Disclosure of OTP Bank Plc.
30 June 2016

OTP Bank's consolidated and standalone data

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, 31 August 2016

I. OTP Group

I.1. Regulatory capital and capital requirements

I.1.1. Capital adequacy of the OTP Group

The capital requirement calculation of the Group for 30.06.2016 is based on IFRS 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 30.06.2016 the capital adequacy ratio of OTP Group was 15.78%. The Group regulatory capital requirement as of 30th June 2016 was HUF 537,912 million, the amount of regulatory capital was HUF 1,060,918 million.

OTP Group's capital requirement

Capital requirement of OTP Group	
(million HUF)	**30.06.2016**
Total capital requirement	**537 912**
Capital requirement of capital and counterparty risk	428 328
Capital requirement of market risk	36 283
Capital requirement of operational risk	73 301

The total RWA containing credit and counterparty risk RWA of OTP Group was HUF 5,338,846 million on 30.06.2016 the total capital requirement containing credit and counterparty risk capital requirement was HUF 427,107 million without the value of Credit Value Adjustment.

RWA and capital requirement of credit and counterparty credit risks and free deliveries on 30.06.2016

(million HUF)	Risk weighted assets	Capital requirement
Total	**5 338 846**	**427 107**
Central governments or central banks	210 757	16 861
Regional governments or local authorities	14 892	1 191
Public sector entities	47 048	3 764
International organisations	0	0
Multilateral development banks	0	0
Insitutions	189 815	15 185
Corporate	1 712 807	137 025
Retail	1 320 226	105 618
Secured by real estate property	1 109 140	88 731
Past due items	305 237	24 419
Items associated w ith particular high risk	27 354	2 188
Collective investment undertakings	16 268	1 301
Equity exposures	8 074	646
Other items	377 228	30 178

I.1.2. Information about disclosure requirements related to the regulatory capital in line with Commission Implementing Regulation (EU) No. 1423/2013

	Common Equity Tier 1 capital: instruments and reserves (in HUF million)	(A) 30 June 2016	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) No 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) 575/2013
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1 160 525		
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-275 518		
29	**Common Equity Tier 1 (CET1) capital**	**885 007**		
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0		
44	**Additional Tier 1 (AT1) capital**	**0**		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**885 007**		
51	Tier 2 (T2) capital before regulatory adjustment	175 911		
57	Total regulatory adjustments to Tier 2 (T2) capital	0		
58	**Tier 2 (T2) capital**	**175 911**		
59	**Total capital (TC = T1 + T2)**	**1 060 918**		
61	**Common Equity Tier 1 (as a percentage of total risk exposure amount**	**13,16%**	92 (2) (a), 465	
62	**Tier 1 (as a percentage of total risk exposure amount**	**13,16%**	92 (2) (b), 465	
63	**Total capital (as a percentage of total risk exposure amount**	**15,78%**	92 (2) (c)	

I.2. 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. The Group calculates the leverage ratio without the transitional provisions according to the article 499 (1) of CRR.

Leverage ratio	
(million HUF)	**30.06.2016**
Total exposure	11 634 868
Tier 1 capital	885 007
Leverage ratio	**7,61%**

II. OTP Bank

II.1. Regulatory capital and capital requirements

II.1.1. Capital adequacy of the OTP Bank

The capital requirement calculation of OTP Bank for 30.06.2016 is based on Hungarian Accounting Standards (HAS) and audited data.

OTP Bank applied standardized capital calculation method regarding credit and market risk, and advanced measurement approach (AMA) regarding the operational risk. OTP Bank regulatory capital requirement as of 30.06.2016 was HUF 324,820 million, the amount of regulatory capital was HUF 1,164,068 million. The capital adequacy ratio calculated in line with article 92 of CRR stood at 28.67%.

OTP Bank's capital requirement

Capital requirement of OTP Bank (million HUF)	30.06.2016
Total capital requirement	**324 820**
Capital requirement of capital and counterparty risk	257 589
Capital requirement of market risk	45 869
Capital requirement of operational risk	21 362

The total RWA, containing credit and counterparty risk RWA of OTP Bank, was HUF 3,205,939 million as of 30.06.2016; its audited total capital requirement, containing credit and counterparty risk capital requirement, was HUF 256,474 million without the value of Credit Value Adjustment.

RWA and capital requirement of credit and counterparty credit risks and free deliveries on 30.06.2016

(million HUF)	RWA	Capital requirement
Total	**3 205 939**	**256 474**
Exposures to central governments or	40 582	3 247
Exposures to regional governments or local	7 477	598
Exposures to public sector entities	40 203	3 216
Exposures to international organisations	0	0
Exposures to institutions	279 256	22 340
Exposures to corporates	1 306 814	104 545
Retail exposures	281 402	22 512
Exposures secured by mortgages on	226 650	18 132
Exposures in default	38 442	3 075
Exposures associated w ith particularly	885 380	70 830
Exposures in the form of covered bonds	4 437	355
Exposures in the form of units or shares in	5 894	472
Equity exposures	14 330	1 146
Other items	75 072	6 006

II.1.2. Information about disclosure requirements related to the regulatory capital in line with Commission Implementing Regulation (EU) No. 1423/2013

	Common Equity Tier 1 capital: instruments and reserves (in HUF million)	(A) 31 December 2015	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) No 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) 575/2013
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1 076 166		
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-36 377		
29	**Common Equity Tier 1 (CET1) capital**	**1 039 789**		
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0		
44	**Additional Tier 1 (AT1) capital**	**0**		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**1 039 789**		
51	Tier 2 (T2) capital before regulatory adjustment	164 919		
57	Total regulatory adjustments to Tier 2 (T2) capital	-40 640		
58	**Tier 2 (T2) capital**	**124 279**		
59	**Total capital (TC = T1 + T2)**	**1 164 068**		
61	**Common Equity Tier 1 (as a percentage of total risk exposure amount**	**25,61%**	**92 (2) (a), 465**	
62	**Tier 1 (as a percentage of total risk exposure amount**	**25,61%**	**92 (2) (b), 465**	
63	**Total capital (as a percentage of total risk exposure amount**	**28,67%**	**92 (2) (c)**	

II.2. 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. OTP Bank calculates the leverage ratio without the transitional provisions according to the article 499 (1) of CRR.

Leverage ratio

(million HUF)	30.06.2016
Total exposure	7 862 290
Tier 1 capital	1 039 789
Leverage ratio	**13,23%**