



Addendum to the document

PILLAR 3 DISCLOSURES OF OTP GROUP LUXEMBOURG JUNE 2025

- Table EU KM1 - Key metrics of OTP Group Luxembourg, rows 3-7b, 9 and 11-12 for 06/2025 and the related data from paragraph 4 of Chapter 2
- Table EU OV1 - Overview of RWA of the OTP Group Luxembourg, rows 1-9 and 29 for 06/2025 and the related data from paragraphs 4 and 5 of Chapter 2.1
- Chart 1 - Drivers of total capital ratio change of the OTP Group Luxembourg and the related data from paragraph 7 of Chapter 2.1
- Table EU KM2 - Key metrics Table of OTP Group Slovenia, rows 2-3a and the related data from paragraph 3 of Chapter 3



The document is a correction of 2025 Disclosures (under Pillar 3) due to changes in RWA calculations regarding identified inconsistencies in the classification of exposures related to certain income-producing real estate (IPRE) transactions and senior non-preferred (SNP) MREL instruments.

The corrections are as follows:

(1) Chapter "2 Disclosure of Key Metrics", Paragraph 4 is amended as follows:

The minimum required TSCR of OTP Group Luxembourg as at 30 June 2025 was 10.00% and OCR 13.49%, both evident from Table EU KM1, while the required minimum TSCR of the OTP Group Slovenia was 10.00% and OCR 14.37%. The difference in the OCR requirement between OTP Group Slovenia and OTP Group Luxembourg is 0.88 bps and derives from the capital buffer for other systemically important institutions (0,75%) and the sectoral systemic risk buffer (0,13%), which are only binding at the level of OTP Group Slovenia.

(2) Table EU KM1 - Key metrics of OTP Group Luxembourg is amended in the column '30.06.2025' in rows 3-7b, 9 and 11-12 (the amended template is shown below):

Table EU KM1 - Key metrics of OTP Group Luxembourg

		EUR 000, %		
		30.06.2025	31.12.2024	30.06.2024
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	1,478,055	1,469,763	1,452,747
2	Tier 1 capital	1,478,055	1,469,763	1,452,747
3	Total capital	1,528,212	1,524,494	1,600,337
Risk-weighted exposure amounts				
4	Total risk exposure amount	7,558,603	7,648,543	7,949,006
4a	Total risk exposure pre-floor	7,558,603	7,648,543	7,949,006
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	19.55%	19.22%	18.28%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	19.55%	19.22%	18.28%
6	Tier 1 ratio (%)	19.55%	19.22%	18.28%
6b	Tier 1 ratio considering unfloored TREA (%)	19.55%	19.22%	18.28%
7	Total capital ratio (%)	20.22%	19.93%	20.13%
7b	Total capital ratio considering unfloored TREA (%)	20.22%	19.93%	20.13%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.00%	2.00%	2.00%
EU 7b	of which: to be made up of CET1 capital (%)	1.13%	1.13%	1.13%
EU 7c	of which: to be made up of Tier 1 capital (%)	1.50%	1.50%	1.50%
EU 7d	Total SREP own funds requirements (%)	10.00%	10.00%	10.00%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.99%	0.58%	0.38%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%



		30.06.2025	31.12.2024	30.06.2024
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.49%	3.08%	2.88%
EU 11a	Overall capital requirements (%)	13.49%	13.08%	12.88%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.22%	9.93%	10.13%
Leverage ratio				
13	Total exposure measure	15,911,302	15,766,825	16,064,764
14	Leverage ratio (%)	9.29%	9.32%	9.04%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (%)	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)				
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%
Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	5,481,286	4,806,861	4,460,533
EU 16a	Cash outflows - Total weighted value	1,820,127	1,438,241	1,244,997
EU 16b	Cash inflows - Total weighted value	432,831	365,116	314,720
16	Total net cash outflows (adjusted value)	1,387,296	1,073,125	930,277
17	Liquidity coverage ratio (%)	401.77%	455.12%	482.63%
Net Stable Funding Ratio				
18	Total available stable funding	12,561,690	12,230,328	9,027,108
19	Total required stable funding	6,948,815	6,743,850	4,606,359
20	NSFR ratio (%)	180.77%	181.36%	195.97%

EUR 000

(3) Chapter "2.1 Capital Ratios", Paragraphs 5 and 6 are amended as follows:

The Table EU OV1 below shows the detailed composition of the capital requirements of the Group as at 30.6.2025 and the end of 2024. As of 30 June 2025, 88.8% out of the overall OTP Group Luxembourg's capital requirements relate to credit risk positions, 10.7% to operational risk and 0.05% to market risk positions.

In 2025, the Bank has implemented CRR3 legislation changes in the calculation of RWA for credit and operational risk. The realisation of the business plan/investment strategy and the implementation of CRR3 legislation have resulted in a total increase of EUR 224,3 million in RWA for credit risk, the RWA for operational risk has decreased by EUR 237,1 million, while RWA for market risk and CVA has, in total, remained virtually unchanged.



(4) Table EU OV1 – Overview of RWA of the OTP Group Luxembourg is amended in the column '30.06.2025' in rows 1-9 and 29 (the amended template is shown below):

Table EU OV1 – Overview of RWA of the OTP Group Luxembourg

EUR 000

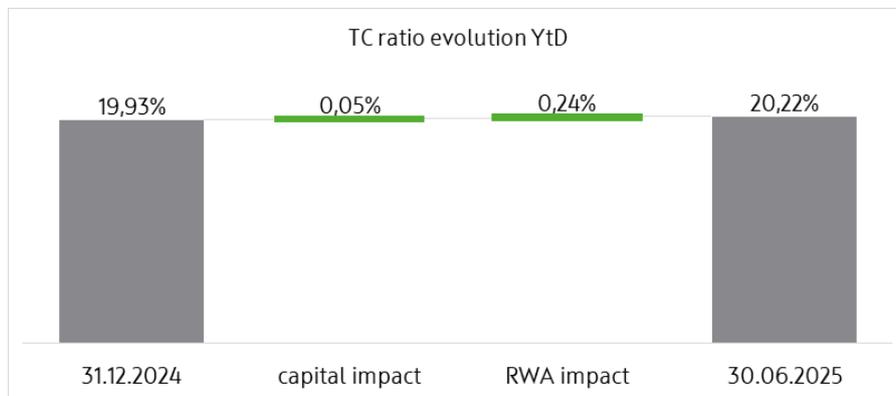
		Total risk exposure amounts (TREA/RWA)		Total own funds requirements
		30.06.2025	31.12.2024	30.06.2025
1	Credit risk (excluding CCR)	6,715,092	6,490,799	537,207
2	Of which the standardised approach	6,715,092	6,490,799	537,207
6	Counterparty credit risk - CCR	32,560	110,012	2,605
7	Of which the standardised approach	0	0	0
EU 8a	Of which exposures to a CCP	2,478	77,823	198
9	Of which other CCR	30,083	32,189	2,407
10	Credit valuation adjustment – CVA	2,122	4,625	170
EU 10c	Of which the simplified approach	2,122	4,625	170
20	Position, foreign exchange and commodities risks (Market risk)	3,035	221	243
EU 21a	Of which the Simplified standardised approach (S-SA)*	3,035	221	243
24	Operational risk	805,793	1,042,887	64,463
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	15,555	20,457	1,244
29	Total RWA	7,558,603	7,648,543	604,688

(5) Chapter "2.1 Capital Ratios", Paragraph 7 is amended as follows:

The total capital ratio (CAR) of OTP Group Luxembourg was 20.22% at the end of June 2025. In comparison to 31 December 2024, CAR is higher by 29 bps.

(6) Chart 1 – Drivers of total capital ratio change of the OTP Group Luxembourg is amended as follows (the amended version is shown below):

Chart 1 – Drivers of total capital ratio change of the OTP Group Luxembourg





(7) Chapter "3 MREL", Paragraph 3 is amended as follows:

The Group fulfils all MREL requirements set out by supervisory authorities. As at 30 June 2025 MREL TREA equals to 31.68% and MREL LRE to 15.05%.

(8) Table EU KM2 - Key metrics Table of OTP Group Slovenia is amended in the column '30.06.2025' in rows 2-4 (the amended table is shown below):

Table EU KM2 - Key metrics Table of OTP Group Slovenia

		EUR 000, %
		Minimum requirement for own funds and eligible liabilities (MREL)
		30.06.2025
Own funds and eligible liabilities, ratios and components		
1	Own funds and eligible liabilities	2,395,831
EU-1a	Of which own funds and subordinated liabilities	1,793,736
2	Total risk exposure amount of the resolution group (TREA)	7,563,582
3	Own funds and eligible liabilities as a percentage of TREA (row1/row2)	31.68%
EU-3a	Of which own funds and subordinated liabilities	23.72%
4	Total exposure measure of the resolution group	15,915,123
5	Own funds and eligible liabilities as percentage of the total exposure measure	15.05%
EU-5a	Of which own funds or subordinated liabilities	11.27%
6a	Does the subordination exemption in Article 72b(4) of the CRR apply? (5% exemption)	
6b	Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)	
6c	Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)	
Minimum requirement for own funds and eligible liabilities (MREL)		
EU-7	MREL requirement expressed as percentage of the total risk exposure amount	22.36%
EU-8	Of which to be met with own funds or subordinated liabilities	-
EU-9	MREL requirement expressed as percentage of the total exposure measure	5.91%
EU-10	Of which to be met with own funds or subordinated liabilities	-