



Disclosure according to Pillar 3

Risk report

K&H Mortgage Bank Ltd.

For the 2025 Financial Year

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1. Disclosure requirements at K&H (Articles 431–434 of the CRR)

K&H Mortgage Bank Ltd. (Mortgage Bank) complies with the disclosure requirements laid down in the relevant legislation in the manner set out below.

The applicable legislation: Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and financial institutions (CRR), Act CCXXXVII of 2013 on credit institutions and financial institutions (Hpt.), Act C of 2000 on Accounting (Accounting Act), Act CXX of 2001 on the Capital Market (Tpt.) and Act XXX of 1997 on Mortgage Credit Institutions and Mortgage Bonds (Jht).

For these purposes, the Mortgage Bank prepares this Risk Report, which contains the quantitative and qualitative information required under the Pillar 3 disclosure framework, in accordance with the applicable legislation and supervisory guidance.

Pursuant to Section 95/B of the Accounting Act, the Mortgage Bank shall publish a corporate governance statement in its annual report.

The Mortgage Bank must publish on its website the identity of its owner, the ownership/voting ratio, and the operative part of any supervisory decision resulting from a breach of the relevant legislation.

The Mortgage Bank fulfils its disclosure obligations under the Capital Markets Act on its own website (www.kh.hu/csoport/jelzalogbank), the website of the Budapest Stock Exchange (www.bet.hu), and the website operated by the National Bank of Hungary (www.kozzetetelek.hu).

The Mortgage Bank publishes the following information on its website on a quarterly basis:

- a) the value of the cover pool and the outstanding mortgage bond portfolio;
- b) a list of International Securities Identification Numbers (ISINs) for all mortgage bonds issued under the relevant programme that have a securities code;
- (c) the geographical distribution and type of the cover assets, the size of the cover loans and the valuation methodology;
- (d) information on market risk, including interest rate and foreign exchange risk, as well as credit and liquidity risk;
- (e) the maturity profile of the collateral and mortgage-backed securities, including, where applicable, an overview of the events triggering maturity extensions;
- f) the required and available levels of collateral – including the levels of the liquidity buffer, ordinary and supplementary margins – as well as the levels of statutory, contractual and voluntary over-collateralisation; and
- g) the proportion of loans classified as non-performing under Article 178 of Regulation (EU) No 575/2013 of the European Parliament and of the Council and all loans where the arrears exceed 90 days.

The Mortgage Bank and its 100% owner, K&H Bank Zrt, are subject to consolidated supervision, under which K&H Bank fulfils its disclosure obligations (also) at group level. Where the information to be disclosed is identical to that published by K&H Bank, it is not shown separately in this document.

Consequently, this document should be read in conjunction with the document published by K&H Bank.¹

The Mortgage Bank must prepare and publish its annual report by the last day of the fourth month following the balance sheet date of the relevant financial year.

This document contains quantitative and qualitative information denominated in HUF as of 31 December 2025.

¹ In accordance with Article 449a of the CRR on the disclosure of environmental, social and governance (ESG) risks and Article 431 of the CRR, Certification of appropriateness of the disclosure obligations, the relevant informations are included in the document published by K&H Bank.

1.1. EU OVC – ICAAP information

The Mortgage Bank is exposed to the following risks in its day-to-day activities:

- credit risk,
- market and liquidity risk,
- operational risk.

The internal regulations approved by the MNB provide guidance for managing these risks. The Mortgage Bank has developed its risk management activities under the close supervision of its owner K&H Bank, and the risk management departments of K&H Bank have played an active role in establishing the regulatory framework required for the authorisation of its activities.

The calculation, management, recording and reporting of individual risks are carried out by the responsible departments of K&H Bank in accordance with the outsourcing agreement between the Bank and the Mortgage Bank. The related decisions are taken by the Board of Directors or the Risk Committee.

As of 1 January 2026, for reasons of efficiency, reasonableness and professionalism, the tasks of the Committee will be fully taken over by the K&H Bank's expert committee (Credit Risk Council, CRC), which will include two mortgage bank officers (the Chairman of the Committee and one member of the Committee), thus ensuring the presence of the Mortgage Bank's risk management expertise.

The Mortgage Bank does not keep a trading book. The Mortgage Bank does not carry out securitisation.

Further details at bank group level can be found in the K&H Bank Risk Report.

In addition to risk management, the Mortgage Bank's capital adequacy is also regularly monitored, the steps of which are also set out in internal rules. The calculation, recording and reporting of capital adequacy is carried out by K&H Bank's specialist department, based on an agreement with the Mortgage Bank.

The Mortgage Bank reports its capital adequacy position to the MNB on a quarterly basis. If intervention is required (capital increase), K&H Bank will provide additional Tier1/Tier2 capital to maintain prudent operations. The K&H Banking Group met the 25% JMM ratio by increasing the stock of mortgage bonds in circulation, which entailed an increase in the stock of refinancing loans backing the mortgage bonds and as a result the Mortgage Bank increased both the stock of refinancing loans and the stock of mortgage bonds issued.

As of 31 December 2025, the Mortgage Bank's outstanding mortgage bond portfolio amounted to HUF 265 billion, of which HUF 15 billion in nominal value is the green mortgage bond listed on the Budapest Stock Exchange.

The refinancing loan portfolio at the end of 2025 is HUF 215 billion.

1.2. EU LRA - disclosure on LRA qualitative items

1.2.1.(a) Description of the processes used to manage the risk of excessive leverage

The Mortgage Bank monitors it regularly. The dividend and capitalization policy of KBC Group ensure the continuous adequacy to regulatory minimum.

1.2.2. Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers

Leverage ratio of K&H Mortgage Bank decreased from 5,7% to 4,1%. The value of leverage ratios were well above 3% regulatory minimum under reported period.

1.3. EU INS1 - Insurance participations

Empty table for K&H Mortgage Bank.

1.4. EU INS2 - Financial conglomerates information on own funds and capital adequacy ratio

Empty tables for K&H Mortgage Bank.

1.5. EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

Not applicable for K&H Mortgage Bank.

1.6. EU CMS2 - Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

Not applicable for K&H Mortgage Bank.

2. Liquidity requirements (Articles 435(1) and 451a of the CRR)

2.1. EU LIQA – Management of liquidity risk (points (a), (e) and (f) of Article 435(1))

2.1.1.(a) Strategies and processes for managing liquidity risk, including rules on the diversification of funding sources and the maturity profile of planned funding.

The Mortgage Bank's business involves issuing mortgage bonds. These are long-term instruments. The primary objective is for the Banking Group to comply fully with the JMM; the Bank determines its issuance plan on this basis.

2.1.2.(b) The structure and organisational setup of the liquidity risk management department (scope of authority, powers, other provisions).

K&H Bank's Treasury Department is responsible for managing the Mortgage Bank's liquidity. Maintaining appropriate liquidity levels and ratios is the responsibility of the Treasury. The control function is performed by the Dealing Room Risk and Control Department, which is independent of Treasury; its tasks include monitoring the liquidity position and calculating and reporting liquidity ratios – LCR, NSFR. The Bank's Board of Directors and the Board of Directors of the Banking Group also receive regular reports from Treasury and the Dealing Room Risk and Control Department.

2.1.3.(c) Description of the degree of centralisation of liquidity management and interaction between group members

The Mortgage Bank's individual liquidity must be maintained by the Treasury; at the same time, the Treasury manages the Banking Group's liquidity at group level, taking into account the Mortgage Bank's individual liquidity position, particularly with regard to the mortgage bonds issued.

2.1.4.(d) The scope and nature of liquidity risk reporting and measurement systems.

The Dealingroom Risk and Control Department measures liquidity risks comprehensively at bank level. The primary focus is on measuring statutory indicators; however, the quantification and monitoring of KBC Group-level and proprietary internal indicators complement the statutory requirements, bringing risk reports into a coherent whole.

Regular reporting to the Board of Directors of the Mortgage Bank, the K&H Bank Capital and Risk Committee, and the Board of Directors of K&H Bank forms the cornerstone of the bank's reporting framework.

2.1.5.(e) Rules governing the mitigation and hedging of liquidity risk, as well as strategies and processes designed to monitor the ongoing effectiveness of risk mitigation and hedging.

The Bank's liquidity risk appetite is consistently set at a low level, meaning that the liquidity required for its core business activities must be ensured at all times, even under unexpected and adverse market conditions. The Mortgage Bank's balance sheet carries low liquidity risk.

2.1.6.(f) An outline of the bank's contingency funding plan.

The contingency funding plan is established at K&H Group level.

2.1.7.(g) Description of the application of stress testing.

The Mortgage Bank's liquidity structure carries low risk; stress tests assess its contribution to the K&H Banking Group's liquidity.

2.1.8.(h) A statement approved by the management body on the adequacy of the institution's liquidity risk management system, which provides assurance that the system used to manage liquidity risks is appropriate in view of the institution's profile and strategy.

The Mortgage Bank's primary task is to issue mortgage bonds, thereby ensuring that the K&H Banking Group always meets its mortgage bond coverage ratio. The Liquidity Adequacy Statement relating to the Mortgage Bank is discussed at K&H Group level by the K&H Bank Board of Directors and the Capital and Risk Committee.

2.1.9.(i) A summary liquidity risk statement approved by the management body, which concisely presents the institution's overall liquidity risk profile in the context of the business strategy pursued. This statement shall include key ratios and indicators (which are not included in the table in this Implementing Technical Standard EU LIQ1), providing external stakeholders with a comprehensive overview of the institution's liquidity risk management, including how the institution's liquidity risk profile interacts with the risk tolerance set by the management body.

The Bank and the Bank Group formulate their mortgage bond issuance plans in accordance with the JMM compliance requirements in force at the time.

2.2. EU LIQB - on qualitative information on LCR, which complements template EU LIQ1

2.2.1.(a) Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time

The Bank's liquidity structure is simple, issuing mortgage bonds backed by refinancing loans with matching maturities. Interest and principal payments on the mortgage bonds issued are covered by the Bank to ensure LCR compliance.

2.2.2.(b) Explanations on the changes in the LCR over time

The liquidity coverage ratio moves with the hedges linked to interest payments on mortgage bonds.

2.2.3.(c) Explanations on the actual concentration of funding sources

The Bank issues mortgage bonds as part of its activities. The bonds issued have a long maturity and therefore carry a low liquidity risk.

2.2.4.(d) High-level description of the composition of the institution's liquidity buffer

The liquidity buffer consists of Hungarian government bonds.

2.2.5.(e) Derivative exposures and potential collateral calls

The Bank has no derivative contracts.

2.2.6.(f) Currency mismatch in the LCR

The Bank operates only in HUF, there is no currency mismatch.

2.2.7.(g) Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile

The Bank's liquidity structure is simple, with no other items.

3. Disclosure of credit risk quality (CRR Article 442)

3.1. EU CRB: Additional disclosure related to the credit quality of assets

The K&H Mortgage Bank does not engage in lending activities towards external counterparties. Its credit exposures are limited exclusively to intra group entities and to transactions with the central bank (Hungarian National Bank).

3.2. EU CQ1: Credit quality of forborne exposures

Not applicable for K&H Mortgage Bank.

3.3. EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

1	Issuer	K&H Jelzálogbank Zrt.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN code HU0000148424
2a	Public or private issue	private
3	Governing law(s) of the instrument	Hungarian law
	<i>Regulatory treatment</i>	
4	Transitional CRR rules	Primary core capital instrument
5	Post-transitional CRR rules	Primary underlying equity instrument
6	Eligible at solo/ (sub-)consolidated/ solo&(sub-)consolidated	Individual and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Share, Principal basic capital instrument according to Article 28 of Regulation (EU) No 575/2013
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HUF 3,700 million
9	Nominal amount of instrument	HUF 3,700 million
9a	Issue price	
9b	Redemption price	
10	Accounting classification	Equity capital
11	Original date of issuance	27/04/2016
12	Perpetual or dated	perpetual
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	floating
18	Coupon rate and any related index	
19	Existence of a dividend stopper	no
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	
21	Existence of step up or other incentive to redeem	no
22	Noncumulative or cumulative	noncumulative
23	Convertible or non-convertible	non-convertible
24	If convertible, conversion trigger(s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down features	no
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	In the event of a liquidation of K&H Jelzálogbank Zrt., the instruments will be subordinated to all other claims pursuant to Article 28(j) of Regulation (EU) No 575/2013 of the European Parliament and of the Council.
36	Non-compliant transitioned features	no
37	If yes, specify non-compliant features	

4. Disclosure of the use of credit risk mitigation techniques (CRR Article 453)

4.1. EU CRC – Qualitative disclosure requirements related to CRM techniques

The K&H Mortgage Bank does not engage in lending activities towards external counterparties. Its credit exposures are limited exclusively to intra group entities and to transactions with the central bank (Hungarian National Bank).

5. Disclosure of the use of standardised approach (CRR Article 453)

5.1. EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

Not applicable for K&H Mortgage Bank.

5.2. EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

Not applicable for K&H Mortgage Bank.

5.3. EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

Not applicable for K&H Mortgage Bank.

6. Disclosure of specialised lending (CRR Article 438)

6.1. EU CR10 – Specialised lending and equity exposures under the simple riskweighted approach

Not applicable for K&H Mortgage Bank.

7. Disclosure of exposures to counterparty credit risk (CRR Article 438)

7.1. EU CCR7 – RWEA flow statements of CCR exposures under the IMM

Empty tables for K&H Mortgage Bank.

7.2. Qualitative information on Environmental risk EU MR2-B – RWA flow statements of market risk exposures under the IMA

Empty tables for K&H Mortgage Bank.

8. Remuneration policy (Article 450 of the CRR)

8.1. REMA – Remuneration policy (Article 450(1)(a), (d) and (k) of the CRR)

The Bank publishes the remuneration policy applicable to all its organisational units and employees, as well as to the employees of its subsidiaries K&H Csoportszolgáltató Kft., K&H Faktor Zrt. and K&H Jelzálogbank Zrt., on the K&H website (www.kh.hu). **(REMA point a)**

The purpose of the Remuneration Policy is to provide a framework for appropriate remuneration practices within the K&H Banking Group, taking into account the corporate sustainability strategy as well as European and national legislation. The objectives of this framework are to ensure consistency, to support responsible and effective risk management, to prevent incentives that encourage excessive risk-taking, and to ensure alignment with the long-term interests of the K&H Group. The policy defines the general remuneration guidelines applicable to all employees, as well as specific guidelines for employees holding key positions within the K&H Group. Furthermore, the policy sets out the environment, responsible parties, roles and decision-making powers relating to the remuneration process. **(REMA point b)**

At K&H Group level, the following bodies are involved in decision-making processes relating to remuneration **(REMA point b)**

- K&H Group Board of Directors
- K&H Group Supervisory Board
- K&H Group Remuneration Committee (K&H Bank or its subsidiary)
- K&H Group Risk and Compliance Committee

Section 5.2 of the Remuneration Policy sets out the main tasks of the remuneration bodies and the decision-making process applied. **(REMA point b)**

To date, K&H has not engaged or utilised the services of external advisers in relation to the bodies overseeing remuneration. **(REMA point a)**

The Remuneration Committee of K&H Bank (RemCo) and the Supervisory Board of Mortgage Bank approves the Bank's remuneration policy applicable to K&H Mortgage Bank too as well as the remuneration of the Mortgage Bank's senior managers. They decide about fringe benefits and performance based benefits as well. The Remuneration Committee of K&H Bank has 3 members (Peter Andronov, Chistine Van Rijseghem, Cedric Du Monceau), an employee representative (Head of Compensation, Benefits & HR Planning), and the Secretary (Head of HR) and met 3 times in 2025 (March 5, 2025; September 10, 2025; November 26, 2025). The Supervisory Board of Mortgage Bank has 4 members (Beke Lajos, dr. Kosdi-Kovács Zoltán, Csatáry Zsuzsa and Rácz Tamás), and met 1 time about remuneration related topics in 2025. **(REMA point a)**

The Remuneration Committee reviews the Bank Group's Remuneration Policy on an annual basis. The main changes that have been made in 2025 are as follows. **(REMA point b)):**

Implementation at local level of KBC Group-level and legal changes:

- Based on the KBC Remuneration Policy audit, risk, compliance, finance, and HR are control functions. In accordance with the EBA Guideline 14.1.3/211 and KBC Remuneration Policy 3.10, for this population, variable remuneration based on the institution's financial result should be based on KBC Group results or the results of an entity at least one organizational level higher than the controlled entity.
- Based on the KBC Remuneration Policy the deferral scheme for all risk takers with variable remuneration above € 30.000 who are not material KIS, is abolished

Section 3.4 of the Remuneration Policy sets out the maximum ratio of fixed to variable remuneration, the provision of which is as follows **(Section REMA d)**

ANNUAL FIXED REMUNERATION	MAXIMUM VARIABLE REMUNERATION
Under EUR 50,000	100% of fixed remuneration

Between EUR 50,000 and EUR 100,000	EUR 50,000
Over EUR 100,000	50% of fixed remuneration

Variable remuneration is performance-related and contains no guaranteed component. Severance pay refers to payments made in addition to those legally required in connection with the termination of employment. Severance pay is determined in accordance with the applicable labour law regulations and the K&H Collective Agreement. **(REMA point b)**

To measure performance, we use the results of individual performance appraisals and the results of the K&H Banking Group. (Risk adjustments relating to long-term performance are discussed in section 4.5 of the Remuneration Policy.) **(REMA point b)**

- The performance of the institution and the Banking Group is reflected in parameter C of the variable remuneration calculation. The following key areas have been identified, with the KPIs listed below:
- Retail Banking Division: division-level direct revenue, segment costs, RAROC and the Banking Group's Profit After Tax
- Corporate Clients Division: business line-level direct revenue, segment costs, RAROC and Group Profit After Tax
- Other banking group areas: banking group-level direct income (adjusted for gross income from bancassurance), total costs, RAROC and banking group profit after tax

In case of B0-B2 managers the bank group's performance is measured by the risk adjusted profit year on year change (increase or decrease). In case of the Top50 managers KBC group level performance is also considered (risk adjusted profit year on year change).

Individual performance is measured against various quantitative and qualitative indicators, the results of which form separate parameters for variable remuneration. **(REMA point e)**

If the risk threshold is not exceeded, this results in no variable remuneration being paid within the group. Furthermore, parameter C of the variable remuneration measures company performance on a scale of 70–120%; therefore, if KPI performance falls below 70%, the payment is 0%. For the Top 50 management group, variable remuneration is affected by the change in risk-adjusted profit compared to the previous year, which is lower than 100% in the event of 'weaker' performance, thus resulting in lower variable remuneration. **(REMA point e)**

Section 4.1 of the Remuneration Policy sets out the categories of employees whose professional activities have a material impact on the institution's risk profile. **(Section 4.1(a))**

The forms of variable remuneration and the deferred payment process are described in sections 4.2 and 4.3 of the Remuneration Policy. **(REMA point f)**

In the case of key employees (K.I.S.), if the level of variable remuneration and/or its proportion of total remuneration reaches or exceeds the thresholds set out in the Remuneration Policy, payment will be deferred. In this case, 50% of the variable remuneration consists of equity-linked instruments. An example of such an instrument is the so-called 'phantom share' linked to KBC Group shares. **(REMA point g)**

(REMA points c) and f)): Section 4.5 of the Remuneration Policy describes the process of ex ante and ex post risk adjustments.

The preliminary risk assessment is carried out using qualitative and quantitative indicators within the framework of the performance evaluation system. The risk gate is used to assess the quantitative indicators. The risk gate – which is determined on the basis of various internal and legal constraints –

determines the payability of variable remuneration relating to the previous year, as well as deferred variable remuneration, in the current year. The risk gate comprises the following indicators:

- K&H Group-level Common Equity Tier 1 ratio
- K&H Bank consolidated NSFR ratio
- LCR K&H Bank consolidated
- K&H Group-level ICM ratio

If the risk threshold is not met, neither the variable remuneration for the previous year nor the deferred amounts will be paid out in that year and will be forfeited.

If the risk threshold is met, variable remuneration may be paid, but additional risk-adjusted items are also taken into account, which affect the amount of variable remuneration:

- Quantitative indicators that take risks into account, such as risk-weighted profit, and other items to be introduced (RAP (risk-adjusted profit), RAROC (risk-adjusted return on capital), PAT (profit after tax), Direct revenue), which have a direct impact on the amount of variable remuneration, as they affect both the total bonus pool and individual bonuses.
- The individual-level performance appraisal process also includes risk-related objectives, which may be both quantitative and qualitative indicators and prevent excessive risk-taking.

The risk gate includes indicators at both KBC and K&H Group level. The risk reassessment is deemed to have been accepted if the defined indicators meet at least a specified minimum threshold.

All performance-based variable remuneration is subject to ex-post risk adjustment, which may take the form of 'withholding' (reduction of deferred but not yet paid amounts) and/or 'clawback' (recovery of amounts already approved and paid out within the last five years). The extent of this may be determined by the Supervisory Board of the KBC Group in the cases mentioned below and to the extent permitted by law.

The K&H Banking Group's results partly determine the level of variable remuneration, the indicators for which are not directly influenced by the control functions. The annual targets and variable remuneration of the heads of the control functions are approved by the Remuneration Committee. **(REMA point b)**

K&H does not make use of the derogation set out in Article 94(3) of the CRD. **(REMA point i)**

Information on the remuneration of senior management is included in the remuneration information tables for identified employees. (REMA point j)

8.2. EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

In 2025 there wasn't any special payments for identified staff.

8.3. EU REM3 - Deferred remuneration

Not applicable for K&H Mortgage Bank.

8.4. EU REM4 - Remuneration of 1 million EUR or more per year

There is no employee with such a remuneration in K&H Mortgage Bank.

9. Qualitative templates

9.1. EU KM1 – Key metrics

1. table: Template EU KM1 - Key metrics template (values in HUF)

		31/12/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	11 663 403 928,00	11 566 217 699,00	11 566 217 699,00	11 566 217 699,00	11 566 217 699,00
2	Tier 1 capital	11 663 403 928,00	11 566 217 699,00	11 566 217 699,00	11 566 217 699,00	11 566 217 699,00
3	Total capital	11 663 403 928,00	11 566 217 699,00	11 566 217 699,00	11 566 217 699,00	11 566 217 699,00
Risk-weighted exposure amounts						
4	Total risk exposure amount	2 561 407 314,00	2 384 872 741,00	2 384 204 226,00	63 553 367 437,00	72 789 752 038,00
4a	Total risk exposure pre-floor	2 561 407 314,00	2 384 872 741,00	2 384 204 226,00	63 553 367 437,00	72 789 752 038,00
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	455,4%	485,0%	485,1%	18,2%	15,9%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	455,4%	485,0%	485,1%	18,2%	4,5%
6	Tier 1 ratio (%)	455,4%	485,0%	485,1%	18,2%	15,9%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	455,4%	485,0%	485,1%	18,2%	6,0%
7	Total capital ratio (%)	455,4%	485,0%	485,1%	18,2%	15,9%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	455,4%	485,0%	485,1%	18,2%	15,9%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 7g	Total SREP own funds requirements (%)	8,0%	8,0%	8,0%	8,0%	8,0%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,5%	2,5%	2,5%	2,5%	2,5%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,0%	0,0%	0,0%	0,0%	0,0%
9	Institution specific countercyclical capital buffer (%)	1,0%	1,0%	0,5%	0,5%	0,5%
EU 9a	Systemic risk buffer (%)	0,0%	0,0%	0,0%	0,0%	0,0%
10	Global Systemically Important Institution buffer (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 10a	Other Systemically Important Institution buffer (%)	0,0%	0,0%	0,0%	0,0%	0,0%
11	Combined buffer requirement (%)	3,5%	3,5%	3,0%	3,0%	3,0%
EU 11a	Overall capital requirements (%)	11,5%	11,5%	11,0%	11,0%	11,0%
12	CET1 available after meeting the total SREP own funds requirements (%)	447,4%	477,0%	477,1%	10,2%	7,9%
Leverage ratio						
13	Total exposure measure	285 767 673 780,00	241 067 018 034,00	244 167 625 315,00	249 665 813 767,00	203 700 830 757,00
14	Leverage ratio (%)	4,1%	4,8%	4,7%	4,6%	5,7%
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 (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 14c	Total SREP leverage ratio requirements (%)	3,0%	3,0%	3,0%	3,0%	3,0%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,0%	0,0%	0,0%	0,0%	0,0%
EU 14e	Overall leverage ratio requirement (%)	3,0%	3,0%	3,0%	3,0%	3,0%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	0,00	3 128 039 556	3 733 568 895	891 892 790	0,00
EU 16a	Cash outflows - Total weighted value	0,00	2 924 960	2 306 472 245	1 279 487 789	0,00
EU 16b	Cash inflows - Total weighted value	468 977 984	1 803 517 440	666 938 496	3 580 635 015	3 726 538 953,00
16	Total net cash outflows (adjusted value)	0,00	731 240	1 639 533 749	319 871 947	0,00
17	Liquidity coverage ratio (%)	99999900%	427772%	228%	279%	99999900%
Net Stable Funding Ratio						
18	Total available stable funding	267 171 187 029	230 201 701 413	184 182 552 199	241 174 072 393	239 304 167 699,00
19	Total required stable funding	194 767 994 006	182 180 538 335	242 124 017 920	169 491 796 972,00	195 472 653 895,00
20	NSFR ratio (%)	137%	126%	131%	142%	122%

9.2. EU OV1 - Overview of total risk exposure amounts

2. table: EU OV1 - Overview of total risk exposure amounts (values in HUF)

		Total risk exposure amounts (TREA)		Total own funds requirements
		31/12/2025	31/12/2024	31/12/2025
1	Credit risk (excluding CCR)	9 313 456,00	70 175 693 999,00	745 076,00
2	Of which the standardised approach	9 313 456,00	70 175 693 999,00	745 076,00
3	Of which the Foundation IRB (F-IRB) approach	0,00	0,00	0,00
4	Of which slotting approach	0,00	0,00	0,00
EU 4a	Of which equities under the simple risk weighted approach	0,00	0,00	0,00
5	Of which the Advanced IRB (A-IRB) approach	0,00	0,00	0,00
6	Counterparty credit risk - CCR	0,00	237 890 372,00	0,00
7	Of which the standardised approach	0,00	0,00	0,00
8	Of which internal model method (IMM)	0,00	0,00	0,00
EU 8a	Of which exposures to a CCP	0,00	0,00	0,00
9	Of which other CCR	0,00	237 890 372,00	0,00
10	Credit valuation adjustments risk - CVA risk	0,00	0,00	0,00
EU 10a	Of which the standardised approach (SA)	0,00	0,00	0,00
EU 10b	Of which the basic approach (F-BA and R-BA)	0,00	0,00	0,00
EU 10c	Of which the simplified approach	0,00	0,00	0,00
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	0,00	0,00	0,00
16	Securitisation exposures in the non-trading book (after the cap)	0,00	0,00	0,00
17	Of which SEC-IRBA approach	0,00	0,00	0,00
18	Of which SEC-ERBA (including IAA)	0,00	0,00	0,00
19	Of which SEC-SA approach	0,00	0,00	0,00
EU 19a	Of which 1250% / deduction	0,00	0,00	0,00
20	Position, foreign exchange and commodities risks (Market risk)	0,00	0,00	0,00
21	Of which the Alternative standardised approach (A-SA)	0,00	0,00	0,00
EU 21a	Of which the Simplified standardised approach (S-SA)	0,00	0,00	0,00
22	Of which the Alternative Internal Models Approach (A-IMA)	0,00	0,00	0,00
EU 22a	Large exposures	0,00	0,00	0,00
23	Reclassifications between trading and non-trading books	0,00	0,00	0,00
24	Operational risk	2 552 093 858,00	2 376 167 667,00	204 167 509,00
EU 24a	Exposures to crypto-assets	0,00	0,00	0,00
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	0,00	0,00	0,00
26	Output floor applied (%)	0,00	0,00	
27	Floor adjustment (before application of transitional cap)	0,00	0,00	
28	Floor adjustment (after application of transitional cap)	0,00	0,00	
29	Total	2 561 407 314,00	72 789 752 038,00	204 912 585,00

9.3. EU CC1 - Composition of regulatory own funds

3. table: EU CC1 - Composition of regulatory own funds (values in HUF)

		Amounts
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	10 500 000 000,00
1a	of which: Instrument type 1	
1b	of which: Instrument type 2	
1c	of which: Instrument type 3	
2	Retained earnings	583 854 581,00
3	Accumulated other comprehensive income (and other reserves)	482 363 118,00
EU-3a	Funds for general banking risk	0,00
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0,00
5	Minority interests (amount allowed in consolidated CET1)	0,00
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	97 186 229,00
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	11 663 403 928,00
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	0,00
8	Intangible assets (net of related tax liability) (negative amount)	0,00
9	Not applicable	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,00
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0,00
12	Negative amounts resulting from the calculation of expected loss amounts	0,00
13	Any increase in equity that results from securitised assets (negative amount)	0,00
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0,00
15	Defined-benefit pension fund assets (negative amount)	0,00
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0,00
17	Direct, indirect and synthetic holdings of the CET 1 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)	0,00
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)	0,00
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)	0,00
20	Not applicable	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0,00
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0,00
EU-20c	of which: securitisation positions (negative amount)	0,00
EU-20d	of which: free deliveries (negative amount)	0,00
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,00
22	Amount exceeding the 17,65% threshold (negative amount)	0,00
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	0,00
24	Not applicable	
25	of which: deferred tax assets arising from temporary differences	0,00
EU-25a	Losses for the current financial year (negative amount)	97 186 229,00
EU-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)	0,00
26	Not applicable	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0,00
27a	Other regulatory adjustments	0,00
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	0,00
29	Common Equity Tier 1 (CET1) capital	11 663 403 928,00

Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	0,00
31	of which: classified as equity under applicable accounting standards	0,00
32	of which: classified as liabilities under applicable accounting standards	0,00
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0,00
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	0,00
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	0,00
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	0,00
35	of which: instruments issued by subsidiaries subject to phase out	0,00
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0,00
Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0,00
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)	0,00
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)	0,00
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)	0,00
41	Not applicable	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0,00
42a	Other regulatory adjustments to AT1 capital	0,00
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	
44	Additional Tier 1 (AT1) capital	0,00
45	Tier 1 capital (T1 = CET1 + AT1)	11 663 403 928,00
Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	0,00
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	0,00
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0,00
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	0,00
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	0,00
49	of which: instruments issued by subsidiaries subject to phase out	0,00
50	Credit risk adjustments	0,00
51	Tier 2 (T2) capital before regulatory adjustments	0,00
Tier 2 (T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0,00
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)	0,00
54	Direct and indirect 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)	0,00
54a	Not applicable	
55	Direct and indirect 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)	0,00
56	Not applicable	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0,00
56b	Other regulatory adjustments to T2 capital	0,00
57	Total regulatory adjustments to Tier 2 (T2) capital	
58	Tier 2 (T2) capital	0,00
59	Total capital (TC = T1 + T2)	11 663 403 928,00
60	Total risk exposure amount	2 561 407 314,00

Capital ratios and requirements including buffers		
61	Common Equity Tier 1	455,4%
62	Tier 1	455,4%
63	Total capital	455,4%
64	Institution CET1 overall capital requirements	8,0%
65	of which: capital conservation buffer requirement	2,5%
66	of which: countercyclical capital buffer requirement	1,0%
67	of which: systemic risk buffer requirement	0,0%
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,0%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0,0%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	447,4%
69	Not applicable	
70	Not applicable	
71	Not applicable	
Amounts below the thresholds for deduction (before risk weighting)		
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)	0,00
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)	0,00
74	Not applicable	
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) are met)	0,00
Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0,00
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	116 418,00
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0,00
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0,00

9.4. EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

4. table: EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements (values in HUF)

	Balance sheet as in published financial statements
	As at period end
Cash and cash balances with central banks and other demand deposits with credit institutions	466 855 658,00
Cash	0,00
Other demand deposit with credit institutions	466 855 658,00
Financial assets	285 292 614 389,00
Loans and receivables	285 292 614 389,00
Tax assets	6 691 000,00
Current tax assets	6 691 000,00
Deferred tax assets	0,00
Property and equipment	9 037 560,00
Intangible assets	0,00
Other assets	275 893,00
Total assets	285 775 474 500,00
Financial liabilities measured at amortised cost	273 166 266 964,00
Deposits	5 356 366 958,00
Debt securities issued	267 809 900 006,00
Tax liabilities	2 254 808,00
Provisions for risks and charges and credit commitments	2 123 710,00
Other liabilities	66 749 031,00
Total liabilities	273 237 394 513,00
Share capital	3 700 000 000,00
Share premium	6 800 000 000,00
Accumulated profit	1 555 716 869,20
Other reserves	482 363 117,80
Total shareholders' equity	12 538 079 987,00

9.5. EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

5. table: EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (values in HUF)

		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical 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			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				Total
	Breakdown by country:													
1	HU	9 313 456	0	0	0	0	9 313 456	0	0	0	0	0	100%	1%
2	Total	9 313 456	0	0	0	0	9 313 456	0	0	0	0	0	100%	

9.6. EU CCyB2 - Amount of institution-specific countercyclical capital buffer

6. table: EU CCyB2 - Amount of institution-specific countercyclical capital buffer (values in HUF)

1	Total risk exposure amount	2 561 407 314,00
2	Institution specific countercyclical capital buffer rate	1,0000%
3	Institution specific countercyclical capital buffer requirement	25 614 073,00

9.7. EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

7. EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures (values in HUF)

		Applicable amount
1	Total assets as per published financial statements	285 775 474 500,00
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	0,00
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0,00
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0,00
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)	0,00
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0,00
7	Adjustment for eligible cash pooling transactions	0,00
8	Adjustments for derivative financial instruments	0,00
9	Adjustment for securities financing transactions (SFTs)	60 422 519 391,00
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	0,00
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0,00
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0,00
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0,00
12	Other adjustments	
13	Total exposure measure	285 767 673 780,00

9.8. EU LR2 - LRCom: Leverage ratio common disclosure

8. table EU LR2 - LRCom: Leverage ratio common disclosure (values in HUF)

		CRR leverage ratio exposures	
		31/12/2025	30/09/2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	225 345 154 389,00	215 643 088 519,00
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0,00	0,00
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0,00	0,00
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0,00	0,00
5	(General credit risk adjustments to on-balance sheet items)	0,00	0,00
6	(Asset amounts deducted in determining Tier 1 capital)	0,00	0,00
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	225 345 154 389,00	215 643 088 519,00

Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)		
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions		
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivatives exposures		
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0,00	0,00
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	60 422 519 391,00	25 423 929 515,00
16	Counterparty credit risk exposure for SFT assets	0,00	0,00
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0,00	0,00
17	Agent transaction exposures	0,00	0,00
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0,00	0,00
18	Total securities financing transaction exposures	60 422 519 391,00	25 423 929 515,00
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount		
20	(Adjustments for conversion to credit equivalent amounts)		
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	No mapping available	
22	Off-balance sheet exposures		
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	11 663 403 928,00	11 566 217 699,00
24	Total exposure measure	285 767 673 780,00	241 067 018 034,00

Leverage ratio			
25	Leverage ratio	4,08%	4,80%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	4,08%	4,80%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	4,08%	4,80%
26	Regulatory minimum leverage ratio requirement (%)	3,00%	3,00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%
EU-26b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%
27	Leverage ratio buffer requirement (%)	0,00%	0,00%
EU-27a	Overall leverage ratio requirement (%)	3,00%	3,00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0,00	0,00
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	60 422 519 391,00	25 423 929 515,00
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	225 345 154 389,00	215 643 088 519,00
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	225 345 154 389,00	215 643 088 519,00
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5,18%	5,36%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	5,18%	5,36%

9.9. EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

9. table: EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (values in HUF)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	225 345 154 389,00
EU-2	Trading book exposures	0,00
EU-3	Banking book exposures, of which:	225 345 154 389,00
EU-4	Covered bonds	0,00
EU-5	Exposures treated as sovereigns	0,00
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	0,00
EU-7	Institutions	225 335 840 933,00
EU-8	Secured by mortgages of immovable properties	0,00
EU-9	Retail exposures	0,00
EU-10	Corporates	0,00
EU-11	Exposures in default	0,00
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	9 313 456,00

9.10. EU LIQ1 - Quantitative information of LCR

10. table: EU LIQ1 - Quantitative information of LCR (values in HUF)

		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	31-12-25	30-09-25	30-06-25	31-03-25	31-12-25	30-09-25	30-06-25	31-03-25
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					2 341 361 855	2 423 022 390	3 470 452 823	2 464 286 707
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-	-	-
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	-	-	-	-	-	-	-	-
5	Unsecured wholesale funding	2 774 699 735	3 490 311 031	7 147 044 960	6 367 544 051	2 774 699 735	3 490 311 031	7 147 044 960	6 367 544 051
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	1 701 462 256	1 451 150 082	1 450 244 510	641 666 667	1 701 462 256	1 451 150 082	1 450 244 510	641 666 667
8	Unsecured debt	1 073 237 479	2 039 160 949	5 696 800 450	5 725 877 384	1 073 237 479	2 039 160 949	5 696 800 450	5 725 877 384
9	Secured wholesale funding	-	-	-	-	323 146 991	323 146 991	323 146 991	148 510 417
10	Additional requirements	-	-	-	-	-	-	-	-
11	Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	-	-	-	-	-	-	-	-
14	Other contractual funding obligations	54 251 027	57 149 429	56 399 429	38 117 580	26 167 694	21 982 763	21 982 763	10 284 247
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					3 124 014 420	3 835 440 785	7 492 174 713	6 526 338 714
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	10 508 014 215	8 620 460 425	7 110 385 687	4 388 135 500	2 391 796 197	2 391 796 197	2 391 796 197	-
18	Inflows from fully performing exposures	3 523 596 518	5 789 451 989	11 380 196 366	5 901 501 538	3 523 596 518	5 789 451 989	11 380 196 366	5 901 501 538
19	Other cash inflows	-	-	-	-	-	-	-	-
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								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	14 031 610 733	14 409 912 414	18 490 582 054	10 289 637 037	5 915 392 715	8 181 248 187	13 771 992 564	5 901 501 538
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	14 031 610 733	14 409 912 414	18 490 582 054	10 289 637 037	5 915 392 715	8 181 248 187	13 771 992 564	5 901 501 538
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					2 341 361 855	2 423 022 390	3 470 452 823	2 464 286 707
22	TOTAL NET CASH OUTFLOWS					885 086 710	1 062 943 302	1 977 126 784	1 647 091 477
23	LIQUIDITY COVERAGE RATIO					250440,83	1000440,47	2666750,49	2750083,54

9.11. EU LIQ2: Net Stable Funding Ratio

11. table: EU LIQ2: Net Stable Funding Ratio (values in HUF)

		Unweighted value by residual maturity				Weighted value
		No maturity[1]	<6 months	6 months to <1yr	≥1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	11 566 217 699	0	0	0	11 566 217 699
2	Own funds	11 566 217 699	0	0	0	11 566 217 699
3	Other capital instruments		0	0	0	0
4	Retail deposits		0	0	0	0
5	Stable deposits		0	0	0	0
6	Less stable deposits		0	0	0	0
7	Wholesale funding:		5 133 613 642	25 037 741 667	243 086 098 497	255 604 969 330
8	Operational deposits		0	0	0	0
9	Other wholesale funding		5 133 613 642	25 037 741 667	243 086 098 497	255 604 969 330
10	Interdependent liabilities		0	0	0	0
11	Other liabilities:	0	0	0	0	0
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		0	0	0	0
14	Total available stable funding (ASF)					267 171 187 029
<i>(in currency amount)</i>		Unweighted value by residual maturity				Weighted value
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					0
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		2 882 950 983	26 246 109 806	192 023 553 333	187 979 722 004
16	Deposits held at other financial institutions for operational purposes		0	0	0	0
17	Performing loans and securities:		67 882 720 018	0	0	6 788 272 002
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		60 428 398 614	0	0	6 042 839 861
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		7 454 321 404	0	0	745 432 140
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		0	0	0	0
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	0
22	Performing residential mortgages, of which:		0	0	0	0
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	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		0	0	0	0
25	Interdependent assets		0	0	0	0
26	Other assets:	0	0	0	0	0
27	Physical traded commodities				0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	0	0
29	NSFR derivative assets		0			0
30	NSFR derivative liabilities before deduction of variation margin posted		0			0
31	All other assets not included in the above categories		0	0	0	0
32	Off-balance sheet items		0	0	0	0
33	Total RSF					194 767 994 006
34	Net Stable Funding Ratio (%)					137%

9.12. EU CQ3: Credit quality of performing and non-performing exposures by past due days

12. table: EU CQ3: Credit quality of performing and non-performing exposures by past due days (values in HUF)

		Gross carrying amount / Nominal amount										
		Performing exposures			Non-performing exposures							
			Not past due or Past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 2 years	Past due > 2 year < = 5 years	Past due > 5 year < = 7 years	Past due > 7 years
005	Cash balances at central banks and other demand deposits	466 855 658,00	466 855 658,00									
010	Loans and advances	285 372 003 691,00	285 372 003 691,00									
020	Central banks											
030	General governments											
040	Credit institutions	285 372 003 691,00	285 372 003 691,00									
050	Other financial corporations											
060	Non-financial corporations											
070	Of which SMEs											
080	Households											
090	Debt Securities											
100	Central banks											
110	General governments											
120	Credit institutions											
130	Other financial corporations											
140	Non-financial corporations											
150	Off-balance sheet exposures											
160	Central banks											
170	General governments											
180	Credit institutions											
190	Other financial corporations											
200	Non-financial corporations											
210	Households											
220	Total	285 838 859 349,00	285 838 859 349,00									

9.13. EU CR1: Performing and non-performing exposures and related provisions

13. table: EU CR1: Performing and non-performing exposures and related provisions (values in HUF)

		Gross carrying amount/nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received		
		Performing exposures			Non-performing exposures		Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
			of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2				of which: stage 3
005	Cash balances at central banks and other demand deposits	466 855 658,00	466 855 658,00													
010	Loans and advances	285 372 003 691,00	285 372 003 691,00					-79 389 302,00	-79 389 302,00							
020	Central banks															
030	General governments															
040	Credit institutions	285 372 003 691,00	285 372 003 691,00					-79 389 302,00	-79 389 302,00							
050	Other financial corporations															
060	Non-financial corporations															
070	Of which: SMEs															
080	Households															
090	Debt Securities															
100	Central banks															
110	General governments															
120	Credit institutions															
130	Other financial corporations															
140	Non-financial corporations															
150	Off-balance sheet exposures															
160	Central banks															
170	General governments															
180	Credit institutions															
190	Other financial corporations															
200	Non-financial corporations															
210	Households															
220	Total	285 838 859 349,00	285 838 859 349,00					-79 389 302,00	-79 389 302,00							

9.14. EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

14. EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques (values in HUF)

		Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives	
1	Loans and advances	7 491 157 342	278 347 702 007	278 347 702 007	0,00	0,00
2	Debt securities	0,00	0,00	0,00	0,00	
3	Total	7 491 157 342	278 347 702 007	278 347 702 007	0,00	0,00
4	Of which non-performing exposures	0,00	0,00	0,00	0,00	0,00
EU-5	Of which defaulted	0,00	0,00			

9.15. EU CR4 – standardised approach – Credit risk exposure and CRM effects

15. EU CR4 – standardised approach – Credit risk exposure and CRM effects (values in HUF)

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
1	Central governments or central banks						
2	Non-central government public sector entities						
EU 2a	Regional government or local authorities						
EU 2b	Public sector entities						
3	Multilateral development banks						
EU 3a	International organisations						
4	Institutions	225 335 840 933,00	0,00	225 335 840 933,00	0,00	0,00	0%
5	Covered bonds						
6	Corporates						
6.1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity						
EU 7a	Subordinated debt exposures						
EU 7b	Equity						
8	Retail						
9	Secured by mortgages on immovable property and ADC exposures						
9.1	Secured by mortgages on residential immovable property - non IPRE						
9.2	Secured by mortgages on residential immovable property - IPRE						
9.3	Secured by mortgages on commercial immovable property - non IPRE						
9.4	Secured by mortgages on commercial immovable property - IPRE						
9.5	Acquisition, Development and Construction (ADC)						
10	Exposures in default						
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings						
EU 10c	Other items	9 313 456,00	0,00	9 313 456,00	0,00	9 313 456,00	100%
11	Not applicable						
12	TOTAL	225 345 154 389,00	0,00	225 345 154 389,00	0,00	9 313 456,00	0%

9.16. EU REM1 - Remuneration awarded for the financial year

		a. MB Supervisory function	b. MB Management function	c. Other senior management	d. Other identified staff
		0010	0020	0030	0040
1. Number of identified staff	0010	4	4	0	2
2. Total fixed remuneration	0020	0,00	46,00		7,00
3. Of which: cash-based	0030	0,00	46,00		7,00
EU-4a. Of which: shares or equivalent ownership interests	0040	0,00	0,00	0,00	0,00
5. Of which: share-linked instruments or equivalent non-cash instruments	0050	0,00	0,00	0,00	0,00
EU-5x. Of which: other instruments	0060	0,00	0,00	0,00	0,00
7. Of which: other forms	0070	0,00	0,00	0,00	0,00
9. Number of identified staff	0080	4	4	0	2
10. Total variable remuneration	0090	0,00	8,00	0,00	0,00
11. Of which: cash-based	0100	0,00	4,00	0,00	0,00
12. Of which: deferred	0110	0,00	2,00	0,00	0,00
EU-13a. Of which: shares or equivalent ownership interests	0120	0,00	0,00	0,00	0,00
EU-14a. Of which: deferred	0130	0,00	0,00	0,00	0,00
EU-13b. Of which: share-linked instruments or equivalent non-cash instruments	0140	0,00	4,00	0,00	0,00
EU-14b. Of which: deferred	0150	0,00	2,00	0,00	0,00
EU-14x. Of which: other instruments	0160	0,00	0,00	0,00	0,00
EU-14y. Of which: deferred	0170	0,00	0,00	0,00	0,00
15. Of which: other forms	0180	0,00	0,00	0,00	0,00
16. Of which: deferred	0190	0,00	0,00	0,00	0,00
17. Total remuneration	0200	0,00	54,00	0,00	7,00

9.17. EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		Management body remuneration			Business areas						
		a. MB Supervisory function	b. MB Management function	c. Total MB	d. Investment banking	e. Retail banking	f. Asset management	g. Corporate functions	h. Independent internal control functions	i. All other	j. Total
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010 1. Total number of identified staff											
0.1 Total number of identified staff	0010										10,00
2. Of which: members of the MB	0020	4	4	8							
3. Of which: other senior management	0030				0,00	0,00	0,00	0,00	0,00	0,00	
4. Of which: other identified staff	0040				0,00	0,00	0,00	0,00	2,00	0,00	
5. Total remuneration of identified staff	0050	0,00	54,00	54,00	0,00	0,00	0,00	0,00	7,00	0,00	
6. Of which: variable remuneration	0060	0,00	8,00	8,00	0,00	0,00	0,00	0,00	0,00	0,00	
7. Of which: fixed remuneration	0070	0,00	46,00	46,00	0,00	0,00	0,00	0,00	7,00	0,00	