Disclosure according to Pillar 3

Risk Report

K&H Banking Group and K&H Bank Ltd.

For the Second Quarter of 2025 Financial Year

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1. Disclosure requirements

K&H Banking Group and K&H Bank Zrt. is committed to complying with the Pillar 3 disclosure requirements set out in Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council (Capital Requirements Regulation – CRR), as amended, and in Article 122 of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (Hpt.). For this purpose, the Institution prepares this Risk Report, which contains the quantitative and qualitative information required by the applicable legislation and supervisory guidance.

K&H did not take the opportunity to mitigate the impact on own funds during the adoption of IFRS 9 International Financial Reporting Standard by (EU) 2017/2395 Regulation of the European Parliament and of the Council and Recommendation 6/2022 (IV.22.) of the Hungarian National Bank and the own funds, capital adequacy and leverage ratios of the bank already reflect the amount of unrealised gains or losses on government securities measured at fair value through other comprehensive income and also the full impact of IFRS 9 or similar bookings based on an expected credit loss model as required.

The K&H complies with Commission Implementing Regulation (EU) 2021/763, as amended by Commission Implementing Regulation (EU) 2024/1618, laying down implementing technical standards with regard to supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (MREL/TLAC).

The K&H corresponds with the requirements of the Article 449a of the CRR Disclosure of environmental, social and governance risks (ESG risks) and the relevant recommendations of the Hungarian National Bank.

This document should be read in conjunction with the information available on the EBA EDAP public portal (https://edap-public.eba.europa.eu).

This document contains quantitative and qualitative information denominated in HUF as of 30 June 2025.

2. Disclosure of liquidity requirements (CRR Article 451a)

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

2.1.1. (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 situation is stabile due to the well diversified and ample customer deposit basis. The majority of liqudity buffer is invested in Hungarian government bonds or deposited to National Bank of Hungary, so it is ensured that an adequate liduity buffer is available.

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

The LCR is sufficiently and continuously above the regulatory requirement level. There is some volatility because of the natural movements of customer deposits, and because of rearrangements between inflows and liquid assets.

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

The retail and corporate deposits are the sources of the Bank's liquidity. These are well diversified liabilities so the Bank has no additional concentration risk to one party or a group.

2.1.4. (d) High-level description of the composition of the institution`s liquidity buffer

The liqudity buffer is kept in Hungarian goverment bonds, short term deposits at National Bank of Hungary and naturally there is cash too. Overall the Bank has a liqudity buffer made of very high quality Level 1 liquid assets.

2.1.5. (e) Derivative exposures and potential collateral calls

There are no major inflows or outflows from derivatives because the clients' transactions are back-to-back hedges, while ALM only hedges the positions with derivative deals. The so-called HLBA methodology is used for potential collateral outflow modeling, it is taken into account of liqudity calculations.

2.1.6. (f) Currency mismatch in the LCR

The Bank is self-financed from foreign currency liquidity perspective. The main foreign currency is euro, the Bank has much more liabilities than assets in euro. ALM continously ensures that there shall be liqudity in every currency.

2.1.7. (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

As the National Bank of Hungary requires, all items in the Bank are taken into account during liqudity risk calculations, with particular emphasis on the liquidity impact of uncommitted credit lines, the exclusion of deposits linked to investment services activities, the application of additional outflow assumptions for concentrated large deposits, and the conservative treatment of bullet/balloon loans maturing within the month, which are not recognized as inflows.

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

3.1. EU CR2: Changes in the stock of non-performing loans and advances

Not applicable for K&H.

3.2. EU CQ4: Quality of non-performing exposures by geography

Not applicable for K&H.

3.3. EU CQ5: Credit quality of loans and advances by industry

Not applicable for K&H.

3.4. EU CQ7: Collateral obtained by taking possession and execution processes – vintage breakdown

Not applicable for K&H.

4. Disclosure of specialised lending (CRR Article 438)

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

Not applicable for K&H Group and Bank

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

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

Empty tables for both K&H Group and Bank

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

Empty tables for both K&H Group and Bank

6. Environmental, social and governance risks (Article 449a CRR)

6.1. Qualitative information on Environmental risk

6.1.1. Business strategy and processes

K&H has a well-developed Risk Appetite Statement and process, which supports the banking group in the successful implementation of its strategy and is fully embedded into KBC's financial planning process. It evolves in sync with changes in the internal and external context and strategic ambitions. The risk appetite covers all material risks that K&H is exposed to with particular attention for risks which dominate the external environment not only today but also in the future. Given the increased importance K&H assigns to climate risk, a specific risk appetite objective is included to the Risk Appetite Statement, covering both angles of the 'double materiality': The Group is committed to embed climate and environmental impacts into its decision making, products and processes with the aim of contributing positively to society and safeguarding long-term sustainability.

To be less vulnerable to changes in the external environment – including climate change – we pursue diversity and flexibility in our business mix, client segments, distribution channels and geographies, where we refrain from focusing on short-term gains at the expense of long-term stability. We manage volatility of net results by defining a solid risk management framework and risk appetite to ensure financial and operational resilience in the short, medium and long term.

By signing the Collective Commitment to Climate Action (CCCA) in 2019, KBC group stated publicly that it wants to play a leading role and be a significant lever in the process of transitioning to a more sustainable society and a low-carbon economy, including by committing to aligning its portfolios and business strategy with the Paris Agreement to keep global warming below 2°C while striving for a target of 1.5°C.

Since 2022, we calculate the financed emissions of a selection of our portfolios using the methodology put forward by the Partnership for Carbon Accounting Financials (PCAF).

Following the changes in client behaviour and expectations means that we are not just focusing on digital transformation, but also sustainability and green financing are becoming very important factors in daily business activities: in both Retail and Business Banking, K&H will become the leading advisor of clients when it comes to green financing. In Retail, K&H have already introduced a green mortgage product which is available for both sustainable home purchase and renovation to increase energy efficiency. On the investment side, we provide a wide variety of responsible mutual funds fitting every client’s risk profile. In Business Banking, K&H also provides green financing for sustainability-related purposes, green leasing for fully electric cars and aim at developing segment specific advisory in numerous areas of the economic spectrum based on group white papers.

Client dialogue is an essential part of bank’s approach to better understanding how business clients already deal or plan to deal with sustainability challenges and to supporting them in this transition. We also use this dialogue to collect our clients’ environmentally relevant data and steer business clients towards additional disclosures that might become necessary (e.g. related to the Corporate Sustainability Reporting Directive (CSRD), or the EU Taxonomy).

6.1.2. Governance

On group level the Internal Sustainability Board (ISB), chaired by the group CEO, is the primary forum for the discussion of all sustainability-related (thus sustainability related governance) topics (including our approach to climate change) and the main platform for driving sustainability at group level (with representation of senior managers from all business units and core countries. It debates and takes strategic and commercial decisions on all sustainability-related matters. On local K&H level sustainability related governance is managed through K&H Sustainability Directorate.

With regards to the first and second line of defence, a hybrid organizational structure and governance, with strong central management and clear accountability in each of our business lines, are in place to ensure that sustainability topics receive the necessary attention and resources in our business operations and strategies going forward.

Main local decision body in sustainability questions is the K&H Sustainability Streering Commmittee (SSC) chaired by the CEO. CRO represents risk function in the committee. The K&H Sustainability Directorate reports to the bank executive committee quarterly and to the Board of Directors annually.

All K&H senior managers have an explicit sustainability objective to increase sustainability awareness and to encourage management to take concrete action in the domain of sustainability (including climate policy). At least 10% of the variable remuneration received by senior management depends on the achievement of individual targets related to the implementation of the group’s sustainability strategy.

6.1.3. Risk management

The KBC Enterprise Risk Management Framework defines the group overall approach to risk management and sets group-wide standards for risk management. It covers all risks to which the group is exposed, including ESG risks, which are gradually being embedded in the risk management processes.

ESG risks are identified in our risk taxonomy as key risks related to the business environment. ESG risks are considered as important risk drivers of the external environment and manifest themselves through all other traditional risk areas, such as credit risk, technical insurance risk, market risk, operational and reputational risk. As such, we do not consider ESG as standalone risk types.

When assessing potential impacts of ESG-risks, we consider three angles, ranging from direct to indirect impacts:

• direct impacts through our own operations, e.g., our own environmental footprint, workforce considerations, diversity, corporate governance & code of conduct,

• impacts through our outsourced activities and suppliers (related to the ESG profile of these third parties), and,

• indirect impacts through our core activities (lending and investing) and clients/exposures.

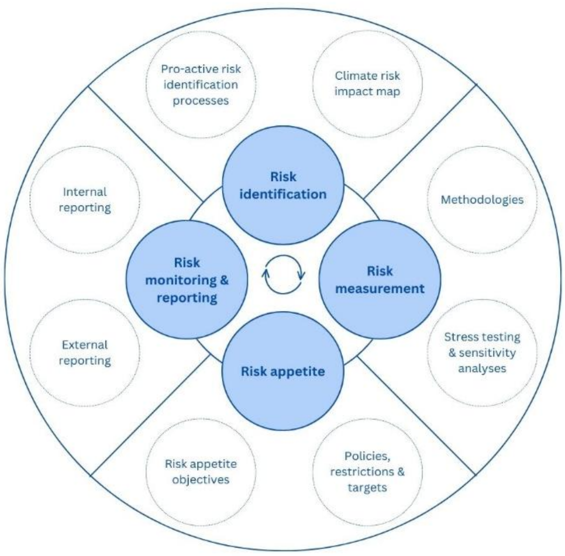
K&H uses a variety of approaches and processes to identify new, emerging and changing risks, including climate and other ESG risks. We continuously scan the internal and external environment for new and emerging risks we are exposed to in the short term (1-to-3-year horizon), in the medium term (4-to-10-year horizon) and in the long term (beyond 10-year horizon). By doing so, we also incorporate a forward-looking perspective.

The KBC group makes use of a series of tools and methodologies to strengthen our ability to identify, measure and analyse transition risks for our lending and investment activities. These tools provide further insights into the impact of climate change on our business model, as well as that of our activities on the environment:

The Paris Agreement Capital Transition Assessment (PACTA) methodology measures the alignment of KBC Group corporate industrial loan portfolio with decarbonisation pathways and helps to determine whether the companies in the loan portfolio are following a transition path in line with targets set by various climate transition scenarios. The scope of the PACTA tool in 2022 covers carbon-intensive activities within the steel, automotive, aviation, power, oil and gas, coal and cement sectors.

In 2022 the group rolled out the UNEP FI transition risk assessment methodology to highly climate-relevant sectors and their relevant subsegments, covering a similar scope as the White Paper exercises. After selecting six different climate scenarios, KBC Group assessed the impact of a transition to a low-carbon economy by estimating how the portfolios' Expected Loss (EL) could potentially change if these scenarios were to materialise.

In 2022, we calculated the financed emissions of a selection of our portfolios using the methodology put forward by the Partnership for Carbon Accounting Financials (PCAF).



1. Figure - Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks

For climate and other environmental risks, we differentiate between transition and physical risks:

• Transition risks: risks arising from disruptions and shifts associated with the transition to a low-carbon, climate-resilient or environmentally sustainable economy which include policy changes (e.g., imposition of carbon-pricing mechanisms, energy efficiency requirements or encouragement of sustainable use of environmental resources), technological changes/progress (e.g., old technology replaced by cleaner technology) or behavioural changes (e.g., where consumers or investors shift towards more sustainable products and services or difficulties to attract and retain customers, employees, investors or business partners for companies with a reputation of harming the environment).

• Physical risks: risks arising from physical phenomena associated with both climate or environmental trends such as (chronic) changing weather patterns, rising sea levels, increasing temperatures, biodiversity loss, resource scarcity, reduced water availability, changes in water and soil productivity, etc. and extreme weather events (acute), including storms, floods, fires, heatwaves or droughts that may disrupt operations or value chains or damage property.

K&H approaches climate risk from a double materiality perspective, concentrating on both:

• Financial materiality (outside-in view), looking at the impact of climate change on our business. Transition risks, for example, can lead to sudden repricing of assets, market volatility, credit losses and climate-related litigation resulting from financing obsolete (brown) technology or infrastructure, impacting lending and investment portfolios, whereas physical risk can increase the level of claims under the insurance policies we provide as well as the value of our assets or collateral; and

• Environmental and social materiality (inside-out view), looking at our business' impact on the environment.

Since 2023, additional risk identification exercises for the other environmental risks have been performed (a.o. including other environmental considerations into the 2023 updates of the White Papers and working towards an extension of the Climate Risk Impact Map to other environmental risks).

Other environmental risks can translate into financial risk through physical and transition risk drivers (similar to the ones for climate risk: policy & regulation, technological change & consumer preference). Aligned with the environmental objectives described by the EU Taxonomy, we consider the following environmental risk types: biodiversity loss, water stress, pollution, waste risk.

In our policies for sustainable and responsible lending we identify controversial activities with respect to the environment (including climate and biodiversity), human rights, business ethics and sensitive/controversial societal issues (e.g. intoxicating crops, gambling, fur, mining operations, land acquisition and the involuntary resettlement of indigenous people and prostitution). These specify the economic activities we are not willing to finance (such as activities related to thermal coal) or only under strict conditions (such as biomass technologies, production of palm oil, etc.).

Since 2020, strategic sectoral projects (so-called White Papers) have been set up, with a focus on our credit business, for eight carbon-intensive industrial sectors (energy, commercial real estate, agriculture, food production, building and construction, chemicals, transportation and metals) and three product lines (mortgages, car loans and car leasing). The selected sectors and business lines are material for K&H loan portfolio both from a Greenhouse Gas (GHG) perspective and from an exposure perspective. The White Papers make a clear analysis of the challenges and technological developments in each of these sectors and business lines, including the relevant European and local regulations and action plans, their impact on K&H portfolios in terms of climate-related risks and opportunities, which reporting metrics can be used to steer these portfolios. They also provide an initial outline of possible risk-mitigating measures, commercial policy adjustments and how we can steer the portfolio in line with the Paris Agreement. The White Papers are updated regularly (annually/biannually) to monitor the changing business environment, to evaluate long-term resilience towards climate and other environmental risks and to seek opportunities.

In 2021, the group initiated the development of a Climate Risk Impact Map. This yearly executed risk identification process aims to identify the most material climate risk drivers for group's businesses and portfolios. It reflects the impact of transition risk (policy and regulation, technology and consumer preference) and physical risk (split according to different climate perils) drivers on the traditional risk types by (1) distinguishing between different drivers of transition and physical risk, (2) considering three distinct climate scenarios, (3) for three different time horizons.

The timing and severity of transition risks and physical risks (i.e., the "climate pathway") depend mainly on government and policy action. Given the uncertainty on the climate pathway that will eventually materialize, climate risks impacts are estimated for three distinct climate scenarios. These are made available by the Network for Greening of the Financial System (NGFS) and encompass a global, harmonised set of transition pathways, physical climate change impacts and economic indicators. Importantly, macroeconomic insights provided by these scenarios facilitate an assessment of the impact of these scenarios on the financial sector as a whole and K&H in particular. Aligning with NGFS scenarios ensures assumptions are aligned with the industry standards and facilitate comparability between the impact map and other internal and external climate risk related exercises. The relevance of these scenarios has already been demonstrated as these were also selected by the ECB for its 2022 climate stress test. Each scenario contains different assumptions regarding the timing and impact of different physical and transition risk drivers:

• Net Zero 2050 (Orderly scenario): in this scenario, there is early and decisive action to reduce global emissions in a gradual way, with clearly signposted government policies implemented relatively smoothly. There is a structural reallocation but no other macroeconomic shock. Transition risk is present, but remains rather limited. The actions are sufficient to limit global average temperature increases to below 1.5°C. However, even this moderate increase in global temperatures leads to higher physical risks.

• Delayed transition (Disorderly scenario): under this scenario, action to address climate change is delayed by ten years. To compensate for the delayed start, a more far-reaching adjustment is required. Companies and consumers change their behavior in response to these dramatic shifts, and asset prices see a sharp repricing as a result, leading to a macroeconomic shock. The climate target is still met, and global average temperature increases are limited to below 2°C. Under this scenario, physical risks increase more than in the Net Zero 2050 scenario and transition risks are severe.

• Current policies (Hot house world): this scenario assumes no limit on the global temperature by 2100, assuming no accelerated economic transition and a continuation of current policy trends. Physical climate change is high under this scenario, with climate impacts for these emissions reflecting the riskier (high) end of current estimates.

As the impacts of climate risk will materialise over different time horizons, impacts are assessed for three different time frames: short (1-3 years), medium (4-10 years) and long term (>10 years).

In the climate risk impact map, impacts are assessed in an expert-based way, supported by already available quantitative insights. With every (yearly) review of the Impact Map, additional insights, data and quantification will be added to the underpinning of the assessments in order for KBC to evaluate climate risk in a progressively data-driven way.

Currently there are no indications that a material impact is to be expected within the short term for any of the risk types. Looking forward to the medium and long term, we expect upward pressure from climate change on credit risk, legal risk and reputation risk (under the conservative assumption that K&H's portfolio would remain unchanged and no additional mitigating actions would be taken). These impacts stem both from transition risk and physical risk drivers.

Since 2022, the conclusions from the climate risk impact map are incorporated into our risk management processes. In particular, the impact map's insights are gradually enabling us to incorporate the most material climate risk drivers and the time horizons over which these are expected to materialize in the different scenarios into our stress testing, to address the most material climate risks within risk appetite, e.g. by adjusting policies and setting targets and to follow-up on the associated metrics and targets within our reporting processes. As such, the Climate Risk Impact Map is crucial input to ICAAP/ILAAP and the assessment of the impact of climate change.

There is currently still a lack of data and standardised methods to properly assess and measure ESG risks with the same level of accuracy and quality as is usual for the more traditional risk types. In order to enable a more data-driven approach towards managing ESG risk, we keep on increasing our efforts to identify ESG-related data needs, define ESG metrics, adjust data architecture and ensure the implementation in our reporting processes. Since 2021 ESG data delivery project is running at K&H. Main task of the project is to identify data requirement and organise the collection and storage of the data.

K&H Sustainability Directorate adopted quantified long term targets for certain priority sectors: energy, real estate and transport.

Target setting prioritization of sectors are based on the observation that these sectors are frontloaded in the whole climate transition and/ or have the necessary clean technology availability to achieve relatively rapid carbon emission reductions. The absence of any of these features explains the rationale for not setting already quantified targets for the remaining sectors for the time being gove.

Business decisions have to consider the impact on the path towards the long term targets. Realisation should be annually monitored and reviewed.

Transmission channels

	Transition risk	Physical risk
Corporates	Depending on each individual company's transition plans, impacts can be different across and within sectors: Companies can be directly affected (e.g., loss of clients, increased costs and lower profitability, increased litigation costs, etc.), but also indirectly as their supply chain might be impacted by transition risk.	Corporates can be impacted by physical risk through direct damage caused by extreme weather events: • Critical assets can be damaged/destroyed or infrastructure can become unavailable.

	• Failure to make a transition or making a transition at too slow pace can lead to a loss of business. Additional investments might be necessary and increasing costs can occur.	• Physical risks can cause supply-side shocks via impacts on transportation or primary resources.
Households	• Households can face increased costs re. utility and/or food. • As energy efficiency considerations become more factored into house prices, energy inefficient houses may decrease in value or increase more slowly.	• Extreme weather events can damage real estate or others assets (such as vehicles). Even though these damages are mostly covered by insurance, these insurance prices can also be expected to go up. • Costs can increase, e.g., due to more costs for cooling/heating, increased food costs, …
Sovereigns	The impact on sovereigns follow the impact of the underlying economy. In extreme circumstances, sovereigns which are most vulnerable to transition and physical risks can for example run the risk of downgrades.	
Financial institutions	The extent to which financial institutions will be impacted by transition and physical risks is dependent on their business and portfolio characteristics.	

6.2. Qualitative information on Social risk

6.2.1. Business strategy and processes

The corporate strategy of KBC group is built around four pillars where one of them is that KBC group takes its responsibility towards society and local economies very seriously and aims to reflect that in its everyday activities.

KBC Group has defined risk appetite objectives, which guide and support the Group in defining and realising its strategic goals. Amongst others the group champions a strong corporate culture which encourages responsible behavior and is supported by a promotion and remuneration policy with a sustainable and long-term view.

The group's Risk Appetite Statement applies to all entities of KBC Group. The Group Risk Appetite Statement specifies how the risk appetite should be 'cascaded' to the local entities including K&H.

KBC is a signatory of the UN Global Compact Principles, which it implements in its policies to make sure they are applied in all its operations. The UN Global Compact asks companies to embrace, support and, within their sphere of influence, enact a set of core values in the areas of human rights, labour standards, the environment and combating corruption.

Companies involved in controversial weapon systems (e.g., nuclear weapons, cluster bombs and biological or chemical weapons) and UN Global Compact Worst Offenders enter the 'KBC Blacklist' and are excluded from all our activities, including the actively managed non-RI funds of KBC Asset Management. A group-wide zero-tolerance policy is in place for 'new business with a company on the KBC Blacklist'. This policy is fully embedded in the organisation as part of the operational risk management framework.

6.2.2. Governance

On group level the ISB, chaired by the CEO, is the primary forum for the discussion of all sustainability-related topics (including our approach to social risk) and the main platform for driving sustainability at group level (with representation of senior managers from all business units and core countries, the Group Corporate Sustainability Senior General Manager, and the Group CFO as vice-chairman). It debates and takes strategic and commercial decisions on all sustainability-related matters. On local K&H level sustainability related governance is managed through K&H Sustainability Directorate. Main local decision body in sustainability questions is the K&H Sustainability Streering Commmittee chaired by the CEO.

Social aspects w.r.t. our own operations are handled within several K&H departments, such as Sustainability Streering Commmittee (SSC), HR (e.g. employee growth and development, diversity and inclusion), Facilities (workplace safety), Compliance (compliance risks), Risk (cyber and other operational risks), Marketing & Communication (responsible marketing), Complaints handling, etc.

7.2.3. Risk management

KBC is a signatory of the UN Global Compact Principles, which it implements in its policies to make sure they are applied in all its operations.

The ‘New and Active Products Process’ (NAPP) is set up to identify and mitigate all risks related to new and existing products and services, which may negatively impact the customer and/or K&H. To ensure responsible product development within K&H, no product/process/service can be created, purchased, changed or sold without an approval in line with the NAPP governance.

Policies are in place for credit risk, corporate social responsibility (CSR)/sustainable & responsible lending as well as restricted delegations prevail and KBC black list is applicable.

As member of KBC group, the focus of K&H Bank’s corporate lending activity is on borrowers · that are intrinsically well-managed financial institutions or corporates,· with whom the Bank keeps or wants to establish a broad long term relationship, · and that are located in a recognised and respected legal environment.

6.3. Qualitative information on Governance risk

6.3.1. Governance

On group level the ISB is the primary forum for the discussion of all sustainability-related topics. On local K&H level sustainability related governance is managed through K&H Sustainability Directorate. Main local decision body in sustainability questions is the K&H Sustainability Streering Commmittee (SSC).

Governance risk defined in KBC Group is the risk arising from changing expectations concerning corporate governance (corporate policies & code of conducts, e.g., responsibilities of senior staff members, remuneration, internal controls, shareholder rights), anti-corruption & anti-bribery and transparency (e.g., in tax planning, external disclosures, …). The group Compliance Charter, several Compliance domains closely link with social and governance risks, e.g. Corporate Governance, Conduct, Embargo, Investor protection, Data protection, Ethics & Fraud, Consumer protection and anti-money laundering).

In the area of operational and reputational risk, KBC group screens its outsourced entities and suppliers by using the Sustainability Code of Conduct. The Code of Conduct is in line with the UN Global Compact Principles and applies to all entities of the KBC Group. As input to any outsourcing decision, a risk, compliance and legal assessment is always being prepared according to due diligence guidance also covering ESG risks.

As input to any outsourcing decision, a risk, compliance and legal assessment is always being prepared according to due diligence guidance also covering ESG risks.

6.3.2. Risk management

KBC group has implemented the ESG Assessment Guide in the loan origination/review process (including several credit acceptance criteria). An ESG assessment is mandatory for high-risk sectors above certain materiality thresholds (which we are gradually lowering), as also specified in KBC's Credit Risk Standards on Loan Origination for Corporate, SME and Micro SME. Next to the environmental risks governance risk factors (incl. ethical considerations, strategy and risk management, inclusiveness and transparency) are considered in this ESG assessment. For the full Corporate and SME segment, the client's governance aspects (e.g., organizational structure, ethical considerations, past controversies, …) are also part of this due diligence process.

6.4. ESG risks templates

Required data inputs are based on information that is collected on a best-effort basis and hence is also reliant on proxy estimations. Consequently, the templates must be interpreted with care and regarded as work in progress as, going forward, more and better data sources will become available (e.g., as a result of the further implementation of the Corporate Sustainability Reporting Directive (CSRD) and the European Reporting Standards (ESRS)). This should allow a better assessment of K&H's exposure to transition and physical risk based on the reported templates.

A one-on-one comparison between this and other externally published reports is not always possible to the full extent.

6.5. 1. ESG - Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

Not applicable for K&H.

7. Annexes - Qualitative templates

7.1. EU KM1 - Key metrics

1. Table: Template EU KM1 - Key metrics template (values in HUF, K&H Group)

		30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	543 840 049 455	554 484 578 978	555 179 226 929	534 909 157 134	539 885 937 898
2	Tier 1 capital	543 840 049 455	554 484 578 978	555 179 226 929	534 909 157 134	539 885 937 898
3	Total capital	556 541 769 335	569 812 684 016	573 386 683 928	555 104 160 068	562 516 300 863
	Risk-weighted exposure amounts					
4	Total risk exposure amount	3 036 866 405 620	2 864 865 905 546	3 277 764 132 070	3 039 563 018 314	3 149 203 211 954
4a	Total risk exposure pre-floor	3 036 866 405 620	2 864 865 905 546	3 277 764 132 070	3 039 563 018 314	3 149 203 211 954
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17,9079%	19,3546%	16,9377%	17,5982%	17,1436%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17,9079%	19,3546%	6,0863%	6,0863%	6,0863%
6	Tier 1 ratio (%)	17,9079%	19,3546%	16,9377%	17,5982%	17,1436%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	17,9079%	19,3546%	8,1150%	8,1150%	8,1150%
7	Total capital ratio (%)	18,3262%	19,8897%	17,4932%	18,2626%	17,8622%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	18,3262%	19,8897%	17,4932%	18,2626%	17,8622%
	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 (%)	3,1000%	3,1000%	2,8200%	2,8200%	2,8200%
EU 7e	of which: to be made up of CET1 capital (percentage	1,7438%	1,7438%	1,5863%	1,5863%	1,5863%
EU 7f	of which: to be made up of Tier 1 capital (percentage	2,3250%	2,3250%	2,1150%	2,1150%	2,1150%
EU 7g	Total SREP own funds requirements (%)	11,1000%	11,1000%	10,8200%	10,8200%	10,8200%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,5000%	2,5000%	2,5000%	2,5000%	2,5000%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
9	Institution specific countercyclical capital buffer (%)	0,4965%	0,5078%	0,5076%	0,5044%	0,0052%
EU 9a	Systemic risk buffer (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
10	Global Systemically Important Institution buffer (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU 10a	Other Systemically Important Institution buffer (%)	1,0000%	1,0000%	1,0000%	1,0000%	1,0000%
11	Combined buffer requirement (%)	3,9965%	4,0078%	4,0076%	4,0044%	3,5052%
EU 11a	Overall capital requirements (%)	15,0965%	15,1078%	14,8276%	14,8244%	14,3252%
12	CET1 available after meeting the total SREP own funds requirements (%)	10,3262%	11,8897%	9,4932%	10,2626%	9,8622%
	Leverage ratio					
13	Total exposure measure	6 356 428 058 499	6 417 836 062 527	6 388 003 158 022	6 154 570 397 347	6 115 804 322 512
14	Leverage ratio (%)	8,5557%	8,6457%	8,6910%	8,6913%	8,8277%
	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 (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU 14b	of which: to be made up of CET1 capital (percentage	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU 14c	Total SREP leverage ratio requirements (%)	3,0000%	3,0000%	3,0000%	3,0000%	3,0000%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU 14e	Overall leverage ratio requirement (%)	3,0000%	3,0000%	3,0000%	3,0000%	3,0000%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -	2 034 775 357 570	################	2 088 751 935 349	2 138 240 267 766	2 063 631 165 268
EU 16a	Cash outflows - Total weighted value	1 110 483 249 295	1 200 625 429 539	1 097 288 765 273	1 072 855 002 721	1 035 365 908 091
EU 16b	Cash inflows - Total weighted value	117 715 991 991	117 634 929 835	45 263 220 237	64 144 544 512	82 200 688 311
16	Total net cash outflows (adjusted value)	992 767 257 304	1 082 990 499 704	1 052 025 545 036	1 008 710 458 209	953 165 219 780
17	Liquidity coverage ratio (%)	205,0000%	202,0000%	199,0000%	212,0000%	217,0000%
	Net Stable Funding Ratio					
18	Total available stable funding	4 400 353 121 537	4 400 993 555 755	4 315 745 479 277	4 137 052 127 564	4 104 441 508 696
19	Total required stable funding	2 947 715 125 934	2 934 074 028 528	2 910 404 006 119	2 805 246 273 413	2 735 180 040 447
20	NSFR ratio (%)	149,0000%	150,0000%	148,0000%	147,0000%	150,0000%

2. Table: Template EU KM1 - Key metrics template (values in HUF, K&H Bank)

		30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	537 310 838 502	554 559 256 283	550 289 143 626	532 420 409 657	534 842 699 920
2	Tier 1 capital	537 310 838 502	554 559 256 283	550 289 143 626	532 420 409 657	534 842 699 920
3	Total capital	550 012 558 382	569 887 361 321	568 496 600 625	552 615 412 591	557 473 003 623
	Risk-weighted exposure amounts					
4	Total risk exposure amount	3 065 801 504 376	2 916 255 345 391	3 311 081 863 958	3 077 786 159 446	3 185 442 705 220
4a	Total risk exposure pre-floor	3 065 801 504 376	2 916 255 345 391	3 311 081 863 958	3 077 786 159 446	3 185 442 705 220
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17,5260%	19,0161%	16,6196%	17,2988%	16,7902%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17,5260%	19,0161%	16,6196%	17,2988%	16,7902%
6	Tier 1 ratio (%)	17,5260%	19,0161%	16,6196%	17,2988%	16,7902%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	17,5260%	19,0161%	16,6196%	17,2988%	16,7902%
7	Total capital ratio (%)	17,9403%	19,5418%	17,1695%	17,9550%	17,5006%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	17,9403%	19,5418%	17,1695%	17,9550%	17,5006%
	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 (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	of which: to be made up of CET1 capital (percentage	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	of which: to be made up of Tier 1 capital (percentage	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	Total SREP own funds requirements (%)	8,0000%	8,0000%	8,0000%	8,0000%	8,0000%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,5000%	2,5000%	2,5000%	2,5000%	2,5000%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
9	Institution specific countercyclical capital buffer (%)	0,5066%	0,5076%	0,5111%	0,5043%	0,0052%
EU	Systemic risk buffer (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
10	Global Systemically Important Institution buffer (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	Other Systemically Important Institution buffer (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
11	Combined buffer requirement (%)	3,0066%	3,0076%	3,0111%	3,0043%	2,5052%
EU	Overall capital requirements (%)	11,0066%	11,0076%	11,0111%	11,0043%	10,5052%
12	CET1 available after meeting the total SREP own funds requirements (%)	9,9403%	11,5418%	9,1695%	9,9550%	9,5006%
	Leverage ratio					
13	Total exposure measure	6 396 295 402 814	6 470 678 746 475	6 450 258 665 515	6 213 070 773 792	6 188 852 255 696
14	Leverage ratio (%)	8,4003%	8,5703%	8,5313%	8,5694%	8,6420%
	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 (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	of which: to be made up of CET1 capital (percentage	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	Total SREP leverage ratio requirements (%)	3,0000%	3,0000%	3,0000%	3,0000%	3,0000%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU	Leverage ratio buffer requirement (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	Overall leverage ratio requirement (%)	3,0000%	3,0000%	3,0000%	3,0000%	3,0000%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -	2 031 041 788 675	2 183 374 519 523	2 088 761 017 849	2 138 267 542 842	2 063 321 844 768
EU	Cash outflows - Total weighted value	1 142 259 667 134	1 229 397 490 993	1 109 695 953 892	1 083 400 622 764	1 053 522 488 765
EU	Cash inflows - Total weighted value	129 574 431 377	127 340 019 225	45 262 498 564	64 142 178 984	82 198 313 097
16	Total net cash outflows (adjusted value)	1 012 685 235 757	1 102 057 471 768	1 064 433 455 328	1 019 258 443 780	971 324 175 669
17	Liquidity coverage ratio (%)	201,0000%	198,0000%	196,0000%	210,0000%	212,0000%
	Net Stable Funding Ratio					
18	Total available stable funding	4 390 431 797 373	4 369 545 236 860	4 186 110 787 780	3 996 349 429 910	4 032 488 220 361
19	Total required stable funding	3 082 600 851 469	2 995 453 320 261	2 966 808 479 942	2 817 398 561 627	2 779 420 242 617
20	NSFR ratio (%)	142,0000%	146,0000%	141,0000%	142,0000%	145,0000%

7.2. EU OV1 - Overview of risk weighted exposure amounts

3. Table: EU OV1 – values in HUF; K&H Group compared to last year

		Total risk exposure amounts (TREA)		Total own funds requirements
		30/06/2025	30/06/2024	30/06/2025
1	Credit risk (excluding CCR)	2 535 503 255 476,00	2 617 021 953 161,00	202 840 260 438,00
2	Of which the standardised approach	608 726 500 243,00	636 939 825 938,00	48 698 120 019,00
3	Of which the Foundation IRB (F-IRB) approach	153 969 246 155,00	172 212 330 171,00	12 317 539 692,00
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	1 613 672 913 271,00	1 807 869 797 052,00	129 093 833 062,00
6	Counterparty credit risk - CCR	33 380 216 073,00	28 403 674 983,00	2 670 417 286,00
7	Of which the standardised approach	32 380 612 222,00	27 628 511 963,00	2 590 448 978,00
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	999 603 851,00	775 163 020,00	79 968 308,00
10	Credit valuation adjustments risk - CVA risk	256 816 244,00	419 485 331,00	20 545 299,00
EU 10a	Of which the standardised approach (SA)	0,00	419 485 331,00	0,00
EU 10b	Of which the basic approach (F-BA and R-BA)	256 816 244,00	0,00	20 545 299,00
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)	151 778 358,00	436 286 323,00	12 142 269,00
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)	151 778 358,00	436 286 323,00	12 142 269,00
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	467 574 339 469,00	502 921 812 156,00	37 405 947 158,00
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 (%)	0,50	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**	3 036 866 405 620,00	3 149 203 211 954,00	242 949 312 450,00

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

4. Table: EU CMS1 (values in HUF; K&H Group)

		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	1 926 776 755 233,00	608 726 500 243,00	2 535 503 255 476,00	2 178 202 091 995,00	2 119 514 109 645,00
2	Counterparty credit risk	50 135 285,00	33 330 080 788,00	33 380 216 073,00	33 410 219 922,00	33 410 219 922,00
3	Credit valuation adjustment		256 816 244,00	256 816 244,00	256 816 244,00	256 816 244,00
4	Securitisation exposures in the banking book	0,00	0,00	0,00	0,00	0,00
5	Market risk	0,00	151 778 358,00	151 778 358,00	151 778 358,00	151 778 358,00
6	Operational risk		467 574 339 469,00	467 574 339 469,00	467 574 339 469,00	467 574 339 469,00
7	Other risk weighted exposure amounts		0,00	0,00	0,00	105 451 725 032,00
8	Total	1 926 826 890 518,00	1 110 039 515 102,00	3 036 866 405 620,00	2 679 595 245 988,00	2 726 358 988 670,00

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

5. Table: EU CMS2 (values in HUF; K&H Group)

		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	0,00	0,00	28 364 999 701,00	28 364 999 701,00	28 364 999 701,00
EU 1a	Regional governments or local authorities	2 288 600 701,00	169 453 890,00	5 796 756 189,00	3 677 609 378,00	3 677 609 378,00
EU 1b	Public sector entities	1 458 825 276,00	557 035 051,00	1 461 536 479,00	559 746 254,00	559 746 254,00
EU 1c	Categorised as Multilateral Development Banks in SA	0,00	0,00	0,00	0,00	0,00
EU 1d	Categorised as International organisations in SA	0,00	0,00	0,00	0,00	0,00
2	Institutions	34 790 597,00	87 924 698,00	84 471 147 298,00	84 524 281 399,00	84 524 281 399,00
3	Equity	0,00	0,00	1 540 131 236,00	1 540 131 236,00	1 540 131 236,00
4	Not applicable					
5	Corporates	1 358 597 338 292,00	800 993 204 637,00	1 663 830 656 644,00	1 164 914 505 339,00	1 106 226 522 989,00
5.1	Of which: F-IRB is applied	153 934 455 559,00	232 741 541 190,00	153 934 455 559,00	232 741 541 190,00	232 741 541 190,00
5.2	Of which: A-IRB is applied	1 204 662 882 733,00	943 804 532 883,00	1 204 662 882 733,00	943 804 532 883,00	943 804 532 883,00
EU 5a	Of which: Corporates - General	997 855 551 889,00	756 893 671 186,00	1 136 581 947 771,00	814 952 357 003,00	756 893 671 186,00
EU 5b	Of which: Corporates - Specialised lending	360 741 786 403,00	44 099 533 451,00	527 248 708 873,00	211 235 752 454,00	210 606 455 921,00
EU 5c	Of which: Corporates - Purchased receivables	0,00	0,00	0,00	0,00	0,00
6	Retail	102 932 039 816,00	127 901 976 231,00	103 108 208 146,00	128 078 144 561,00	128 078 144 561,00
6.1	Of which: Retail - Qualifying revolving	2 895,00	0,00	2 895,00	0,00	0,00
EU	Of which: Retail - Purchased receivables	0,00	0,00	0,00	0,00	0,00
EU	Of which: Retail - Other	102 931 887 870,00	127 901 976 231,00	103 108 056 200,00	128 078 144 561,00	127 901 976 231,00
6.2	Of which: Retail - Secured by residential real estate	149 051,00	0,00	149 051,00	0,00	0,00
7	Not aplicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	219 527 180 408,00	566 607 870 932,00	226 135 808 141,00	566 607 870 932,00	566 607 870 932,00
EU 7b	Collective investment undertakings (CIU)	0,00	0,00	0,00	0,00	0,00
EU 7c	Categorised as exposures in default in SA	82 803 384 651,00	14 470 143 963,00	83 063 652 757,00	14 730 412 069,00	14 730 412 069,00
EU 7d	Categorised as subordinated debt exposures in SA	0,00	0,00	0,00	0,00	0,00
EU 7e	Categorised as covered bonds in SA	0,00	0,00	0,00	0,00	0,00
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	0,00	0,00	0,00	0,00	0,00
8	Others	159 134 595 807,00	105 451 725 032,00	337 730 359 200,00	284 047 488 425,00	284 047 488 425,00
9	Total	1 926 776 755 548,00	1 616 239 334 434,00	2 535 503 255 791,00	2 277 045 189 294,00	2 218 357 206 944,00

7.5. EU CC1 - Composition of regulatory own funds

6. Table: EU CC1 (values in HUF; K&H Group)

		Amounts
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	189 753 037 552
1a	of which: Instrument type 1	
1b	of which: Instrument type 2	
1c	of which: Instrument type 3	
2	Retained earnings	346 459 133 446
3	Accumulated other comprehensive income (and other reserves)	-8 348 787 478
EU-3a	Funds for general banking risk	70 712 378 801
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	0,00
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	598 575 762 321
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-2 678 650 610
8	Intangible assets (net of related tax liability) (negative amount)	-57 674 607 495

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	8 413 488 528
12	Negative amounts resulting from the calculation of expected loss amounts	-2 418 806 608
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)	0,00
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 adjusments	-377 136 681
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	-3 055 787 291
29	**Common Equity Tier 1 (CET1) capital**	543 840 049 455

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)**	543 840 049 455
Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	12 701 719 880
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**	12 701 719 880

	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 adjusments to T2 capital	0,00
57	**Total regulatory adjustments to Tier 2 (T2) capital**	
58	**Tier 2 (T2) capital**	12 701 719 880
59	**Total capital (TC = T1 + T2)**	556 541 769 335
60	**Total risk exposure amount**	3 036 866 405 620
	Capital ratios and requirements including buffers	
61	Common Equity Tier 1	17,9079%
62	Tier 1	17,9079%
63	Total capital	18,3262%
64	Institution CET1 overall capital requirements	10,2402%
65	of which: capital conservation buffer requirement	2,5000%
66	of which: countercyclical capital buffer requirement	0,4965%
67	of which: systemic risk buffer requirement	0,0000%
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,0000%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,7438%
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	0,10
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)	1 437 741 133
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	0,00
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

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

7. Table: EU CC2 (values in HUF; K&H Group)

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at period end	As at period end
Cash and cash balances with central banks and other demand deposits with credit institutions	661 798 772 192,00	661 798 772 192,00
Cash	86 520 374 603,00	86 520 374 603,00
Cash balances with central banks	535 225 034 199,00	535 225 034 199,00
Other demand deposit with credit institutions	40 053 363 390,00	40 053 363 390,00
of which asset pledged as collateral	0,00	0,00
Financial assets	5 209 847 080 526,86	5 209 847 080 526,86
Held for trading	47 087 278 224,86	47 087 278 224,86
Mandatorily at fair value through profit or loss	423 031 168 759,00	423 031 168 759,00
At fair value through other comprehensive income	579 552 458 957,00	579 552 458 957,00
of which asset pledged as collateral	7 984 761 687,71	7 984 761 687,71
At amortised cost	4 054 873 856 716,00	4 054 873 856 716,00
of which asset pledged as collateral	27 322 896 415,47	27 322 896 415,47
Hedging derivatives	105 302 317 870,00	105 302 317 870,00
Fair value changes of hedged item under portfolio hedge of interest rate risk	-53 716 827 238,00	-53 716 827 238,00
Tax assets	3 186 774 570,40	3 186 774 570,40
Current tax assets	1 109 839 480,00	1 109 839 480,00
Deferred tax assets	2 076 935 090,40	2 076 935 090,40
Investment property	122 899 385,00	122 899 385,00
Property, plant and equipment	49 835 996 273,00	49 835 996 273,00
Intangible assets	109 152 791 069,00	109 152 791 069,00
Non-current assets held for sale and disposal groups	0,00	0,00
Other assets	63 602 384 497,88	63 602 384 497,88
Total assets	6 043 829 871 276,14	6 043 829 871 276,14
Financial liabilities	5 228 083 505 452,39	5 228 083 505 452,39
Held for trading	52 966 026 545,39	52 966 026 545,39
Designated at fair value through profit or loss	85 155 651 928,00	85 155 651 928,00
Measured at amortised cost	5 004 866 133 697,00	5 004 866 133 697,00
Hedging derivatives	85 095 693 282,00	85 095 693 282,00
Fair value changes of hedged item under portfolio hedge of interest rate risk	-25 976 848 253,00	-25 976 848 253,00
Tax liabilities	1 679 291 517,00	1 679 291 517,00
Current tax liabilities	1 677 401 572,00	1 677 401 572,00
Deferred tax liabilities	1 889 945,00	1 889 945,00
Provisions for risks and charges and credit commitments	4 520 252 090,00	4 520 252 090,00
Other liabilities	186 736 873 231,88	186 736 873 231,88
Total liabilities	5 395 043 074 038,26	5 395 043 074 038,26
Share capital	140 978 164 412,00	140 978 164 412,00
Share premium	48 774 873 140,00	48 774 873 140,00
Accumulated profit	396 670 168 362,00	396 670 168 362,00
Other reserves	62 363 591 323,40	62 363 591 323,40
Total shareholders' equity	648 786 797 237,40	648 786 797 237,40

7.7. EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

8. Table: EU ILAC (values in HUF)

		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII Requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU 1	Is the entity subject to a Non-EU G-SII Requirement for own funds and eligible liabilities? (Y/N)			false
EU 2	If EU 1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU 2a	Is the entity subject to an internal MREL requirement? (Y/N)			true
EU 2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			CONSOLIDATED
Own funds and eligible liabilities				
EU 3	Common Equity Tier 1 capital (CET1)	543 840 049 455		
EU 4	Eligible Additional Tier 1 instruments	0,00		
EU 5	Eligible Tier 2 instruments	12 701 719 880		
EU 6	Eligible own funds	556 541 769 335		
EU 7	Eligible liabilities	432 708 901 807		
EU 8	Of which permitted guarantees	0,00		
EU 9a	(Adjustments)			
EU 9b	Own funds and eligible liabilities items after adjustments	989 250 671 142		
Total risk exposure amount and total exposure measure				
EU 10	Total risk exposure amount	3 036 866 405 620		
EU 11	Total exposure measure	6 356 428 058 499		
Ratio of own funds and eligible liabilities				
EU 12	Own funds and eligible liabilities (as a percentage of TREA)	32,57%		
EU 13	*>>> of which permitted guarantees*			
EU 14	Own funds and eligible liabilities (as a percentage of leverage exposure)	15,56%		
EU 15	*>>> of which permitted guarantees*			
EU 16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	7,67%		
EU 17	Institution-specific combined buffer requirement			
Requirements				
EU 18	Requirement expressed as a percentage of the total risk exposure amount	*21,21%*		
EU 19	*>>> of which may be met with guarantees*			
EU 20	Internal MREL expressed as percentage of the total exposure measure	*5,88%*		
EU 21	*>>> of which may be met with guarantees*			
Memorandum items				
EU 22	Total amount of excluded liabilities referred to in Article 72a(2) CRR			

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

9. Table: EU CCyB1 (values in HUF; K&H Group)

	General credit exposures		Relevant credit exposures – Market risk				Own fund requirements						
	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	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
Breakdown by country:													
HU	599 872 753 814	2 653 521 198 839	0	0	0	**3 253 393 952 653**	180 740 412 088	0	0	180 740 412 088	2 259 255 151 100	0,9902	0,0050
AT	204 429 039	0	0	0	0	**204 429 039**	9 345 357	0	0	9 345 357	116 816 963	0,0001	0,0000
BE	659 503	0	0	0	0	**659 503**	52 760	0	0	52 760	659 500	0,0000	0,0100
BG	54 630 338	0	0	0	0	**54 630 338**	4 370 427	0	0	4 370 427	54 630 338	0,0000	0,0200
CA	4 473	0				**4 473**	358	0	0	358	4 475	0,0000	0,0000
CH	79 911 783	0	0	0	0	**79 911 783**	4 870 783	0	0	4 870 783	60 884 788	0,0000	0,0000
CY	4 576 231	0	0	0	0	**4 576 231**	365 843	0	0	365 843	4 573 038	0,0000	0,0100
CZ	2 236 960 058	0	0	0	0	**2 236 960 058**	178 955 873	0	0	178 955 873	2 236 948 413	0,0010	0,0125
DE	23 357	0	0	0	0	**23 357**	1 576	0	0	1 576	19 700	0,0000	0,0075
DK	7 236	0	0	0	0	**7 236**	441	0	0	441	5 513	0,0000	0,0250
EE	59 891	0	0	0	0	**59 891**	3 650	0	0	3 650	45 625	0,0000	0,0150
FI	329 733	0	0	0	0	**329 733**	20 098	0	0	20 098	251 225	0,0000	0,0000
FR	4 760 976	0	0	0	0	**4 760 976**	354 157	0	0	354 157	4 426 963	0,0000	0,0100
GB	569 337 409	0	0	0	0	**569 337 409**	39 259 182	0	0	39 259 182	490 739 775	0,0002	0,0000
GR	201 393	0	0	0	0	**201 393**	12 275	0	0	12 275	153 438	0,0000	0,0000
HR	11 267	0	0	0	0	**11 267**	687	0	0	687	8 588	0,0000	0,0150
IL	39 993 363	0	0	0	0	**39 993 363**	2 399 602	0	0	2 399 602	29 995 025	0,0000	0,0000
JO	1 931 447 962	0	0	0	0	**1 931 447 962**	154 515 837	0	0	154 515 837	1 931 447 963	0,0008	0,0000
LI	1 278	0	0	0	0	**1 278**	78	0	0	78	975	0,0000	0,0000
LU	2 141 113 325	157 076	0	0	0	**2 141 270 401**	34 259 741	0	0	34 259 741	428 246 763	0,0002	0,0050
LV	499 586	0	0	0	0	**499 586**	30 451	0	0	30 451	380 638	0,0000	0,0100
MA	1 194 478 244	0	0	0	0	**1 194 478 244**	95 558 260	0	0	95 558 260	1 194 478 250	0,0005	0,0000
MT	59 874	0	0	0	0	**59 874**	3 649	0	0	3 649	45 613	0,0000	0,0000
NL	3 801 490	0	0	0	0	**3 801 490**	303 811	0	0	303 811	3 797 638	0,0000	0,0200
RU	26 690 550	0	0	0	0	**26 690 550**	2 135 244	0	0	2 135 244	26 690 550	0,0000	0,0025
SE	30 000	0	0	0	0	**30 000**	2 400	0	0	2 400	30 000	0,0000	0,0200
SI	1 781	0	0	0	0	**1 781**	142	0	0	142	1 775	0,0000	0,0100
RO	2 916 685	0	0	0	0	**2 916 685**	206 101	0	0	206 101	2 576 263	0,0000	0,0100
SK	3 119 314	9 189 348 736	0	0	0	**9 192 468 050**	1 247 898 950	0	0	1 247 898 950	15 598 736 875	0,0000	0,0150
US	7 828	94 123 365	0	0	0	**94 131 193**	22 773 489	0	0	22 773 489	284 668 613	0,0000	0,0000
VG	3 194	0	0	0	0	**3 194**	195	0	0	195	2 438	0,0000	0,0000
Total	**608 372 820 975**	**2 662 804 828 016**	**0**	**0**	**0**	**3 271 177 648 991**	**182 538 113 505**	**0**	**0**	**182 538 113 505**	**2 281 726 418 821**	**1**	

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

10. Table: EU CCyB2 (values in HUF; K&H Group)

1	Total risk exposure amount	3 036 866 405 620
2	Institution specific countercyclical capital buffer rate	0,5000%
3	Institution specific countercyclical capital buffer requirement	15 076 671 279

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

11. Table: EU LR1 (values in HUF; K&H Group)

		Applicable amount
1	Total assets as per published financial statements	6 043 829 871 279
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	6 212 294 946 407
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	-14 111 665 150
9	Adjustment for securities financing transactions (SFTs)	11 114 431 405
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	403 355 472 759
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**	6 365 526 212 817

7.10. EU LR2 - LRCom: Leverage ratio common disclosure

12. Table: EU LR2 (values in HUF; K&H Group)

		CRR leverage ratio exposures	
		30/06/2025	31/03/2025
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	5 934 435 436 588	6 009 953 071 661
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)	-52 101 455 101	-41 609 142 996
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	5 882 333 981 487	5 968 343 928 665

Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	37 473 825 481	61 330 350 860
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0,00	0,00
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	31 248 501 685	35 069 741 690
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0,00	0,00
EU-9b	Exposure determined under Original Exposure Method	0,00	0,00
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	0,00	0,00
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0,00	0,00
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)	0,00	0,00
11	Adjusted effective notional amount of written credit derivatives	0,00	0,00
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0,00	0,00
13	**Total derivatives exposures**	68 722 327 166	96 400 092 550
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)	11 114 256 967	7 499 273 950
16	Counterparty credit risk exposure for SFT assets	174 438	84 322 588
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**	11 114 431 405	7 583 596 538
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1 589 839 801 595	1 495 248 753 278
20	(Adjustments for conversion to credit equivalent amounts)	-1 186 484 328 836	-1 121 706 071 410
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	No mapping available	0,00
22	**Off-balance sheet exposures**	403 355 472 759	373 542 681 868
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0,00	0,00
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))	0,00	0,00
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0,00	0,00
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0,00	0,00
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0,00	0,00
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	0,00	0,00
EU-22g	(Excluded excess collateral deposited at triparty agents)	0,00	0,00
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0,00	0,00
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0,00	0,00
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0,00	0,00
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	0,00	0,00
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	0,00	0,00
EU-22m	(Total exempted exposures)	0,00	0,00
Capital and total exposure measure			
23	**Tier 1 capital**	543 840 049 455	554 867 985 923
24	**Total exposure measure**	6 365 526 212 817	6 445 870 299 621
Leverage ratio			
25	Leverage ratio	8,5435%	8,6081%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8,5435%	8,6081%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	8,5435%	8,6081%
26	Regulatory minimum leverage ratio requirement (%)	3,0000%	3,0000%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,0000%	0,0000%
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 (%)	3,0000%	3,0000%
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	4 567 733 233	4 935 289 348
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	11 114 256 967	7 499 273 950
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)	6 358 979 689 083	6 443 306 315 019
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)	6 358 979 689 083	6 443 306 315 019
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)	8,5523%	8,6115%
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)	8,5523%	8,6115%

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

13. Table: EU LR3 (values in HUF; K&H Group)

		CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	3 572 153 070 018
EU-2	Trading book exposures	0,00
EU-3	Banking book exposures, of which:	3 572 153 070 018
EU-4	Covered bonds	0,00
EU-5	Exposures treated as sovereigns	2 195 913 921 483
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	18 887 292 948
EU-7	Institutions	389 367 677 273
EU-8	Secured by mortgages of immovable properties	10 594 103 561
EU-9	Retail exposures	283 513 046 122
EU-10	Corporates	358 777 063 026
EU-11	Exposures in default	738 264 316
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	314 361 701 289

7.12. EU LIQ1 - Quantitative information of LCR

14. Table: EU LIQ1 (values in HUF; K&H Group)

		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	2025-06-30	2025-03-31	2024-12-31	2024-09-30	2025-06-30	2025-03-31	2024-12-31	2024-09-30
EU 1b	Number of data points used in the calculation of averages	12,00	12,00	12,00	12,00	12,00	12,00	12,00	12,00
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					2 095 185 657 703,53	2 092 621 146 269,27	2 092 818 793 570,35	2 056 408 454 552,11
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of	2 250 059 032 437,03	2 192 092 438 474,74	2 129 001 901 356,77	2 067 405 179 164,35	157 876 607 672,80	157 606 298 517,20	156 594 864 464,88	152 438 210 704,20
3	*Stable deposits*	1 479 549 566 293,75	1 370 653 097 768,59	1 263 828 512 767,85	1 227 933 747 237,31	73 977 478 314,69	68 532 654 888,43	63 191 425 638,36	61 396 687 361,84
4	*Less stable deposits*	704 134 404 067,50	756 978 832 709,22	803 070 293 845,37	781 641 817 352,54	83 899 129 358,11	89 073 643 628,76	93 403 438 826,51	91 041 523 342,37
5	Unsecured wholesale funding	1 643 982 562 830,83	1 634 408 527 816,62	1 635 556 663 926,75	1 623 391 868 576,54	746 773 564 904,14	747 926 150 599,17	750 941 816 174,48	738 680 764 556,64
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	271 869 426 543,85	271 043 579 294,43	278 128 951 079,58	309 529 608 569,33	64 552 656 302,86	64 560 783 472,97	65 818 825 693,75	71 510 587 753,00
7	*Non-operational deposits (all counterparties)*	1 366 539 794 098,20	1 357 762 529 399,87	1 351 695 913 118,08	1 309 209 006 447,45	676 647 566 412,49	677 762 948 003,88	679 391 190 751,65	662 516 923 243,88
8	*Unsecured debt*	5 573 342 188,78	5 602 419 122,32	5 731 799 729,09	4 653 253 559,76	5 573 342 188,78	5 602 419 122,32	5 731 799 729,09	4 653 253 559,76
9	*Secured wholesale funding*					428 928 795,85	254 292 221,78	0,00	0,00
10	Additional requirements	670 462 481 295,84	646 187 732 862,18	633 172 864 889,52	613 366 350 330,02	118 287 653 768,21	113 893 025 787,14	110 923 935 747,15	111 543 278 223,24
11	*Outflows related to derivative exposures and other collateral requirements*	25 741 621 637,79	25 753 868 062,62	26 927 982 281,30	32 586 348 330,08	25 383 100 887,39	25 535 769 444,32	26 927 982 281,30	32 586 348 330,08
12	*Outflows related to loss of funding on debt products*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
13	*Credit and liquidity facilities*	644 720 859 658,05	620 433 864 799,56	606 244 882 608,22	580 780 001 999,95	92 904 552 880,82	88 357 256 342,82	83 995 953 465,86	78 956 929 893,17
14	Other contractual funding obligations	247 465 550 683,78	359 903 924 492,30	468 119 085 752,16	462 990 939 040,82	3 270 288 661,80	2 485 662 570,41	2 037 127 668,12	2 401 515 778,16
15	Other contingent funding obligations	623 290 053 981,28	494 222 032 735,76	364 889 471 864,11	367 971 017 727,43	73 949 794 578,99	65 681 622 023,99	57 875 844 851,86	69 138 217 403,02
16	TOTAL CASH OUTFLOWS					1 100 586 838 381,78	1 087 847 051 719,68	1 078 373 588 906,66	1 074 201 986 665,41
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	10 758 355 210,69	9 575 638 003,37	9 656 223 928,52	7 935 759 253,40	0,00	0,00	0,00	0,00
18	Inflows from fully performing exposures	85 312 145 032,50	78 470 059 696,34	76 230 132 726,12	81 909 948 006,70	66 478 820 659,25	60 683 734 085,22	60 378 653 163,23	64 792 818 446,89
19	Other cash inflows	52 330 697 711,31	32 147 839 835,32	1 218 297 551,66	1 587 555 457,33	12 833 707 756,39	7 852 035 985,79	1 218 297 551,66	1 587 555 457,33
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there					0,00	0,00	0,00	0,00
EU-19b	(Excess inflows from a related specialised credit institution)					0,00	0,00	0,00	0,00
20	TOTAL CASH INFLOWS	148 401 197 954,50	120 193 537 535,03	87 104 654 206,30	91 433 262 717,43	79 312 528 415,64	68 535 770 071,01	61 596 950 714,88	66 380 373 904,23
EU-20a	*Fully exempt inflows*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
EU-20b	*Inflows subject to 90% cap*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
EU-20c	*Inflows subject to 75% cap*	148 401 197 954,50	120 193 537 535,12	87 104 654 206,47	91 433 262 717,60	79 312 528 415,64	68 535 770 071,01	61 596 950 714,96	66 380 373 904,31
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					2 095 185 657 703,53	2 092 621 146 269,27	2 092 818 793 570,35	2 056 408 454 552,11
22	TOTAL NET CASH OUTFLOWS					1 021 274 309 966,14	1 019 311 281 648,67	1 016 776 638 191,61	1 007 821 612 761,02
23	LIQUIDITY COVERAGE RATIO					205,5648%	205,9396%	206,4334%	204,5958%

7.13. EU LIQ2 - Net Stable Funding Ratio

15. Table: EU LIQ2 (values in HUF; K&H Group)

	EU LIQ2 - Net Stable Funding Ratio	Unweighted value by residual maturity				Weighted value
	At 30 June 2025 (in HUF)	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	537 310 838 502			12 701 719 880	550 012 558 382
2	Own funds	537 310 838 502			12 701 719 880	550 012 558 382
3	Other capital instruments					
4	Retail deposits		2 303 960 098 060	4 426 653 511	188 282 177	2 162 153 050 051
5	Stable deposits		1 687 769 324 079	564 505 127	-	1 603 917 137 746
6	Less stable deposits		616 190 773 981	3 862 148 384	188 282 177	558 235 912 305
7	Wholesale funding:		1 874 984 459 181	97 997 736 666	833 852 598 899	1 657 853 720 657
8	Operational deposits		286 128 652 080			1 420 749 709
9	Other wholesale funding		1 588 855 807 101	97 997 736 666	833 852 598 899	1 656 432 970 948
10	Interdependent liabilities					
11	Other liabilities:	0	88 751 956 147	59 564 354	727 608 357	757 390 534
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		88 751 956 147	59 564 354	727 608 357	757 390 534
14	**Total available stable funding (ASF)**					**4 370 776 719 624**
	Required stable funding (RSF) Items					
15	**Total high-quality liquid assets (HQLA)**					**122 966 555 791**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		6 924 645 559	7 011 242 786	213 598 436 559	193 404 176 169
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		630 697 087 802	306 051 182 588	2 338 557 379 319	2 421 526 897 385
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		9 856 672 903	-	-	2 902 537 207
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		174 449 703 106	32 037 325 013	351 775 888 007	385 239 520 824
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		370 743 450 612	215 290 293 579	1 155 408 979 328	1 991 614 543 664
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		304 582 210	224 265 579	6 654 202 544	398 299 781 180
22	Performing residential mortgages, of which:		75 647 261 181	58 722 121 411	785 097 925 514	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		17 098 911 364	15 082 160 937	463 997 858 786	
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		1	1 442 585	46 274 586 471	41 770 295 690
25	Interdependent assets					
26	Other assets:		490 144 765 227	-	268 210 044 437	274 321 621 182
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-			-
29	NSFR derivative assets		4 212 212 632	-		4 212 212 632
30	NSFR derivative liabilities before deduction of variation margin posted		13 033 476 091	-		651 673 805
31	All other assets not included in the above categories		472 899 076 504	-	268 210 044 437	269 457 734 746
32	Off-balance sheet items		1 553 336 932 341	26 855 524 277	143 904 579 671	70 381 600 942
33	**Total RSF**					**3 082 600 851 469**
34	**Net Stable Funding Ratio (%)**					
						141,79%

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

16. Table: EU CR1 (values in HUF; K&H Group)

		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,					
			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		On performing exposures	On non-performing exposures
005	**Cash balances at central banks and other demand deposits**	575 278 397 589	575 278 397 589	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
010	Loans and advances	3 362 130 869 043	2 469 330 373 137	467 186 561 949	27 284 904 147	0,00	25 699 773 882	-15 762 957 258	-5 936 269 389	-9 722 068 527	-10 680 472 827	0,00	-10 495 464 817	0,00	2 025 873 918 431	9 150 466 402
020	*Central banks*	974 853 665	974 853 665	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
030	*General governments*	168 326 634 326	165 100 171 561	3 226 462 765	0,00	0,00	0,00	-97 622 775	-62 503 497	-35 119 278	0,00	0,00	0,00	0,00	97 881 979 515	0,00
040	*Credit institutions*	441 361 984 967	441 361 984 967	0,00	0,00	0,00	0,00	-61 357 358	-61 357 358	0,00	0,00	0,00	0,00	0,00	208 423 551 620	0,00
050	*Other financial corporations*	46 903 126 217	46 623 985 269	279 140 948	0,00	0,00	0,00	-252 537 688	-252 371 259	-166 429	0,00	0,00	0,00	0,00	22 238 262 999	0,00
060	*Non-financial corporations*	1 398 302 869 858	1 124 994 976 409	273 307 893 449	18 807 877 359	0,00	18 807 877 359	-6 328 649 640	-2 383 575 096	-3 945 074 544	-7 484 172 936	0,00	-7 484 172 936	0,00	651 866 096 126	5 769 064 910
070	*Of which: SMEs*	728 662 246 862	606 346 211 471	122 316 035 391	9 009 995 670	0,00	9 009 995 670	-4 273 026 724	-1 270 710 911	-3 002 315 813	-3 924 885 704	0,00	-3 924 885 704	0,00	397 384 909 448	4 305 760 318
080	*Households*	1 306 261 400 010	690 274 401 266	190 373 064 787	8 477 026 788	0,00	6 891 896 523	-9 022 789 797	-3 176 462 179	-5 741 708 276	-3 196 299 891	0,00	-3 011 291 881	0,00	1 045 464 028 171	3 381 401 492
090	Debt Securities	1 692 817 001 286	1 676 342 615 572	16 474 385 714	2 008 531 801	0,00	2 008 531 801	-1 065 857 071	-911 677 786	-154 179 285	-814 665 924	0,00	-814 665 924	0,00	0,00	0,00
100	*Central banks*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
110	*General governments*	1 657 924 147 751	1 657 924 147 751	0,00	0,00	0,00	0,00	-869 901 271	-869 901 271	0,00	0,00	0,00	0,00	0,00	0,00	0,00
120	*Credit institutions*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
130	*Other financial corporations*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
140	*Non-financial corporations*	34 892 853 535	18 418 467 821	16 474 385 714	2 008 531 801	0,00	2 008 531 801	-195 955 800	-41 776 515	-154 179 285	-814 665 924	0,00	-814 665 924	0,00	0,00	0,00
150	Off-balance sheet exposures	1 588 531 599 845	1 373 767 591 701	214 764 008 144	3 846 193 784	0,00	3 846 193 784	-2 111 755 934	-1 067 934 156	-1 043 821 778	-401 843 855	0,00	-401 843 855		190 636 766 753	1 096 677 240
160	*Central banks*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		0,00	0,00
170	*General governments*	21 539 511 078	19 175 077 053	2 364 434 025	0,00	0,00	0,00	-5 031 370	-3 021 918	-2 009 452	0,00	0,00	0,00		740 821 468	0,00
180	*Credit institutions*	418 168 377 407	418 168 377 407	0,00	0,00	0,00	0,00	-36 593 143	-36 593 143	0,00	0,00	0,00	0,00		19 600 000 000	0,00
190	*Other financial corporations*	75 989 857 826	74 922 389 918	1 067 467 908	0,00	0,00	0,00	-167 149 824	-166 941 882	-207 942	0,00	0,00	0,00		775 359 114	0,00
200	*Non-financial corporations*	1 008 748 992 506	803 458 847 748	205 290 144 758	3 368 642 523	0,00	3 368 642 523	-1 713 039 633	-797 154 909	-915 884 724	-401 843 855	0,00	-401 843 855		168 335 862 212	1 096 677 240
210	*Households*	64 084 861 028	58 042 899 575	6 041 961 453	477 551 261	0,00	477 551 261	-189 941 964	-64 222 304	-125 719 660	0,00	0,00	0,00		1 184 723 959	0,00
220	***Total***	7 218 757 867 763	6 094 718 977 999	698 424 955 807	33 139 629 732	0,00	31 554 499 467	-18 940 570 263	-7 915 881 331	-10 920 069 590	-11 896 982 606	0,00	-11 711 974 596	0,00	2 216 510 685 184	10 247 143 642

7.15. EU CQ1: Credit quality of forborne exposures

17. Table: EU CQ1 (values in HUF; K&H Group)

		Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative		Collaterals received and financial guarantees	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
010	Loans and advances	30 013 525 801	16 930 126 807	16 841 478 730	16 841 478 730	-875 854 555	-6 285 467 515	29 855 509 751	5 160 621 786
020	*Central banks*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
030	*General governments*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
040	*Credit institutions*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
050	*Other financial corporations*	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
060	*Non-financial corporations*	3 467 331 246	14 626 295 411	14 626 295 411	14 626 295 411	-56 378 181	-5 743 171 146	6 027 564 464	3 750 497 780
070	*Households*	26 546 194 555	2 303 831 396	2 215 183 319	2 215 183 319	-819 476 374	-542 296 369	23 827 945 287	1 410 124 006
080	Debt Securities	0,00	0,00	0,00	0,00	0,00	0,00		
090	Loan commitments given	293 530 380	42 017 730	0,00	0,00	0,00	0,00	0,00	0,00
100	***Total***	30 307 056 181	16 972 144 537	16 841 478 730	16 841 478 730	-875 854 555	-6 285 467 515	29 855 509 751	5 160 621 786

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

18. Table: EU CR3 (values in HUF; K&H Group)

		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	1 929 669 785 946	2 035 024 384 833	1 580 506 404 224	454 517 980 609	
2	Debt securities	1 691 223 826 872	3 601 706 215	3 601 706 215		
3	Total	3 620 893 612 818	2 038 626 091 048	1 584 108 110 439	454 517 980 609	
4	*Of which non-performing exposures*	8 647 830 795	9 150 466 402	7 263 029 678	1 887 436 724	
EU-5	*Of which defaulted*	*8 647 830 795*	*9 150 466 402*			

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

19. Table: EU CR4 (values in HUF; K&H Group)

	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	2 189 361 702 691,00	0,00	2 866 170 188 587,00	57 702 592 958,00	28 364 999 701,00	0,0097
2	Non-central government public sector entities	25 439 511 740,00	11 619 301 976,00	15 290 815 901,00	2 717 619 198,00	3 510 866 691,00	0,1950
EU 2a	Regional government or local authorities	18 884 413 650,00	11 619 301 976,00	15 287 936 603,00	2 717 619 198,00	3 508 155 488,00	0,1948
EU 2b	Public sector entities	6 555 098 090,00	0,00	2 879 298,00	0,00	2 711 203,00	0,9416
3	Multilateral development banks	0,00	0,00	5 652 451 422,00	5 078 574 563,00	0,00	0,0000
EU 3a	International organisations	0,00	0,00	0,00	0,00	0,00	0,0000
4	Institutions	389 367 677 273,00	400 976 174 060,00	254 866 878 903,00	23 762 826 908,00	84 436 356 701,00	0,3030
5	Covered bonds	0,00	0,00	0,00	0,00	0,00	0,0000
6	Corporates	358 777 063 026,00	188 602 174 495,00	260 649 146 742,00	46 968 553 574,00	305 233 318 352,00	0,9922
6.1	Of which: Specialised Lending	174 722 483 784,00	5 463 104 104,00	159 954 372 827,00	2 125 954 226,00	166 506 922 470,00	1,0273
7	Subordinated debt exposures and equity	1 540 131 236,00	0,00	1 540 131 236,00	0,00	1 540 131 236,00	1,0000
EU 7a	Subordinated debt exposures	0,00	0,00	0,00	0,00	0,00	0,0000
EU 7b	Equity	1 540 131 236,00	0,00	1 540 131 236,00	0,00	1 540 131 236,00	1,0000
8	Retail	283 513 046 122,00	406 414 675,00	226 018 812,00	98 040,00	176 168 330,00	0,7791
9	Secured by mortgages on immovable property and ADC exposures	10 050 285 604,00	2 812 230 354,00	9 675 402 963,00	990 951 861,00	6 513 616 986,00	0,6107
9.1	Secured by mortgages on residential immovable property - non IPRE	10 642 354,00	4 725 219,00	10 642 354,00	1 890 088,00	10 116 848,00	0,8073
9.2	Secured by mortgages on residential immovable property - IPRE	0,00	0,00	0,00	0,00	0,00	0,0000
9.3	Secured by mortgages on commercial immovable property - non IPRE	8 154 972 082,00	2 760 597 649,00	8 000 679 561,00	973 295 968,00	4 510 291 433,00	0,5026
9.4	Secured by mortgages on commercial immovable property - IPRE	0,00	0,00	0,00	0,00	0,00	0,0000
9.5	Acquisition, Development and Construction (ADC)	1 884 671 168,00	46 907 486,00	1 664 081 048,00	15 765 805,00	1 993 208 705,00	1,1865
10	Exposures in default	738 264 316,00	196 732 593,00	197 502 958,00	12 052,00	260 268 106,00	1,3177
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0,00	0,00	0,00	0,00	0,00	0,0000
EU 10b	Collective investment undertakings	0,00	0,00	0,00	0,00	0,00	0,0000
EU 10c	Other items	260 720 114 952,00	0,00	260 720 114 952,00	0,00	178 595 763 393,00	0,6850
11	Not applicable						
12	**TOTAL**	3 520 051 614 919,00	604 628 135 970,00	3 675 515 228 537,00	137 227 272 281,00	608 726 500 243,00	0,1597

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

20. Table: EU CR7 (values in HUF; K&H Group)

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
1	Central governments and central banks - F-IRB	0,00	0,00
EU 1a	Regional governments and local authorities -F-IRB	0,00	0,00
EU 1b	Public sectore entities - F-IRB	0,00	0,00
2	Central governments and central banks - A-IRB	0,00	0,00
EU 2a	Regional governments and local authorities A-IRB	2 288 600 702,00	2 288 600 702,00
EU 2b	Public sectore entities A-IRB	1 458 825 278,00	1 458 825 278,00
3	Institutions – F-IRB	34 790 597,00	34 790 597,00
4	not applicable		
5	Corporates – F-IRB	153 934 455 558,00	153 934 455 558,00
EU 5a	Corporates - General	153 934 455 558,00	153 934 455 558,00
EU 5b	Corporates - Specialised lending	0,00	0,00
EU 5c	Corporates - Purchased receivables	0,00	0,00
6	Corporate – A-IRB	1 279 360 265 085,00	1 279 360 265 085,00
EU 6a	Corporates - General	910 220 473 130,00	910 220 473 130,00
EU 6b	Corporates - Specialised lending	369 139 791 955,00	369 139 791 955,00
EU 6c	Corporates - Purchased Receivables	0,00	0,00
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	330 565 222 206,00	330 565 222 206,00
9	Retail – Qualifying revolving (QRRE)	2 895,00	2 895,00
10	Retail – Secured by residential immovable property	222 015 860 295,00	222 015 860 295,00
EU10a	Retail – Purchased receivables	0,00	0,00
EU10b	Retail- Other retail exposures	108 549 359 016,00	108 549 359 016,00
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	**Exposures under F-IRB**	153 969 246 155,00	153 969 246 155,00
18	**Exposures under A-IRB**	1 613 672 913 271,00	1 613 672 913 271,00
19	**Total Exposures**	1 767 642 159 426,00	1 767 642 159 426,00

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

21. Table: EU CR7-A Advanced IRB (values in HUF; K&H Group)

		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of	
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	covered by Immovable property	Part of exposures covered by Receivables (%)	covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	covered by Life insurance policies (%)	exposures covered by Instruments	Part of exposures covered by Guarantees (%)	exposures covered by Credit Derivatives	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
A-IRB		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
2	Regional governments and local authorities	845 709 808,00	0,0000	0,4968	0,4968	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	2 288 600 702,00	2 288 600 702,00
3	Public sector entities	1 269 578 022,00	0,0151	0,0580	0,0580	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	-0,7249	0,0000	1 458 825 278,00	1 458 825 278,00
5	Corporates	1 317 236 330 358,00	0,1215	0,3130	0,2831	0,0000	0,0299	0,0000	0,0000	0,0000	0,0000	-0,0287	0,0000	1 285 549 080 317,00	1 279 360 265 085,00
5.1	*Corporates – General*	1 004 680 204 112,00	0,0549	0,2491	0,2099	0,0000	0,0392	0,0000	0,0000	0,0000	0,0000	-0,0376	0,0000	916 402 797 717,00	910 220 473 130,00
5.2	*Corporates – Specialised lending*	312 556 126 246,00	0,3355	0,5186	0,5185	0,0000	0,0001	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	369 146 282 600,00	369 139 791 955,00
5.3	*Corporates - Purchased Receivables*	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
6	Retail	1 058 070 708 357,00	0,0001	0,7505	0,7505	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	330 565 222 206,00	330 565 222 206,00
6.1	*Retail – Qualifying revolving*	24 778,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	2 895,00	2 895,00
6.2	*Retail – secured by residential immovable property*	847 242 040 715,00	0,0001	0,9282	0,9282	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	222 015 860 295,00	222 015 860 295,00
6.3	*Retail - Purchased Receivables*	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
6.4	*Retail - Other retail exposures*	210 828 642 864,00	0,0001	0,0365	0,0365	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	108 549 359 016,00	108 549 359 016,00
7	Total	2 377 422 326 545,00	0,0673	0,5076	0,4911	0,0000	0,0166	0,0000	0,0000	0,0000	0,0000	-0,0163	0,0000	1 619 861 728 503,00	1 613 672 913 271,00
F-IRB															
11	Central governments and central banks	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
12	Regional governments and local authorities	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
13	Public sector entities	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
14	Institutions	19 918 714,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	34 790 597,00	34 790 597,00
15	Corporates	287 426 430 968,00	0,0074	0,0418	0,0418	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	159 186 381 991,00	153 934 455 558,00
15_1	*Corporates – General*	287 426 430 968,00	0,0074	0,0418	0,0418	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	159 186 381 991,00	153 934 455 558,00
15_2	*Corporates – Specialised lending*	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
15_3	*Corporates - Purchased Receivables*	0,00	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,00	0,00
16	Total	287 446 349 682,00	0,0074	0,0418	0,0418	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	0,0000	159 221 172 588,00	153 969 246 155,00

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

22. Table: EU CR8 (values in HUF; K&H Group)

		Risk weighted exposure amount
		a
1	**Risk weighted exposure amount as at the end of the previous reporting period**	1 812 921 519 686,00
2	Asset size (+/-)	174 688 793 888,00
3	Asset quality (+/-)	-224 909 686 266,00
4	Model updates (+/-)	0,00
5	Methodology and policy (+/-)	0,00
6	Acquisitions and disposals (+/-)	0,00
7	Foreign exchange movements (+/-)	4 941 532 118,00
8	Other (+/-)	0,00
9	**Risk weighted exposure amount as at the end of the reporting period**	1 767 642 159 426,00

7.21. EU CVA4 - RWEA flow statements of credit valuation adjustment risk under the Standardised Approach

23. Table: CVA4 - RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (values in HUF; K&H Group)

		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	0,00
2	Risk weighted exposure amount as at the end of the current reporting period	0,00

7.22. ESG - Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

24. Table: : ESG - Template 1 – values in HUF

	Sector/subsector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and			GHG financed emissions (scope 1, scope 2 and							
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1	**Exposures towards sectors that highly contribute to climate change***	1 246 968 460 324 550 000,00	23 403 978 409 235 400,00		245 242 199 943 450 000,00	20 597 156 689 600 000,00	-14 319 163 840 850 000,00	-3 757 987 060 350 000,00	-8 109 328 396 300 000,00	487 268 677	325 515 308	11,5656%	813 294 595 371 250 000,00	298 081 505 210 750 000,00	125 187 814 758 300 000,00	19 230 584 602 243 000,00	4
2	A - Agriculture, forestry and fishing	141 370 389 574 300 000,00			14 311 791 626 150 000,00	1 628 394 379 650 000,00	-1 170 940 683 000 000,00	-777 829 119 300 000,00	-194 703 472 800 000,00	117 454 502	43 953 875	0,0984%	89 606 627 577 450 000,00	41 909 446 588 250 000,00	9 853 739 518 600 000,00	575 890 000 000,00	3
3	B - Mining and quarrying	415 821 785 850 000,00	279 658 064 980 068,00		14 506 257 750 000,00		-533 109 600 000,00	-482 924 900 000,00		91 438	65 652		167 797 892 000 000,00	248 024 305 200 000,00			5
4	*B.05 - Mining of coal and lignite*																
5	*B.06 - Extraction of crude petroleum and natural gas*																
6	*B.07 - Mining of metal ores*																
7	*B.08 - Other mining and quarrying*	136 135 871 150 000,00			14 506 257 750 000,00		-490 329 200 000,00	-482 924 900 000,00		36 113	25 290		136 135 871 150 000,00				3
8	*B.09 - Mining support service activities*	279 685 914 700 000,00	279 658 064 980 068,00				-42 780 400 000,00			55 325	40 362		31 662 020 850 000,00	248 024 305 200 000,00			5
9	C - Manufacturing	385 943 819 978 550 000,00	3 946 196 550 700 000,00		116 541 514 185 500 000,00	6 680 626 753 600 000,00	-5 574 853 371 650 000,00	-1 011 447 124 800 000,00	-3 980 259 621 500 000,00	182 100 309	137 149 143	4,4821%	308 786 944 904 350 000,00	76 627 974 407 400 000,00	495 945 772 900 000,00	8 470 930 550 000,00	2
10	*C.10 - Manufacture of food products*	100 515 690 868 600 000,00			15 146 081 001 050 000,00	538 566 980 450 000,00	-456 263 661 100 000,00	-173 654 693 300 000,00	-51 496 906 500 000,00	50 466 111	42 514 233	0,2163%	79 822 626 692 450 000,00	20 193 335 217 300 000,00	495 942 482 100 000,00	3 786 476 750 000,00	2
11	*C.11 - Manufacture of beverages*	13 565 389 235 500 000,00			624 594 662 700 000,00		-39 867 219 300 000,00	-13 812 721 650 000,00		1 927 638	1 410 738		11 528 900 279 750 000,00	2 036 488 955 750 000,00			3
12	*C.12 - Manufacture of tobacco products*	0,00															0
13	*C.13 - Manufacture of textiles*	5 034 077 441 700 000,00			846 641 392 700 000,00		-16 212 537 550 000,00	-5 784 403 700 000,00		2 129 121	1 924 569		4 294 758 909 400 000,00	739 318 532 300 000,00			3
14	*C.14 - Manufacture of wearing apparel*	662 192 464 050 000,00			41 509 739 850 000,00	11 479 133 100 000,00	-8 763 811 750 000,00	-394 484 650 000,00	-7 380 853 050 000,00	260 566	194 026		644 902 189 500 000,00	17 290 274 550 000,00			2
15	*C.15 - Manufacture of leather and related products*	2 022 080 599 300 000,00			1 012 874 097 950 000,00	21 742 726 950 000,00	-15 173 878 800 000,00	-14 879 352 200 000,00	-106 128 300 000,00	914 054	757 512		1 276 199 389 100 000,00	745 881 210 200 000,00			3
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	10 819 586 850 500 000,00			7 851 070 525 800 000,00	550 386 300 000,00	-52 542 146 850 000,00	-38 432 430 500 000,00	-44 425 800 000,00	3 221 566	2 168 611	0,0377%	8 662 498 301 750 000,00	2 157 088 137 400 000,00			2
17	*C.17 - Manufacture of paper and paper products*	6 039 983 682 000 000,00			1 400 819 928 350 000,00		-11 143 060 150 000,00	-3 617 411 900 000,00		1 869 727	967 590	0,2204%	3 912 385 637 450 000,00	2 127 122 523 950 000,00		475 109 250 000,00	4
18	*C.18 - Printing and reproduction of recorded media*	2 386 303 052 500 000,00			712 359 887 350 000,00		-22 335 070 950 000,00	-21 612 740 350 000,00		885 657	862 086		1 949 873 454 350 000,00	436 429 598 150 000,00			2
19	*C.19 - Manufacture of coke and refined petroleum products*	3 946 196 550 700 000,00	3 946 196 550 700 000,00		3 946 196 550 700 000,00		-29 656 689 600 000,00	-29 656 689 600 000,00		20 489 706	18 216 549	0,2819%	2 033 179 645 000 000,00	1 913 016 905 700 000,00			5
20	*C.20 - Manufacture of chemicals and chemical products*	32 224 751 352 150 000,00			30 271 448 472 850 000,00		-163 406 730 750 000,00	-157 858 030 600 000,00		26 337 035	15 810 701	2,0180%	20 359 713 951 800 000,00	11 864 771 668 250 000,00		265 732 100 000,00	4
21	*C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations*	14 901 386 985 450 000,00			14 046 394 365 050 000,00		-70 870 668 800 000,00	-70 336 325 150 000,00		2 120 606	1 076 870	0,7802%	8 127 397 767 750 000,00	6 770 608 743 400 000,00		3 380 474 300 000,00	4
22	*C.22 - Manufacture of rubber products*	22 997 235 853 600 000,00			6 348 058 505 600 000,00	325 606 560 600 000,00	-164 422 353 900 000,00	-91 882 426 800 000,00	-42 840 045 750 000,00	11 742 586	10 113 907	0,2384%	19 989 576 696 950 000,00	3 007 550 148 900 000,00		105 716 950 000,00	2
23	*C.23 - Manufacture of other non-metallic mineral products*	16 214 766 655 650 000,00			9 964 716 401 050 000,00	1 224 177 600 000,00	-77 736 511 650 000,00	-64 871 540 400 000,00	-98 312 650 000,00	6 888 034	4 639 796	0,0001%	9 895 175 215 450 000,00	6 319 588 149 400 000,00			4
24	*C.24 - Manufacture of basic metals*	22 310 518 291 200 000,00			3 189 726 368 800 000,00	2 252 583 451 250 000,00	-1 339 290 606 700 000,00	-29 015 806 300 000,00	-1 290 421 815 350 000,00	16 558 510	6 580 817	0,1619%	22 310 423 269 350 000,00	0,00		95 021 850 000,00	0
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	36 468 386 038 150 000,00			4 996 041 963 950 000,00	1 311 228 309 700 000,00	-815 031 201 950 000,00	-88 033 013 500 000,00	-609 662 657 700 000,00	11 459 313	9 985 319	0,0000%	31 368 836 896 400 000,00	5 074 766 538 300 000,00		299 874 150 000,00	2
26	*C.26 - Manufacture of computer, electronic and optical products*	8 670 737 642 250 000,00			86 379 386 500 000,00	7 300 639 800 000,00	-30 446 070 250 000,00	-29 205 850 000,00	-4 327 813 350 000,00	2 689 635	2 087 229	0,0000%	1 146 916 197 600 000,00	7 523 819 799 250 000,00			6
27	*C.27 - Manufacture of electrical equipment*	32 685 147 846 700 000,00			105 913 575 300 000,00		-29 698 647 300 000,00	-4 201 528 900 000,00		6 026 926	5 156 828	0,0000%	31 330 910 837 750 000,00	1 354 188 881 000 000,00		47 716 600 000,00	1
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	14 447 633 793 400 000,00			2 586 160 740 800 000,00	1 311 410 949 100 000,00	-1 271 367 672 000 000,00	-47 406 853 450 000,00	-1 210 044 848 050 000,00	1 584 283	1 359 331	0,0000%	12 771 098 300 550 000,00	1 676 535 081 500 000,00			2
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	28 331 570 412 150 000,00			9 439 192 917 750 000,00		-131 461 701 100 000,00	-100 680 791 950 000,00	-7 815 650 000,00	8 207 935	7 391 419	0,5272%	26 978 967 285 400 000,00	1 352 603 126 750 000,00			1
30	*C.30 - Manufacture of other transport equipment*	874 813 931 500 000,00			427 171 755 050 000,00	3 992 974 450 000,00	-7 079 333 500 000,00	-3 598 901 150 000,00	-24 681 000 000,00	293 459	254 373		874 813 931 500 000,00				1
31	*C.31 - Manufacture of furniture*	1 759 407 709 250 000,00			60 049 284 350 000,00	56 401 021 200 000,00	-39 699 799 850 000,00	-3 644 972 350 000,00	-34 088 574 500 000,00	1 180 046	748 215		1 754 842 958 300 000,00	4 564 750 950 000,00			2
32	*C.32 - Other manufacturing*	6 850 620 843 250 000,00			3 110 891 964 000 000,00	832 061 503 300 000,00	-775 604 538 500 000,00	-46 003 327 250 000,00	-726 329 333 350 000,00	4 281 456	2 522 557		6 143 250 220 050 000,00	707 371 034 550 000,00			2
33	*C.33 - Repair and installation of machinery and equipment*	2 215 341 879 000 000,00			327 220 698 000 000,00	6 477 939 800 000,00	-6 779 459 350 000,00	-2 039 473 300 000,00	-3 385 410 500 000,00	566 339	405 867		1 609 696 876 750 000,00	605 635 129 850 000,00		9 872 400 000,00	3
34	D - Electricity, gas, steam and air conditioning supply	102 727 335 945 150 000,00	19 048 818 452 354 100,00		58 391 371 494 350 000,00		-1 252 636 438 400 000,00	-1 069 521 929 150 000,00		55 107 377	39 663 078	5,5409%	9 990 488 712 600 000,00	29 031 857 177 000 000,00	62 704 222 810 800 000,00	10 630 114 589 693 000,00	13
35	*D35.1 - Electric power generation, transmission and distribution*	91 962 070 741 600 000,00	16 492 775 113 154 100,00		50 438 009 330 000 000,00		-1 120 626 819 100 000,00	-945 865 182 950 000,00		45 712 052	37 248 217	5,5280%	5 955 053 892 900 000,00	28 087 497 535 050 000,00	56 918 752 068 900 000,00	10 630 114 589 693 000,00	13
36	*D35.11 - Production of electricity*	86 988 009 676 250 000,00	18 981 582 841 759 300,00		46 743 518 255 650 000,00		-1 072 994 957 200 000,00	-917 127 037 900 000,00		28 804 183	22 744 792	2,7250%	5 942 342 355 200 000,00	23 126 148 007 400 000,00	56 918 752 068 900 000,00	1 013 294 497 650 000,00	13
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	2 556 043 339 200 000,00	2 556 043 339 200 000,00		278 072 600 000,00		-7 318 739 200 000,00	-267 377 500 000,00		510 740	372 420		2 556 043 339 200 000,00	0,00			0
38	*D35.3 - Steam and air conditioning supply*	8 209 221 864 350 000,00			7 953 084 091 750 000,00		-124 690 880 100 000,00	-123 389 368 700 000,00		8 884 585	2 042 441	0,0129%	1 479 391 480 500 000,00	944 359 641 950 000,00	5 785 470 741 900 000,00		10
39	E - Water supply; sewerage, waste management and remediation activities	5 835 836 435 900 000,00			304 939 513 900 000,00	64 802 022 250 000,00	-49 884 003 150 000,00	-3 939 087 600 000,00	-22 275 013 850 000,00	1 076 818	1 014 791	0,0000%	5 482 369 139 800 000,00	352 980 257 700 000,00		487 038 400 000,00	2
40	F - Construction	40 848 010 154 700 000,00			5 620 213 758 850 000,00	353 991 767 350 000,00	-294 927 666 250 000,00	-134 104 213 500 000,00	-78 448 558 500 000,00	10 487 702	8 841 408	0,2305%	22 992 479 413 550 000,00	5 081 469 486 550 000,00	4 113 045 869 600 000,00	995 055 650 000,00	3
41	*F.41 - Construction of buildings*	18 785 814 808 800 000,00			2 488 709 869 050 000,00	36 686 249 750 000,00	-134 219 802 850 000,00	-64 069 407 900 000,00	-6 504 677 550 000,00	5 094 548	4 276 062	0,2293%	8 697 238 043 300 000,00	1 427 567 139 400 000,00		989 708 100 000,00	2
42	*F.42 - Civil engineering*	9 217 436 600 850 000,00			1 151 260 053 600 000,00	259 712 404 100 000,00	-92 030 101 450 000,00	-27 977 558 900 000,00	-57 361 934 800 000,00	2 141 759	1 808 372		4 556 720 163 950 000,00	547 668 510 550 000,00	4 113 045 869 600 000,00		8
43	*F.43 - Specialised construction activities*	12 844 758 745 050 000,00			1 980 243 836 200 000,00	57 593 113 500 000,00	-68 677 761 950 000,00	-42 057 246 700 000,00	-14 581 946 150 000,00	3 251 396	2 756 974		9 738 521 206 300 000,00	3 106 233 836 600 000,00			2
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	219 145 645 869 450 000,00	129 305 341 201 225,00		35 950 339 663 800 000,00	11 232 912 975 900 000,00	-4 931 633 192 300 000,00	-545 983 209 600 000,00	-3 668 953 232 300 000,00	109 011 919	85 790 022	0,0178%	186 877 036 791 650 000,00	30 922 093 931 050 000,00	34 805 146 200 000,00	20 126 944 150 000,00	1
45	H - Transportation and storage	78 789 459 876 300 000,00			4 379 432 016 100 000,00	103 466 865 500 000,00	-312 419 913 650 000,00	-109 563 072 500 000,00	-54 566 400 200 000,00	4 173 011	2 719 356	0,9070%	55 562 647 119 600 000,00	23 184 762 502 950 000,00		3 166 160 950 000,00	3
46	*H.49 - Land transport and transport via pipelines*	40 421 141 564 600 000,00			2 774 331 152 900 000,00	76 410 319 250 000,00	-130 434 148 800 000,00	-43 334 077 100 000,00	-43 520 007 300 000,00	1 181 002	497 364	0,9070%	36 142 111 445 150 000,00	4 278 645 095 850 000,00		385 023 600 000,00	2
47	*H.50 - Water transport*	48 021 410 350 000,00			37 487 970 900 000,00		-37 483 034 700 000,00	-37 482 623 350 000,00	0,00	9 949	8 140		48 021 410 350 000,00				2
48	*H.51 - Air transport*	99 644 189 950 000,00			99 631 026 750 000,00		-8 227 000 000,00	-8 227 000 000,00	0,00	24 217	15 952		7 459 420 900 000,00	92 184 769 050 000,00			6
49	*H.52 - Warehousing and support activities for transportation*	37 444 454 183 500 000,00			1 323 834 130 450 000,00	13 631 727 650 000,00	-138 974 186 150 000,00	-26 573 621 350 000,00	-7 935 764 200 000,00	2 846 874	2 126 755		18 652 771 466 950 000,00	18 750 017 486 400 000,00		2 781 137 350 000,00	4
50	*H.53 - Postal and courier activities*	776 198 527 900 000,00			144 147 735 100 000,00	13 424 818 600 000,00	-5 520 317 000 000,00	-2 164 523 700 000,00	-3 110 628 700 000,00	110 969	71 145		712 283 376 250 000,00	63 915 151 650 000,00			3
51	I - Accommodation and food service activities	18 694 015 886 050 000,00			2 939 706 193 400 000,00	82 023 190 000 000,00	-87 179 050 900 000,00	-51 113 939 650 000,00	-23 388 538 300 000,00	1 731 455	1 606 140		8 697 340 880 800 000,00	4 072 364 177 300 000,00	4 951 900 406 800 000,00		5
52	L - Real estate activities	253 198 124 818 300 000,00			6 788 385 233 650 000,00	450 938 735 350 000,00	-644 156 411 950 000,00	-54 002 439 350 000,00	-86 733 558 850 000,00	6 034 145	4 711 843	0,2889%	125 130 862 939 450 000,00	86 650 532 377 350 000,00	43 034 155 233 400 000,00	8 566 647 992 850 000,00	7
53	**Exposures towards sectors other than those that highly contribute to climate change***	249 049 275 867 400 000,00			52 911 729 193 700 000,00	820 627 618 700 000,00	-932 520 166 250 000,00	-459 692 263 350 000,00	-429 258 944 950 000,00				147 716 749 204 400 000,00	53 701 082 283 250 000,00	48 419 170 168 700 000,00	3 053 862 400 000,00	5
54	K - Financial and insurance activities	104 876 092 188 300 000,00			43 214 081 368 800 000,00		-362 464 754 650 000,00	-216 052 537 800 000,00	0,00				34 998 796 205 450 000,00	21 459 546 205 700 000,00	48 419 170 168 700 000,00		8
55	Exposures to other sectors (NACE codes J, M - U)	144 173 183 679 100 000,00			9 697 647 824 900 000,00	820 627 618 700 000,00	-570 055 411 600 000,00	-243 639 725 550 000,00	-429 258 944 950 000,00				112 717 952 998 950 000,00	32 241 536 077 550 000,00		3 053 862 400 000,00	2
56	TOTAL	1 496 017 736 191 950 000,00	23 403 978 409 235 400,00		298 153 929 137 150 000,00	21 417 784 308 300 000,00	-15 251 684 007 100 000,00	-4 217 679 323 700 000,00	-8 538 587 341 250 000,00	487 268 677	325 515 308	11,5656%	961 011 344 575 650 000,00	351 782 587 494 000 000,00	173 606 984 927 000 000,00	19 233 638 464 643 000,00	4

7.23. ESG - Template 2: Banking book - Climate change transition risk: Loans collateralized by immovable property - Energy efficiency of the collateral

25. Table: ESG - Template 2 – values in HUF

	Counterparty sector	Total gross carrying amount amount (in MEUR)															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	1 647 261 894 739,05	424 005 999 226,27	469 860 943 185,40	368 372 212 686,47	99 053 184 055,10	49 578 861 543,96	28 907 054 973,25	102 811 457 456,18	120 304 104 067,24	179 415 080 753,94	93 734 265 010,56	119 525 015 332,54	76 320 954 392,15	204 760 157 760,43	750 390 859 966,01	0,72
2	Of which Loans collateralised by commercial immovable property	742 029 671 290,01	236 493 554 630,93	82 920 024 965,52	202 947 566 494,50	12 248 550 782,30	3 485 890 997,41	2 870 097 118,60	28 933 561 618,59	40 518 757 247,84	61 349 137 886,10	14 813 663 340,06	43 308 224 822,01	9 363 733 935,87	20 795 414 111,22	522 947 178 328,32	0,62
3	Of which Loans collateralised by residential immovable property	905 105 773 569,05	187 512 444 595,35	386 940 918 219,88	165 424 646 191,97	86 804 633 272,80	46 092 970 546,55	26 036 957 854,65	73 877 895 837,59	79 785 346 819,40	118 065 942 867,85	78 920 601 670,51	76 216 790 510,53	66 957 220 456,28	183 964 743 649,20	227 317 231 757,70	0,97
4	Of which Collateral obtained by taking possession: residential and commercial immovable	126 449 879,99														126 449 879,99	
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	587 467 954 589,95	185 391 262 302,70	165 657 357 882,35	194 984 212 428,86	28 137 091 836,74	10 115 722 751,58	3 182 307 387,72								542 907 220 897,40	1,00
6	**Total non-EU area**																
7	Of which Loans collateralised by commercial immovable property																
8	Of which Loans collateralised by residential immovable property																
9	Of which Collateral obtained by taking possession: residential and commercial immovable																
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated																

7.24. Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk

26. Table: ESG - Template 5 - values in HUF

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	Other relevant sectors (breakdown below where relevant)	Gross carrying amount (Mln EUR)													
				of which exposures sensitive to impact from climate change physical events												
				Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
				<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing		141 370 389 574,30	89 606 627 577,45	41 909 446 588,25	9 853 739 518,60	575 890,00	3				14 311 791 626,15	1 628 394 379,65	-1 170 940 683,00	-777 829 119,30	-194 703 472,80
2	B - Mining and quarrying		415 821 785,85	167 797 846,75	248 023 939,10	0,00	0,00	5				14 506 257,75	0,00	-533 109,60	-482 924,90	0,00
3	C - Manufacturing		385 943 819 978,55	308 808 019 228,69	76 631 383 844,85	495 945 772,90	8 471 132,11	2				116 541 514 185,50	6 680 626 753,60	-5 574 853 371,65	-1 011 447 124,80	-3 980 259 621,50
4	D - Electricity, gas, steam and air conditioning supply		102 727 335 945,15	9 426 038 648,16	26 369 582 400,01	57 309 176 217,23	9 622 538 679,74	13				58 391 371 494,35	0,00	-1 252 636 438,40	-1 069 521 929,15	0,00
5	E - Water supply; sewerage, waste management and remediation activities		5 835 836 435,90	5 482 369 139,80	352 980 257,70	0,00	487 038,40	2				304 939 513,90	64 802 022,25	-49 884 003,15	-3 939 087,60	-22 275 013,85
6	F - Construction		40 848 010 154,70	30 430 735 623,85	6 302 386 977,37	4 113 046 054,71	1 841 498,77	3				5 620 213 758,85	353 991 767,35	-294 927 666,25	-134 104 213,50	-78 448 558,50
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles		219 145 645 869,45	187 984 967 535,70	31 105 420 569,38	35 011 495,81	20 246 268,56	1				35 950 339 663,80	11 232 912 975,90	-4 931 633 192,30	-545 983 209,60	-3 668 953 232,30
8	H - Transportation and storage		78 789 459 876,30	55 582 037 175,47	23 204 253 648,09	0,00	3 169 052,74	3				4 379 432 016,10	103 466 865,50	-312 419 913,65	-109 563 072,50	-54 566 400,20
9	L - Real estate activities		253 198 124 818,30	120 292 487 604,95	83 300 057 610,72	41 370 174 097,30	8 235 405 505,33	7				6 788 385 233,65	450 938 735,35	-644 156 411,95	-54 002 439,35	-86 733 558,85
10	Loans collateralised by residential immovable property		905 105 773 569,05	39 410 996 109,22	113 264 303 648,91	518 821 648 732,73	233 608 825 078,20	17				153 677 600 159,78	3 648 296 152,03			
11	Loans collateralised by commercial immovable property		742 029 671 290,01	366 662 605 265,60	219 800 683 941,34	92 638 412 132,56	62 927 969 950,50	7				151 389 057 813,18	15 558 305 895,56	-12 761 719 072,63	-6 093 909 267,53	-3 509 118 690,77
12	Repossessed collaterals		126 449 879,99													
13	Other relevant sectors															

8. List of abbreviations

AIRB	Advanced IRB approach (credit risk)
AMA	Advanced Measurement Approach (operational risk)
ARC	Audit Committee
ASA	Alternative Standardized Approach (operational risk)
BCBS	Basel Committee of Banking Supervision
BIA	Basic Indicators Approach (operational risk)
BoD	Board of Directors
CIC	Corporate Institutional Committee
CRC	Credit Risk Council
CRD	Capital Requirements Directive
CrisCo	Crisis Committee
CRO	Chief Risk Officer
CROC	Capital and Risk Oversight Committee
CT	Country Team
EAD	Exposure at Default
ERM	Enterprise-wide Risk Management
ESG	Environmental, social and governance risks
EXCO	Executive Committee
FFG	Funding for growth
FIRB	Foundation IRB approach (credit risk)
HAS	Hungarian Accounting Standards
HPT	Credit Institutions and Financial Enterprises Act (Act CXII of *1996)*
ICAAP	Internal Capital Adequacy Assessment Process
ICM	Internal Capital Model
IFRS	International Financial Reporting Standards
IMA	Internal Models Approach (market risk)
IRB	Internal Ratings Based approach (credit risk)
LGD	Loss Given Default
MC IM	Management Committee International Markets
MNB	the Central Bank of Hungary

NAPP	New and Active Products Process
NCC	National Credit Committee
NCsC	National Credit Sub-Committee
ORC	Operational Risk Council
PD	Probability of Default
RAROC	Risk-adjusted Return on Capital
RC	Remuneration Committee
RCC	Retail Credit Committee
RCs	Retail Committees
RPC	Retail Product Committee
RWA	Risk Weighted Assets
SICR	Significant Increase in Credit Risk
SMA	Standardized Measurement Approach (market risk)
SREP	Supervisory Review and Evaluation Process
STA	Standardized Approach (credit risk)
TSA	Standardized Approach (operational risk)
VRM	Value and Risk Management

Certification of appropriateness of the disclosure obligations (under Article 431 CRR)

The Management Board certifies that the institution has made the disclosures required in this section in accordance with the applicable formal procedures and internal processes, systems and controls.

The requirements under Articles 432, 433 and 434 of the Capital Requirements Regulation (CRR) are subject to regular review and are updated as necessary.

I confirm that all reasonable measures have been taken to ensure that, to the best of my knowledge, the information contained in this Pillar 3 disclosure complies with the requirements of Part Eight of Regulation (EU) No 575/2013, as amended by Regulation (EU) 2019/876 and Regulation (EU) 2024/1623 (CRR III), and has been prepared in accordance with the formal policies, internal control processes, guidelines, systems and controls approved at senior management level.

Budapest, 23 June 2026

Beke Lajos

Beke Lajos

CRO