

Disclosure according to Pillar 3

Risk Report

K&H Banking Group and
K&H Bank Zrt

For the Second Quarter of 2018 Financial Year

K&H committed itself to conform to the requirements of Pillar 3 defined in Chapter 8 of 575/2013/EU Regulation of the European Parliament, of the Council (CRR) and in Article 122 of the Hpt.¹ and the 13/2017 (XI.30) recommendation of the Hungarian National Bank. K&H prepares this “Risk Report” for such purposes, containing the information required by law. In line with its general communications policy, K&H is trying to communicate its market risk exposures as openly as possible.

K&H publishes its “Risk Report” five times a year (only once for the full year), simultaneously with the disclosure of the “Annual Report” and makes it also accessible in Hungary (and in English) on the K&H corporate website (www.kh.hu). As the K&H Bank Zrt is a systemically important institution on the Hungarian market, the bank also publishes half yearly and quartely reports in a simplified form.

Overview of RWAs and capital requirements as of 30th of June 2018:

Table 1 : Risk weighted assets and capital adequacy ratio (values in HUF bln)

Risk Weight Asset (RWA)	K&H Group	K&H Bank
Total RWA	1774	1803
Credit Risk (CVA included)	1512	1538
Market Risk	15	15
Operational Risk	247	249
Capital Adequacy Ratio	16,55%	14,67%

¹ Act CCXXXVII of 2013 on “credit institutions and financial enterprises” (Hpt.)

Table 2 EU- OV1 Overview of RWAs (K&H Group)

Values in HUF million	RWAs		Minimum capital requirements
	T	T-1	T
Credit risk (excluding CCR)	1 471 654	1 375 439	117 732
Of which the standardised approach	92 155	94 361	7 372
Of which the foundation IRB (FIRB) approach	0	0	0
Of which the advanced IRB (AIRB) approach	1 321 867	1 239 174	105 749
Of which MRA	57 633	41 904	4 611
Of which equity IRB under the simple risk-weighted approach or the IMA		0	0
CCR	40 443	23 294	3 235
Of which mark to market	39 875	22 337	3 190
Of which original exposure	0	0	0
Of which the standardised approach	0	0	0
Of which internal model method (IMM)	0	0	0
Of which risk exposure amount for contributions to the default fund of a CCP	0	0	0
Of which CVA	568	957	45
Settlement risk	0	0	0
Securitisation exposures in the banking book (after the cap)	0	0	0
Of which IRB approach	0	0	0
Of which IRB supervisory formula approach (SFA)	0	0	0
Of which internal assessment approach (IAA)	0	0	0
Of which standardised approach	0	0	0
Market risk	15 320	12 608	1 226
Of which the standardised approach	15 320	12 608	1 226
Of which IMA	0	0	0
Large exposures	0	0	0
Operational risk	246 588	246 796	19 727
Of which basic indicator approach	0	0	0
Of which standardised approach	246 588	246 796	19 727
Of which advanced measurement approach	0	0	0
Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
Floor adjustment	0	0	0
Total	1 774 006	1 658 137	141 920

Table 3 EU- OV1 Overview of RWAs (K&H Bank)

Values in HUF million	RWAs		Minimum capital requirements
	T	T-1	T
Credit risk (excluding CCR)	1 497 390	1 401 248	119 791
Of which the standardised approach	70 609	71 837	5 649
Of which the foundation IRB (FIRB) approach	0	0	0
Of which the advanced IRB (AIRB) approach	1 369 148	1 287 507	109 532
Of which MRA	57 633	41 904	4 611
Of which equity IRB under the simple risk-weighted approach or the IMA	0	0	0
CCR	40 498	23 470	3 240
Of which mark to market	39 930	22 513	3 194
Of which original exposure	0	0	0
Of which the standardised approach	0	0	0
Of which internal model method (IMM)	0	0	0
Of which risk exposure amount for contributions to the default fund of a CCP	0	0	0
Of which CVA	568	957	45
Settlement risk	0	0	0
Securitisation exposures in the banking book (after the cap)	0	0	0
Of which IRB approach	0	0	0
Of which IRB supervisory formula approach (SFA)	0	0	0
Of which internal assessment approach (IAA)	0	0	0
Of which standardised approach	0	0	0
Market risk	15 320	12 625	1 226
Of which the standardised approach	15 320	12 625	1 226
Of which IMA	0	0	0
Large exposures	0	0	0
Operational risk	249 454	249 869	19 956
Of which basic indicator approach	0	0	0
Of which standardised approach	249 454	249 869	19 956
Of which advanced measurement approach	0	0	0
Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
Floor adjustment	0	0	0
Total	1 802 661	1 687 212	144 213

Own funds and leverage ratio:

Table 4: Component of own funds as of 30th June, 2018

Components of own funds (HUF million)	K&H Group	K&H Bank
OWN FUNDS	293 604	264 527
_ TIER 1 CAPITAL(TIER 1 OR T1 CAPITAL)	251 871	222 795
__ COMMON EQUITY TIER 1 CAPITAL (CET 1 CAPITAL)	251 871	222 795
___ Capital instruments eligible as CET1 capital	189 753	189 753
___ Paid up capital instruments	140 978	140 978
___ Memorandum item: Capital instruments not eligible	-	-
___ Share premium	48 775	48 775
___ (-) Own CET1 instruments	-	-
___ (-) Direct holdings of CET1 instruments	-	-
___ (-) Indirect holdings of CET1 instruments	-	-
___ (-) Synthetic holdings of CET1 instruments	-	-
___ (-) Actual or contingent obligations to purchase own CET1 instruments	-	-

___ Retained earnings	61 545	32 228
___ Previous years retained earnings	33 785	32 228
___ Profit or loss eligible	27 760	-
___ Profit/loss attributable to owners of the parent ²	27 760	28 313
___ (-) Part of interim or year-end profit not eligible	-	- 28 313
___ Accumulated other comprehensive income	- 333	- 333
___ Other reserves	-	-
___ Funds for general banking risk	17 639	17 630
___ Transitional adjustments due to grandfathered CET1 Capital instruments	-	-
___ Minority interest given recognition in CET1 capital	-	-
___ Transitional adjustments due to additional minority interests	-	-
___ Adjustments to CET1 due to prudential filters	3 170	3 124
(-) Increases in equity resulting from securitised assets	-	-
___ Cash flow hedge reserve	3 591	3 591
___ Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	- 0	- 46
___ Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	- 4	- 4
___ (-) Value adjustments due to the requirements for prudent valuation	- 416	- 416
___ (-) Goodwill	-	-
___ (-) Goodwill accounted for as intangible asset	-	-
___ (-) Goodwill included in the valuation of significant investments	-	-
___ Deferred tax liabilities associated to goodwill	-	-
___ (-) Other intangible assets	- 14 989	- 15 001
___ (-) Other intangible assets gross amount	- 14 989	- 15 001
___ Deferred tax liabilities associated to other intangible assets	-	-
___ (-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	- 0	-
___ (-) IRB shortfall of credit risk adjustments to expected losses	- 4 913	- 4 606
___ (-) Defined benefit pension fund assets	-	-
___ (-) Defined benefit pension fund assets gross amount	-	-
___ Deferred tax liabilities associated to defined benefit pension fund assets	-	-
___ Defined benefit pension fund assets which the institution has an unrestricted ability to use	-	-
___ (-) Reciprocal cross holdings in CET1 Capital	-	-
___ (-) Excess of deduction from AT1 items over AT1 Capital	-	-
___ (-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1,250 % risk weight	-	-
___ (-) Securitisation positions which can alternatively be subject to a 1250 % risk weight	-	-
___ (-) Free deliveries which can alternatively be subject to a 1,250 % risk weight	-	-
___ (-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1,250 % risk weight	-	-
___ (-) Equity exposures under an internal models approach which can alternatively be subject to a 1,250 % risk weight	-	-
___ (-) CET1 instruments of financial sector entities where the institution does not have a significant investment	-	-
___ (-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences	-	-
___ (-) CET1 instruments of financial sector entities where the institution has a significant investment	-	-
___ (-) Amount exceeding the 17,65 % threshold	-	-
___ Other transitional adjustments to CET1 Capital	-	-
___ Additional deductions of CET1 Capital due to Article 3 CRR	-	-

² The interim profit – according to CRR article 26 (2) – was taken into account in Group view based on the permission of MNB.

__ CET1 capital elements or deductions — other	-	-
ADDITIONAL TIER 1 CAPITAL (AT1 CAPITAL)	-	-
__ Capital instruments eligible as AT1 Capital	-	-
__ Paid up capital instruments	-	-
___ Memorandum item: Capital instruments not eligible	-	-
___ Share premium	-	-
__ (-) Own AT1 instruments	-	-
___ (-) Direct holdings of AT1 instruments	-	-
___ (-) Indirect holdings of AT1 instruments	-	-
___ (-) Synthetic holdings of AT1 instruments	-	-
__ (-) Actual or contingent obligations to purchase own AT1 instruments	-	-
__ Transitional adjustments due to grandfathered AT1 Capital instruments	-	-
__ Instruments issued by subsidiaries that are given recognition in AT1 Capital	-	-
__ Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries	-	-
__ (-) Reciprocal cross holdings in AT1 Capital	-	-
__ (-) AT1 instruments of financial sector entities where the institution does not have a significant investment	-	-
__ (-) AT1 instruments of financial sector entities where the institution has a significant investment	-	-
__ (-) Excess of deduction from T2 items over T2 Capital	-	-
__ Other transitional adjustments to AT1 Capital	-	-
__ Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	-	-
__ Additional deductions of AT1 Capital due to Article 3 CRR	-	-
__ AT1 capital elements or deductions — other	-	-
_ TIER 2 CAPITAL (T2 CAPITAL)	41 732	41 732
__ Capital instruments and subordinated loans eligible as T2 Capital	41 732	41 732
__ Paid up capital instruments and subordinated loans	41 732	41 732
___ Memorandum item: Capital instruments and subordinated loans not eligible	- 28	- 28
___ Share premium	-	-
__ (-) Own T2 instruments	-	-
___ (-) Direct holdings of T2 instruments	-	-
___ (-) Indirect holdings of T2 instruments	-	-
___ (-) Synthetic holdings of T2 instruments	-	-
__ (-) Actual or contingent obligations to purchase own T2 instruments	-	-
__ Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans	-	-
__ Instruments issued by subsidiaries that are given recognition in T2 Capital	-	-
__ Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries	-	-
__ IRB Excess of provisions over expected losses eligible	-	-
__ SA General credit risk adjustments	-	-
__ (-) Reciprocal cross holdings in T2 Capital	-	-
__ (-) T2 instruments of financial sector entities where the institution does not have a significant investment	-	-
__ (-) T2 instruments of financial sector entities where the institution has a significant investment	-	-
__ Other transitional adjustments to T2 Capital	-	-
__ Excess of deduction from T2 items over T2 Capital (deducted in AT1)	-	-
__ (-) Additional deductions of T2 Capital due to Article 3 CRR	-	-
__ T2 capital elements or deductions — other	-	-

Table 5: Leverage ratio (K&H Group, values in HUF million)

Leverage ratio	2018.06.30
SFT exposure according to CRR 222	118 289
Derivatives	164 839
Undrawn credit facilities, which may be cancelled unconditionally at any time without notice	133 861
Medium/ low risk trade related off-balance sheet items	15 370
Medium risk trade related off-balance sheet items and officially supported export finance related off-balance sheet items	395 728
Other off-balance sheet items	368 928
Other assets	3 267 750
Tier 1 capital	251 871
Regulatory adjustments	-11 819
Leverage ratio	5,66%

Table 6: Leverage ratio (K&H Bank, values in HUF million)

Leverage ratio	2018.06.30
SFT exposure according to CRR 222	118 289
Derivatives	164 845
Undrawn credit facilities, which may be cancelled unconditionally at any time without notice	130 234
Medium/ low risk trade related off-balance sheet items	56 801
Medium risk trade related off-balance sheet items and officially supported export finance related off-balance sheet items	255 767
Other off-balance sheet items	458 172
Other assets	3 251 081
Tier 1 capital	222 795
Regulatory adjustments	-11 877
Leverage ratio	5,04%

Table 7: EU CR8 RWA flow statements of credit risk exposures under the IRB approach (K&H Group, values in million HUF)

	RWA amounts	Capital requirements
RWAs as at the end of the previous reporting period	1 239 174	99 134
Asset size	99 513	7 961
Asset quality	-115 168	-9 213
Model updates	80 000	6 400
Methodology and policy	0	0
Acquisitions and disposals	0	0
Foreign exchange movements	18 347	1 468
Other	0	0
RWAs as at the end of the reporting period	1 321 867	105 749

Table 8: EU CR8 RWA flow statements of credit risk exposures under the IRB approach (K&H Bank, values in million HUF)

	RWA amounts	Capital requirements
RWAs as at the end of the previous reporting period	1 287 507	103 001
Asset size	98 321	7 866
Asset quality	-35 365	-2 829
Model updates	0	0
Methodology and policy	0	0
Acquisitions and disposals	0	0
Foreign exchange movements	18 685	1 495
Other	0	0
RWAs as at the end of the reporting period	1 369 148	109 532

Semi-annual financial tables

Table 9: EU CR1-A – Credit quality of exposures by exposure class and instrument (K&H Group)

Credit quality of exposures by exposure class and instrument (values in HUF)	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central governments or central banks	-	63 350	-	17	NA	- 8	63 333
Institutions	-	967 422	655	13	NA	344	966 754
Corporates	18 456	1 342 262	9 844	2 657	NA	- 2 867	1 348 218
Of which: Specialised lending	3 085	192 222	1 608	339	NA	- 382	193 360
Of which: SMEs	15 342	631 263	8 684	1 859	NA	- 1 137	636 061
Retail	55 287	544 232	55 281	5 384	NA	538	538 855
Secured by real estate property	54 050	464 493	54 199	3 109	NA	- 344	461 235
SMEs	-	-	-	-	NA	-	-
Non-SMEs	-	-	-	-	NA	-	-
Qualifying revolving	-	-	-	-	NA	-	-
Other retail	1 237	79 740	1 082	2 274	NA	883	77 621
SMEs	-	-	-	-	NA	-	-
Non-SMEs	-	-	-	-	NA	-	-
Equity	-	-	-	-	NA	-	-
Total IRB approach	73 744	2 917 267	65 779	8 072	-	- 1 992	2 917 159
Central governments or central banks	-	886 620	-	1	NA	- 1	886 620
Regional governments or local authorities	-	-	-	-	NA	-	-
Public sector entities	-	-	-	-	NA	-	-
Multilateral development banks	-	-	-	-	NA	-	-
International organisations	-	-	-	-	NA	-	-
Institutions	-	-	-	-	NA	-	-
Corporates	-	31 382	2	1	NA	4	31 378
Of which: SMEs	-	1 049	1	0	NA	1	1 048
Retail	-	0	-	-	NA	0	0
Of which: SMEs	-	-	-	-	NA	-	-
Secured by mortgages on immovable property	-	-	-	-	NA	-	-
Of which: SMEs	-	-	-	-	NA	-	-
Exposures in default	1 962	-	384	66	NA	- 68	1 512
Items associated with particularly high risk	-	-	-	-	NA	-	-
Covered bonds	-	-	-	-	NA	-	-
Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	NA	-	-
Collective investments undertakings	-	-	-	-	NA	-	-
Equity exposures	-	2 203	-	-	NA	-	2 203
Other exposures	-	213 479	-	-	NA	-	213 479
Total standardised approach	1 962	1 133 684	386	67	-	- 65	1 135 192
Total	75 705	4 050 951	66 165	8 139	-	- 2 057	4 052 352
Of which: Loans	71 802	2 522 271	65 106	7 713	NA	- 1 938	2 521 255
Of which: Debt securities	-	618 696	-	-	NA	-	618 696
Of which: Off-balance-sheet exposures	3 904	909 983	1 059	427	NA	- 119	912 401

Table 10: EU CR1-A – Credit quality of exposures by exposure class and instrument (K&H Bank)

Credit quality of exposures by exposure class and instrument (values in HUF)	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central governments or central banks	-	63 311	-	13	NA	5	63 298
Institutions	-	972 011	655	14	NA	344	971 342
Corporates	18 456	1 399 334	10 200	2 693	NA	2 789	1 404 897
Of which: Specialised lending	3 085	192 222	1 608	339	NA	382	193 360
Of which: SMEs	15 342	631 263	8 684	1 859	NA	1 137	636 061
Retail	55 287	544 232	55 281	5 377	NA	538	538 862
Secured by real estate property	54 050	464 493	54 199	3 109	NA	344	461 235
SMEs	-	-	-	-	NA	-	-
Non-SMEs	-	-	-	-	NA	-	-
Qualifying revolving	-	-	-	-	NA	-	-
Other retail	1 237	79 740	1 082	2 268	NA	883	77 627
SMEs	-	-	-	-	NA	-	-
Non-SMEs	-	-	-	-	NA	-	-
Equity	-	-	-	-	NA	-	-
Total IRB approach	73 744	2 978 888	66 136	8 097	-	1 911	2 978 400
Central governments or central banks	-	863 935	69	6	NA	39	863 861
Regional governments or local authorities	-	-	-	-	NA	-	-
Public sector entities	-	-	-	-	NA	-	-
Multilateral development banks	-	-	-	-	NA	-	-
International organisations	-	-	-	-	NA	-	-
Institutions	-	-	-	-	NA	-	-
Corporates	-	30	2	0	NA	3	28
Of which: SMEs	-	30	1	0	NA	1	29
Retail	-	214	0	1	NA	1	213
Of which: SMEs	-	-	-	-	NA	-	-
Secured by mortgages on immovable property	-	-	-	-	NA	-	-
Of which: SMEs	-	-	-	-	NA	-	-
Exposures in default	1 962	-	384	66	NA	68	1 512
Items associated with particularly high risk	-	-	-	-	NA	-	-
Covered bonds	-	-	-	-	NA	-	-
Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	NA	-	-
Collective investments undertakings	-	-	-	-	NA	-	-
Equity exposures	-	2 444	-	-	NA	-	2 444
Other exposures	-	175 059	-	-	NA	-	175 059
Total standardised approach	1 962	1 041 683	455	72	-	25	1 043 117
Total	75 705	4 020 571	66 590	8 169	-	1 935	4 021 517
Of which: Loans	71 802	2 504 805	65 531	7 734	NA	1 787	2 503 341
Of which: Debt securities	-	618 696	-	-	NA	-	618 696
Of which: Off-balance-sheet exposures	3 904	897 070	1 059	435	NA	148	899 479

Table 11: EU CR1-B – Credit quality of exposures by industry or counterparty types (K&H Group)

Credit quality of exposures by industry or counterparty types (values in HUF)	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Authorities	0	941 739	0	17	NA	-8	941 723
unknown	1 546	1 098 021	73	197	NA	-913	1 099 298
Private Persons	55 287	544 232	55 281	5 384	NA	538	538 855
Agriculture Farming Fishing & Food	2 077	207 099	1 286	698	NA	-451	207 191
Distribution & Traders	4 977	211 636	1 631	407	NA	-398	214 576
Finance & Insurance	7	175 573	331	57	NA	-6	175 191
Commercial Real estate	4 478	165 447	1 598	317	NA	-418	168 009
Energy Electricity & Water	369	127 713	276	57	NA	-87	127 749
Building & Construction	409	100 703	253	90	NA	-45	100 769
Services	263	101 324	134	446	NA	-151	101 007
Metals Machinery & Heavy Equipment	2 397	73 556	2 337	82	NA	50	73 534
Automotive	322	73 272	67	93	NA	-10	73 434
Shipping & Aviation	244	69 491	174	162	NA	-51	69 399
Chemicals	19	67 466	1	32	NA	-9	67 452
IT & Electronics	2 731	44 988	2 383	34	NA	-66	45 301
Textile Timber & Paper	412	25 331	218	28	NA	-42	25 498
HORECA	23	17 811	8	30	NA	8	17 795
Media & Telecom	143	5 548	112	10	NA	1	5 569
Total	75 705	4 050 951	66 165	8 139	0	-2 057	4 052 352

Table 12: EU CR1-B – Credit quality of exposures by industry or counterparty types (K&H Bank)

Credit quality of exposures by industry or counterparty types (values in HUF)	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Authorities	0	919 054	69	18	NA	35	918 968
unknown	1 546	194 855	430	197	NA	815	195 775
Private Persons	55 287	544 232	55 281	5 377	NA	538	538 862
Agriculture Farming Fishing & Food	2 077	207 099	1 286	698	NA	451	207 191
Distribution & Traders	4 977	211 294	1 631	407	NA	398	214 234
Finance & Insurance	7	1 096 800	331	82	NA	10	1 096 393
Commercial Real estate	4 478	165 447	1 598	317	NA	418	168 009
Energy Electricity & Water	369	127 650	276	57	NA	87	127 686
Building & Construction	409	100 287	253	90	NA	45	100 353
Services	263	106 207	134	457	NA	166	105 878
Metals Machinery & Heavy Equipment	2 397	73 438	2 337	82	NA	50	73 416
Automotive	322	73 227	67	93	NA	10	73 389
Shipping & Aviation	244	40 038	174	162	NA	51	39 947
Chemicals	19	67 308	1	32	NA	9	67 294
IT & Electronics	2 731	44 974	2 383	34	NA	66	45 287
Textile Timber & Paper	412	25 304	218	28	NA	42	25 470
HORECA	23	17 811	8	30	NA	8	17 795
Media & Telecom	143	5 548	112	10	NA	1	5 569
Total	75 705	4 020 571	66 590	8 169	-	1 935	4 021 517

Table 13: EU CR1-C Credit quality of exposures by geography (K&H Group)

Credit quality of exposures by geography (values in HUF)	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central Eastern Europe	75 703	3 942 110	65 837	7 945	NA	1 924	3 944 030
Hungary	75 701	3 935 356	65 837	7 936	NA	1 922	3 937 284
Other	2	6 753	0	10	NA	1	6 746
Western Europe	2	102 272	327	188	NA	129	101 758
France	0	26 046	0	0	NA	0	26 046
United Kindom	0	30 081	-	0	NA	0	30 081
Spain	-	15 000	-	-	NA	-	15 000
Other	1	31 145	327	188	NA	129	30 631
Africa	-	4 730	-	1	NA	0	4 729
North America	-	1 356	-	0	NA	0	1 355
Asia	-	401	-	-	NA	-	401
Middle East	-	66	-	-	NA	-	66
Australia and Oceania	-	17	-	5	NA	4	12
Total	75 705	4 050 951	66 165	8 139	-	2 057	4 052 352

Table 14: EU CR1-C Credit quality of exposures by geography (K&H Bank)

Credit quality of exposures by geography (values in HUF)	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central Eastern Europe	75 703	3 053 688	66 263	7 975	NA	1 802	3 055 154
HUNGARY	75 701	3 040 043	66 263	7 966	NA	1 801	3 041 515
Other	2	13 645	0	10	NA	1	13 638
Western Europe	2	936 363	327	188	NA	129	935 849
BELGIUM	-	615 668	327	7	NA	22	615 334
IRELAND	-	220 703	-	5	NA	2	220 698
FRANCE	0	27 360	0	0	NA	0	27 360
Other	2	72 631	0	176	NA	149	72 457
Africa	0	25 306	-	0	NA	0	25 306
North America	-	4 730	-	1	NA	0	4 729
Asia	-	401	-	-	NA	-	401
Middle East	-	66	-	-	NA	-	66
Australia and Oceania	-	17	-	5	NA	4	12
Total	75 705	4 020 571	66 590	8 169	-	1 935	4 021 517

Table 15: EU CR1-D Ageing of past-due exposures (K&H Group)

Ageing of past-due exposures (values in HUF)	Gross carrying values of					
	≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year
Loans	60 175	158	309	770	599	13 694
Debt securities	-	-	-	-	-	-
Total exposures	60 175	158	309	770	599	13 694

Table 16: EU CR1-D Ageing of past-due exposures (K&H Bank)

Ageing of past-due exposures (values in HUF)	Gross carrying values of					
	≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year
Loans	60 737	99	124	685	679	13 381
Debt securities	-	-	-	-	-	-
Total exposures	60 737	99	124	685	679	13 381

Table 17: EU CR1-E – Non-performing and forborne exposures (K&H Group)

Non-performing and forborne exposures (values in HUF)	Gross carrying amount of performing and non-performing exposures						Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received		
		Of which performing but past due > 30 days and ≤ 90 days	Of which performing forborne	Of which non-performing			On performing exposures		On non-performing exposures		On non-performing exposures	Of which forborne exposures	
				Of which defaulted	Of which impaired	Of which forborne	Of which forborne	Of which forborne					
Loans and advances	2 429 217 325 119	4 083 764 337	10 427 417 060	71 333 067 526	71 333 067 526	70 376 341 884	24 075 538 041	-7 612 206 982	-595 469 134	-36 835 108 178	-10 117 450 907	30 900 267 108	18 864 055 212
Debt securities	615 066 198 502	0	0	0	0	0	0	-580 276 477	0	0	0	0	0
Total Exposure	3 044 283 523 621	4 083 764 337	10 427 417 060	71 333 067 526	71 333 067 526	70 376 341 884	24 075 538 041	-8 192 483 459	-595 469 134	-36 835 108 178	-10 117 450 907	30 900 267 108	18 864 055 212

Table 18: EU CR1-E – Non-performing and forborne exposures (K&H Bank)

Non-performing and forborne exposures (values in HUF)	Gross carrying amount of performing and non-performing exposures						Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received		
		Of which performing but past due > 30 days and ≤ 90 days	Of which performing forborne	Of which non-performing			On performing exposures		On non-performing exposures		On non-performing exposures	Of which forborne exposures	
				Of which defaulted	Of which impaired	Of which forborne	Of which forborne	Of which forborne					
Loans and advances	1 582 883 965 835	4 086 429 305	10 427 417 060	71 310 959 451	71 310 959 451	70 354 233 809	24 075 538 041	-7 251 888 118	-595 469 134	-36 856 120 524	-10 117 450 919	30 637 442 686	18 795 618 064
Debt securities	615 066 198 502	0	0	0	0	0	0	-580 276 477	0	0	0	0	0
Total Exposure	2 197 950 164 337	4 086 429 305	10 427 417 060	71 310 959 451	71 310 959 451	70 354 233 809	24 075 538 041	-7 832 164 595	-595 469 134	-36 856 120 524	-10 117 450 919	30 637 442 686	18 795 618 064

Table 19: EU CR2-A – Changes in the stock of general and specific credit risk adjustments (K&H Group)

Changes in the stock of general and specific credit risk adjustments (values in HUF)	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
Opening balance	39 439 529 950	9 416 864 561
Increases due to amounts set aside for estimated loan losses during the period	5 868 607 072	3 054 045 426
Decreases due to amounts reversed for estimated loan losses during the period	-7 283 939 319	-3 876 151 486
Decreases due to amounts taken against accumulated credit risk adjustments	-4 372 158 108	-43 126 483
Transfers between credit risk adjustments	0	0
Impact of exchange rate differences	115 304 107	21 861 770
Business combinations, including acquisitions and disposals of subsidiaries	0	0
Other adjustments	3 438 444 441	12 407 394
Closing balance	37 205 788 143	8 585 901 182
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	0	0
Specific credit risk adjustments directly recorded to the statement of profit or loss	0	0

Table 20: EU CR2-A – Changes in the stock of general and specific credit risk adjustments (K&H Bank)

Changes in the stock of general and specific credit risk adjustments (values in HUF)	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
Opening balance	39 436 812 878	9 100 942 431
Increases due to amounts set aside for estimated loan losses during the period	5 868 607 072	3 062 751 787
Decreases due to amounts reversed for estimated loan losses during the period	-7 303 592 924	-3 928 719 836
Decreases due to amounts taken against accumulated credit risk adjustments	-4 372 158 108	-43 126 483
Transfers between credit risk adjustments	0	0
Impact of exchange rate differences	115 304 107	21 861 770
Business combinations, including acquisitions and disposals of subsidiaries	0	0
Other adjustments	3 448 702 635	24 068 290
Closing balance	37 193 675 660	8 237 777 959
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	0	0
Specific credit risk adjustments directly recorded to the statement of profit or loss	0	0

Table 21: EU CR3 – CRM techniques – Overview (K&H Group)

CRM Techniques (values in HUF)	Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	2 459 109	1 048 851	815 905	232 946	-
Total debt securities	608 346	10 350	54	10 296	-
Total exposures	3 067 455	1 059 201	815 959	243 242	-
Of which defaulted	17 642	58 063	56 018	2 045	-

Table 22: EU CR3 – CRM techniques – Overview (K&H Bank)

CRM Techniques (values in HUF)	Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	2 495 142	982 438	781 196	201 242	-
Total debt securities	618 597	99	54	45	-
Total exposures	3 113 739	982 537	781 250	201 287	-
Of which defaulted	17 679	58 026	56 018	2 008	-

Table 23: EU CR4 – Standardised approach – Credit risk exposure and CRM effects (K&H Group)

STD	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWA	RW
Exposure classes						
Central governments or central banks	863 898	22 723	863 897	22 722	5 016	1%
Regional government or local authorities	0	0	0	0	0	0%
Public sector entities	0	0	0	0	0	0%
Multilateral development banks	0	0	0	0	0	0%
International organisations	0	0	0	0	0	0%
Institutions	0	0	0	0	0	0%
Corporates	17 415	13 967	17 390	0	17 235	99%
Retail	0	0	0	0	0	75%
Secured by mortgages on immovable property	0	0	0	0	0	0%
Exposures in default	1 962	0	1 424	0	1 606	113%
Higher-risk categories	0	0	0	0	0	0%
Covered bonds	0	0	0	0	0	0%
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0%
Collective investment undertakings	0	0	0	0	0	0%
Equity	2 203	0	2 203	0	2 203	100%
Other Items	213 479	0	213 195	0	66 095	31%
Total	1 098 956	36 690	1 098 109	22 722	92 155	8%

Table 24: EU CR4 – Standardised approach – Credit risk exposure and CRM effects (K&H Bank)

STD	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWA	RW
Exposure classes						
Central governments or central banks	863 885	50	863 884	50	5 016	1%
Regional government or local authorities	0	0	0	0	0	0%
Public sector entities	0	0	0	0	0	0%
Multilateral development banks	0	0	0	0	0	0%
International organisations	0	0	0	0	0	0%
Institutions	0	0	0	0	0	0%
Corporates	30	0	16	0	12	77%
Retail	214	0	212	0	159	75%
Secured by mortgages on immovable property	0	0	0	0	0	0%
Exposures in default	1 962	0	1 424	0	1 606	113%
Higher-risk categories	0	0	0	0	0	0%
Covered bonds	0	0	0	0	0	0%
Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0%
Collective investment undertakings	0	0	0	0	0	0%
Equity	2 444	0	2 444	0	2 444	100%
Other Items	175 059	0	174 772	0	61 372	35%
Total	1 043 594	50	1 042 752	50	70 609	7%

Table 25: EU CR5 – Standardised approach (K&H Group)

Exposure classes	Risk weight																Deductions	Total	Of which: not qualified	
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other					
Central governments or central banks	834 040			52 580		0	0	0	0				0	0	0				886 620	
Regional government or local authorities																				
Public sector entities																				
Multilateral development banks																				
International organisations																				
Institutions																				
Corporates					0	0	0	0		31 382	0								31 382	
Retail										0									0	
Secured by mortgages on immovable property																				
Exposures in default										1 599	363								1 962	
Higher-risk categories																				
Covered bonds																				
Institutions and corporates with a short-term credit assessment																				
Collective investment undertakings																				
Equity										2 203	0			0					2 203	
Other Items	150 325									61 005		2 150							213 479	
Total	984 364	0	0	52 580	0	0	0	0	0	96 188	363	2 150	0	0	0	0	0	0	1 135 646	

Table 26: EU CR5 – Standardised approach (K&H Bank)

Exposure classes	Risk weight															Deductions	Total	Of which: not qualified
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other			
Central governments or central banks	811 354			52 580		0		0	0			0	0	0			863 935	
Regional government or local authorities																		
Public sector entities																		
Multilateral development banks																		
International organisations																		
Institutions																		
Corporates					0	0	0	0		30	0						30	
Retail									214								214	
Secured by mortgages on immovable property																		
Exposures in default										1 599	363						1 962	
Higher-risk categories																		
Covered bonds																		
Institutions and corporates with a short-term credit assessment																		
Collective investment undertakings																		
Equity										2 444		0			0		2 444	
Other items	115 064									58 887		1 109					175 059	
Total	926 418	0	0	52 580	0	0	0	0	214	62 960	363	1 109	0	0	0	0	1 043 644	

Table 27: EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range (K&H Group)

Exposure classes	PD	On-balance-sheet amount	Off-balance-sheet amount before CCF	Average CCF	EAD after CRM and CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RW	EL	Value adjustments and provisions
Central governments or central banks	01 [0,00% - 0,10%]	109	-	101%	110	0,03%	2	64,99%	1,00	17	16%	0	0
	02 [0,10% - 0,20%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	03 [0,20% - 0,40%]	47 479	4 941	100%	49 795	0,27%	1 467	2,48%	30,21	1 738	3%	4	2
	04 [0,40% - 0,80%]	3 422	2 672	88%	4 292	0,57%	407	36,50%	1,99	2 484	58%	9	5
	05 [0,80% - 1,60%]	1 507	2 018	81%	2 139	1,12%	330	38,67%	3,00	1 974	92%	9	6
	06 [1,60% - 3,20%]	757	-	100%	758	2,26%	13	45,00%	1,00	802	106%	8	0
	07 [3,20% - 6,40%]	445	1	100%	446	4,53%	764	59,39%	5,00	1 092	245%	12	-
	08 [6,40% - 12,80%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	09 [12,80% - 99,99%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	10 [100,00%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
Institutions	01 [0,00% - 0,10%]	701 293	201 284	94%	800 058	0,07%	366	1,79%	4,92	188 045	24%	204	328
	02 [0,10% - 0,20%]	9 903	42 210	65%	24 292	0,12%	142	64,04%	0,83	9 505	39%	18	0
	03 [0,20% - 0,40%]	6 573	985	100%	7 531	0,29%	23	62,69%	0,38	3 594	48%	14	0
	04 [0,40% - 0,80%]	579	202	99%	671	0,76%	8	64,35%	1,00	827	123%	3	0
	05 [0,80% - 1,60%]	49	162	101%	212	1,17%	11	63,24%	1,00	246	116%	2	-
	06 [1,60% - 3,20%]	2 000	97	100%	2 097	2,04%	5	62,70%	0,05	2 612	125%	27	-
	07 [3,20% - 6,40%]	1 650	436	100%	2 034	5,13%	98	62,65%	0,45	3 863	190%	65	0
	08 [6,40% - 12,80%]	-	-	0%	-	0,00%	3	0,00%	-	-	0%	-	-
	09 [12,80% - 99,99%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	10 [100,00%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
Corporates	01 [0,00% - 0,10%]	7 448	9 358	89%	12 670	0,08%	2 415	50,36%	1,89	2 172	17%	5	0
	02 [0,10% - 0,20%]	20 606	75 973	74%	54 899	0,16%	6 657	59,23%	1,50	20 086	37%	51	19
	03 [0,20% - 0,40%]	119 116	195 950	85%	199 769	0,29%	9 556	47,78%	2,21	95 512	48%	267	43
	04 [0,40% - 0,80%]	201 191	127 952	95%	274 502	0,58%	15 299	45,44%	2,29	180 811	66%	724	232
	05 [0,80% - 1,60%]	205 494	93 827	86%	258 053	1,14%	15 775	47,78%	2,54	229 104	89%	1 402	251
	06 [1,60% - 3,20%]	119 202	59 389	98%	150 587	2,21%	13 392	45,92%	2,33	150 177	100%	1 524	379
	07 [3,20% - 6,40%]	54 016	28 281	96%	67 517	4,54%	41 038	49,11%	2,37	82 958	123%	1 508	425
	08 [6,40% - 12,80%]	11 666	1 514	102%	13 017	8,88%	3 055	47,60%	1,66	16 197	124%	555	394
	09 [12,80% - 99,99%]	10 317	963	102%	11 040	25,39%	2 770	45,50%	2,38	18 096	164%	1 327	637
	10 [100,00%]	15 781	2 675	99%	17 133	100,00%	1 648	71,96%	1,36	37 258	217%	10 903	10 903
Of which: Specialised lending	01 [0,00% - 0,10%]	4	10	100%	14	0,09%	4	66,70%	1,30	3	18%	0	0
	02 [0,10% - 0,20%]	71	2	102%	75	0,16%	23	42,95%	1,43	14	19%	0	0
	03 [0,20% - 0,40%]	28 897	12 936	101%	42 263	0,32%	198	18,68%	2,67	7 376	17%	23	13
	04 [0,40% - 0,80%]	57 618	15 755	101%	73 534	0,57%	259	25,25%	3,47	35 990	49%	104	127
	05 [0,80% - 1,60%]	37 477	11 669	100%	48 280	1,16%	302	30,88%	4,63	34 123	71%	166	84
	06 [1,60% - 3,20%]	11 499	11 797	93%	18 327	2,21%	167	33,38%	4,00	15 757	86%	133	80
	07 [3,20% - 6,40%]	3 354	979	100%	4 272	4,85%	197	35,04%	2,43	3 999	94%	73	35
	08 [6,40% - 12,80%]	96	4	106%	106	9,25%	20	13,50%	1,00	34	32%	1	0
	09 [12,80% - 99,99%]	52	3	101%	55	18,93%	18	65,24%	1,14	117	215%	7	0
	10 [100,00%]	3 085	-	100%	3 087	100,00%	48	68,54%	2,69	9 255	300%	1 608	1 608
Of which: SMEs	01 [0,00% - 0,10%]	7 444	7 222	92%	11 990	0,07%	2 178	51,23%	1,84	1 824	15%	5	0
	02 [0,10% - 0,20%]	15 833	17 656	90%	25 612	0,15%	5 336	53,63%	1,75	6 436	25%	20	2
	03 [0,20% - 0,40%]	32 373	47 630	86%	53 077	0,29%	8 037	53,29%	2,02	22 394	42%	83	12
	04 [0,40% - 0,80%]	95 378	59 133	95%	123 640	0,59%	12 783	49,74%	1,96	74 839	61%	364	65
	05 [0,80% - 1,60%]	114 541	49 441	97%	142 281	1,15%	12 440	50,15%	2,11	118 300	83%	821	118
	06 [1,60% - 3,20%]	70 238	25 648	99%	85 151	2,27%	10 998	46,01%	2,05	71 167	84%	889	147
	07 [3,20% - 6,40%]	47 705	17 793	98%	57 160	4,53%	14 940	49,56%	2,50	68 040	119%	1 286	376
	08 [6,40% - 12,80%]	10 746	1 433	102%	12 042	8,78%	2 893	46,98%	1,68	13 904	115%	500	374
	09 [12,80% - 99,99%]	10 094	956	102%	10 810	25,54%	2 671	45,16%	2,41	17 441	161%	1 301	636
	10 [100,00%]	12 667	2 675	99%	14 018	100,00%	1 513	72,69%	1,06	27 959	199%	9 275	9 275

Retail	01 [0,00% - 0,10%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	02 [0,10% - 0,20%]	149 826	-	99%	148 610	0,19%	24 404	27,87%	4,94	16 955	11%	79	76
	03 [0,20% - 0,40%]	98 650	2 459	100%	101 197	0,33%	61 789	29,34%	4,78	18 250	18%	98	123
	04 [0,40% - 0,80%]	63 322	11 274	102%	75 616	0,64%	173 650	38,33%	4,02	26 027	34%	174	203
	05 [0,80% - 1,60%]	80 102	5 706	101%	86 046	1,09%	92 352	35,34%	4,71	40 011	47%	332	231
	06 [1,60% - 3,20%]	48 769	4 184	101%	52 965	2,10%	71 740	34,41%	4,61	34 607	65%	394	473
	07 [3,20% - 6,40%]	34 945	1 246	101%	36 495	4,94%	36 833	43,43%	4,44	34 967	96%	808	761
	08 [6,40% - 12,80%]	15 435	80	103%	15 902	7,85%	10 440	35,29%	4,69	21 779	137%	444	389
	09 [12,80% - 99,99%]	28 103	132	102%	28 888	26,07%	13 433	35,68%	4,78	56 383	195%	2 699	3 145
	10 [100,00%]	54 059	1 228	153%	84 356	100,00%	291 649	60,95%	1,90	23 717	28%	54 836	54 836
Secured by real estate property	01 [0,00% - 0,10%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	02 [0,10% - 0,20%]	149 826	-	99%	148 610	0,19%	24 402	27,87%	4,94	16 955	11%	79	76
	03 [0,20% - 0,40%]	98 168	-	99%	97 634	0,33%	21 871	28,81%	4,91	17 449	18%	94	119
	04 [0,40% - 0,80%]	44 003	0	99%	43 712	0,76%	8 096	28,44%	4,93	13 729	31%	94	129
	05 [0,80% - 1,60%]	70 419	0	101%	70 983	1,06%	13 267	31,49%	4,93	30 691	43%	236	148
	06 [1,60% - 3,20%]	43 482	-	101%	43 881	1,99%	10 377	30,70%	4,90	27 738	63%	268	361
	07 [3,20% - 6,40%]	18 169	-	102%	18 545	4,27%	4 602	33,01%	4,89	19 563	105%	259	269
	08 [6,40% - 12,80%]	14 022	-	102%	14 315	7,57%	3 463	33,45%	4,90	20 296	142%	358	294
	09 [12,80% - 99,99%]	26 403	-	102%	26 984	25,53%	6 156	34,46%	4,90	53 790	199%	2 359	2 708
	10 [100,00%]	53 192	858	154%	83 057	100,00%	15 786	60,70%	1,88	18 633	22%	54 183	54 183
Qualifying revolving	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-	
Other retail	01 [0,00% - 0,10%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	02 [0,10% - 0,20%]	-	-	0%	-	0,00%	2	0,00%	-	-	0%	-	-
	03 [0,20% - 0,40%]	481	2 459	121%	3 562	0,26%	39 918	43,98%	1,11	801	22%	4	3
	04 [0,40% - 0,80%]	19 319	11 274	106%	31 904	0,48%	165 554	51,89%	2,78	12 298	39%	80	74
	05 [0,80% - 1,60%]	9 683	5 706	100%	15 063	1,20%	79 085	53,46%	3,63	9 321	62%	96	83
	06 [1,60% - 3,20%]	5 287	4 184	100%	9 084	2,66%	61 363	52,29%	3,22	6 868	76%	126	112
	07 [3,20% - 6,40%]	16 776	1 246	100%	17 950	5,63%	32 231	54,20%	3,97	15 404	86%	548	492
	08 [6,40% - 12,80%]	1 413	80	107%	1 587	10,37%	6 977	51,87%	2,77	1 483	93%	85	95
	09 [12,80% - 99,99%]	1 700	132	105%	1 904	33,63%	7 277	52,94%	3,08	2 593	136%	340	437
	10 [100,00%]	867	371	116%	1 299	100,00%	275 863	76,56%	3,05	5 084	391%	654	654
Equity	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-	

Table 28: EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range (K&H Bank)

Exposure classes	PD	On-balance-sheet amount	Off-balance-sheet amount before CCF	Average CCF	EAD after CRM and CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RW	EL	Value adjustments and provisions
Central governments or central banks	01 [0,00% - 0,10%]	109	-	101%	110	0,04%	2	64,99%	1,00	22	20%	0	0
	02 [0,10% - 0,20%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	03 [0,20% - 0,40%]	47 479	4 941	100%	49 795	0,24%	105	2,75%	3,82	1 729	3%	4	2
	04 [0,40% - 0,80%]	3 418	2 672	88%	4 288	0,57%	401	36,49%	1,99	2 477	58%	9	5
	05 [0,80% - 1,60%]	1 472	2 018	80%	2 104	1,12%	325	38,56%	3,04	1 951	93%	9	6
	06 [1,60% - 3,20%]	757	-	100%	758	2,26%	13	45,00%	1,00	802	106%	8	0
	07 [3,20% - 6,40%]	445	1	100%	446	4,53%	755	59,39%	5,00	1 092	245%	12	-
	08 [6,40% - 12,80%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	09 [12,80% - 99,99%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	10 [100,00%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
Institutions	01 [0,00% - 0,10%]	700 303	200 313	97%	798 687	0,04%	333	62,19%	1,45	188 038	24%	204	328
	02 [0,10% - 0,20%]	10 401	48 222	70%	29 369	0,12%	173	63,73%	1,29	14 044	48%	23	0
	03 [0,20% - 0,40%]	6 573	985	100%	7 531	0,28%	26	62,69%	1,25	4 472	59%	13	0
	04 [0,40% - 0,80%]	582	202	99%	675	0,70%	15	64,25%	1,02	800	119%	3	0
	05 [0,80% - 1,60%]	84	162	101%	247	1,04%	16	60,61%	0,98	257	104%	2	0
	06 [1,60% - 3,20%]	2 000	97	100%	2 097	2,26%	5	62,70%	1,00	3 093	147%	30	-
	07 [3,20% - 6,40%]	1 650	436	100%	2 034	5,42%	99	62,65%	1,01	4 151	204%	69	0
	08 [6,40% - 12,80%]	-	-	0%	-	0,00%	3	0,00%	-	-	0%	-	-
	09 [12,80% - 99,99%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	10 [100,00%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
Corporates	01 [0,00% - 0,10%]	7 294	8 293	91%	12 170	0,07%	2 392	51,36%	1,81	1 835	15%	5	0
	02 [0,10% - 0,20%]	57 082	90 658	82%	96 174	0,16%	6 579	60,37%	2,28	58 322	61%	95	43
	03 [0,20% - 0,40%]	119 332	188 131	85%	198 365	0,28%	9 602	48,11%	2,22	95 186	48%	265	43
	04 [0,40% - 0,80%]	196 666	136 046	95%	271 613	0,58%	15 224	45,10%	2,30	177 573	65%	707	231
	05 [0,80% - 1,60%]	211 190	98 613	98%	265 172	1,13%	15 885	48,03%	2,51	234 688	89%	1 429	263
	06 [1,60% - 3,20%]	119 869	59 391	98%	151 256	2,21%	13 404	45,92%	2,34	150 672	100%	1 530	379
	07 [3,20% - 6,40%]	54 025	28 281	96%	67 527	4,55%	40 632	49,11%	2,37	82 989	123%	1 510	425
	08 [6,40% - 12,80%]	11 668	1 514	102%	13 019	9,02%	3 057	47,60%	1,66	16 323	125%	563	394
	09 [12,80% - 99,99%]	10 317	963	102%	11 040	19,33%	2 770	45,50%	2,38	18 677	169%	975	637
	10 [100,00%]	15 781	2 675	99%	17 133	100,00%	1 649	71,96%	1,36	37 258	217%	10 903	10 903
Of which: Specialised lending	01 [0,00% - 0,10%]	4	10	100%	14	0,08%	4	66,70%	1,30	2	17%	0	0
	02 [0,10% - 0,20%]	71	2	102%	75	0,14%	23	42,95%	1,43	13	18%	0	0
	03 [0,20% - 0,40%]	28 897	12 936	101%	42 263	0,31%	198	18,68%	2,67	7 392	17%	23	13
	04 [0,40% - 0,80%]	57 618	15 755	101%	73 534	0,58%	259	25,25%	3,47	36 089	49%	105	127
	05 [0,80% - 1,60%]	37 477	11 669	100%	48 280	1,13%	302	30,88%	4,63	33 572	70%	159	84
	06 [1,60% - 3,20%]	11 499	11 797	93%	18 327	2,22%	167	33,38%	4,00	15 774	86%	135	80
	07 [3,20% - 6,40%]	3 354	979	100%	4 272	4,88%	197	35,04%	2,43	3 999	94%	73	35
	08 [6,40% - 12,80%]	96	4	106%	106	9,24%	20	13,50%	1,00	34	32%	1	0
	09 [12,80% - 99,99%]	52	3	101%	55	18,82%	18	65,24%	1,14	117	214%	7	0
	10 [100,00%]	3 085	-	100%	3 087	100,00%	48	68,54%	2,69	9 255	300%	1 608	1 608
Of which: SMEs	01 [0,00% - 0,10%]	7 290	7 171	92%	11 807	0,07%	2 158	50,94%	1,84	1 749	15%	4	0
	02 [0,10% - 0,20%]	15 750	17 260	90%	25 410	0,15%	5 262	53,98%	1,74	6 311	25%	20	2
	03 [0,20% - 0,40%]	32 589	48 034	86%	53 405	0,29%	8 093	53,19%	2,02	22 321	42%	82	12
	04 [0,40% - 0,80%]	93 499	58 304	95%	121 529	0,58%	12 708	49,61%	1,96	72 860	60%	353	64
	05 [0,80% - 1,60%]	116 401	50 310	97%	144 409	1,14%	12 534	50,24%	2,11	119 285	83%	830	119
	06 [1,60% - 3,20%]	70 265	25 651	99%	85 181	2,28%	11 011	46,01%	2,05	71 278	84%	892	147
	07 [3,20% - 6,40%]	47 715	17 793	98%	57 170	4,53%	14 943	49,56%	2,50	68 055	119%	1 287	376
	08 [6,40% - 12,80%]	10 748	1 433	102%	12 044	8,85%	2 895	46,98%	1,68	13 934	116%	502	375
	09 [12,80% - 99,99%]	10 094	956	102%	10 810	19,35%	2 671	45,16%	2,41	18 024	167%	950	636
	10 [100,00%]	12 667	2 675	99%	14 018	100,00%	1 514	72,69%	1,06	27 959	199%	9 275	9 275

Retail	01 [0,00% - 0,10%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	02 [0,10% - 0,20%]	149 826	-	99%	148 610	0,19%	24 404	27,87%	4,94	16 955	11%	79	76
	03 [0,20% - 0,40%]	98 650	2 459	100%	101 197	0,33%	61 789	29,34%	4,78	18 250	18%	98	123
	04 [0,40% - 0,80%]	63 322	11 274	102%	75 616	0,64%	173 650	38,33%	4,02	26 027	34%	174	203
	05 [0,80% - 1,60%]	80 102	5 706	101%	86 046	1,09%	92 352	35,34%	4,71	40 011	47%	332	231
	06 [1,60% - 3,20%]	48 769	4 184	101%	52 965	2,10%	71 740	34,41%	4,61	34 607	65%	394	473
	07 [3,20% - 6,40%]	34 945	1 246	101%	36 495	4,94%	36 833	43,43%	4,44	34 967	96%	808	761
	08 [6,40% - 12,80%]	15 435	80	103%	15 902	7,85%	10 440	35,29%	4,69	21 779	137%	444	389
	09 [12,80% - 99,99%]	28 103	132	102%	28 888	26,07%	13 433	35,68%	4,78	56 383	195%	2 699	3 145
	10 [100,00%]	54 059	1 228	153%	84 356	100,00%	291 649	60,95%	1,90	23 717	28%	54 836	54 836
Secured by real estate property	01 [0,00% - 0,10%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	02 [0,10% - 0,20%]	149 826	-	99%	148 610	0,19%	24 402	27,87%	4,94	16 955	11%	79	76
	03 [0,20% - 0,40%]	98 168	-	99%	97 634	0,33%	21 871	28,81%	4,91	17 449	18%	94	119
	04 [0,40% - 0,80%]	44 003	0	99%	43 712	0,76%	8 096	28,44%	4,93	13 729	31%	94	129
	05 [0,80% - 1,60%]	70 419	0	101%	70 983	1,06%	13 267	31,49%	4,93	30 691	43%	236	148
	06 [1,60% - 3,20%]	43 482	-	101%	43 881	1,99%	10 377	30,70%	4,90	27 738	63%	268	361
	07 [3,20% - 6,40%]	18 169	-	102%	18 545	4,27%	4 602	33,01%	4,89	19 563	105%	259	269
	08 [6,40% - 12,80%]	14 022	-	102%	14 315	7,57%	3 463	33,45%	4,90	20 296	142%	358	294
	09 [12,80% - 99,99%]	26 403	-	102%	26 984	25,53%	6 156	34,46%	4,90	53 790	199%	2 359	2 708
	10 [100,00%]	53 192	858	154%	83 057	100,00%	15 786	60,70%	1,88	18 633	22%	54 183	54 183
Qualifying revolving	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-	
Other retail	01 [0,00% - 0,10%]	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-
	02 [0,10% - 0,20%]	-	-	0%	-	0,00%	2	0,00%	-	-	0%	-	-
	03 [0,20% - 0,40%]	481	2 459	121%	3 562	0,26%	39 918	43,98%	1,11	801	22%	4	3
	04 [0,40% - 0,80%]	19 319	11 274	106%	31 904	0,48%	165 554	51,89%	2,78	12 298	39%	80	74
	05 [0,80% - 1,60%]	9 683	5 706	100%	15 063	1,20%	79 085	53,46%	3,63	9 321	62%	96	83
	06 [1,60% - 3,20%]	5 287	4 184	100%	9 084	2,66%	61 363	52,29%	3,22	6 868	76%	126	112
	07 [3,20% - 6,40%]	16 776	1 246	100%	17 950	5,63%	32 231	54,20%	3,97	15 404	86%	548	492
	08 [6,40% - 12,80%]	1 413	80	107%	1 587	10,37%	6 977	51,87%	2,77	1 483	93%	85	95
	09 [12,80% - 99,99%]	1 700	132	105%	1 904	33,63%	7 277	52,94%	3,08	2 593	136%	340	437
	10 [100,00%]	867	371	116%	1 299	100,00%	275 863	76,56%	3,05	5 084	391%	654	654
Equity	-	-	0%	-	0,00%	-	0,00%	-	-	0%	-	-	

Table 29: EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques (K&H Group)

	Pre-credit derivatives RWAs	Actual RWAs
Exposures under FIRB	-	-
Central governments and central banks	-	-
Institutions	-	-
Corporates – SMEs	-	-
Corporates – Specialised lending	-	-
Corporates – Other	-	-
Exposures under AIRB	1 321 867	1 321 867
Central governments and central banks	8 107	8 107
Institutions	208 693	208 693
Corporates – SMEs	422 305	422 305
Corporates – Specialised lending	106 667	106 667
Corporates – Other	303 400	303 400
Retail – Secured by real estate SMEs	-	-
Retail – Secured by real estate non-SMEs	218 843	218 843
Retail – Qualifying revolving	-	-
Retail – Other SMEs	-	-
Retail – Other non-SMEs	53 852	53 852
Equity IRB	-	-
Other non credit obligation assets	-	-
Total	1 321 867	1 321 867

Table 30: EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques (K&H Bank)

	Pre-credit derivatives RWAs	Actual RWAs
Exposures under FIRB	-	-
Central governments and central banks	-	-
Institutions	-	-
Corporates – SMEs	-	-
Corporates – Specialised lending	-	-
Corporates – Other	-	-
Exposures under AIRB	1 369 148	1 369 148
Central governments and central banks	8 073	8 073
Institutions	214 854	214 854
Corporates – SMEs	421 775	421 775
Corporates – Specialised lending	106 247	106 247
Corporates – Other	345 502	345 502
Retail – Secured by real estate SMEs	-	-
Retail – Secured by real estate non-SMEs	218 843	218 843
Retail – Qualifying revolving	-	-
Retail – Other SMEs	-	-
Retail – Other non-SMEs	53 852	53 852
Equity IRB	-	-
Other non credit obligation assets	-	-
Total	1 369 148	1 369 148

Table 31: EU CR10 – IRB (specialised lending and equities, K&H Group)

Specialised lending							
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	66 002	34 624	50%	96 254	20 208	738
	Equal to or more than 2.5 years	45 613	8 478	70%	53 594	31 286	120
Category 2	Less than 2.5 years	459	440	70%	916	507	2
	Equal to or more than 2.5 years	10 079	1 664	90%	10 872	8 882	54
Category 3	Less than 2.5 years	1 469	400	115%	1 768	1 730	442
	Equal to or more than 2.5 years	1 797	85	115%	1 920	1 877	10
Category 4	Less than 2.5 years	1 059	639	250%	1 711	2 359	44
	Equal to or more than 2.5 years	15 674	6 825	250%	22 977	39 817	707
Category 5	Less than 2.5 years						
	Equal to or more than 2.5 years						
Total	Less than 2.5 years	68 989	36 103		100 649	24 805	1 225
	Equal to or more than 2.5 years	73 163	17 052		89 363	81 863	891
Equities under the simple risk-weighted approach							
Categories		On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Capital requirement
	Exchange-traded equity exposures	0	0	190%	0	0	0
	Private equity exposures	0	0	290%	0	0	0
	Other equity exposures	0	0	370%	0	0	0
	Total	0	0		0	0	0

Table 32: EU CR10 – IRB (specialised lending and equities, K&H Bank)

Specialised lending							
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	65 837	35 423	50%	96 112	21 011	741
	Equal to or more than 2.5 years	48 365	8 478	70%	56 381	32 886	126
Category 2	Less than 2.5 years	457	488	70%	961	538	2
	Equal to or more than 2.5 years	7 660	593	90%	8 126	6 408	42
Category 3	Less than 2.5 years	1 467	400	115%	1 766	1 744	442
	Equal to or more than 2.5 years	1 621	80	115%	1 734	1 725	10
Category 4	Less than 2.5 years	1 061	639	250%	1 714	2 363	44
	Equal to or more than 2.5 years	15 683	7 052	250%	23 218	39 573	703
Category 5	Less than 2.5 years						
	Equal to or more than 2.5 years						
Total	Less than 2.5 years	68 823	36 950		100 553	25 656	1 230
	Equal to or more than 2.5 years	73 329	16 204		89 459	80 591	881
Equities under the simple risk-weighted approach							
Categories		On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Capital requirement
	Exchange-traded equity exposures	0	0	190%	0	0	0
	Private equity exposures	0	0	290%	0	0	0
	Other equity exposures	0	0	370%	0	0	0
	Total	0	0		0	0	0

Table 33: EU CCR1 – Analysis of CCR exposure by approach (K&H Group)

Methods used to calculate CCR regulatory requirements (values in HUF)	Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
Mark to market		55 350 190 502	94 895 725 757			46 355 179 519	37 538 176 368
Original exposure	n/a					n/a	n/a
Standardised approach		n/a		n/a	n/a	n/a	n/a
IMM (for derivatives and SFTs)				n/a	n/a	n/a	n/a
Of which securities financing transactions				n/a	n/a	n/a	n/a
Of which derivatives and long settlement transactions				n/a	n/a	n/a	n/a
Of which from contractual cross product netting				n/a	n/a	n/a	n/a
Financial collateral simple method (for SFTs)						n/a	n/a
Financial collateral comprehensive method (for SFTs)						4 386 264 018	2 337 276 668
VAR for SFTs						n/a	n/a
Total							n/a

Table 34: EU CCR1 – Analysis of CCR exposure by approach (K&H Bank)

Methods used to calculate CCR regulatory requirements (values in HUF)	Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
Mark to market		140 172 588 573	88 946 187 762			54 585 233 708	54 993 209 495
Original exposure	n/a					n/a	n/a
Standardised approach		n/a		n/a	n/a	n/a	n/a
IMM (for derivatives and SFTs)				n/a	n/a	n/a	n/a
Of which securities financing transactions				n/a	n/a	n/a	n/a
Of which derivatives and long settlement transactions				n/a	n/a	n/a	n/a
Of which from contractual cross product netting				n/a	n/a	n/a	n/a
Financial collateral simple method (for SFTs)						n/a	n/a
Financial collateral comprehensive method (for SFTs)						2 524 489 823	1 846 029 298
VAR for SFTs						n/a	n/a
Total							n/a

Table 35: EU CCR2 – CVA capital charge (K&H Group)

CVA regulatory calculations (values in HUF)	Esposure value	RWAs
Total portfolios subject to the advanced method	n/a	n/a
i. VaR component (including the 3x multiplier)		n/a
ii. SVaR component (including the 3x multiplier)		n/a
All portfolios subject to the standardised method	2 604 817 080	567 607 272
Based on the original exposure method	n/a	n/a
Total subject to the CVA capital charge	2 604 817 080	567 607 272

Table 36: EU CCR2 – CVA capital charge (K&H Bank)

CVA regulatory calculations (values in HUF)	Esposure value	RWAs
Total portfolios subject to the advanced method	n/a	n/a
i. VaR component (including the 3x multiplier)		n/a
ii. SVaR component (including the 3x multiplier)		n/a
All portfolios subject to the standardised method	2 604 817 080	567 607 272
Based on the original exposure method	n/a	n/a

Table 37: EU CCR3 – Standardised approach – CCR exposures by regulatory portfolio and risk (K&H Group)

Exposure classes	Risk weight											Total	Of which unrated	
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Other			
Central governments or central banks	10 270 745 529												10 270 745 529	
Regional government or local authorities													0	
Public sector entities													0	
Multilateral development banks													0	
International organisations													0	
Institutions													0	
Corporates													0	
Retail													0	
Institutions and corporates with a short-term credit assessment													0	
Other Items													0	
Total	10 270 745 529	0	0	0	0	0	0	0	0	0	0	0	10 270 745 529	

Table 38: EU CCR3 – Standardised approach – CCR exposures by regulatory portfolio and risk (K&H Bank)

Exposure classes	Risk weight										Total	Of which unrated	
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%			Other
Central governments or central banks	10 270 745 529											10 270 745 529	
Regional government or local authorities												0	
Public sector entities												0	
Multilateral development banks												0	
International organisations												0	
Institutions												0	
Corporates												0	
Retail												0	
Institutions and corporates with a short-term credit assessment												0	
Other Items												0	
Total	10 270 745 529	0	0	0	0	0	0	0	0	0	0	10 270 745 529	

Table 39: EU CCR4 – IRB approach – CCR exposures by portfolio and PD scale (K&H Group)

Exposure class	PD scale	EAD post CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Institutions	0,00 – <0,15	83 850	0,08%	12 098	1%	4,90	7 699	9%
	0,25 – <0,50	222	0,29%	4	2%	2,52	7	3%
	0,75 – <2,50	11	2,04%	4	63%	1,00	15	142%
	2,50 – <10,00	53 182	5,38%	12	2%	0,07	1 767	3%
Corporates	0,00 – <0,15	1 849	0,14%	1 075	60%	1,47	680	37%
	0,15 – <0,25	1 286	0,22%	346	59%	1,88	688	54%
	0,25 – <0,50	3 277	0,37%	1 162	60%	1,79	2 166	66%
	0,50 – <0,75	12 847	0,60%	1 950	48%	2,32	9 604	75%
	0,75 – <2,50	12 389	1,30%	4 978	60%	1,65	13 146	106%
	2,50 – <10,00	2 399	4,31%	9 093	60%	1,47	3 555	148%
	10,00 – <100,00	150	18,10%	27	45%	2,74	307	205%
of which: SMEs	0,00 – <0,15	322	0,11%	297	62%	1,39	73	23%
	0,15 – <0,25	445	0,23%	174	60%	1,00	174	39%
	0,25 – <0,50	1 690	0,42%	909	58%	1,19	927	55%
	0,50 – <0,75	4 748	0,67%	1 520	59%	1,20	3 567	75%
	0,75 – <2,50	5 651	1,30%	2 797	60%	1,27	5 198	92%
	2,50 – <10,00	1 965	4,37%	1 374	59%	1,34	2 727	139%
of which: specialised lending	10,00 – <100,00	125	18,10%	3	42%	3,08	233	186%
	0,25 – <0,50	145	0,39%	2	81%	4,50	184	127%
	0,50 – <0,75	6 371	0,57%	23	36%	3,19	4 399	69%
	0,75 – <2,50	840	1,11%	8	67%	4,60	1 322	157%
	2,50 – <10,00	102	2,91%	22	81%	4,92	232	228%

Table 40: EU CCR4 – IRB approach – CCR exposures by portfolio and PD scale (K&H Bank)

Exposure class	PD scale	EAD post CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Institutions	0,00 – <0,15	83 850	0,04%	23 369	16%	0,72	7 709	9%
	0,25 – <0,50	222	0,28%	4	2%	2,52	7	3%
	0,75 – <2,50	11	2,26%	4	63%	1,00	16	147%
	2,50 – <10,00	53 182	5,70%	12	2%	0,07	1 812	3%
Corporates	0,00 – <0,15	1 849	0,13%	1 075	60%	1,47	663	36%
	0,15 – <0,25	1 229	0,22%	328	59%	1,92	668	54%
	0,25 – <0,50	3 323	0,36%	1 174	60%	1,78	2 171	65%
	0,50 – <0,75	13 560	0,61%	2 639	49%	2,25	10 219	75%
	0,75 – <2,50	11 691	1,34%	4 339	60%	1,68	12 562	107%
	2,50 – <10,00	2 399	4,31%	1 493	60%	1,47	3 554	148%
	10,00 – <100,00	150	18,10%	27	45%	2,74	307	205%
of which: SMEs	0,00 – <0,15	322	0,11%	297	62%	1,39	73	23%
	0,15 – <0,25	445	0,22%	174	60%	1,00	168	38%
	0,25 – <0,50	1 679	0,40%	904	58%	1,19	904	54%
	0,50 – <0,75	5 083	0,67%	1 890	59%	1,19	3 789	75%
	0,75 – <2,50	5 328	1,35%	2 432	60%	1,28	4 967	93%
	2,50 – <10,00	1 965	4,37%	1 308	59%	1,34	2 727	139%
of which: specialised lending	10,00 – <100,00	125	18,10%	3	42%	3,08	233	186%
	0,25 – <0,50	145	0,36%	2	81%	4,50	178	123%
	0,50 – <0,75	6 371	0,57%	23	36%	3,19	4 399	69%
	0,75 – <2,50	840	1,05%	8	67%	4,60	1 297	154%
	2,50 – <10,00	102	2,93%	22	81%	4,92	232	228%

Table 41: EU CCR5-A – Impact of netting and collateral held on exposure values (K&H Group)

	Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
Derivatives	-8 191 788 648	7 237 000 964	48 113 189 538	1 758 010 019	46 355 179 519
SFTs	117 680 913 143	0	56 231 410 055	51 845 146 037	4 386 264 018
Cross-product netting	n/a	n/a	n/a	n/a	n/a
Total	109 489 124 495	7 237 000 964	104 344 599 593	53 603 156 056	50 741 443 537

Table 42: EU CCR5-A – Impact of netting and collateral held on exposure values (K&H Bank)

	Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
Derivatives	-14 263 724 935	96 022 261 048	56 343 243 727	1 758 010 019	54 585 233 708
SFTs	114 631 825 593	0	115 321 391 129	112 796 901 306	2 524 489 823
Cross-product netting	n/a	n/a	n/a	n/a	n/a
Total	100 368 100 658	96 022 261 048	171 664 634 856	114 554 911 325	57 109 723 531

Table 43: EU CCR5-B – Composition of collateral for exposures to CCR (K&H Group)

	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cashcollateral	n/a	1 758 010 019	n/a	33 766 517 909	51 845 146 037	n/a
Total	n/a	1 758 010 019	n/a	33 766 517 909	51 845 146 037	n/a

Table 44: EU CCR5-B – Composition of collateral for exposures to CCR (K&H Bank)

	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cashcollateral	n/a	54 585 233 708	n/a	33 766 517 909	2 524 489 823	n/a
Total	n/a	54 585 233 708	n/a	33 766 517 909	2 524 489 823	n/a

Table 45: EU MR1 – Market risk under the standardised approach (K&H Group)

Display the components of own funds requirements under the standardised approach for market risk (values in HUF)	RWAs	Capital requirements
Outright products		
Interest rate risk (general and specific)	13 496 018 863	1 079 681 509
Equity risk (general and specific)	785 072 225	62 805 778
Foreign exchange risk	1 039 381 835	83 150 547
Commodity risk	-	-
Options		
Simplified approach	n/a	n/a
Delta-plus method	n/a	n/a
Scenario approach	n/a	n/a
Securitisation (specific risk)	n/a	n/a
Total	15 320 472 923	1 225 637 834

Table 46: EU MR1 – Market risk under the standardised approach (K&H Bank)

Display the components of own funds requirements under the standardised approach for market risk (values in HUF)	RWAs	Capital requirements
Outright products		
Interest rate risk (general and specific)	13 496 018 863	1 079 681 509
Equity risk (general and specific)	785 072 225	62 805 778
Foreign exchange risk	1 039 381 835	83 150 547
Commodity risk	-	-
Options		
Simplified approach	n/a	n/a
Delta-plus method	n/a	n/a
Scenario approach	n/a	n/a
Securitisation (specific risk)	n/a	n/a
Total	15 320 472 923	1 225 637 834