# Composition of capital as of 30 September 2011 (CRD3 rules)

OTP BANK NYRT. Name of the bank: HU036

Constal mosition CRD2 mules	Septen	nber 2011	Deferences to CODED was all the			
Capital position CRD3 rules	Million EUR	% RWA	References to COREP reporting			
A) Common equity before deductions (Original own funds without hybrid instruments	3,411		COREP CA 1.1 - hybrid instruments and government support measures other than			
and government support measures other than ordinary shares) (+)	3,411		ordinary shares			
Of which: (+) eligible capital and reserves	4,298		COREP CA 1.1.1 + COREP line 1.1.2.1			
Of which: (-) intangibles assets (including goodwill)	-887		Net amount included in T1 own funds (COREP line 1.1.5.1)			
Of which: (-/+) adjustment to valuation differences in other AFS assets (1)	-57		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)			
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1		COREP CA 1.3.T1* (negative amount)			
Of which: (-) deductions of participations and subordinated claims	-1		Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/E0 and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)			
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	0		COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)			
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)			
C) Common equity (A+B)	3,410	12.49%				
Of which: ordinary shares subscribed by government	0		Paid up ordinary shares subscribed by government			
D) Other Existing government support measures (+)	0					
E) Core Tier 1 including existing government support measures (C+D)	3,410	12.49%	Common equity + Existing government support measures included in T1 other than ordinary shares			
Shortfall to 9% before application sovereign capital buffer	0	0.00%	9%RWA-Core Tier 1 including existing government support measures; if >0.			
F) Hybrid instruments not subscribed by government	375		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government			
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	3,785	13.86%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)			
RWA as of end September 2011 including add-on for CRD3 (2)	27,301					
Of which: RWA add-on for CRD III as of end September 2011 (2)	1					
Sovereign Capital buffer						
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	36		Please report the prudential filter as a positive number if the AFS revaluation reserve for sovereign assets is negative. Please report the prudetnial filter as a negative number if the AFS revaluation reserve is positive. If the bank does not apply a prudential filter on AFS sovereign assets, please fill in zero.			
H) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios (3).	-3		Difference between the book value and the fair value at the reference date. Please provide a positive number if the book value is larger than the fair value of sovereign assets. Please provide a negative number if the book value is smaller than the fair value of the sovereign assets.			
Sovereign capital buffer for exposures in EEA (G+H)	33	0.12%	Sum of Prudential filter and valuation. If negative it is set to 0			
		0.000/	9%RWA-(Core Tier 1 including existing government support measures-Sovereign			
Overall Shortfall after including sovereign capital buffer	0	0.00%	capital buffer for exposures in EEA); if >0.			

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

OTP BANK NYRT.

turity		GROSS DIRECT LONG E			nd write-off exposures (	CT POSITIONS long) net of cash short po here there is maturity mat		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	<u>Memo Item</u>	Provisions and write-off on	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
Residual Ma	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts)  (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Austria	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M		0	0	0	0	0	0	0	0	0	, ,	0	0	0
1Y 2V		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Belgium	0	0	0	0	0	0	0	0	0		0	0	0
5Y 10Y	- 0.9iwiii	0	0	0	0	0 0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0	0	0	0	0
3M		11	0	1	0	0	11_	0	28	0		0	0	0
1Y		21	1	21	11	0	3	0	0	6		0	0	0
3Y	Bulgaria	12	0	12	4	0	5	0	0	3		0	0	0
5Y 10Y	Bulgaria	29 30	2	29 30	21 12	0	6 11	0	0	7		0	-1	0
15Y Tot		2	0	2	2	0	0	0	0	0		0	0	0
		96	0	96	52 0	0	25 0	0	28 0	19 0	0	0	-1 0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	C. 100 T. 10	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
Tot 3M		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Crash Danublia	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Czech Republic	0	0	0	0	0	0	0	0	0		0	0	0
2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
Tot 3M		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Donmark	0	0	0	0	0 0	0	0	0	0		0	0	0
5Y	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
3M		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
3Y	Eatonia	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	Ö	0		0	0	Ö
21/1		0	0	0	0	0	0	0	0	0	0	0	0	0
1Y 2Y 3Y 5Y 10Y 15Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y 3Y	<b>-</b>	0	0	0	0	0 0	0	0	0	0		0	0	0
5Y	Finland	0	0	0	0	0	0	0	0	0		0	0	0
10Y 15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y	France	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
-														

ıturity			ECT LONG EX	XPOSURES (accou provisions) <sup>(1)</sup>		and write-off exposures (I	CT POSITIONS long) net of cash short ponere there is maturity mat	osition of sovereign debt	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and write-off on	Prudential filter AFS sovereign assets		Fair value of Cash flow and fair value
Residual Ma	Country			of which: <u>loans</u> advances in the and Loans ar receivables portf	HTM   nd	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Carraian assata	value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts)  (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y	Germany	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Greece <sup>(5)</sup>	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
	Hungary	26 16 34 52 49 77 51 3,0	2 1 1 9 8 7 5	71 87 91 69 124 191 176 810	263 162 341 524 493 774 513 3,070	130 53 195 337 296 535 342 1,888	0 0 0 0 0 0 0	11 18 11 5 12 12 -6 64	0 0 0 0 0 0 0	0 0 0 0 0 0	123 91 134 180 190 226 176 1,121	0	-2 -1 -7 5 3 30 9	2 1 7 -5 -3 -30 -9 -37	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Iceland	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Ireland	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Italy	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Latvia	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Liechtenstein	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Lithuania	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Luxembourg	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

turity		GROSS D	VIRECT LONG E value gross of		(accounting		nd write-off exposures (	CT POSITIONS long) net of cash short ponere there is maturity mat	esition of sovereign debt	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	<u>Memo Item</u>	Provisions and write-off on	Prudential filter AFS sovereign assets		Fair value of Cash flow and fair value
Residual Ma	Country			advances	loans and in the HTM ans and s portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value  Debt securities in HTM and Loans and Receivables portfolios	0	value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Malta		0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M 1Y 2Y 3Y 5Y 10Y 15Y	Netherlands		0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
	Norway		0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Poland		0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Portugal		0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Romania		10 21 4 0 11 0 65		0 0 0 0 0 0 0 6 0 7	19 10 21 4 0 11 0 65	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	12 21 4 0 13 0 69	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot 3M	Slovakia		14 42 32 2 8 10 107 0		2 1 2 8 0	14 42 32 2 8 10 107 0	0 4 30 0 0 0 0 34	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	14 37 1 2 8 10 73	0	0 0 -2 0 0 0 -2 0	0 0 2 0 0 0 2 0	0 0 0 0 0 0
2Y 3Y 5Y 10Y 15Y Tot	Slovenia		0 0 0 0 0 0 0		0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Spain		0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Sweden		0 0 0 0 0 0	(	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

ıturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIREC nd write-off exposures (l r counterparties only wh	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and write-off on	Prudential filter AFS sovereign assets	•	Fair value of Cash flow and fair value		
Residual Ma	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	fair and Receivables		value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
3M		0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
5Y	o mod migaem	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	<del>0</del>					0
3M 1Y 2Y 3Y 5Y 10Y 15Y		0	0	0	0	0	0	0	0	0	0	0	0	0
		, v	,			<u> </u>	, , , , , , , , , , , , , , , , , , ,		<u> </u>	<u> </u>	· ·		· ·	
[	TOTAL EEA 30	3,355	851	3,339	1,974	0	89	0	28	1,282	0	36	-36	0

### Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

  (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

  (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with
- full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

## Composition of RWA as of 30 September 2011

Name of the bank: HU036 OTP BANK NYRT.

### (in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA (1)	27,300	27,301
RWA for credit risk	20,707	20,707
RWA Securitisation and re-securitisations	-	-
RWA Other credit risk	20,707	20,707
RWA for market risk	1,973	1,974
RWA operational risk	4,620	4,620
Transitional floors (2)	-	-
RWA Other	-	-

#### **Notes and definitions**

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach:

Not applicable

Name of the bank: HU036 **OTP BANK NYRT.** 

	Credit default swaps (CD	OS) and other contracts (1)				
	Bank is protection seller	Bank is protection buyer				
Country (2)	Notional amount	Notional amounts				
	outstanding	outstanding				
-	(3)	(3)				
Austria	-	-				
Belgium	-	-				
Bulgaria	-	-				
Cyprus	-	-				
Czech Republic	-	-				
Denmark	-	-				
Estonia	-	-				
Finland	-	-				
France	-	-				
Germany	•	ı				
Greece		ı				
Hungary	-	1				
Iceland	-	-				
Ireland	-	-				
Italy	-	-				
Latvia	-	-				
Liechtenstein	-	-				
Lithuania	-	-				
Luxembourg	-	-				
Malta	-	-				
Netherlands	-	-				
Norway	-	-				
Poland	-	-				
Portugal	-	-				
Romania	-	-				
Slovakia	-	-				
Slovenia	-	-				
Spain	-	-				
Sweden	-	-				
United Kingdom	-	-				
2 2 3						

<sup>(1)</sup> It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

<sup>(2)</sup> The country identifies the reference entity single name of the CDS and other contracts.

<sup>(3)</sup> Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.