



Disclosure according to Pillar 3

## Risk Report

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

For the Third 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 September 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 stable due to the well diversified and ample customer deposit basis. The majority of liquidity buffer is invested in Hungarian government bonds or deposited to National Bank of Hungary, so it is ensured that an adequate liquidity 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 liquidity buffer is kept in Hungarian government bonds, short term deposits at National Bank of Hungary and naturally there is cash too. Overall the Bank has a liquidity 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 liquidity 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 continuously ensures that there shall be liquidity 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 liquidity 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 exposures to counterparty credit risk (CRR Article 438)**

#### **3.1. EU CCR7 – RWEA flow statements of CCR exposures under the IMM**

Empty tables for both K&H Group and Bank.

#### **3.2. 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.

## 4. Annexes - Qualitative templates

### 4.1. EU KM1 - Key metrics

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

		30/09/2025	30/06/2025	31/03/2025	31/12/2024	30/09/2024
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	539 135 668 122,00	543 840 049 455,00	554 484 578 978,00	555 179 226 929,00	534 909 157 134,00
2	Tier 1 capital	539 135 668 122,00	543 840 049 455,00	554 484 578 978,00	555 179 226 929,00	534 909 157 134,00
3	Total capital	549 087 125 795,00	556 541 769 335,00	569 812 684 016,00	573 386 683 928,00	555 104 160 068,00
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	2 945 402 884 481,00	3 036 866 405 620,00	2 864 865 905 546,00	3 277 764 132 070,00	3 039 563 018 314,00
4a	Total risk exposure pre-floor	2 945 402 884 481,00	3 036 866 405 620,00	2 864 865 905 546,00	3 277 764 132 070,00	3 039 563 018 314,00
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	18,3043%	17,9079%	19,3546%	16,9377%	17,5982%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	18,3043%	17,9079%	19,3546%	6,0863%	6,0863%
6	Tier 1 ratio (%)	18,3043%	17,9079%	19,3546%	16,9377%	17,5982%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored	18,3043%	17,9079%	19,3546%	8,1150%	8,1150%
7	Total capital ratio (%)	18,6422%	18,3262%	19,8897%	17,4932%	18,2626%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	18,6422%	18,3262%	19,8897%	17,4932%	18,2626%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3,1000%	3,1000%	3,1000%	2,8200%	2,8200%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,7438%	1,7438%	1,7438%	1,5863%	1,5863%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2,3250%	2,3250%	2,3250%	2,1150%	2,1150%
EU	Total SREP own funds requirements	11,1000%	11,1000%	11,1000%	10,8200%	10,8200%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
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 (%)	1,0027%	0,004964549	0,005077758	0,00507625	0,005044
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 10a	Other Systemically Important Institution buffer (%)	1,0000%	1,0000%	1,0000%	1,0000%	1,0000%
11	Combined buffer requirement (%)	4,5027%	3,9965%	4,0078%	4,0076%	4,0044%
EU	Overall capital requirements (%)	15,6027%	15,0965%	15,1078%	14,8276%	14,8244%
12	CET1 available after meeting the total SREP own funds requirements (%)	10,6422%	10,3262%	11,8897%	9,4932%	10,2626%
<b>Leverage ratio</b>						
13	Total exposure measure	6 427 569 384 696,00	6 356 428 058 499,00	6 417 836 062 527,00	6 388 003 158 022,00	6 154 570 397 347,00
14	Leverage ratio (%)	8,3879%	8,5557%	8,6457%	8,6910%	8,6913%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
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 points)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU	Total SREP leverage ratio	3,0000%	3,0000%	3,0000%	3,0000%	3,0000%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
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%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	2 032 747 214 676	2 034 775 357 570	2 184 266 412 314,00	2 088 751 935 349	2 138 240 267 766
EU	Cash outflows - Total weighted value	1 220 592 805 836	1 110 483 249 295	1 200 625 429 539	1 097 288 765 273	1 072 855 002 721
EU	Cash inflows - Total weighted value	217 975 981 995	117 715 991 991	117 634 929 835	45 263 220 237	64 144 544 512
16	Total net cash outflows (adjusted)	1 002 616 823 841	992 767 257 304	1 082 990 499 704	1 052 025 545 036	1 008 710 458 209
17	Liquidity coverage ratio (%)	203,0000%	205,0000%	202,0000%	199,0000%	212,0000%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	4 367 770 720 494	4 400 353 121 537	4 400 993 555 755	4 315 745 479 277	4 137 052 127 564
19	Total required stable funding	2 967 174 047 733	2 947 715 125 934	2 934 074 028 528	2 910 404 006 119	2 805 246 273 413
20	NSFR ratio (%)	147,0000%	149,0000%	150,0000%	148,0000%	147,0000%

## 4.2. EU OV1 - Overview of risk weighted exposure amounts

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

		Total risk exposure amounts (TREA)		Total own funds requirements
		09/30/2025	09/30/2024	09/30/2025
1	Credit risk (excluding CCR)	2 437 498 556 206,00	2 502 273 552 216,00	194 999 884 496,00
2	Of which the standardised approach	624 750 096 878,00	541 152 274 514,00	49 980 007 750,00
3	Of which the Foundation IRB (F-IRB) approach	137 845 327 518,00	183 279 230 430,00	11 027 626 201,00
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	1 514 789 791 789,00	1 777 842 047 272,00	121 183 183 343,00
6	Counterparty credit risk - CCR	38 187 176 899,00	33 306 127 600,00	3 054 974 152,00
7	Of which the standardised approach	37 341 448 626,00	32 526 289 264,00	2 987 315 890,00
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	845 728 273,00	779 838 336,00	67 658 262,00
10	Credit valuation adjustments risk - CVA risk	1 957 878 848,00	524 837 794,00	156 630 308,00
EU 10a	Of which the standardised approach (SA)	0,00	524 837 794,00	0,00
EU 10b	Of which the basic approach (F-BA and R-BA)	1 957 878 848,00	0,00	156 630 308,00
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	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)	184 933 059,00	536 688 547,00	14 794 645,00
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)	184 933 059,00	536 688 547,00	14 794 645,00
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	<b>Total</b>	<b>2 945 402 884 481,00</b>	<b>3 039 563 018 314,00</b>	<b>235 632 230 758,00</b>

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

3. 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)	1 812 748 459 328,00	624 750 096 878,00	2 437 498 556 206,00	2 159 896 798 416,00	2 101 354 157 330,00
2	Counterparty credit risk	23 447 398,00	38 163 729 501,00	38 187 176 899,00	38 201 209 177,00	38 201 209 177,00
3	Credit valuation adjustment		1 957 878 848,00	1 957 878 848,00	1 957 878 848,00	1 957 878 848,00
4	Securitisation exposures in the banking book	0,00	0,00	0,00	0,00	0,00
5	Market risk	0,00	184 933 059,00	184 933 059,00	184 933 059,00	184 933 059,00
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	102 680 240 171,00
8	<b>Total</b>	<b>1 812 771 906 726,00</b>	<b>1 132 630 977 755,00</b>	<b>2 945 402 884 481,00</b>	<b>2 667 815 158 969,00</b>	<b>2 711 952 758 054,00</b>

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

4. 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	23 423 160 877,00	23 423 160 877,00	23 423 160 877,00
EU 1a	Regional governments or local authorities	2 153 855 592,00	21 967 621,00	5 357 478 236,00	3 225 590 265,00	3 225 590 265,00
EU 1b	Public sector entities	1 477 516 786,00	548 621 890,00	1 481 104 282,00	552 209 386,00	552 209 386,00
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	21 854 904,00	84 544 985,00	88 723 356 499,00	88 786 046 580,00	88 786 046 580,00
3	Equity	0,00	0,00	1 517 965 874,00	1 517 965 874,00	1 517 965 874,00
4	Not applicable					
5	Corporates	1 232 727 127 116,00	750 845 247 081,00	1 561 186 554 656,00	1 137 847 315 707,00	1 079 304 674 621,00
5.1	Of which: F-IRB is applied	137 823 472 612,00	196 348 508 924,00	137 823 472 612,00	196 348 508 924,00	196 348 508 924,00
5.2	Of which: A-IRB is applied	1 094 903 654 504,00	927 346 954 777,00	1 094 903 654 504,00	927 346 954 777,00	927 346 954 777,00
EU 5a	Of which: Corporates - General	978 591 415 246,00	727 364 709 223,00	1 147 861 679 848,00	785 039 436 781,00	727 364 709 223,00
EU 5b	Of which: Corporates - Specialised lending	254 135 711 870,00	23 480 537 858,00	413 324 874 808,00	183 537 614 324,00	182 669 700 796,00
EU 5c	Of which: Corporates - Purchased receivables	0,00	0,00	0,00	0,00	0,00
6	Retail	110 562 719 380,00	137 547 341 749,00	110 798 781 180,00	137 783 403 549,00	137 783 403 549,00
6.1	Of which: Retail - Qualifying revolving	699 670,00	0,00	699 670,00	0,00	0,00
EU 6.1a	Of which: Retail - Purchased receivables	0,00	0,00	0,00	0,00	0,00
EU 6.1b	Of which: Retail - Other	110 487 773 594,00	137 547 341 749,00	110 723 835 394,00	137 783 403 549,00	137 547 341 749,00
6.2	Of which: Retail - Secured by residential real estate	74 246 116,00	0,00	74 246 116,00	0,00	0,00
7	Not applicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	229 199 548 805,00	574 283 350 975,00	235 702 833 657,00	574 283 350 975,00	574 283 350 975,00
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	76 473 848 356,00	13 272 986 151,00	76 869 588 494,00	13 668 726 289,00	13 668 726 289,00
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	160 131 984 154,00	102 680 240 171,00	332 437 728 216,00	274 985 984 233,00	274 985 984 233,00
9	Total	1 812 748 455 093,00	1 579 284 300 624,00	2 437 498 551 971,00	2 256 073 753 736,00	2 197 531 112 650,00

## 4.5. EU LIQ1 - Quantitative information of LCR

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

EU 1a	Quarter ending on (DD Month YYYY)	30-09-25	30-06-25	31-03-25	31-12-24	30-09-25	30-06-25	31-03-25	31-12-24
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
	<b>HIGH-QUALITY LIQUID ASSETS</b>								
1	Total high-quality liquid assets (HQLA)					2 072 102 457 062	2 095 185 657 704	2 092 621 146 269	2 092 818 793 570
	<b>CASH - OUTFLOWS</b>								
2	Retail deposits and deposits from small business customers, of which:	2 296 609 177 701	2 250 059 032 437	2 192 092 438 475	2 129 001 901 357	156 794 740 265	157 876 607 673	157 606 298 517	156 594 864 465
3	Stable deposits	1 584 394 381 368	1 479 549 566 294	1 370 653 097 769	1 263 828 512 768	79 219 719 068	73 977 478 315	68 532 654 888	63 191 425 638
4	Less stable deposits	641 600 762 959	704 134 404 067	756 978 832 709	803 070 293 845	77 575 021 197	83 899 129 358	89 073 643 629	93 403 438 827
5	Unsecured wholesale funding	1 670 566 729 738	1 643 982 562 831	1 634 408 527 817	1 635 556 663 927	765 759 475 193	746 773 564 904	747 926 150 599	750 941 816 174
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	270 616 906 463	271 869 426 544	271 043 579 294	278 128 951 080	64 026 766 516	64 552 656 303	64 560 783 473	65 818 825 694
7	Non-operational deposits (all counterparties)	1 398 688 699 920	1 366 539 794 098	1 357 762 529 400	1 351 695 913 118	700 471 585 323	676 647 566 412	677 762 948 004	679 391 190 752
8	Unsecured debt	1 261 123 355	5 573 342 189	5 602 419 122	5 731 799 729	1 261 123 355	5 573 342 189	5 602 419 122	5 731 799 729
9	Secured wholesale funding					1 123 214 631	428 928 796	254 292 222	-
10	Additional requirements	704 828 010 048	670 462 481 296	646 187 732 862	633 172 864 890	123 089 826 333	118 287 653 768	113 893 025 787	110 923 935 747
11	Outflows related to derivative exposures and other collateral requirements	25 146 352 628	25 741 621 638	25 753 868 063	26 927 982 281	24 778 831 878	25 383 100 887	25 535 769 444	26 927 982 281
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	679 681 657 420	644 720 859 658	620 433 864 800	606 244 882 608	98 310 994 455	92 904 552 881	88 357 256 343	83 995 953 466
14	Other contractual funding obligations	130 152 782 041	247 465 550 684	359 903 924 492	468 119 085 752	3 683 554 982	3 270 288 662	2 485 662 570	2 037 127 668
15	Other contingent funding obligations	763 025 990 118	623 290 053 981	494 222 032 736	364 889 471 864	84 608 696 204	73 949 794 579	65 681 622 024	57 875 844 852
16	<b>Total cash outflows</b>					<b>1 135 059 507 608</b>	<b>1 100 586 838 382</b>	<b>1 087 847 051 720</b>	<b>1 078 373 588 907</b>
	<b>CASH - INFLOWS</b>								
17	Secured lending (e.g. reverse repos)	10 347 979 397	10 758 355 211	9 575 638 003	9 656 223 929	-	-	-	-
18	Inflows from fully performing exposures	116 500 878 995	85 312 145 032	78 470 059 696	76 230 132 726	97 432 008 651	66 478 820 659	60 683 734 085	60 378 653 163
19	Other cash inflows	72 433 059 126	52 330 697 711	32 147 839 835	1 218 297 552	17 456 961 805	12 833 707 756	7 852 035 986	1 218 297 552
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	<b>Total cash inflows</b>	<b>199 281 917 518</b>	<b>148 401 197 954</b>	<b>120 193 537 535</b>	<b>87 104 654 206</b>	<b>114 888 970 456</b>	<b>79 312 528 416</b>	<b>68 535 770 071</b>	<b>61 596 950 715</b>
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	199 281 917 518	148 401 197 955	120 193 537 535	87 104 654 206	114 888 970 456	79 312 528 416	68 535 770 071	61 596 950 715
	<b>TOTAL ADJUSTED VALUE</b>								
EU-21	<b>Liquidity buffer</b>					<b>2 072 102 457 062</b>	<b>2 095 185 657 704</b>	<b>2 092 621 146 269</b>	<b>2 092 818 793 570</b>
22	<b>Total net cash outflows</b>					<b>1 020 170 537 153</b>	<b>1 021 274 309 966</b>	<b>1 019 311 281 649</b>	<b>1 016 776 638 192</b>
23	<b>Liquidity coverage ratio</b>					<b>203%</b>	<b>206%</b>	<b>206%</b>	<b>206%</b>

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

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

		Risk weighted exposure amount
		a
1	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	1 807 869 797 052,00
2	Asset size (+/-)	164 089 621 660,00
3	Asset quality (+/-)	-308 623 045 964,00
4	Model updates (+/-)	0,00
5	Methodology and policy (+/-)	0,00
6	Acquisitions and disposals (+/-)	0,00
7	Foreign exchange movements (+/-)	-10 701 253 441,00
8	Other (+/-)	0,00
9	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>1 652 635 119 307,00</b>

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

7. 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

## 5. 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

CRO