999 013	1 256 321	1 080 577	874 483	754 031
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	1 533 646	1 341 225	1 126 230	999 013	1 256 321	1 080 577	874 483	754 031
<b>TOTAL ADJUSTED VALUE</b>									
21	<b>LIQUIDITY BUFFER</b>					5 182 710	5 111 281	5 000 372	4 898 690
22	<b>TOTAL NET CASH OUTFLOWS</b>					2 547 969	2 582 980	2 717 000	2 775 219
23	<b>LIQUIDITY COVERAGE RATIO</b>					204%	199%	185%	177%



Chart 27: Net Stable Funding Ratio

(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	0	0	0	2 835 187 959 423	2 835 187 959 423
2	Own funds	0	0	0	2 835 187 959 423	2 835 187 959 423
3	Other capital instruments		0	0	0	0
4	Retail deposits		12 068 962 901 010	322 203 243 745	428 375 373 733	12 029 899 213 847
5	Stable deposits		8 855 658 700 738	133 827 495 955	11 702 115 176	8 551 714 002 034
6	Less stable deposits		3 213 304 200 272	188 375 747 790	416 673 258 558	3 478 185 211 813
7	Wholesale funding:		5 826 870 396 323	184 098 375 274	970 566 426 033	3 360 671 869 728
8	Operational deposits		213 511 537 127	0	0	269 811 329
9	Other wholesale funding		5 613 358 859 196	184 098 375 274	970 566 426 033	3 360 402 058 399
10	Interdependent liabilities		177 187 845 257	74 197 731 551	455 757 267 663	0
11	Other liabilities:	11 278 852 326	1 184 414 841 263	21 090 085 525	1 810 418 150	12 355 460 912
12	NSFR derivative liabilities	11 278 852 326				
13	All other liabilities and capital instruments not included in the above categories		1 184 414 841 263	21 090 085 525	1 810 418 150	12 355 460 912
14	Total available stable funding (ASF)					18 238 114 503 910
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					606 086 547 047
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		136 206 955	0	10 352 223 774	8 915 166 120
16	Deposits held at other financial institutions for operational purposes		0	0	0	0
17	Performing loans and securities:		3 045 546 986 892	1 254 438 823 432	9 770 285 493 689	9 505 973 021 069
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		46 470 155 368	8 241 769 793	38 201 589 570	42 322 474 466
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		0	0	0	0
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		1 916 005 829 527	1 033 985 974 989	6 306 208 205 575	8 684 562 716 090
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		258 978 061 768	159 044 604 652	3 312 850 515 607	2 363 262 989 638
22	Performing residential mortgages, of which:		165 603 530 290	109 806 848 836	2 787 136 730 804	0
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		133 291 977 687	88 092 605 050	2 244 356 395 556	0
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on- balance sheet products		917 467 471 708	102 404 229 814	638 738 967 740	779 087 830 512
25	Interdependent assets		2 517 899 123	10 128 229 228	450 857 682 299	0
26	Other assets:	0	517 288 267 829	71 871 027 675	2 994 051 175 741	3 263 407 971 350
27	Physical traded commodities				0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				25 864 020 694	21 984 417 590
29	NSFR derivative assets				0	0
30	NSFR derivative liabilities before deduction of variation margin posted				56 828 741 453	2 841 437 073
31	All other assets not included in the above categories		434 595 505 682	71 871 027 675	2 994 051 175 741	3 238 582 116 688
32	Off-balance sheet items		2 304 252 686 645	5 049 673 195	7 103 652 946	119 963 262 570
33	Total RSF					13 504 345 968 155
34	Net Stable Funding Ratio (%)					135,1%