



Disclosure according to Pillar 3

Risk Report

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

For the 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 contains quantitative and qualitative information denominated in HUF as of 31 December 2025.

1.1. EU OVC - ICAAP information

1.1.1. (a) (Article 438(a) CRR) A summary of their approach to assessing the adequacy of their internal capital to support current and future activities;

The capital strategy supplementing the risk policies of the KBC Group referred to above contains the following:

- Creation of durable values for the shareholders, which means the most efficient utilisation of the capital of the KBC Group with maximum return available under the assumed risks and without any excessive unused capital.
- Compliance with the restrictions on the capital funds of the KBC Group, defined by the regulatory authorities and rating agencies.
- Maintaining capital adequacy by also taking into account the business development outlook of the KBC Group beyond one year as an organic part of the strategic, business and capital planning process.
- Maintaining capitalisation at the KBC Group in order to cover all material risks up to a set high funding level.

The KBC Group considers ICAAP an ideal step to gradually move the whole group towards high level and reliable risk management procedures, Consequently, KBC does not consider ICAAP a separate regulatory burden but a tool that may have a major role in achieving the above objective. This is why the KBC Group considers it important to have a well-founded ICAAP approach. Internal procedures and systems must be elaborated that ensure the availability of sufficient funding for a long term, paying sufficient attention to each important risk.

In 2007 KBC developed an ICAAP procedure for the whole group that was renewed in 2015. The procedure contains internal models for measuring capital requirements, more specifically economic capital¹. This ensures the set funding ratio at KBC, which is associated with the predefined reliability level of default in economic sense.

Under Pillar 2, the KBC Group uses the ICM model to calculate the total economic capital requirement. The model has also been implemented in the K&H Group, K&H calculates economic capital for 4 risk types for the same time horizon and confidence level, they are the building blocks of ICM:

- credit risk
- operational risk
- market risk (trading and ALM)

One of the main component of ICAAP process is to define the risk appetite. We calibrate our operational limits and early warning triggers and their measurement and management methods based on our actual risk appetite. The first step of this process setting up the risk profile of the Bank and compare the risk profile of the actual year with the one of the previous year. The risk appetite (risk

¹ The concept of economic capital is different from own funds as own funds refers to the minimum level of necessary and mandatory capital required by the regulators to be maintained by the institution; economic capital is the closest estimate of the required amount of capital that the financial institutions use internally to manage their own risks and distribute the costs of maintenance of own funds within the various units or between the members of the organisation.

acceptance) and the risk profile needs to be synchron. The BoD of K&H approved the K&H Banking Group Risk Appetite Statement 2026 - 2028 document as of 4th March, 2026.

The board defines the risk appetite and the methods of measurement of risk. The bank monitors these limits monthly and weekly as well (in the Integrated Risk Dashboard and on the weekly specific risk committee meetings) to avoid the limit overruns.

1.1.2. (b) Article 438(c) CRR upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process;

No demand from the relevant competent authority.

1.2. EU INS1 - Insurance participations

Empty tables for both K&H Group and Bank

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

Empty tables for both K&H Group and Bank

1.4. EU LRA - disclosure on LRA qualitative items

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

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

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

Leverage ratio of K&H Group increased from 8,7% to 9,5%, while the leverage ratio of K&H Bank increased from 8,5% to 9,4% in 2025. The value of leverage ratios were far above 3% regulatory minimum under reported period.

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

2.1. EU LIQA - Liquidity risk management

2.1.1. (a) Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding,

The liquidity strategy has a three years horizon. The Bank's liquidity situation is solid. Maintaining this is a key element of the Bank's overall strategy. The major source of liquidity is the well-diversified retail and corporate deposits. The goal is that the well diversified liability structure shall be available for the Bank.

The Bank minimized the reliance on wholesale funding, the stable retail and corporate funding ensures sufficient funding. Also, foreign exchange funds are more than enough to fund its foreign currency denominated assets. The funding structure is enriched by the long-term funds from Asset Management and Mortgage Bank's issuance of covered bonds.

The goal is to continue holding the adequate liquidity buffer, having large volume of stable retail and corporate deposits in order the Bank meets the regulatory ratios all time.

2.1.2. (b) Structure and organisation of the liquidity risk management function (authority, statute, other arrangements)

Treasury's main objective is to manage the daily liquidity situation of the Bank. Maintaining the necessary liquidity level and meeting the required ratios are the responsibilities of Treasury.

The control function is at Dealing Room Risk and Control Department which is independent from Treasury. Dealing Room Risk and Control Department monitors the liquidity situation, calculates and reports the liquidity measures like LCR and NSFR. Also, it calculates internal measures, does analysis and stress tests and reports them to the relevant bank committees.

The main governing bodies are the CROC and ExCo. They receive reports regularly from both Treasury and Dealing Room Risk and Control Department.

2.1.3. (c) A description of the degree of centralisation of liquidity management and interaction between the group's units

Treasury acts independently while manages the Bank's liquidity situation. Its responsibility is to ensure the Bank's sufficient liquidity buffer and compliance to all regulatory and internal liquidity measures. However the Bank is part of KBC Group and Treasury works with the Group's units in a group framework in order that KBC Group also has a sufficient liquidity situation.

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

Dealing Room Risk and Control Department measures all liquidity risks at the Bank. Main focus is the calculation of regulatory measures. Calculating internal measures defined by either KBC Group or the Bank itself strengthens the liquidity risk measurement process and reporting processes.

2.1.5. (e) Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants

The liquidity risk appetite of the Bank is consistently low, the necessary liquidity has to be available for the Bank at all times in order it can perform its normal business activity. Even in case of not expected or unfavourable market situations the liquidity has to be there.

Treasury in its business strategy fosters diversify of funding both in structure and maturity and minimizes dependency on interbank market.

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

In a liquidity emergency situation the Bank would withdraw its deposits at National Bank of Hungary at first round, would then turn to the parent bank for funding.

At the same time it would enter into repurchase transaction on the interbank market. Finally, it would tap the secured funding facilities at the central bank.

Depending on the situation and possible scenarios, the following actions can be performed by the Bank;

- liquidate some part of its security portfolio

- review the pricing of deposits and could set a very advanced pricing in the market for the clients
- cancel uncommitted credit and liquidity lines
- review the rates of loans, those could be increased, the Bank may support prepayment or abort lending
- initiate some discussions about selling some part of its loan portfolio after careful analysis
- finally, to prepare for the normalcy after the emergency situation, the Bank would create new liquidity increasing products, it would make a new marketing strategy about deposit campaigns and a new image at the market.

2.1.7. (g) An explanation of how stress testing is used

Liquidity stress test is created monthly, and the Bank's governing bodies review them regularly. In a holistic approach the stress tests were developed to cover all perspectives; there is historical stress test, empirical stress test, scenario-based stress test and reverse stress test as components of the stress test portfolio. The different aspects and views ensure a holistic picture.

Also, the stress tests have different horizons; from short window till 6 months horizon. The severity of the stress tests varies too.

During the year, the stress tests were expanded and presented to management on a quarterly basis with the Supervisory Liquidity Stress Test required by the MNB.

Stress tests during the year showed that the Bank's liquidity position is sufficiently stable.

2.1.8. (h) A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy

The Capital and Risk Oversight Committee and Executive Committee yearly overviews the Liquidity Adequacy Statement which contains the liquidity strategy and adequacy. The Statement aims to ensure that evolution of main liquidity measures are in line with the set strategy. The liquidity measures have to meet the regulatory requirements all the time. In 2025, the Bank's liquidity profile and situation is very strong, even at stress scenarios.

2.1.9. (i) A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body. These ratios may include:

Concentration limits on collateral pools and sources of funding (both products and counterparties)

Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank

Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity

Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps

Liquidity Adequacy statement;

The Bank's liquidity and financing situation measured in its actual and in the forward looking business plans' risk profile is sufficient and adequate in both expected and unexpected stress scenarios. The risk governance and risk measurement ensures that regulatory and internal risk measures meet the required levels in the future too.

Retail and SME deposit ratio to the total balance sheet is minimum 35%

Corporate deposit ratio to the total balance sheet is maximum 32%

Interbank deposit ratio to the total balance sheet is maximum 12%.

The Bank manages the future cashflows with contractual maturity dates, and majority of the balance sheet items belongs to this category. The non-maturity deposits and client behavioral modeled liabilities are under special attention. Treasury regularly analysis the behavioral model results and the actual client behavior. If necessary, Treasury proposes actions or advices to manage difference.

Treasury department manages the liquidity for the whole K&H Banking Group under the internal FTP system.

The maturity bands (version with contractual dates and modeled dates) are shown to the Capital and Risk Oversight Committee regularly. Limit utilizations are also reported, and action plans are added if it was needed.

Treasury manages the K&H banking group's liquidity too, internal prices towards affiliates are the key component of this process.

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

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

The Bank's liquidity 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.

2.2.2. (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.

2.2.3. (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.

2.2.4. (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.

2.2.5. (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.

2.2.6. (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.

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

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 credit risk quality (CRR Article 442)

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

3.1.1. The scope and definitions of ‘past-due’ and ‘impaired’ exposures used for accounting purposes and the differences, if any, between the definitions of past due and default for accounting and regulatory purposes as specified by the EBA Guidelines on the application of the definition of default in accordance with Article 178 CRR.

Loans past due comprise the assets that the client failed to settle at the due date (even if the delay is one day only).

Although the default/non-default flag is conceptually conceived on client level, a different treatment is allowed in case of retail exposures. For these exposures, the definition of default can be applied at the level of a particular facility, rather than at the level of the obligor. Therefore, a default of a client on one retail exposure does not require to treat all other retail exposure of this client as defaulted as well.

It is important to note that the so-called “Cross Default” is also applicable for retail portfolio. This means that if a retail clients Non-performing exposure exceeds 20% of said clients total exposure then all exposures shall be reported as Non-performing.

3.1.2. The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.

The Bank calculates days past due figure for default triggers according to EU regulations. These rules set a materiality, if overdue amounts do not exceed the materiality then the deal shall not be reported as Non-performing or Impaired

3.1.3. Description of methods used for determining general and specific credit risk adjustments.

The institution’s own definition of a restructured exposure used for the implementation of point (d) of Article 178(3) CRR specified by the EBA Guidelines on default in accordance with Article 178 CRR when different from the definition of forbore exposure defined in Annex V to Commission Implementing Regulation (EU) 680/2014.

The bank implemented the so-called Forborne definition, which replaces the standing restructured definition. The main difference compared to the previous definition is the introduction of distressed renegotiation. Basically if the restructuring is linked to any payment difficulty then the restructured deal needs to be flagged as High Risk Forbearance. This means that deals restructured due to payment difficulties cannot be rated as performing, they have to at least be put into PD 10 category. Restructuring activities where there is no indication of payment difficulties can be flagged as performing forbore. The details of Forbearance can be found in EBA ITS Definition of Forbearance (EBA ITS 2013/03).

It is important to note that after the introduction of blanket moratorium in Hungary the Bank strengthened its Forbearance measures/triggers. If a client was still under moratorium after 1, November 2021, then the client was flagged as at least performing Forborne. If any indication of vulnerability was found (through PD information, client declaration, or based on transactional info) then the client was flagged as Non-Performing Forborne. This has proved to be a very conservative

approach of the Forborne definition, the vast majority of these clients expected to have recovered to the performing category by the end of the recovery period.

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

Not applicable for K&H.

3.3. EU CQ2: Quality of forbearance

Not applicable for K&H.

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

	equity	subordinated loan capital #1	subordinated loan capital #2
1 Issuer	K&H Bank Zrt.	KBC Bank NV	KBC Bank NV
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: HU0000075304	N/A	N/A
3 Governing law(s) of the instrument	Hungarian law	Belgian law	Belgian law
<i>Regulatory treatment</i>			
4 Transitional CRR rules	core Tier 1 capital instrumentum	Tier 2 capital instrumentum	Tier 2 capital instrumentum
5 Post-transitional CRR rules	core Tier 1 capital instrumentum	Tier 2 capital instrumentum	Tier 2 capital instrumentum
6 Eligible at solo/ (sub-)consolidated/ solo&(sub-)consolidated	individuel and (sub)consolidated	individuel and (sub)consolidated	individuel and (sub)consolidated
7 Instrument type (types to be specified by each jurisdiction)	Share, Common Equity Tier 1 as published in Regulation (EU) No 575/2013 article 28	Tier 2 as published in Regulation (EU) No 575/2013 article 63	Tier 2 as published in Regulation (EU) No 575/2013 article 63
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HUF 140,978 million	EUR 60 million	EUR 37 million
9 Nominal amount of instrument	HUF 140,978 million	EUR 60 million	EUR 37 million
9a Issue price	N/A	100%	100%
9b Redemption price	N/A	100%	100%
10 Accounting classification	equity	subordinated loan	subordinated loan
11 Original date of issuance	N/A	2006.06.30	2017.12.22
12 Perpetual or dated	perpetual	dated	dated
13 Original maturity date	no maturity	2026.06.30	2027.12.22
14 Issuer call subject to prior supervisory approval	N/A	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	Pursuant to CRR Article 63	Pursuant to CRR Article 63
16 Subsequent call dates, if applicable	N/A	N/A	N/A
<i>Coupons / dividends</i>			
17 Fixed or floating dividend/coupon	N/A	variable	variable
18 Coupon rate and any related index	N/A	EURIBOR+2.70%	EURIBOR+1.53%
19 Existence of a dividend stopper	No	N/A	N/A
20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A	N/A	N/A
20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A	N/A	N/A
21 Existence of step up or other incentive to redeem	N/A	No	No
22 Noncumulative or cumulative	N/A	Noncumulative	Noncumulative
23 Convertible or non-convertible	N/A	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down features	N/A	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	in the case of insolvency or liquidation of the institution, the instruments are classified behind all other receivables	Pursuant to CRR Article 63	Pursuant to CRR Article 63
36 Non-compliant transitioned features	N/A	N/A	N/A
37 If yes, specify non-compliant features	N/A	N/A	N/A
(1) Insert 'N/A' if the question is not applicable			

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

Not applicable for K&H.

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

Not applicable for K&H.

3.7. EU CQ6: Collateral valuation - loans and advances

Not applicable for K&H.

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

Not applicable for K&H.

3.9. EU CQ8: Collateral obtained by taking possession and execution processes

Not applicable for K&H.

3.10. EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries

Not applicable for K&H.

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

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

4.1.1. (a) (Point (a) of Article 453 CRR) A description of the core features of the policies and processes for on- and off-balance sheet netting and an indication of the extent to which institutions make use of balance sheet netting

K&H does not engage in on-balance sheet netting (i.e., the offsetting of balance sheet items such as loans and deposits). K&H Bank uses both netting and collateral received through CSAs and GMRA as risk mitigation tool in the capital charge calculation.

4.1.2. (b) (Point (b) of Article 453 CRR) The core features of policies and processes for eligible collateral evaluation and management

(c) (Point (c) of Article 453 CRR) For guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purposes of reducing capital requirements, excluding those used as part of synthetic securitisation structures

The main types of guarantors are government entities and large financial institutions, such as banks, investment banks and insurance companies.

4.1.3. (d) (Point (d) of Article 453 CRR) A description of the main types of collateral taken by the institution to mitigate credit risk

The EU CR3 table presented in section 10.2 provides an overview of the main types of collateral taken by K&H Banking Group to mitigate credit risk.

4.1.4. (e) (Point (e) of Article 453 CRR) Information about market or credit risk concentrations within the credit mitigation taken

The acceptance and valuation of collaterals the Bank receives from its clients and the calculation of collateral value must be governed by the principle of conservatism. Before any risk-taking decision the representatives of the business line must verify the existence, fair value and enforceability of the required credit protection and collaterals. In the acceptance and valuation of collaterals must the following prerequisites and factors must be considered:

- The (legal) status of the collateral must be clear and unambiguous in every case.
- When a collateral deposit is accepted, it must be held with a member company of the Bank Group.
- Securities may only be accepted as collateral if they are unconditionally negotiable, can be endorsed and have been deposited with K&H Bank or a member of a K&H Group or the KBC Group.
- In the case of guarantees given by banks and companies and debt securities issued by banks, a country and bank or company limit applicable to the issuer of the guarantee/securities is a prerequisite for acceptance.

In the mitigation of credit risk the Bank may take into account the following types of credit protection, which meet the minimum requirements of eligibility.

Types of funded credit protection that may be taken into account by the Bank:

- financial collateral (collateral deposits in particular)
- physical collateral on real property (mortgages in particular), pledge, lien or purchase option on movable property (e.g. vehicles)

Types of unfunded credit protection that may be taken into account by the Bank (solely pursuant to an individual decision and a specific legal opinion):

- guarantee
- unconditional (first-loss) surety guarantee

The collateral value of a real property that may be taken into account is based on its market value or credit protection value, also considering the regular reviews prescribed by applicable law and any encumbrance arising from any right related to the property that may reduce the value of the property. Therefore, the collateral value of the property cannot exceed its market value. As under applicable law when the internal rating based approach is used, the property must be valued by an independent appraiser – excluding regular, statistics-based property value reviews – only properties whose value has been determined this way are eligible for collateral purposes.

With respect to capital requirement, credit risk mitigation entails the use of methods that may reduce the calculated minimum capital requirement of credit risk. Credit risk may be reduced by a number of risk-mitigating factors, the most important of which are:

- netting and delivery versus payment (DVP) mechanisms
- surety guarantees / collateral received
- credit derivatives (bought credit protection)

When making estimates for loss given default, K&H Bank takes into consideration the risk-mitigating effects of certain types of collaterals. Eligible collaterals are governed by an internal regulation and procedures, in compliance with applicable law.

In the retail segment, a Bank's internal model-based LGD parameter estimate depends on the coverage ratio of mortgage-backed exposures. In the non-retail segment, the only types of funded credit protection taken into account in the calculation of the regulatory LGD are the financial collaterals and mortgages that meet the eligibility and minimum requirements set out in applicable law. The risk-mitigating effect of unfunded credit protection (e.g. surety guarantees) are taken into consideration in the PD estimates used in capital requirement calculation. The discount rates of the corporate LGD model apply to the following non-retail segments: corporates, SMEs, municipalities, financial institutions, independent commercial real estate projects. The discount rate-based LGD models are applied as part of the use test preceding the planned implementation of the Advanced IRB approach. The Bank uses a discount rate to determine collateral value; the rate is calculated on the basis of the LGD model developed according to KBC-approved methods, and is updated regularly. The Bank uses these discount rates for collateral valuation with Advanced IRB approach. The eligible value of credit protection, i.e., the collateral value ($C_{adjusted}$) is calculated using the initial value ($C_{initial}$) and the discount rate (d). By default, the initial value may be the market, liquidation or book value – pursuant to the relevant decision.

The collateral value of credit protection: $C_{adjusted} = C_{initial} * d$, except for the special case if the contractual amount is smaller, as in this case the contractual value serves as the upper limit.

The discount rate may be reduced by the relationship manager of the credit sponsor when the credit application is written, or by the credit advisor or the competent decision-makers during the pre-decision or decision phase.

5. Disclosure of specialised lending (CRR Article 438)

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

Not applicable for K&H Group and Bank

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

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

Empty tables for both K&H Group and Bank

6.2. 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

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

7.1. Qualitative information on Environmental risk

7.1.1. 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).

7.1.2. 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 Steering Committee (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.

7.1.3. 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.

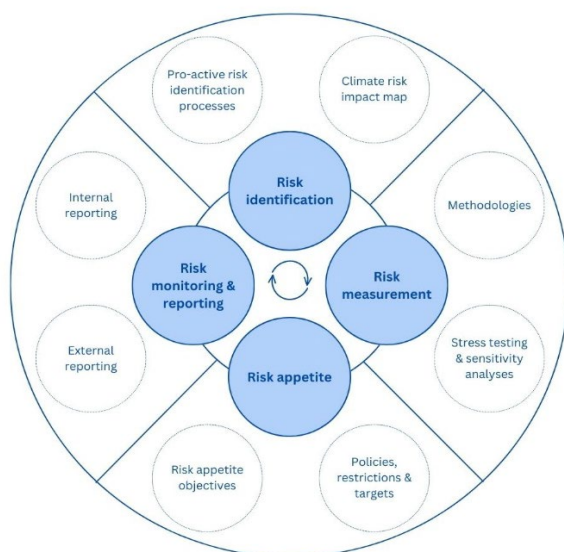
K&H uses a variety of approaches and processes to identify new, emerging and changing risks, including climate and other ESG risks. We continuously scan the internal and external environment for new and emerging risks we are exposed to in the short term (1-to-3-year horizon), in the medium term (4-to-10-year 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: <ul style="list-style-type: none"> Critical assets can be damaged/destroyed or infrastructure can become unavailable.

	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Physical risks can cause supply-side shocks via impacts on transportation or primary resources.
Households	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.	

7.2. Qualitative information on Social risk

7.2.1. 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.

7.2.2. 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 Steering Committee chaired by the CEO.

Social aspects w.r.t. our own operations are handled within several K&H departments, such as Sustainability Steering Committee (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.

7.3. Qualitative information on Governance risk

7.3.1. 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 Steering Committee (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.

7.3.2. 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.

7.4. 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.

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

Not applicable for K&H.

8. Disclosure of remuneration policy (CRR Article 450)

8.1. EU REMA - Remuneration policy

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

The purpose of the policy is to create a framework for a sound remuneration practice within K&H Group in line with the corporate sustainability strategy and considering the European and national legislation. This framework aims to ensure consistency with and to promote sound and effective risk management, to prevent incentives for excessive risk taking and to be aligned with the long-term interests of K&H Group. The policy defines the general remuneration guidelines for all staff and specific remuneration guidelines for “Key Identified Staff” working within K&H Group. The policy also determines the governance environment, the responsibilities, the roles and the decision-making competencies. **(point b) REMA)**

The Remuneration Governance bodies established at K&H Group level are as follows **(point b) REMA)**

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

Point 5.2 in the Remuneration Policy describes the main tasks of the remuneration governance bodies and the decision making process itself **(point b) REMA)**

K&H has not used external advisors so far in respect of Remuneration Governance bodies. (section a) REMA).

The Remuneration Committee (RemCo) approves the Bank’s remuneration policy as well as the remuneration of the Bank’s senior managers. They decide about fringe benefits and performance based benefits as well. The Committee has 3 members (Peter Andronov, Chistine Van Rijseghem, Cedric Du Monceau), an employee representative (Head of Compensation, Benefits & HR Planning), and the Secretary (Head of HR) and met 3 times in 2025 (March 5, 2025; September 10, 2025; November 26, 2025). **(point a) REMA)**

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

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

Section 3.4 of the Remuneration Policy defines the maximum ratios of fix and variable remuneration as follows **(point d) REMA):**

Total fixed yearly remuneration	Maximum variable remuneration
below 50.000 EUR	100% of fixed
between 50.000 EUR and 100.000 EUR	50.000 EUR
above 100.000 EUR	50% of fixed

The variable remuneration is based on performance, there is no guaranteed variable remuneration. Severance payments are meant as payments on top of what legally is mandatory to pay out when someone leaves K&H Group. In defining the amount of such severance payments, the applicable labor laws and the Collective Agreement of K&H Group should be respected. **(point b) REMA)**

K&H Bankgroup's result and individual performance evaluation is used as criteria for performance measurement (Point 4.5 of the Remuneration Policy is used for risk-adjusted remuneration and long-term assessment.). **(point b) REMA)**

The Institution and the Bank Group's performance is included in the calculation of parameter 'C' of the variable remuneration. The below main areas are defined with the following KPIs:

- Retail Banking Division: segment level direct income, segment cost, RAROC and Bank Group Profit After Tax.
- Business Banking Division: segment level direct income, segment cost, RAROC and Bank Group Profit After Tax.
- Other Bank Group areas: bank group level Direct Income (adjusted with Bank Insurance Gross Income), total cost, RAROC and Bank Group Profit After Tax.

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

For individual performance measurement different quantitative and qualitative measures are used. The result of that appears in a different parameter of the variable calculation. **(point e) REMA)**

With "weak" performance the risk gateway is not passed resulting in no variable payment on group level. In addition the parameter C of variable remuneration measures company performance between 70-120% meaning that below 70% there is no variable payment. For Top50 managers' circle the variable remuneration is affected by the risk adjusted profit change compared to the previous year. Below 100% it results lower awarded variable remuneration than standard. **(point e) REMA)**

The section 4.1 of the Remuneration Policy describes those employee categories, whose activity might have a material impact on the company's risk profile. **(point a) REMA)**

The methods and process of deferred payments are described in the Remuneration Policy point 4.2 and 4.3. **(point f) REMA)**

In case of Key Identified Staff (K.I.S), if the level of variable remuneration and/or its' ratio compared to the total remuneration reaches or exceeds the prescribed limits in the Remuneration Policy, deferred payment is applied. In such cases 50% of the variable remuneration is linked to non-cash instruments. For example: phantom stock based upon KBC Group share. **(point g) REMA)**

Section 4.5 of the K&H Remuneration Policy describes the detailed process of Ex Ante and Ex Post Risk Adjustment.

Ex ante risk adjustment is realized through qualitative and quantitative risk-adjusted performance measures.

A risk gateway is installed as a quantitative risk-adjusted performance measure. Such risk gateway consists of internal or regulatory measures, that will determine if variable remuneration is paid and deferred amounts can be vested or not . The K&H Risk Gateway consists of the following KPIs:

- K&H Group Common Equity Tier 1 ratio
- K&H Bank Consolidated NSFR ratio

- LCR K&H Bank Consolidated
- K&H Group ICM ratio

If the risk gateway is not passed, no variable remuneration will be paid for the respective performance year and the deferred amounts of previous years will not vest and will be lost for that year.

If the risk gateway is passed, the level of the variable remuneration that can be paid, still depends on other risk based variable remuneration guidelines and processes in force, such as:

- Quantitative risk adjustment measures (e.g. Risk Adjusted Profit (RAP) and RAROC+) and other indicators (e.g. net results), are additionally introduced and impact the level of variable remuneration directly by (risk) adjusting the size of bonus pools and individual awards.
- The performance appraisal procedure on individual level includes risk-related objectives, that can be both qualitative and quantitative and that prohibit excessive risk-taking.

All performance-related variable remuneration is subject to “ex post risk adjustment” either by applying a “malus” (reducing of unvested variable remuneration) and/or a “claw back” (reclaiming ownership of already vested or paid variable remuneration in the past up to maximum five years after payment) at the discretion of the Supervisory Board of KBC Group as mentioned below and to the extent permitted by law. **(point c) and f) REMA)**

K&H Bank Group's result defines partly the level of variable remuneration, for which the control functions have no direct impact. The annual KPI-s of the head of control functions and the variable remuneration amount of them is approved by the Remuneration Committee. **(point b) REMA)**

K&H does not benefit from a derogation laid down in Article 94 (3) CRD. **(point i) REMA)**

The remuneration of the collective management body is disclosed via the following tables (Identified staff remuneration) **(point j) REM)**

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

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

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

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

9. Annexes - Qualitative templates

9.1. EU KM1 - Key metrics

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

		12/31/2025	09/30/2025	06/30/2025	03/31/2025	12/31/2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	627 278 178 772,00	627 278 178 772,00	543 840 049 455,00	554 484 578 978,00	555 179 226 929,00
2	Tier 1 capital	627 278 178 772,00	627 278 178 772,00	543 840 049 455,00	554 484 578 978,00	555 179 226 929,00
3	Total capital	635 200 829 265,00	635 200 829 265,00	556 541 769 335,00	569 812 684 016,00	573 386 683 928,00
Risk-weighted exposure amounts						
4	Total risk exposure amount	3 204 546 378 115,00	3 204 546 378 115,00	3 036 866 405 620,00	2 864 865 905 546,00	3 277 764 132 070,00
4a	Total risk exposure pre-floor	3 204 546 378 115,00	3 204 546 378 115,00	3 036 866 405 620,00	2 864 865 905 546,00	3 277 764 132 070,00
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	19,5746%	19,5746%	17,9079%	19,3546%	16,9377%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	19,5746%	19,5746%	17,9079%	19,3546%	6,0863%
6	Tier 1 ratio (%)	19,5746%	19,5746%	17,9079%	19,3546%	16,9377%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	19,5746%	19,5746%	17,9079%	19,3546%	8,1150%
7	Total capital ratio (%)	19,8219%	19,8219%	18,3262%	19,8897%	17,4932%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	19,8219%	19,8219%	18,3262%	19,8897%	17,4932%
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%	3,1000%	3,1000%	2,8200%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,7438%	1,7438%	1,7438%	1,7438%	1,5863%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2,3250%	2,3250%	2,3250%	2,3250%	2,1150%
EU 7g	Total SREP own funds requirements (%)	11,1000%	11,1000%	11,1000%	11,1000%	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 (%)	1,0029%	1,0029%	0,4965%	0,5078%	0,5076%
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 (%)	4,5029%	4,5029%	3,9965%	4,0078%	4,0076%
EU 11a	Overall capital requirements (%)	15,6029%	15,6029%	15,0965%	15,1078%	14,8276%
12	CET1 available after meeting the total SREP own funds requirements (%)	11,8219%	11,8219%	10,3262%	11,8897%	9,4932%
Leverage ratio						
13	Total exposure measure	6 577 015 132 942,00	6 577 015 132 942,00	6 356 428 058 499,00	6 417 836 062 527,00	6 388 003 158 022,00
14	Leverage ratio (%)	9,5374%	9,5374%	8,5557%	8,6457%	8,6910%
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 points)	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 - average)	1 786 858 029 550	2 032 747 214 676	2 034 775 357 570	2 184 266 412 314,00	1 732 935 037 162
EU 16a	Cash outflows - Total weighted value	1 121 050 232 401	1 220 592 805 836	1 110 483 249 295	1 200 625 429 539	1 084 709 163 576,00
EU 16b	Cash inflows - Total weighted value	112 065 699 183	217 975 981 995	117 715 991 991	117 634 929 835	26 431 603 170,00
16	Total net cash outflows (adjusted value)	1 008 984 533 218	1 002 616 823 841	992 767 257 304	1 082 990 499 704	1 058 277 560 406
17	Liquidity coverage ratio (%)	177,0000%	203,0000%	205,0000%	202,0000%	164,0000%
Net Stable Funding Ratio						
18	Total available stable funding	4 517 657 552 804	4 367 770 720 494	4 400 353 121 537	4 400 993 555 755	4 315 745 479 277,00
19	Total required stable funding	3 246 582 385 363	2 967 174 047 733	2 947 715 125 934	2 934 074 028 528	2 910 404 006 119,00
20	NSFR ratio (%)	139,0000%	147,0000%	149,0000%	150,0000%	148,0000%

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

		31/12/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	619 477 535 412,00	532 604 948 580,00	537 310 838 502,00	554 559 256 283,00	550 289 143 626,00
2	Tier 1 capital	619 477 535 412,00	532 604 948 580,00	537 310 838 502,00	554 559 256 283,00	550 289 143 626,00
3	Total capital	627 400 185 905,00	542 556 406 253,00	550 012 558 382,00	569 887 361 321,00	568 496 600 625,00
Risk-weighted exposure amounts						
4	Total risk exposure amount	3 247 195 282 901,00	2 973 187 153 591,00	3 065 801 504 376,00	2 916 255 345 391,00	3 311 081 863 958,00
4a	Total risk exposure pre-floor	3 247 195 282 901,00	2 973 187 153 591,00	3 065 801 504 376,00	2 916 255 345 391,00	3 311 081 863 958,00
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	19,0773%	17,9136%	17,5260%	19,0161%	16,6196%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	19,0773%	17,9136%	17,5260%	19,0161%	16,6196%
6	Tier 1 ratio (%)	19,0773%	17,9136%	17,5260%	19,0161%	16,6196%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	19,0773%	17,9136%	17,5260%	19,0161%	16,6196%
7	Total capital ratio (%)	19,3213%	18,2483%	17,9403%	19,5418%	17,1695%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	19,3213%	18,2483%	17,9403%	19,5418%	17,1695%
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 7e	of which: to be made up of CET1 capital (percentage points)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
EU 7g	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 (%)	1,0029%	1,0022%	0,5066%	0,5076%	0,5111%
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 (%)	0,0000%	0,0000%	0,0000%	0,0000%	0,0000%
11	Combined buffer requirement (%)	3,5029%	3,5022%	3,0066%	3,0076%	3,0111%
EU 11a	Overall capital requirements (%)	11,5029%	11,5022%	11,0066%	11,0076%	11,0111%
12	CET1 available after meeting the total SREP own funds requirements (%)	11,3213%	10,2483%	9,9403%	11,5418%	9,1695%
Leverage ratio						
13	Total exposure measure	6 623 768 424 519,00	6 462 409 404 316,00	6 396 295 402 814,00	6 470 678 746 475,00	6 450 258 665 515,00
14	Leverage ratio (%)	9,3523%	8,2416%	8,4003%	8,5703%	8,5313%
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 points)	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 - average)	1 725 990 740 304	2 007 147 659 695	2 031 041 788 675	2 183 374 519 523	2 088 761 017 849
EU 16a	Cash outflows - Total weighted value	1 125 153 500 626	1 232 181 530 234	1 142 259 667 134	1 229 397 490 993	1 109 695 953 892,00
EU 16b	Cash inflows - Total weighted value	116 767 901 448	234 728 050 465	129 574 431 377	127 340 019 225	45 262 498 564,00
16	Total net cash outflows (adjusted value)	1 008 385 599 179	997 453 479 769	1 012 685 235 757	1 102 057 471 768	1 064 433 455 328
17	Liquidity coverage ratio (%)	171,0000%	201,0000%	201,0000%	198,0000%	196,0000%
Net Stable Funding Ratio						
18	Total available stable funding	4 469 641 919 851	4 361 490 183 110	4 390 431 797 373	4 369 545 236 860	4 186 110 787 780,00
19	Total required stable funding	3 283 383 079 384	2 986 795 450 243	3 082 600 851 468	2 995 453 320 261	2 966 808 479 942,00
20	NSFR ratio (%)	136,0000%	146,0000%	142,0000%	146,0000%	141,0000%

9.2. 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
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	2 659 501 301 938,00	2 629 657 597 866,91	212 760 104 155,00
2	Of which the standardised approach	718 313 635 037,00	575 499 100 025,00	57 465 090 803,00
3	Of which the Foundation IRB (F-IRB) approach	142 184 389 210,00	186 706 590 739,00	11 374 751 137,00
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	1 638 670 685 663,00	1 867 451 907 103,00	131 093 654 853,00
6	Counterparty credit risk - CCR	43 928 522 446,00	44 227 704 070,00	3 514 281 796,00
7	Of which the standardised approach	42 537 257 446,00	41 465 324 599,00	3 402 980 596,00
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	1 391 265 000,00	2 762 379 471,00	111 301 200,00
10	Credit valuation adjustments risk - CVA risk	2 288 079 806,00	1 027 197 701,00	183 046 384,00
EU 10a	Of which the standardised approach (SA)	0,00	1 027 197 701,00	0,00
EU 10b	Of which the basic approach (F-BA and R-BA)	2 288 079 806,00	0,00	183 046 384,00
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)	253 197 985,00	632 636 398,00	20 255 839,00
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)	253 197 985,00	632 636 398,00	20 255 839,00
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	498 575 275 939,00	602 218 996 035,00	39 886 022 075,00
EU 24a	Exposures to crypto-assets	0,00	0,00	0,00
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	10 445 834 362,00	2 932 598 414,00	835 666 749,00
26	Output floor applied (%)	1,00	0,00	
27	Floor adjustment (before application of transitional cap)	0,00	0,00	
28	Floor adjustment (after application of transitional cap)	0,00	0,00	
29	Total	3 204 546 378 115,00	3 277 764 132 070,43	256 363 710 249,00

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

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	2 700 850 899 144,00	2 667 905 010 833,91	216 068 071 932,00
2	Of which the standardised approach	759 114 596 214,00	613 751 589 157,91	60 729 167 697,00
3	Of which the Foundation IRB (F-IRB) approach	142 182 641 080,00	186 706 590 739,00	11 374 611 286,00
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	1 639 221 069 822,00	1 867 446 830 937,00	131 137 685 586,00
6	Counterparty credit risk - CCR	43 928 522 446,00	44 395 804 726,00	3 514 281 796,00
7	Of which the standardised approach	42 537 257 446,00	41 465 023 100,00	3 402 980 596,00
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	1 391 265 000,00	2 930 781 626,00	111 301 200,00
10	Credit valuation adjustments risk - CVA risk	2 288 079 806,00	1 027 197 701,00	183 046 384,00
EU 10a	Of which the standardised approach (SA)	0,00	1 027 197 701,00	
EU 10b	Of which the basic approach (F-BA and R-BA)	2 288 079 806,00		183 046 384,00
EU 10c	Of which the simplified approach	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)	253 197 985,00	632 636 398,00	20 255 839,00
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)	253 197 985,00	632 636 398,00	20 255 839,00
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	499 874 583 519,00	597 121 214 299,00	39 989 966 682,00
EU 24a	Exposures to crypto-assets	0,00	0,00	0,00
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	4 959 992 532,00	2 777 181 857,00	396 799 403,00
26	Output floor applied (%)	0,50		
27	Floor adjustment (before application of transitional cap)	0,00		
28	Floor adjustment (after application of transitional cap)	0,00		
29	Total	3 247 195 282 901,00	3 311 081 863 957,91	259 775 622 632,00

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

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

		Risk weighted exposure amounts (RWEAs)				RWEAs that is the base of the output floor
		RWEAs for modelled approaches that banks have supervisory	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	
1	Credit risk (excluding counterparty credit risk)	1 941 187 666 901,00	718 313 635 037,00	2 659 501 301 938,00	2 334 975 066 144,00	2 281 211 462 219,00
2	Counterparty credit risk	31 810 751,00	43 896 711 695,00	43 928 522 446,00	43 947 559 836,00	43 947 559 836,00
3	Credit valuation adjustment		2 288 079 806,00	2 288 079 806,00	2 288 079 806,00	2 288 079 806,00
4	Securitisation exposures in the banking book	0,00	0,00	0,00	0,00	0,00
5	Market risk	0,00	253 197 985,00	253 197 985,00	253 197 985,00	253 197 985,00
6	Operational risk		498 575 275 939,00	498 575 275 939,00	498 575 275 939,00	498 575 275 939,00
7	Other risk weighted exposure amounts		0,00	0,00	0,00	101 777 277 560,00
8	Total	1 941 219 477 652,00	1 263 326 900 463,00	3 204 546 378 115,00	2 880 039 179 711,00	2 928 052 853 345,00

6. Table: EU CMS1 (values in HUF; K&H Bank)

		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory	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)	1 941 736 302 930,00	759 114 596 214,00	2 700 850 899 144,00	2 376 521 733 132,00	2 322 732 177 294,00
2	Counterparty credit risk	31 810 751,00	43 896 711 695,00	43 928 522 446,00	43 947 559 836,00	43 947 559 836,00
3	Credit valuation adjustment		2 288 079 806,00	2 288 079 806,00	2 288 079 806,00	2 288 079 806,00
4	Securitisation exposures in the banking book	0,00	0,00	0,00	0,00	0,00
5	Market risk	0,00	253 197 985,00	253 197 985,00	253 197 985,00	253 197 985,00
6	Operational risk		499 874 583 519,00	499 874 583 519,00	499 874 583 519,00	499 874 583 519,00
7	Other risk weighted exposure amounts		0,00	0,00	0,00	102 680 240 171,00
8	Total	1 941 768 113 681,00	1 305 427 169 220,00	3 247 195 282 901,00	2 922 885 154 279,00	2 971 775 838 612,00

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

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

		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have	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	24 195 729 521,00	24 195 729 521,00	24 195 729 521,00
EU 1a	Regional governments or local authorities	2 130 027 858,00	8 134 528,00	5 633 434 027,00	3 511 540 697,00	3 511 540 697,00
EU 1b	Public sector entities	527 498 159,00	289 631 472,00	530 088 470,00	292 221 783,00	292 221 783,00
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	26 213 941,00	40 687 187,00	128 709 640 566,00	128 724 113 812,00	128 724 113 812,00
3	Equity	0,00	0,00	1 048 671 357,00	1 048 671 357,00	1 048 671 357,00
4	Not applicable					
5	Corporates	1 331 579 455 808,00	783 269 542 045,00	1 671 819 195 903,00	1 177 272 886 065,00	1 123 509 282 140,00
5.1	Of which: F-IRB is applied	142 158 175 270,00	212 295 675 924,00	142 158 175 270,00	212 295 675 924,00	212 295 675 924,00
5.2	Of which: A-IRB is applied	1 189 421 280 538,00	971 492 479 565,00	1 189 421 280 538,00	971 492 479 565,00	971 492 479 565,00
EU 5a	Of which: Corporates - General	1 028 752 850 516,00	757 401 129 632,00	1 204 799 235 112,00	810 396 512 848,00	757 401 129 632,00
EU 5b	Of which: Corporates - Specialised lending	302 826 605 292,00	25 868 412 413,00	467 019 960 791,00	190 829 988 621,00	190 061 767 912,00
EU 5c	Of which: Corporates - Purchased receivables	0,00	0,00	0,00	0,00	0,00
6	Retail	116 902 327 593,00	139 725 434 713,00	117 071 994 465,00	139 895 101 585,00	139 895 101 585,00
6.1	Of which: Retail - Qualifying revolving	2 895,00	0,00	2 895,00	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	116 902 188 584,00	139 725 434 713,00	117 071 855 456,00	139 895 101 585,00	139 725 434 713,00
6.2	Of which: Retail - Secured by residential real estate	136 114,00	0,00	136 114,00	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	248 097 680 976,00	624 790 991 600,00	256 180 627 673,00	624 790 991 600,00	624 790 991 600,00
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	81 585 468 880,00	14 773 405 637,00	81 833 847 068,00	15 021 783 825,00	15 021 783 825,00
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	160 338 993 684,00	101 777 277 560,00	372 478 072 886,00	313 916 356 762,00	313 916 356 762,00
9	Total	1 941 187 666 899,00	1 664 675 104 742,00	2 659 501 301 936,00	2 428 669 397 007,00	2 374 905 793 082,00

8. Table: EU CMS2 (values in HUF; K&H Bank)

		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have	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	24 195 729 521,00	24 195 729 521,00	24 195 729 521,00
EU 1a	Regional governments or local authorities	2 130 027 858,00	8 134 528,00	5 633 434 027,00	3 511 540 697,00	3 511 540 697,00
EU 1b	Public sector entities	527 498 159,00	289 631 472,00	530 088 470,00	292 221 783,00	292 221 783,00
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	26 213 941,00	40 687 187,00	128 709 640 566,00	128 724 113 812,00	128 724 113 812,00
3	Equity	0,00	0,00	17 289 844 000,00	17 289 844 000,00	17 289 844 000,00
4	Not applicable					
5	Corporates	1 332 098 245 447,00	784 699 317 430,00	1 695 882 110 762,00	1 202 272 738 583,00	1 148 483 182 745,00
5.1	Of which: F-IRB is applied	142 156 427 139,00	212 295 675 925,00	142 156 427 139,00	212 295 675 925,00	212 295 675 925,00
5.2	Of which: A-IRB is applied	1 189 941 818 308,00	972 212 233 462,00	1 189 941 818 308,00	972 212 233 462,00	972 212 233 462,00
EU 5a	Of which: Corporates - General	1 029 271 640 155,00	758 830 905 017,00	1 228 862 149 971,00	811 852 240 146,00	758 830 905 017,00
EU 5b	Of which: Corporates - Specialised lending	302 826 605 292,00	25 868 412 413,00	467 019 960 791,00	190 829 988 621,00	190 061 767 912,00
EU 5c	Of which: Corporates - Purchased receivables	0,00	0,00	0,00	0,00	0,00
6	Retail	116 902 327 595,00	139 725 434 713,00	116 902 457 270,00	139 725 564 388,00	139 725 564 388,00
6.1	Of which: Retail - Qualifying revolving	2 895,00	0,00	2 895,00	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	116 902 188 584,00	139 725 434 713,00	116 902 318 259,00	139 725 564 388,00	139 725 434 713,00
6.2	Of which: Retail - Secured by residential real estate	136 116,00	0,00	136 116,00	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	248 097 680 976,00	624 080 970 113,00	256 180 627 673,00	624 080 970 113,00	624 080 970 113,00
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	81 615 315 267,00	14 773 405 637,00	81 863 693 455,00	15 021 783 825,00	15 021 783 825,00
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	160 338 993 684,00	101 777 277 560,00	373 663 273 397,00	315 101 557 273,00	315 101 557 273,00
9	Total	1 941 736 302 927,00	1 665 394 858 640,00	2 700 850 899 141,00	2 470 216 063 995,00	2 416 426 508 157,00

9.5. EU CC1 - Composition of regulatory own funds

9. 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	189 753 037 552,00
1a	of which: Instrument type 1	
1b	of which: Instrument type 2	
1c	of which: Instrument type 3	
2	Retained earnings	332 893 056 165,00
3	Accumulated other comprehensive income (and other reserves)	-6 256 129 455,00
EU-3a	Funds for general banking risk	84 630 651 452,00
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0,00
5	Minority interests (amount allowed in consolidated CET1)	0,00
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	89 292 669 752,00
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	690 313 285 466,00
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-2 898 498 616,00
8	Intangible assets (net of related tax liability) (negative amount)	-63 906 833 423,00

9	Not applicable	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,00
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	7 158 489 219,00
12	Negative amounts resulting from the calculation of expected loss amounts	-2 811 975 869,00
13	Any increase in equity that results from securitised assets (negative amount)	0,00
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0,00
15	Defined-benefit pension fund assets (negative amount)	0,00
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0,00
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00
20	Not applicable	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0,00
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0,00
EU-20c	of which: securitisation positions (negative amount)	0,00
EU-20d	of which: free deliveries (negative amount)	0,00
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,00
22	Amount exceeding the 17,65% threshold (negative amount)	0,00
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0,00
24	Not applicable	
25	of which: deferred tax assets arising from temporary differences	0,00
EU-25a	Losses for the current financial year (negative amount)	89 292 669 752,00
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0,00
26	Not applicable	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0,00
27a	Other regulatory adjustments	-576 288 004,00
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-3 474 786 620,00
29	Common Equity Tier 1 (CET1) capital	627 278 178 772,00

Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	0,00
31	of which: classified as equity under applicable accounting standards	0,00
32	of which: classified as liabilities under applicable accounting standards	0,00
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0,00
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	0,00
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	0,00
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0,00
35	of which: instruments issued by subsidiaries subject to phase out	0,00
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0,00
Additional Tier 1 (AT1) capital: regulatory adjustments		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0,00
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0,00
41	Not applicable	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0,00
42a	Other regulatory adjustments to AT1 capital	0,00
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	
44	Additional Tier 1 (AT1) capital	0,00
45	Tier 1 capital (T1 = CET1 + AT1)	627 278 178 772,00
Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	7 922 650 493,00
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	0,00
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0,00
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	0,00
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0,00
49	of which: instruments issued by subsidiaries subject to phase out	0,00
50	Credit risk adjustments	0,00
51	Tier 2 (T2) capital before regulatory adjustments	7 922 650 493,00

Tier 2 (T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0,00
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00
54a	Not applicable	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0,00
56	Not applicable	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0,00
56b	Other regulatory adjustments to T2 capital	0,00
57	Total regulatory adjustments to Tier 2 (T2) capital	
58	Tier 2 (T2) capital	7 922 650 493,00
59	Total capital (TC = T1 + T2)	635 200 829 265,00
60	Total risk exposure amount	3 204 546 378 115,00
Capital ratios and requirements including buffers		
61	Common Equity Tier 1	0.195746
62	Tier 1	0.195746
63	Total capital	0.19821864
64	Institution CET1 overall capital requirements	0.107466545
65	of which: capital conservation buffer requirement	0.025
66	of which: countercyclical capital buffer requirement	0.010029045
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	0.0174375
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0.118218641
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)	949 845 547,00
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	0,00
74	Not applicable	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	4 855 721 512,00
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)	-2 811 975 869,00
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0,00

10. Table: EU CC1 (values in HUF; K&H Bank)

		Amounts
Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	189 753 037 552,00
1a	of which: Instrument type 1	
1b	of which: Instrument type 2	
1c	of which: Instrument type 3	
2	Retained earnings	326 650 004 351,00
3	Accumulated other comprehensive income (and other reserves)	-6 244 965 062,00
EU-3a	Funds for general banking risk	84 148 264 543,00
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0,00
5	Minority interests (amount allowed in consolidated CET1)	0,00
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	88 210 626 306,00
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	682 516 967 690,00
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-2 898 498 616,00
8	Intangible assets (net of related tax liability) (negative amount)	-63 906 833 423,00
9	Not applicable	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,00
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	7 158 489 222,00
12	Negative amounts resulting from the calculation of expected loss amounts	-2 816 301 457,00
13	Any increase in equity that results from securitised assets (negative amount)	0,00
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0,00
15	Defined-benefit pension fund assets (negative amount)	0,00
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0,00
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00
20	Not applicable	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0,00
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0,00
EU-20c	of which: securitisation positions (negative amount)	0,00
EU-20d	of which: free deliveries (negative amount)	0,00
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,00
22	Amount exceeding the 17,65% threshold (negative amount)	0,00
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0,00
24	Not applicable	
25	of which: deferred tax assets arising from temporary differences	0,00
EU-25a	Losses for the current financial year (negative amount)	88 210 626 306,00
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0,00
26	Not applicable	

27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0,00
27a	Other regulatory adjustments	-576 288 004,00
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-3 474 786 620,00
29	Common Equity Tier 1 (CET1) capital	619 477 535 412,00
Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	
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	
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	
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)	619 477 535 412,00
Tier 2 (T2) capital: instruments		
46	Capital instruments and the related share premium accounts	7 922 650 493,00
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	0,00
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0,00
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	0,00
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0,00
49	of which: instruments issued by subsidiaries subject to phase out	0,00
50	Credit risk adjustments	0,00
51	Tier 2 (T2) capital before regulatory adjustments	7 922 650 493,00

Tier 2 (T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0,00
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00
54a	Not applicable	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0,00
56	Not applicable	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0,00
56b	Other regulatory adjustments to T2 capital	0,00
57	Total regulatory adjustments to Tier 2 (T2) capital	
58	Tier 2 (T2) capital	7 922 650 493,00
59	Total capital (TC = T1 + T2)	627 400 185 905,00
60	Total risk exposure amount	3 247 195 282 901,00
Capital ratios and requirements including buffers		
61	Common Equity Tier 1	0.190773108
62	Tier 1	0.190773108
63	Total capital	0.193213
64	Institution CET1 overall capital requirements	0.080028546
65	of which: capital conservation buffer requirement	0.025
66	of which: countercyclical capital buffer requirement	0.010028546
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	0,0000%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0.113212952
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)	949 845 547,00
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	11 060 000 000,00
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)	2 069 170 863,00
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)	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-2 816 301 457,00
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	

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

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

	Balance sheet as in published financial statements
	As at period end
Cash and cash balances with central banks and other demand deposits with credit institutions	604 999 243 985,00
Cash	94 868 109 698,00
Cash balances with central banks	391 822 081 330,00
Other demand deposit with credit institutions	118 309 052 957,00
of which asset pledged as collateral	0,00
Financial assets	5 398 108 182 577,57
Held for trading	46 682 436 786,98
Mandatorily at fair value through profit or loss	523 248 611 699,00
At fair value through other comprehensive income	419 404 686 672,00
of which asset pledged as collateral	7 984 761 687,71
At amortised cost	4 312 816 519 529,00
of which asset pledged as collateral	27 322 896 415,47
Hedging derivatives	95 955 927 890,59
Fair value changes of hedged item under portfolio hedge of interest rate risk	-45 230 600 270,00
Tax assets	1 988 081 353,00
Current tax assets	147 376 586,00
Deferred tax assets	1 840 704 767,00
Investment property	72 961 538,00
Property, plant and equipment	52 685 535 481,00
Intangible assets	114 752 434 635,00
Non-current assets held for sale and disposal groups	0,00
Other assets	89 758 179 650,00
Total assets	6 217 134 018 949,57
Financial liabilities	5 425 318 391 012,99
Held for trading	47 412 938 096,99
Designated at fair value through profit or loss	72 131 211 989,00
Measured at amortised cost	5 230 733 258 160,00
Hedging derivatives	75 040 982 767,00
Fair value changes of hedged item under portfolio hedge of interest rate risk	-18 865 693 612,00
Tax liabilities	2 783 283 872,13
Current tax liabilities	2 781 015 474,00
Deferred tax liabilities	2 268 398,13
Provisions for risks and charges and credit commitments	5 111 164 398,00
Other liabilities	62 473 587 813,00
Total liabilities	5 476 820 733 484,12
Share capital	140 978 164 412,00
Share premium	48 774 873 140,00
Accumulated profit	472 185 725 917,02
Other reserves	78 374 521 996,85
Total shareholders' equity	740 313 285 465,87

12. Table: EU CC2 (values in HUF; K&H Bank)

	Balance sheet as in published financial statements
	As at period end
Cash and cash balances with central banks and other demand deposits with credit institutions	604 999 092 390,00
Cash	94 868 109 698,00
Cash balances with central banks	391 822 081 330,00
Other demand deposit with credit institutions	118 308 901 362,00
of which assets pledged as collateral	0,00
Financial assets	5 427 125 805 332,57
Held for trading	46 682 436 786,98
Mandatorily at fair value through profit or loss	523 248 611 699,00
At fair value through other comprehensive income	419 570 717 242,00
of which assets pledged as collateral	7 984 761 687,71
At amortised cost	4 341 668 111 714,00
of which assets pledged as collateral	83 388 312 223,34
Hedging derivatives	95 955 927 890,59
Fair value changes of hedged item under portfolio hedge of interest rate risk	-45 230 600 270,00
Tax assets	1 932 406 111,00
Current tax assets	100 372 265,00
Deferred tax assets	1 832 033 846,00
Investments in subsidiaries and associated companies	16 241 172 643,00
Investment property	72 961 538,00
Property, plant and equipment	53 263 563 985,00
Intangible assets	114 752 434 635,00
Non-current assets held for sale and disposal groups	0,00
Other assets	89 369 438 019,00
Total assets	6 262 526 274 383,57
Financial liabilities	5 479 680 941 134,99
Held for trading	47 412 938 096,99
Designated at fair value through profit or loss	72 131 211 989,00
Measured at amortised cost	5 285 095 808 282,00
Hedging derivatives	75 040 982 767,00
Fair value changes of hedged item under portfolio hedge of interest rate risk	-18 865 693 612,00
Tax liabilities	2 837 810 177,13
Current tax liabilities	2 752 636 327,00
Deferred tax liabilities	85 173 850,13
Provisions for risks and charges and credit commitments	5 112 809 308,00
Other liabilities	61 243 439 683,00
Total liabilities	5 530 009 306 691,12
Share capital	140 978 164 412,00
Share premium	48 774 873 140,00
Accumulated profit	464 860 844 782,82
Other reserves	77 903 085 358,05
Total shareholders' equity	732 516 967 692,87

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

13. 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)			N
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)			I
EU 2b	If EU 2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			K
Own funds and eligible liabilities				
EU 3	Common Equity Tier 1 capital (CET1)	627 278 178 772		
EU 4	Eligible Additional Tier 1 instruments	0,00		
EU 5	Eligible Tier 2 instruments	7 922 650 493		
EU 6	Eligible own funds	635 200 829 265		
EU 7	Eligible liabilities	400 581 087 514		
EU 8	Of which permitted guarantees	0,00		
EU 9a	(Adjustments)			
EU 9b	Own funds and eligible liabilities items after adjustments	1 035 781 916 779		
Total risk exposure amount and total exposure measure				
EU 10	Total risk exposure amount	3 204 546 378 115		
EU 11	Total exposure measure	6 577 015 132 942		
Ratio of own funds and eligible liabilities				
EU 12	Own funds and eligible liabilities (as a percentage of TREA)	32,3200%		
EU 13	>>> of which permitted guarantees			
EU 14	Own funds and eligible liabilities (as a percentage of leverage exposure)	15,7500%		
EU 15	>>> of which permitted guarantees			
EU 16	CET1 (as a percentage of TREA) available after meeting the entity's requirements	8,8300%		
EU 17	Institution-specific combined buffer requirement			
Requirements				
EU 18	Requirement expressed as a percentage of the total risk exposure amount	21,7200%		
EU 19	>>> of which may be met with guarantees			
EU 20	Internal MREL expressed as percentage of the total exposure measure	5,8700%		
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			

9.8. EU TLAC2b - Creditor ranking - Entity that is not a resolution entity

14. Table: EU TLAC2b (values in HUF)

Empty set in the EU				
2	Description of insolvency rank (free text)		0010	
3	Empty set in the EU		0020	
4	Empty set in the EU		0030	
5	Empty set in the EU		0040	
6	Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of (choose as appropriate: internal TLAC/internal MREL)		0050	1 033 489 778 772
7	o/w residual maturity ≥ 1 year < 2 years		0060	89 412 800 000
8	o/w residual maturity ≥ 2 year < 5 years		0070	241 645 800 000
9	o/w residual maturity ≥ 5 years < 10 years		0080	75 153 000 000
10	o/w residual maturity ≥ 10 years, but excluding perpetual securities		0090	0,00
11	o/w perpetual securities		0100	627 278 178 772

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

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

	Breakdown by country:	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures – Exposure value for non-trading book	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)	
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				Total
1	HU	690 979 428 063	2 843 719 600 910	0	0	0	3 534 699 028 973	187 812 466 271	0	0	187 812 466 271	2 347 655 828 388	99%	1%
2	AT	2 428	0	0	0	0	2 428	194	0	0	194	2 425	0%	0%
3	BE	1 190 478	24 897	0	0	0	1 215 375	96 578	0	0	96 578	1 207 225	0%	1%
4	BG	10 103 995	0	0	0	0	10 103 995	808 320	0	0	808 320	10 104 000	0%	2%
5	CA	11 213	0	0	0	0	11 213	776	0	0	776	9 700	0%	0%
6	CH	79 678 901	0	0	0	0	79 678 901	4 856 588	0	0	4 856 588	60 707 350	0%	0%
7	CY	698 923	0	0	0	0	698 923	55 674	0	0	55 674	695 925	0%	1%
8	CZ	2 186 780 983	0	0	0	0	2 186 780 983	174 940 145	0	0	174 940 145	2 186 751 813	0%	1%
9	DE	62 793	0	0	0	0	62 793	4 208	0	0	4 208	52 600	0%	1%
10	DK	7 236	0	0	0	0	7 236	441	0	0	441	5 513	0%	3%
11	EE	8 493	0	0	0	0	8 493	518	0	0	518	6 475	0%	2%
12	FI	460 012	0	0	0	0	460 012	28 039	0	0	28 039	350 488	0%	0%
13	FR	4 745 679	0	0	0	0	4 745 679	353 225	0	0	353 225	4 415 313	0%	1%
14	GB	491 189 273	0	0	0	0	491 189 273	31 965 688	0	0	31 965 688	399 571 100	0%	0%
15	GR	201 393	0	0	0	0	201 393	12 275	0	0	12 275	153 438	0%	0%
16	HR	2 428	0	0	0	0	2 428	148	0	0	148	1 850	0%	2%
17	IL	39 999 761	0	0	0	0	39 999 761	2 399 986	0	0	2 399 986	29 999 825	0%	0%
18	JO	956 370 515	0	0	0	0	956 370 515	76 509 641	0	0	76 509 641	956 370 513	0%	0%
19	LI	19 539	0	0	0	0	19 539	1 191	0	0	1 191	14 888	0%	0%
20	LU	634 898 144	436 832	0	0	0	635 334 976	10 160 154	0	0	10 160 154	127 001 925	0%	1%
21	LV	1 150 663	0	0	0	0	1 150 663	70 135	0	0	70 135	876 688	0%	1%
22	MT	5 630	0	0	0	0	5 630	446	0	0	446	5 575	0%	0%
23	NL	1 712 430	0	0	0	0	1 712 430	135 638	0	0	135 638	1 695 475	0%	2%
24	PL	1 974	0	0	0	0	1 974	120	0	0	120	1 500	0%	1%
25	RU	0	0	0	0	0	0	0	0	0	0	0	0%	1%
26	SE	30 000	0	0	0	0	30 000	2 400	0	0	2 400	30 000	0%	2%
27	SK	4 442 060	8 853 732 725	0	0	0	8 858 174 785	1 296 824 943	0	0	1 296 824 943	16 210 311 788	1%	2%
28	RO	14 219	287 927 237	0	0	0	287 941 456	21 175 778	0	0	21 175 778	264 697 225	0%	1%
29	US	11 515	90 808 130	0	0	0	90 819 645	21 971 612	0	0	21 971 612	274 645 150	0%	0%
30	VG	3 033	0	0	0	0	3 033	185	0	0	185	2 313	0%	0%
31	ZA	1 423	0	0	0	0	1 423	114	0	0	114	1 425	0%	0%
32	Total	695 393 233 197	2 852 952 530 731	0	0	0	3 548 345 763 928	189 454 841 431	0	0	189 454 841 431	2 368 185 517 893	100%	

16. Table: EU CCyB1 (values in HUF; K&H Bank)

	Breakdown by country:	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)	
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				Total
1	HU	731 868 447 982	2 844 349 480 021	0	0	0	3 576 217 928 003	191 120 434 048	0	0	191 120 434 048	2 389 005 425 600	99%	1%
2	AT	2 428	0	0	0	0	2 428	194	0	0	194	2 425	0%	0%
3	BE	1 190 478	24 897	0	0	0	1 215 375	96 578	0	0	96 578	1 207 225	0%	1%
4	BG	10 103 995	0	0	0	0	10 103 995	808 320	0	0	808 320	10 104 000	0%	2%
5	CA	11 213	0	0	0	0	11 213	776	0	0	776	9 700	0%	0%
6	CH	79 678 901	0	0	0	0	79 678 901	4 856 588	0	0	4 856 588	60 707 350	0%	0%
7	CY	698 923	0	0	0	0	698 923	55 674	0	0	55 674	695 925	0%	1%
8	CZ	2 186 780 983	0	0	0	0	2 186 780 983	174 940 145	0	0	174 940 145	2 186 751 813	0%	1%
9	DE	62 793	0	0	0	0	62 793	4 208	0	0	4 208	52 600	0%	1%
10	DK	7 236	0	0	0	0	7 236	441	0	0	441	5 513	0%	3%
11	EE	8 493	0	0	0	0	8 493	518	0	0	518	6 475	0%	2%
12	FI	460 012	0	0	0	0	460 012	28 039	0	0	28 039	350 488	0%	0%
13	FR	4 745 679	0	0	0	0	4 745 679	353 225	0	0	353 225	4 415 313	0%	1%
14	GB	491 189 273	0	0	0	0	491 189 273	31 965 688	0	0	31 965 688	399 571 100	0%	0%
15	GR	201 393	0	0	0	0	201 393	12 275	0	0	12 275	153 438	0%	0%
16	HR	2 428	0	0	0	0	2 428	148	0	0	148	1 850	0%	2%
17	IL	39 999 761	0	0	0	0	39 999 761	2 399 986	0	0	2 399 986	29 999 825	0%	0%
18	JO	956 370 515	0	0	0	0	956 370 515	76 509 641	0	0	76 509 641	956 370 513	0%	0%
19	LI	19 539	0	0	0	0	19 539	1 191	0	0	1 191	14 888	0%	0%
20	LU	634 898 144	436 832	0	0	0	635 334 976	10 160 154	0	0	10 160 154	127 001 925	0%	1%
21	LV	1 150 663	0	0	0	0	1 150 663	70 135	0	0	70 135	876 688	0%	1%
22	MT	5 630	0	0	0	0	5 630	446	0	0	446	5 575	0%	0%
23	NL	1 712 430	0	0	0	0	1 712 430	135 638	0	0	135 638	1 695 475	0%	2%
24	PL	1 974	0	0	0	0	1 974	120	0	0	120	1 500	0%	1%
25	RU	0	0	0	0	0	0	0	0	0	0	0	0%	1%
26	SE	30 000	0	0	0	0	30 000	2 400	0	0	2 400	30 000	0%	2%
27	SK	4 442 060	8 853 732 725	0	0	0	8 858 174 785	1 296 824 943	0	0	1 296 824 943	16 210 311 788	1%	2%
28	RO	14 219	287 927 237	0	0	0	287 941 456	21 175 778	0	0	21 175 778	264 697 225	0%	1%
29	US	11 515	90 808 130	0	0	0	90 819 645	21 971 612	0	0	21 971 612	274 645 150	0%	0%
30	VG	3 033	0	0	0	0	3 033	185	0	0	185	2 313	0%	0%
31	ZA	1 423	0	0	0	0	1 423	114	0	0	114	1 425	0%	0%
32	Total	736 282 253 116	2 853 582 409 842	0	0	0	3 589 864 662 958	192 762 809 208	0	0	192 762 809 208	2 409 535 115 105	100%	

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

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

1	Total risk exposure amount	3 204 546 378 115,00
2	Institution specific countercyclical capital buffer rate	1,0000%
3	Institution specific countercyclical capital buffer requirement	32 138 539 573,00

18. Table: EU CCyB2 (values in HUF; K&H Bank)

1	Total risk exposure amount	3 247 195 282 901,00
2	Institution specific countercyclical capital buffer rate	1,0000%
3	Institution specific countercyclical capital buffer requirement	32 564 648 841,00

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

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

		Applicable amount
1	Total assets as per published financial statements	6 217 134 018 951,00
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	6 212 294 946 407,00
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0,00
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0,00
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	0,00
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0,00
7	Adjustment for eligible cash pooling transactions	0,00
8	Adjustments for derivative financial instruments	-3 344 444 829,00
9	Adjustment for securities financing transactions (SFTs)	27 239 384 549,00
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	440 607 261 437,00
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0,00
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0,00
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0,00
12	Other adjustments	
13	Total exposure measure	6 593 653 721 946,00

20. Table: EU LR1 (values in HUF; K&H Bank)

		Applicable amount
1	Total assets as per published financial statements	6 262 526 274 383,00
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	6 212 294 946 407,00
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0,00
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0,00
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	0,00
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0,00
7	Adjustment for eligible cash pooling transactions	0,00
8	Adjustments for derivative financial instruments	-3 344 444 829,00
9	Adjustment for securities financing transactions (SFTs)	27 239 384 549,00
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	440 949 443 237,00
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	0,00
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0,00
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0,00
12	Other adjustments	
13	Total exposure measure	6 640 407 013 523,00

9.12. EU LR2 - LRCom: Leverage ratio common disclosure

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

		CRR leverage ratio exposures	
		a	b
		31/12/2025	30/09/2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	6 101 483 444 042,00	5 988 958 447 387,00
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0,00	0,00
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0,00	0,00
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0,00	0,00
5	(General credit risk adjustments to on-balance sheet items)	0,00	0,00
6	(Asset amounts deducted in determining Tier 1 capital)	-62 523 234 976,00	-59 111 777 544,00
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	6 038 960 209 066,00	5 929 846 669 843,00
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	47 380 882 799,00	40 686 442 920,00
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	39 465 984 095,00	38 765 983 652,00
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	86 846 866 894,00	79 452 426 572,00

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)	27 237 187 898,00	14 721 004 967,00
16	Counterparty credit risk exposure for SFT assets	2 196 651,00	42 610 018,00
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429a(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	27 239 384 549,00	14 763 614 985,00
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1 769 409 214 486,00	1 621 420 488 967,00
20	(Adjustments for conversion to credit equivalent amounts)	-1 328 801 953 049,00	-1 204 579 209 642,00
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	No mapping available	
22	Off-balance sheet exposures	440 607 261 437,00	416 841 279 325,00
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	627 278 178 772,00	539 135 668 122,00
24	Total exposure measure	6 593 653 721 946,00	6 440 903 990 725,00
Leverage ratio			
25	Leverage ratio	9,5134%	8,3705%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9,5134%	8,3705%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	9,5134%	8,3705%
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	5 880 809 877,00	7 527 318 462,00
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	27 237 187 898,00	14 721 004 967,00
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6 572 297 343 925,00	6 433 710 304 220,00
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6 572 297 343 925,00	6 433 710 304 220,00
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	9,5443%	8,3799%
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)	9,5443%	8,3799%

22. Table: EU LR2 (values in HUF; K&H Bank)

		CRR leverage ratio exposures	
		a	b
		31/12/2025	30/09/2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	6 145 594 449 664,00	6 022 973 296 773,00
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0,00	0,00
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0,00	0,00
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0,00	0,00
5	(General credit risk adjustments to on-balance sheet items)	0,00	0,00
6	(Asset amounts deducted in determining Tier 1 capital)	-60 223 130 821,00	-58 927 457 228,00
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	6 085 371 318 843,00	5 964 045 839 545,00
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	47 380 882 799,00	40 686 442 920,00
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	39 465 984 095,00	38 765 983 652,00
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	86 846 866 894,00	79 452 426 572,00
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)	27 237 187 898,00	14 721 004 967,00
16	Counterparty credit risk exposure for SFT assets	2 196 651,00	42 610 018,00
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0,00	0,00
17	Agent transaction exposures	0,00	0,00
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0,00	0,00
18	Total securities financing transaction exposures	27 239 384 549,00	14 763 614 985,00
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1 772 680 835 975,00	1 627 661 853 637,00
20	(Adjustments for conversion to credit equivalent amounts)	-1 331 731 392 738,00	-1 210 179 724 394,00
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	No mapping available	
22	Off-balance sheet exposures	440 949 443 237,00	417 482 129 243,00
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	619 477 535 412,00	532 604 948 580,00
24	Total exposure measure	6 640 407 013 523,00	6 475 744 010 345,00

Leverage ratio			
25	Leverage ratio	9,3289%	8,2246%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9,3289%	8,2246%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	9,3289%	8,2246%
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	5 880 809 877,00	7 527 318 462,00
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	27 237 187 898,00	14 721 004 967,00
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6 619 050 635 502,00	6 468 550 323 840,00
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6 619 050 635 502,00	6 468 550 323 840,00
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	9,3590%	8,2338%
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)	9,3590%	8,2338%

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

23. 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:	3 580 837 211 426,00
EU-2	Trading book exposures	0,00
EU-3	Banking book exposures, of which:	3 580 837 211 426,00
EU-4	Covered bonds	0,00
EU-5	Exposures treated as sovereigns	1 995 658 445 381,00
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	16 797 769 676,00
EU-7	Institutions	535 915 791 162,00
EU-8	Secured by mortgages of immovable properties	12 804 719 950,00
EU-9	Retail exposures	299 638 091 750,00
EU-10	Corporates	355 141 057 864,00
EU-11	Exposures in default	814 202 110,00
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	364 067 133 533,00

24. Table: EU LR3 (values in HUF; K&H Bank)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	3 624 948 217 048,00
EU-2	Trading book exposures	0,00
EU-3	Banking book exposures, of which:	3 624 948 217 048,00
EU-4	Covered bonds	0,00
EU-5	Exposures treated as sovereigns	1 995 658 445 381,00
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	16 797 769 676,00
EU-7	Institutions	541 437 881 020,00
EU-8	Secured by mortgages of immovable properties	12 804 719 950,00
EU-9	Retail exposures	299 420 549 757,00
EU-10	Corporates	378 685 183 084,00
EU-11	Exposures in default	814 202 110,00
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	379 329 466 070,00

9.14. EU LIQ1 - Quantitative information of LCR

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

		Total unweighted value (average)				Total weighted value (average)				
EU 1a	Quarter ending on (DD Month YYYY)	31-12-25	30-09-25	30-06-25	31-03-25	31-12-25	30-09-25	30-06-25	31-03-25	
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS										
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					2 062 131 383 122	2 072 102 457 062	2 095 185 657 704	2 092 621 146 269	
CASH - OUTFLOWS										
2	retail deposits and deposits from small business customers, of which:	2 331 451 568 807	2 296 609 177 701	2 250 059 032 437	2 192 092 438 475	154 860 409 329	156 794 740 265	157 876 607 673	157 606 298 517	
3	Stable deposits	1 686 519 471 845	1 584 394 381 368	1 479 549 566 294	1 370 653 097 769	84 325 973 592	79 219 719 068	73 977 478 315	68 532 654 888	
4	Less stable deposits	571 926 873 743	641 600 762 959	704 134 404 067	756 978 832 709	70 534 435 736	77 575 021 197	83 899 129 358	89 073 643 629	
5	Unsecured wholesale funding	1 710 867 698 504	1 670 566 729 738	1 643 982 562 831	1 634 408 527 817	792 093 380 751	765 759 475 193	746 773 564 904	747 926 150 599	
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	304 708 598 848	270 616 906 463	271 869 426 544	271 043 579 294	72 212 022 465	64 026 766 516	64 552 656 303	64 560 783 473	
7	Non-operational deposits (all counterparties)	1 406 014 060 305	1 398 688 699 920	1 366 539 794 098	1 357 762 529 400	719 736 318 934	700 471 585 323	676 647 566 412	677 762 948 004	
8	Unsecured debt	145 039 352	1 261 123 355	5 573 342 189	5 602 419 122	145 039 352	1 261 123 355	5 573 342 189	5 602 419 122	
9	Secured wholesale funding					1 123 214 631	1 123 214 631	428 928 796	254 292 222	
10	Additional requirements	741 831 604 249	704 828 010 048	670 462 481 296	646 187 732 862	129 926 689 827	123 089 826 333	118 287 653 768	113 893 025 787	
11	Outflows related to derivative exposures and other collateral requirements	26 645 557 579	25 146 352 628	25 741 621 638	25 753 868 063	26 278 036 828	24 778 831 878	25 383 100 887	25 535 769 444	
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0	
13	Credit and liquidity facilities	715 186 046 670	679 681 657 420	644 720 859 658	620 433 864 800	103 648 652 999	98 310 994 455	92 904 552 881	88 357 256 243	
14	Other contractual funding obligations	14 582 478 706	130 152 782 041	247 465 550 684	359 903 924 492	6 920 812 039	3 683 554 982	3 270 288 662	2 485 662 570	
15	Other contingent funding obligations	921 427 526 642	763 025 990 118	623 290 053 981	494 222 032 736	96 951 806 083	84 608 696 204	73 949 794 579	65 681 622 024	
16	TOTAL CASH OUTFLOWS					1 181 876 312 659	1 135 059 507 608	1 100 586 838 382	1 087 847 051 720	
CASH - INFLOWS										
17	Secured lending (e.g. reverse repos)	9 495 135 000	10 347 979 397	10 758 355 211	9 575 638 003	0	0	0	0	
18	Inflows from fully performing exposures	147 818 264 232	116 500 878 995	85 312 145 032	78 470 059 696	127 703 428 579	97 432 008 651	66 478 820 659	60 683 734 085	
19	Other cash inflows	92 564 181 250	72 433 059 126	52 330 697 711	32 147 839 835	22 149 503 883	17 456 961 805	12 833 707 756	7 852 035 986	
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries)					0	0	0	0	
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0	
20	TOTAL CASH INFLOWS	249 877 580 482	199 281 917 518	148 401 197 954	120 193 537 535	149 852 932 262	114 888 970 456	79 312 528 416	68 535 770 071	
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0	
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0	
EU-20c	Inflows subject to 75% cap	249 877 580 482	199 281 917 518	148 401 197 955	120 193 537 535	149 852 932 262	114 888 970 456	79 312 528 416	68 535 770 071	
TOTAL ADJUSTED VALUE										
21	LIQUIDITY BUFFER					2 062 131 383 122	2 072 102 457 062	2 095 185 657 704	2 092 621 146 269	
22	TOTAL NET CASH OUTFLOWS					1 032 023 380 397	1 020 170 537 153	1 021 274 309 966	1 019 311 281 649	
23	LIQUIDITY COVERAGE RATIO					201%	203%	206%	206%	

26. Table: EU LIQ1 (values in HUF; K&H Bank)

		Total unweighted value (average)				Total weighted value (average)				
EU 1a	Quarter ending on (DD Month YYYY)	31-12-25	30-09-25	30-06-25	31-03-25	31-12-25	30-09-25	30-06-25	31-03-25	
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS										
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					2 044 228 679 317	2 087 573 049 599	2 113 226 486 624	2 111 674 780 339	
CASH - OUTFLOWS										
2	retail deposits and deposits from small business customers, of which:	2 331 451 568 807	2 296 609 177 701	2 250 059 032 437	2 192 092 438 475	154 860 409 329	156 794 740 265	157 876 607 673	157 606 298 517	
3	Stable deposits	1 686 519 471 845	1 584 394 381 368	1 479 549 566 294	1 370 653 097 769	84 325 973 592	79 219 719 068	73 977 478 315	68 532 654 888	
4	Less stable deposits	571 926 873 743	641 600 762 959	704 134 404 067	756 978 832 709	70 534 435 736	77 575 021 197	83 899 129 358	89 073 643 629	
5	Unsecured wholesale funding	1 721 177 950 060	1 684 624 936 375	1 652 261 125 368	1 642 135 793 872	797 640 683 855	769 173 301 527	744 502 173 083	745 180 501 166	
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	304 708 598 848	300 774 089 284	302 026 609 365	301 200 762 116	72 212 022 465	71 233 958 539	71 759 848 326	71 767 975 496	
7	Non-operational deposits (all counterparties)	1 416 469 351 213	1 383 850 847 091	1 350 234 516 003	1 340 935 031 756	725 428 661 390	697 939 342 988	672 742 324 757	673 412 525 669	
8	Unsecured debt	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
9	Secured wholesale funding					1 197 653 866	1 197 653 866	666 667 940	343 742 014	
10	Additional requirements	739 151 537 900	705 200 398 778	671 851 540 077	650 874 094 794	129 689 700 096	125 335 291 681	120 930 789 167	116 787 319 990	
11	Outflows related to derivative exposures and other collateral requirements	26 379 453 110	26 982 703 238	27 577 975 632	27 590 229 994	25 877 713 764	26 480 963 892	27 076 236 286	27 290 063 647	
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	712 772 084 790	678 217 695 540	644 273 564 645	623 283 864 800	103 811 986 321	98 854 327 789	93 854 552 881	89 497 256 243	
14	Other contractual funding obligations	14 279 699 099	130 717 217 226	248 094 465 036	360 597 066 852	6 976 699 099	3 687 406 824	3 272 786 347	2 486 971 598	
15	Other contingent funding obligations	980 301 130 132	827 401 654 539	688 534 710 736	552 496 805 415	110 826 951 842	99 593 193 994	90 119 268 223	78 502 592 917	
16	TOTAL CASH OUTFLOWS					1 201 192 098 087	1 155 781 588 167	1 117 368 292 433	1 100 907 426 202	
CASH - INFLOWS										
17	Secured lending (e.g. reverse repos)	8 424 879 875	10 347 979 397	10 758 355 211	9 575 638 003	0,00	0,00	0,00	0,00	
18	Inflows from fully performing exposures	179 759 762 027	121 631 062 292	90 441 169 188	82 780 764 051	159 292 994 064	102 564 893 039	71 655 784 288	65 023 438 425	
19	Other cash inflows	142 276 726 088	117 170 488 556	78 216 653 436	46 099 138 370	32 163 844 613	26 395 768 726	18 015 687 360	10 647 084 152	
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries)					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	330 461 367 990	249 149 530 245	179 416 177 835	138 455 540 424	191 456 838 679	128 960 661 765	89 671 471 647	75 670 522 578	
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	330 461 367 990	249 149 530 245	179 416 177 835	138 455 540 424	191 456 838 679	128 960 661 765	89 671 471 647	75 670 522 578	
TOTAL ADJUSTED VALUE										
21	LIQUIDITY BUFFER					2 044 228 679 317	2 095 675 099 178	2 113 226 486 624	2 111 674 780 339	
22	TOTAL NET CASH OUTFLOWS					1 034 269 274 729	1 026 820 926 401	1 027 696 920 788	1 025 236 903 626	
23	LIQUIDITY COVERAGE RATIO					199%	204%	206%	206%	

9.15. EU LIQ2 - Net Stable Funding Ratio

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

	C 81.00		(in currency amount)	Unweighted value by residual maturity				Weighted value
	Ref BCBS NSFR	Ref CRR2		No maturity[1]	< 6 months	6 months to < 1yr	≥ 1yr	
		451a 3b	Available stable funding (ASF) Items					
1		See instructions	1 Capital items and instruments	537 931 261 815	0	0	7 922 650 493	545 853 912 308
2	21a,24d,25a		2 Own funds	537 931 261 815	0	0	7 922 650 493	545 853 912 308
3	21b,24d,25a		3 Other capital instruments		0	0	0	0
4			4 Retail deposits		2 428 135 330 294	5 949 825 449	228 460 725	2 280 187 193 281
5	21c,22		5 Stable deposits		1 785 212 200 075	429 647 670	0	1 696 359 755 358
6	21c,23		6 Less stable deposits		642 923 130 219	5 520 177 779	228 460 725	583 827 437 923
7			7 Wholesale funding:		1 943 836 300 586	53 179 150 370	855 973 653 290	1 690 947 158 588
8	21c,24b,25a		8 Operational deposits		384 918 749 306	0	0	2 595 961 996
9	21c,24acd,25a		9 Other wholesale funding		1 558 917 551 281	53 179 150 370	855 973 653 290	1 688 351 196 592
10	45		10 Interdependent liabilities					
11			11 Other liabilities:	15 723 075 504	8 428 951 026	116 410 527	611 083 363	669 288 626
12	19,20,25c		12 NSFR derivative liabilities	15 723 075 504				
13	25abd		13 All other liabilities and capital instruments not included in the above categories		8 428 951 026	116 410 527	611 083 363	669 288 626
14			14 Total available stable funding (ASF)					4 517 657 552 804
R31		C 80.00	(in currency amount)					
R34		451a 3c	Required stable funding (RSF) Items					
15	36ab,37,39a,40ab,42a,43a	See instructions	15 Total high-quality liquid assets (HQLA)					115 386 263 898
EU15a			EU-15a Assets encumbered for a residual maturity of one year or more in a cover pool		0	0	0	0
16	40d		16 Deposits held at other financial institutions for operational purposes		0	0	0	0
17			17 Performing loans and securities:		573 356 388 204	237 854 670 337	2 807 936 371 450	2 730 822 039 121
18	38,40c,43c		18 Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		18 850 692 582	0	0	0
19	39b,40c,43c		19 Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		114 360 021 994	11 669 740 147	426 980 319 910	444 251 192 183
20	36c,40e,41b,42b,43a		20 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		359 583 354 347	156 054 947 575	1 270 645 951 883	2 258 594 166 703
21	36c,40e,41b,43a		21 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		428 542 903	399 389 999	15 932 137 849	548 566 716 183
22	40e,41a,42b,43a		22 Performing residential mortgages, of which:		80 562 272 853	70 126 199 077	1 077 398 611 126	0
23	40e,41a,43a		23 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		24 335 835 463	22 208 011 277	684 531 085 475	0
24	40e,42c,43a		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	46 428		3 783 538	32 911 488 530	27 976 680 234
25	45		25 Interdependent assets					
26			26 Other assets:	0	375 581 575 493	0	311 650 129 928	327 629 115 933
27	42d		27 Physical traded commodities				0	0
28	42a		28 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	0	0
29	34,35,43b		29 NSFR derivative assets					0
30	19,43d		30 NSFR derivative liabilities before deduction of variation margin posted		13 649 467 147			682 473 357
31	36d,43c		31 All other assets not included in the above categories		361 932 108 346	0	311 650 129 928	326 946 642 576
32	46,47		32 Off-balance sheet items		1 632 772 814 895	31 567 689 145	133 857 894 140	71 836 524 913
33			33 Total RSF					3 245 673 943 865
34	9	Art451a(3a), Art428b	34 Net Stable Funding Ratio (%)					139%

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

29. 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, accumulated negative		On performing exposures	On non-performing exposures					
		of which: stage 1	of which: stage 2	of which: stage 2	of which: stage 3	of which: stage 1	of which: stage 2	of which: stage 2	of which: stage 3							
005	Cash balances at central banks and other demand deposits	510 131 134 287	510 131 134 287	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	3 624 088 473 410	2 659 675 587 893	439 906 004 536	27 603 673 810	0,00	26 368 164 083	-14 274 510 657	-3 910 001 775	-10 308 060 219	-11 440 595 159	0,00	-11 283 478 018	0,00	2 039 111 432 943	8 154 149 465
020	Central banks	12 120 668 066	12 120 668 066	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	155 148 813 714	153 077 303 720	2 071 509 994	0,00	0,00	-80 118 256	-56 442 441	0,00	-23 675 818	0,00	0,00	0,00	92 706 523 210	0,00	0,00
040	Credit institutions	479 189 859 861	479 189 859 861	0,00	0,00	0,00	-83 332 937	-83 332 937	0,00	0,00	0,00	0,00	0,00	185 946 176 200	0,00	0,00
050	Other financial corporations	77 869 422 298	53 530 478 657	24 338 943 642	0,00	0,00	-747 935 438	-328 303 587	0,00	-419 631 851	0,00	0,00	0,00	30 945 283 418	0,00	0,00
060	Non-financial corporations	1 442 326 212 767	1 300 621 134 757	241 705 078 010	20 028 649 359	0,00	20 028 649 359	-5 190 890 528	-2 502 300 458	-2 688 590 072	-8 043 071 118	0,00	-8 043 071 118	0,00	642 998 245 357	5 864 399 495
070	Of which: SMEs	721 639 172 364	636 238 070 040	85 401 102 324	10 957 475 075	0,00	10 957 475 075	-2 967 476 758	-1 266 748 008	-1 700 728 750	-4 584 597 171	0,00	-4 584 597 171	0,00	386 909 304 881	4 494 774 469
080	Households	1 457 433 496 703	761 136 142 832	171 790 472 890	7 575 024 451	0,00	6 339 514 724	-8 172 233 495	-939 622 352	-7 176 162 480	-3 397 524 041	0,00	-3 240 406 900	0,00	1 086 515 204 758	2 289 749 970
090	Debt Securities	1 628 170 194 750	1 612 504 375 626	15 665 819 124	2 049 023 760	0,00	2 049 023 760	-1 107 479 805	-978 933 546	-128 546 259	-793 555 980	0,00	-793 555 980	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	1 589 889 170 266	1 589 889 170 266	0,00	0,00	0,00	-930 772 433	-930 772 433	0,00	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	38 281 024 484	22 615 205 360	15 665 819 124	2 049 023 760	0,00	2 049 023 760	-176 707 372	-48 161 113	-128 546 259	-793 555 980	0,00	-793 555 980	0,00	0,00	0,00
150	Off-balance sheet exposures	1 770 208 586 887	1 537 062 892 114	233 145 694 773	2 282 518 736	0,00	2 282 518 736	-2 419 311 264	-1 428 332 064	-990 979 200	-367 631 234	0,00	-367 631 234	0,00	244 549 662 835	782 323 158
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	0,00
170	General governments	43 566 564 989	40 057 441 792	3 509 123 197	0,00	0,00	-16 686 838	-15 109 951	-1 582 887	0,00	0,00	0,00	0,00	0,00	0,00	0,00
180	Credit institutions	522 316 052 380	522 316 052 380	0,00	0,00	0,00	-156 571 057	-156 571 057	0,00	0,00	0,00	0,00	0,00	0,00	68 510 134 000	0,00
190	Other financial corporations	100 489 155 003	91 008 906 224	9 480 248 779	0,00	0,00	-218 374 830	-218 374 830	-10 482 720	0,00	0,00	0,00	0,00	0,00	687 335 377	0,00
200	Non-financial corporations	1 030 578 792 276	814 181 034 313	216 397 757 963	1 795 525 581	0,00	1 795 525 581	-1 831 529 435	-976 273 521	-855 255 914	-367 631 234	0,00	-367 631 234	0,00	174 601 059 965	782 323 158
210	Households	73 258 022 239	69 499 457 405	3 758 564 834	486 993 155	0,00	486 993 155	-72 493 137	-198 925 767	-126 432 630	0,00	0,00	0,00	0,00	751 133 493	0,00
220	Total	7 532 998 889 334	6 319 373 989 920	688 717 518 433	31 935 216 305	0,00	30 699 706 575	-17 801 301 725	-6 317 287 385	-11 427 585 678	-12 601 782 373	0,00	-12 444 665 233	0,00	2 283 661 055 778	8 936 472 623

30. Table: EU CR1 (values in HUF; K&H Bank)

		Gross carrying amount/nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received			
		Performing exposures		Non-performing exposures		Performing exposures - Accumulated impairment and provisions		Non-performing exposures - Accumulated impairment, accumulated negative		On performing exposures	On non-performing exposures					
		of which: stage 1	of which: stage 2	of which: stage 2	of which: stage 3	of which: stage 1	of which: stage 2	of which: stage 2	of which: stage 3							
005	Cash balances at central banks and other demand deposits	510 135 242 440,00	510 135 242 440,00	0,00	0,00	0,00	-1 569 137,00	-1 569 137,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
010	Loans and advances	3 652 042 204 123,00	2 682 863 163 267,00	443 521 516 063,00	28 675 209 830,00	0,00	27 009 639 667,00	-14 273 213 834,00	-3 913 100 665,00	-10 360 113 168,00	-11 489 644 127,00	0,00	-11 237 294 558,00	0,00	2 191 323 374 307,00	9 097 516 160,00
020	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
030	General governments	155 156 854 800,00	153 085 320 728,00	2 071 534 072,00	0,00	0,00	-80 096 370,00	-56 442 441,00	0,00	-23 653 929,00	0,00	0,00	0,00	100 051 588 760,00	0,00	0,00
040	Credit institutions	496 669 286 592,00	496 669 286 592,00	0,00	0,00	0,00	-86 346 249,00	-86 346 249,00	0,00	0,00	0,00	0,00	0,00	207 120 186 789,00	0,00	0,00
050	Other financial corporations	101 554 546 729,00	77 215 721 283,00	24 338 825 446,00	0,00	0,00	-748 404 134,00	-328 303 588,00	0,00	-420 100 546,00	0,00	0,00	0,00	29 840 163 420,00	0,00	0,00
060	Non-financial corporations	1 442 346 169 065,00	1 194 815 236 516,00	247 530 959 276,00	20 044 865 008,00	0,00	20 044 865 008,00	-5 240 417 074,00	-2 502 300 402,00	-2 738 116 671,00	-7 990 867 614,00	0,00	-7 990 867 614,00	0,00	596 043 540 288,00	5 881 144 637,00
070	Of which: SMEs	713 184 980 894,00	626 657 143 949,00	86 527 836 942,00	10 973 690 725,00	0,00	10 973 690 725,00	-2 821 056 751,00	-1 119 575 147,00	-1 701 481 603,00	-4 574 407 866,00	0,00	-4 574 407 866,00	0,00	356 018 747 357,00	4 511 518 750,00
080	Households	1 456 315 346 937,00	761 077 598 148,00	169 580 197 269,00	8 930 344 822,00	0,00	6 964 774 659,00	-8 117 950 007,00	-939 707 985,00	-7 178 242 022,00	-3 498 776 513,00	0,00	-3 246 426 944,00	0,00	1 258 267 895 050,00	3 216 371 523,00
090	Debt Securities	1 628 336 267 513,00	1 612 670 448 390,00	15 665 819 123,00	2 049 023 760,00	0,00	2 049 023 760,00	-1 107 522 000,00	-978 975 743,00	-128 546 259,00	-793 555 980,00	0,00	-793 555 980,00	0,00	3 601 706 215,00	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	1 589 889 914 808,00	1 589 889 914 808,00	0,00	0,00	0,00	-930 772 433,00	-930 772 433,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
120	Credit institutions	166 072 766,00	166 072 766,00	0,00	0,00	0,00	0,00	-42 197,00	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	38 280 279 939,00	22 614 460 816,00	15 665 819 123,00	2 049 023 760,00	0,00	2 049 023 760,00	-176 707 372,00	-48 161 113,00	-128 546 259,00	-793 555 980,00	0,00	-793 555 980,00	0,00	0,00	0,00
150	Off-balance sheet exposures	1 773 481 853 286,00	1 540 336 158 513,00	233 145 694 773,00	2 282 518 736,00	0,00	2 282 518 736,00	-2 420 956 173,00	-1 858 288 598,00	-562 667 575,00	-367 631 235,00	0,00	-367 631 235,00	0,00	268 568 003 259,00	891 933 897,00
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	0,00
170	General governments	43 566 564 989,00	40 057 441 792,00	3 509 123 197,00	0,00	0,00	-16 686 838,00	-15 109 951,00	-1 582 887,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
180	Credit institutions	524 316 052 380,00	524 316 052 380,00	0,00	0,00	0,00	-158 173 419,00	-158 173 419,00	0,00	0,00	0,00	0,00	0,00	0,00	68 510 134 000,00	0,00
190	Other financial corporations	101 762 421 402,00	92 282 172 623,00	9 480 248 779,00	0,00	0,00	-207 934 658,00	-218 417 378,00	-10 482 720,00	0,00	0,00	0,00	0,00	0,00	689 057 092,00	0,00
200	Non-financial corporations	1 030 578 792 276,00	814 181 034 313,00	216 397 757 963,00	1 795 525 581,00	0,00	1 795 525 581,00	-1 828 752 771,00	-1 404 583 433,00	-424 169 338,00	-367 631 235,00	0,00	-367 631 235,00	0,00	198 617 678 674,00	891 933 897,00
210	Households	73 258 022 239,00	69 499 457 405,00	3 758 564 834,00	486 993 155,00	0,00	486 993 155,00	-72 493 137,00	-198 925 767,00	-126 432 630,00	0,00	0,00	0,00	0,00	751 133 493,00	0,00
220	Total	7 563 995 567 362,00	6 346 005 012 610,00	692 333 029 950,00	33 006 752 326,00	0,00	31 341 182 163,00	-17 803 261 146,00	-6 751 934 143,00	-11 05						

9.17. EU CQ1: Credit quality of forborne exposures

31. 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	
			Of which defaulted	Of which impaired					
005	Cash balances at central banks and other	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
010	Loans and advances	30 528 007 879	9 638 372 573	9 567 816 458	9 567 816 458	-895 667 271	-4 113 154 585	26 953 504 713	3 598 399 168
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	6 018 066 622	7 897 470 398	7 897 470 398	7 897 470 398	-227 854 429	-3 643 892 141	5 000 683 687	2 605 581 841
070	Households	24 509 941 257	1 740 902 175	1 670 346 060	1 670 346 060	-667 812 842	-469 262 444	21 952 821 026	992 817 327
080	Debt Securities	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
090	Loan commitments given	309 985 716	8 916 206	0,00	0,00	0,00	0,00	0,00	0,00
100	Total	30 837 993 595	9 647 288 779	9 567 816 458	9 567 816 458	-895 667 271	-4 113 154 585	26 953 504 713	3 598 399 168

32. Table: EU CQ1 (values in HUF; K&H Bank)

		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	
			Of which defaulted	Of which impaired					
005	Cash balances at central banks and other	0,00							
010	Loans and advances	41 233 313 779,00	9 932 917 686,00	9 932 917 686,00	9 308 188 113,00	-4 978 739 108,00	-4 108 705 479,00	28 136 229 937,00	3 941 413 141,00
020	Central banks								
030	General governments	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
040	Credit institutions								
050	Other financial corporations	0,00	0,00	0,00	0,00		0,00		
060	Non-financial corporations	13 915 622 235,00	7 897 555 613,00	7 897 555 613,00	7 897 555 613,00	-3 871 746 569,00	-3 643 892 139,00	5 094 588 672,00	2 660 019 434,00
070	Households	27 317 691 544,00	2 035 362 073,00	2 035 362 073,00	1 410 632 500,00	-1 106 992 539,00	-464 813 340,00	23 041 641 265,00	1 281 393 707,00
080	Debt Securities								
090	Loan commitments given								
100	Total	41 233 313 779,00	9 932 917 686,00	9 932 917 686,00	9 308 188 113,00	-4 978 739 108,00	-4 108 705 479,00	28 136 229 937,00	3 941 413 141,00

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

33. Table: EU CQ3 (values in HUF; K&H Group)

		Performing exposures			Non-performing exposures								
		Not past due or Past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 2 years	Past due > 2 year < = 5 years	Past due > 5 year < = 7 years	Past due > 7 years	Of which defaulted	
005	Cash balances at central banks and other demand deposits	510 131 134 287	510 131 134 287	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
010	Loans and advances	3 624 088 473 410	3 619 792 802 085	4 295 671 325	27 603 673 810	16 399 860 317	2 756 950 719	2 747 237 928	1 634 548 948	2 988 606 532	267 946 373	808 522 993	27 603 673 810
020	Central banks	12 120 668 066	12 120 668 066	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
030	General governments	155 148 813 714	155 148 585 484	228 230	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
040	Credit institutions	479 189 859 861	479 189 859 861	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
050	Other financial corporations	77 869 422 299	77 868 250 343	1 171 956	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
060	Non-financial corporations	1 442 326 212 767	1 441 938 961 130	387 251 637	20 028 649 359	13 834 895 386	1 327 935 849	1 094 125 500	703 522 872	2 398 575 471	83 887 921	585 706 360	20 028 649 359
070	Of which SMEs	721 639 172 364	721 372 183 824	266 988 540	10 957 475 075	4 763 721 102	1 327 935 849	1 094 125 500	703 522 872	2 398 575 471	83 887 921	585 706 360	10 957 475 075
080	Households	1 457 433 496 703	1 453 526 477 201	3 907 019 502	7 575 024 451	2 564 964 931	1 429 014 870	1 653 112 428	931 026 076	590 031 061	184 058 452	222 816 633	7 575 024 451
090	Debt Securities	1 628 170 194 750	1 628 170 194 750	0,00	2 049 023 760	2 049 023 760	0,00	0,00	0,00	0,00	0,00	0,00	2 049 023 760
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
110	General governments	1 589 889 170 266	1 589 889 170 266	0,00	0,00	0,00	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
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
140	Non-financial corporations	38 281 024 484	38 281 024 484	0,00	2 049 023 760	2 049 023 760	0,00	0,00	0,00	0,00	0,00	0,00	2 049 023 760
150	Off-balance sheet exposures	1 770 208 586 887			2 282 518 736								2 282 518 736
160	Central banks	0,00			0,00								0,00
170	General governments	43 566 564 989			0,00								0,00
180	Credit institutions	522 316 052 380			0,00								0,00
190	Other financial corporations	100 489 155 003			0,00								0,00
200	Non-financial corporations	1 030 578 792 276			1 795 525 581								1 795 525 581
210	Households	73 258 022 239			486 993 155								486 993 155
220	Total	5 252 258 668 160	5 247 962 996 835	4 295 671 325	31 935 216 306	18 448 884 077	2 756 950 719	2 747 237 928	1 634 548 948	2 988 606 532	267 946 373	808 522 993	31 935 216 306

34. Table: EU CQ3 (values in HUF; K&H Bank)

		Gross carrying amount / Nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or Past due < 30 days	Past due > 30 days < 90 days		Unlikely to pay that are not past-due or past-due < = 90 days	Past due > 90 days < = 180 days	Past due > 180 days < = 1 year	Past due > 1 year < = 2 years	Past due > 2 year < = 5 years	Past due > 5 year < = 7 years	Past due > 7 years	Of which defaulted	
005	Cash balances at central banks and other demand deposits	510 135 242 440,00	510 131 248 887,00	3 993 553,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
010	Loans and advances	3 652 042 204 123,00	3 647 850 035 670,00	4 192 168 453,00	28 675 209 830,00	17 429 013 973,00	2 755 205 792,00	2 752 195 039,00	1 635 215 910,00	3 005 553 858,00	275 134 052,00	822 891 206,00	28 675 209 830,00
020	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
030	General governments	155 156 854 800,00	155 156 610 861,00	243 939,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
040	Credit institutions	496 669 286 592,00	496 669 286 592,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
050	Other financial corporations	101 554 546 729,00	101 545 866 096,00	8 680 633,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
060	Non-financial corporations	1 442 346 169 065,00	1 442 009 790 784,00	336 378 281,00	20 045 483 753,00	13 895 924 593,00	1 306 279 864,00	1 056 331 343,00	700 613 606,00	2 408 861 371,00	89 500 137,00	587 972 839,00	20 045 483 753,00
070	Of which SMEs	713 184 980 894,00	712 974 471 604,00	210 509 290,00	10 973 690 725,00	4 824 131 565,00	1 306 279 864,00	1 056 331 343,00	706 112 998,00	2 406 401 000,00	86 484 607,00	587 949 348,00	10 973 690 725,00
080	Households	1 456 315 346 937,00	1 452 468 481 337,00	3 846 865 600,00	8 629 726 077,00	3 533 089 380,00	1 448 925 928,00	1 695 863 696,00	934 602 304,00	596 692 487,00	185 633 915,00	234 918 367,00	8 629 726 077,00
090	Debt Securities	1 630 385 291 273,00	1 630 385 291 273,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	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
110	General governments	1 589 889 914 808,00	1 589 889 914 808,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
120	Credit institutions	166 072 766,00	166 072 766,00	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
140	Non-financial corporations	40 329 303 699,00	40 329 303 699,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
150	Off-balance sheet exposures	1 773 481 853 286,00			2 282 518 736,00								2 282 518 736,00
160	Central banks	0,00			0,00								0,00
170	General governments	43 566 564 989,00			0,00								0,00
180	Credit institutions	524 316 052 380,00			0,00								0,00
190	Other financial corporations	101 762 421 402,00			0,00								0,00
200	Non-financial corporations	1 030 578 792 276,00			1 795 525 581,00								1 795 525 581,00
210	Households	73 258 022 239,00			486 993 155,00								486 993 155,00
220	Total	7 566 044 591 122,00			30 957 728 566,00								30 957 728 566,00

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

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

		Unsecured carrying amount	Secured carrying amount	Of which secured by		Of which secured by credit derivatives
				collateral	financial guarantees	
		a	b	c	d	e
1	Loans and advances	1 936 557 699 099	2 225 265 582 408	1 808 607 928 465	416 657 653 943	0,00
2	Debt securities	1 630 219 218 510	0,00	0,00	0,00	
3	Total	3 566 776 917 609	2 225 265 582 408	1 808 607 928 465	416 657 653 943	0,00
4	<i>Of which non-performing exposures</i>	9 264 396 966	8 154 149 465	6 030 808 834	2 123 340 631	0,00
EU-5	<i>Of which defaulted</i>	9 264 396 966	8 154 149 465			

36. Table: EU CR3 (values in HUF; K&H Bank)

		Unsecured carrying amount	Secured carrying amount	Of which secured by		Of which secured by credit derivatives
				collateral	financial guarantees	
		a	b	c	d	e
1	Loans and advances	1 990 251 509 326	2 200 420 867 646	1 511 014 626 231	689 406 241 415	0,00
2	Debt securities	1 626 783 585 058	3 601 706 215	3 601 706 215	0,00	
3	Total	3 617 035 094 384	2 204 022 573 861	1 514 616 332 446	689 406 241 415	0,00
4	<i>Of which non-performing exposures</i>	7 294 493 563	9 097 516 160	6 974 175 529	2 123 340 631	0,00
EU-5	<i>Of which defaulted</i>	7 294 493 563	9 097 516 160			

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

37. 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 (%)
		a	b	c	d	e	f
1	Central governments or central banks	1 991 274 832 984,00	0,00	2 655 405 224 962,00	73 853 249 238,00	24 195 729 521,00	0,8900%
2	Non-central government public sector entities	21 181 382 073,00	12 694 439 539,00	14 181 825 531,00	3 790 967 907,00	3 505 996 480,00	19,5100%
EU 2a	Regional government or local authorities	16 795 179 365,00	12 694 439 539,00	14 179 235 220,00	3 790 967 907,00	3 503 406 169,00	19,5000%
EU 2b	Public sector entities	4 386 202 708,00	0,00	2 590 311,00	0,00	2 590 311,00	100,0000%
3	Multilateral development banks	0,00	0,00	6 680 011 770,00	2 361 262 705,00	0,00	0,0000%
EU 3a	International organisations	0,00	0,00	0,00	0,00	0,00	0,0000%
4	Institutions	535 915 791 162,00	378 532 390 718,00	371 394 658 409,00	54 359 735 416,00	128 683 426 625,00	30,2200%
5	Covered bonds	0,00	0,00	0,00	0,00	0,00	0,0000%
6	Corporates	355 141 057 863,00	356 529 162 472,00	294 713 414 669,00	55 836 001 748,00	340 239 740 095,00	97,0600%
6.1	Of which: Specialised Lending	177 886 131 583,00	6 394 028 454,00	162 935 320 066,00	2 504 110 691,00	164 193 355 499,00	99,2500%
7	Subordinated debt exposures and equity	1 048 671 357,00	0,00	1 048 671 357,00	0,00	1 048 671 357,00	100,0000%
EU 7a	Subordinated debt exposures	0,00	0,00	0,00	0,00	0,00	0,0000%
EU 7b	Equity	1 048 671 357,00	0,00	1 048 671 357,00	0,00	1 048 671 357,00	100,0000%
8	Retail	299 638 091 750,00	87 891 632,00	217 464 893,00	250 000,00	169 666 872,00	77,9300%
9	Secured by mortgages on immovable property and ADC exposures	12 796 629 721,00	1 509 509 445,00	12 570 958 481,00	603 803 778,00	8 082 946 697,00	61,3500%
9.1	Secured by mortgages on residential immovable property - non IPRE	1 086 000 274,00	19 836 302,00	1 086 000 274,00	7 934 521,00	469 870 108,00	42,9500%
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	10 359 626 711,00	1 489 673 143,00	10 205 334 190,00	595 869 257,00	6 163 345 229,00	57,0600%
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)	1 351 002 736,00	0,00	1 279 624 017,00	0,00	1 449 731 360,00	113,2900%
10	Exposures in default	814 202 110,00	3 111 119 215,00	192 159 967,00	0,00	248 378 188,00	129,2600%
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	300 495 227 200,00	0,00	300 495 227 200,00	0,00	212 139 079 202,00	70,6000%
11	Not applicable						
12	TOTAL	3 518 313 976 450,00	752 464 513 021,00	3 656 899 617 239,00	190 805 270 792,00	718 313 635 037,00	18,6700%

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38. Table: EU CR4 (values in HUF; K&H Bank)

	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 (%)
		a	b	c	d	e	f
1	Central governments or central banks	1 991 274 832 984,00	0,00	2 655 405 224 962,00	73 853 249 238,00	24 195 729 521,00	1%
2	Non-central government public sector entities	21 181 382 073,00	12 694 439 539,00	14 181 825 531,00	3 790 967 907,00	3 505 996 480,00	20%
EU 2a	Regional government or local authorities	16 795 179 365,00	12 694 439 539,00	14 179 235 220,00	3 790 967 907,00	3 503 406 169,00	20%
EU 2b	Public sector entities	4 386 202 708,00	0,00	2 590 311,00	0,00	2 590 311,00	100%
3	Multilateral development banks	0,00	0,00	6 680 011 770,00	2 361 262 705,00	0,00	0%
EU 3a	International organisations	0,00	0,00	0,00	0,00	0,00	0%
4	Institutions	541 437 881 020,00	380 530 788 356,00	376 916 748 267,00	54 359 735 416,00	128 683 426 625,00	30%
5	Covered bonds	0,00	0,00	0,00	0,00	0,00	0%
6	Corporates	378 685 183 083,00	357 452 391 771,00	318 257 539 889,00	55 836 001 748,00	363 783 865 315,00	97%
6.1	Of which: Specialised Lending	177 886 131 583,00	6 394 028 454,00	162 935 320 066,00	2 504 110 691,00	164 193 355 499,00	99%
7	Subordinated debt exposures and equity	17 289 844 000,00	0,00	17 289 844 000,00	0,00	17 289 844 000,00	100%
EU 7a	Subordinated debt exposures	0,00	0,00	0,00	0,00	0,00	0%
EU 7b	Equity	17 289 844 000,00	0,00	17 289 844 000,00	0,00	17 289 844 000,00	100%
8	Retail	299 420 626 857,00	87 814 532,00	0,00	172 900,00	129 675,00	75%
9	Secured by mortgages on immovable property and ADC exposures	12 796 629 721,00	1 509 509 445,00	12 570 958 481,00	603 803 778,00	8 082 946 697,00	61%
9.1	Secured by mortgages on residential immovable property - non IPRE	1 086 000 274,00	19 836 302,00	1 086 000 274,00	7 934 521,00	469 870 108,00	43%
9.2	Secured by mortgages on residential immovable property - IPRE	0,00	0,00	0,00	0,00	0,00	0%
9.3	Secured by mortgages on commercial immovable property - non IPRE	10 359 626 711,00	1 489 673 143,00	10 205 334 190,00	595 869 257,00	6 163 345 229,00	57%
9.4	Secured by mortgages on commercial immovable property - IPRE	0,00	0,00	0,00	0,00	0,00	0%
9.5	Acquisition, Development and Construction (ADC)	1 351 002 736,00	0,00	1 279 624 017,00	0,00	1 449 731 360,00	113%
10	Exposures in default	814 202 110,00	3 111 119 215,00	192 159 967,00	0,00	248 378 188,00	129%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0,00	0,00	0,00	0,00	0,00	0%
EU 10b	Collective investment undertakings	0,00	0,00	0,00	0,00	0,00	0%
EU 10c	Other items	301 816 491 249,00	0,00	301 816 491 249,00	0,00	213 324 279 713,00	71%
11	Not applicable						
12	TOTAL	3 564 725 163 327,00	755 386 062 858,00	3 703 310 804 116,00	190 805 193 692,00	759 114 596 214,00	19%

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

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

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
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 sector 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	2 130 027 858,00	2 130 027 858,00
EU 2b	Public sector entities A-IRB	550 812 678,00	550 812 678,00
3	Institutions – F-IRB	26 213 941,00	26 213 941,00
4	not applicable		
5	Corporates – F-IRB	142 158 175 269,00	142 158 175 269,00
EU 5a	Corporates - General	142 158 175 269,00	142 158 175 269,00
EU 5b	Corporates - Specialised lending	0,00	0,00
EU 5c	Corporates - Purchased receivables	0,00	0,00
6	Corporate – A-IRB	1 265 767 397 541,00	1 265 767 397 541,00
EU 6a	Corporates - General	954 878 121 893,00	954 878 121 893,00
EU 6b	Corporates - Specialised lending	310 889 275 648,00	310 889 275 648,00
EU 6c	Corporates - Purchased Receivables	0,00	0,00
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	370 222 447 586,00	370 222 447 586,00
9	Retail – Qualifying revolving (QRRE)	2 895,00	2 895,00
10	Retail – Secured by residential immovable property	248 468 761 785,00	248 468 761 785,00
EU10a	Retail – Purchased receivables	0,00	0,00
EU10b	Retail- Other retail exposures	121 753 682 906,00	121 753 682 906,00
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	142 184 389 210,00	142 184 389 210,00
18	Exposures under A-IRB	1 638 670 685 663,00	1 638 670 685 663,00
19	Total Exposures	1 780 855 074 873,00	1 780 855 074 873,00

40. Table: EU CR7 (values in HUF; K&H Bank)

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
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 sector 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	2 130 027 858,00	2 130 027 858,00
EU 2b	Public sector entities A-IRB	550 812 678,00	550 812 678,00
3	Institutions – F-IRB	26 213 941,00	26 213 941,00
4	not applicable		
5	Corporates – F-IRB	142 156 427 139,00	142 156 427 139,00
EU 5a	Corporates - General	142 156 427 139,00	142 156 427 139,00
EU 5b	Corporates - Specialised lending	0,00	0,00
EU 5c	Corporates - Purchased receivables	0,00	0,00
6	Corporate – A-IRB	1 266 317 781 698,00	1 266 317 781 698,00
EU 6a	Corporates - General	955 428 506 050,00	955 428 506 050,00
EU 6b	Corporates - Specialised lending	310 889 275 648,00	310 889 275 648,00
EU 6c	Corporates - Purchased Receivables	0,00	0,00
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	370 222 447 588,00	370 222 447 588,00
9	Retail – Qualifying revolving (QRRE)	2 895,00	2 895,00
10	Retail – Secured by residential immovable property	248 468 761 787,00	248 468 761 787,00
EU10a	Retail – Purchased receivables	0,00	0,00
EU10b	Retail- Other retail exposures	121 753 682 906,00	121 753 682 906,00
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	142 182 641 080,00	142 182 641 080,00
18	Exposures under A-IRB	1 639 221 069 822,00	1 639 221 069 822,00
19	Total Exposures	1 781 403 710 902,00	1 781 403 710 902,00

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

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

A-IRB	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of			
	Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		a	b	c	d	e	f	g	h	i	j	k			l
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	804 730 824.00	0.0000%	52.2100%	52.2100%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	2 130 027 858.00	2 130 027 858.00	
3	Public sector entities	700 285 202.00	1.5800%	9.1500%	9.1500%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	550 812 678.00	550 812 678.00	
5	Corporates	1 388 188 236 792.00	12.4700%	28.7100%	25.4600%	0.0000%	3.2500%	0.0000%	0.0000%	0.0000%	0.0000%	-4.7300%	1 273 371 512 309.00	1 265 767 397 541.00	
5.1	Corporates – General	1 062 521 377 017.00	4.1100%	24.2700%	20.0300%	0.0000%	4.2400%	0.0000%	0.0000%	0.0000%	0.0000%	-6.1900%	962 454 369 384.00	954 878 121 893.00	
5.2	Corporates – Specialised lending	325 666 859 775.00	39.7700%	43.2000%	43.1900%	0.0000%	0.0100%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	310 917 142 925.00	310 889 275 648.00	
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%	0.00	0.00	
6	Retail	1 197 834 357 106.00	0.0100%	73.5600%	73.5600%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	370 222 447 586.00	370 222 447 586.00	
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%	2 895.00	2 895.00	
6.2	Retail – secured by residential immovable property	958 455 084 943.00	0.0100%	91.0700%	91.0700%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	248 468 761 785.00	248 468 761 785.00	
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%	0.00	0.00	
6.4	Retail – Other retail exposures	239 379 247 385.00	0.0000%	3.4500%	3.4500%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	121 753 682 906.00	121 753 682 906.00	
7	Total	2 587 527 609 924.00	6.6900%	49.4800%	47.7300%	0.0000%	1.7400%	0.0000%	0.0000%	0.0000%	0.0000%	-2.5500%	1 646 274 800 431.00	1 638 670 685 663.00	
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%	0.00	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%	0.00	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%	0.00	0.00	
14	Institutions	15 008 335.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26 213 941.00	26 213 941.00	
15	Corporates	266 884 605 224.00	0.5500%	4.1000%	4.1000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	150 412 421 421.00	142 158 175 269.00	
15.1	Corporates – General	266 884 605 224.00	0.5500%	4.1000%	4.1000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	150 412 421 421.00	142 158 175 269.00	
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%	0.00	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%	0.00	0.00	
16	Total	266 899 613 559.00	0.5500%	4.1000%	4.1000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	150 438 635 362.00	142 184 389 210.00	

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

A-IRB	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of		
	Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
		a	b	c	d	e	f	g	h	i	j	k		
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%	0.00	0.00
2	Regional governments and local authorities	804 730 824.00	0.0000%	52.2100%	52.2100%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	2 130 027 858.00	2 130 027 858.00
3	Public sector entities	700 285 202.00	1.5800%	9.1500%	9.1500%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	550 812 678.00	550 812 678.00
5	Corporates	1 388 188 115 903.00	12.4700%	28.7000%	25.4500%	0.0000%	3.2500%	0.0000%	0.0000%	0.0000%	0.0000%	-4.7300%	1 273 921 896 466.00	1 266 317 781 698.00
5.1	Corporates – General	1 063 151 256 128.00	4.1000%	24.2600%	20.0200%	0.0000%	4.2400%	0.0000%	0.0000%	0.0000%	0.0000%	-6.1800%	963 004 753 541.00	955 428 506 050.00
5.2	Corporates – Specialised lending	325 666 859 775.00	39.7700%	43.2000%	43.1900%	0.0000%	0.0100%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	310 917 142 925.00	310 889 275 648.00
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%	0.00	0.00
6	Retail	1 197 834 357 106.00	0.0100%	73.5600%	73.5600%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	370 222 447 586.00	370 222 447 586.00
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%	2 895.00	2 895.00
6.2	Retail – secured by residential immovable property	958 455 084 943.00	0.0100%	91.0700%	91.0700%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	248 468 761 787.00	248 468 761 787.00
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%	0.00	0.00
6.4	Retail – Other retail exposures	239 379 247 385.00	0.0000%	3.4500%	3.4500%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	121 753 682 906.00	121 753 682 906.00
7	Total	2 588 157 489 035.00	6.6900%	49.4600%	47.7200%	0.0000%	1.7400%	0.0000%	0.0000%	0.0000%	0.0000%	-2.5500%	1 646 825 184 590.00	1 639 221 069 822.00
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%	0.00	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%	0.00	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%	0.00	0.00
14	Institutions	15 008 335.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26 213 941.00	26 213 941.00
15	Corporates	266 884 605 224.00	0.5500%	4.1000%	4.1000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	150 410 673 291.00	142 156 427 139.00
15.1	Corporates – General	266 884 605 224.00	0.5500%	4.1000%	4.1000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	150 410 673 291.00	142 156 427 139.00
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%	0.00	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%	0.00	0.00
16	Total	266 899 613 559.00	0.5500%	4.1000%	4.1000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	150 436 887 232.00	142 182 641 080.00

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

43. 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	1 777 842 047 272,00
2	Asset size (+/-)	262 027 122 303,00
3	Asset quality (+/-)	-235 956 248 728,00
4	Model updates (+/-)	0,00
5	Methodology and policy (+/-)	0,00
6	Acquisitions and disposals (+/-)	0,00
7	Foreign exchange movements (+/-)	-23 057 845 974,00
8	Other (+/-)	0,00
9	Risk weighted exposure amount as at the end of the reporting period	1 780 855 074 873,00

44. Table: EU CR8 (values in HUF; K&H Bank)

		Risk weighted exposure amount
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	1 777 835 354 365,00
2	Asset size (+/-)	262 577 679 274,00
3	Asset quality (+/-)	-235 952 447 355,00
4	Model updates (+/-)	0,00
5	Methodology and policy (+/-)	0,00
6	Acquisitions and disposals (+/-)	0,00
7	Foreign exchange movements (+/-)	-23 056 875 382,00
8	Other (+/-)	0,00
9	Risk weighted exposure amount as at the end of the reporting period	1 781 403 710 902,00

45. 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

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

		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

9.24. EU REM1 - Remuneration awarded for the financial year

47. Table: EU REM1

		a. MB	b. MB	c. Other	d. Other
		Supervisory function	Management function	senior management	identified staff
		0010	0020	0030	0040
0005 Fixed remuneration					
1. Number of identified staff	0010	6	6	4	118
2. Total fixed remuneration	0020	27,00	262,00	238,00	2 859,00
3. Of which: cash-based	0030	27,00	262,00	238,00	2 859,00
EU-4a. Of which: shares or equivalent ownership interests	0040	0,00	0,00	0,00	0,00
5. Of which: share-linked instruments or equivalent non-cash instruments	0050	0,00	0,00	0,00	0,00
EU-5x. Of which: other instruments	0060	0,00	0,00	0,00	0,00
7. Of which: other forms	0070	0,00	0,00	0,00	0,00
9. Number of identified staff	0080	6	6	4	118
10. Total variable remuneration	0090	3,00	94,00	62,00	826,00
11. Of which: cash-based	0100	3,00	49,00	30,00	708,00
12. Of which: deferred	0110	0,00	22,00	12,00	47,00
EU-13a. Of which: shares or equivalent ownership interests	0120	0,00	0,00	0,00	0,00
EU-14a. Of which: deferred	0130	0,00	0,00	0,00	0,00
EU-13b. Of which: share-linked instruments or equivalent non-cash instruments	0140	0,00	47,00	31,00	117,00
EU-14b. Of which: deferred	0150	0,00	25,00	12,00	47,00
EU-14x. Of which: other instruments	0160	0,00	0,00	0,00	0,00
EU-14y. Of which: deferred	0170	0,00	0,00	0,00	0,00
15. Of which: other forms	0180	0,00	0,00	0,00	0,00
16. Of which: deferred	0190	0,00	0,00	0,00	0,00
17. Total remuneration	0200	30,00	356,00	300,00	3 685,00

9.25. EU REM3 - Deferred remuneration

48. Table: EU REM3

		Deferred and retained remuneration							
		a. Total amount of deferred remuneration awarded for previous performance periods	b. Of which due to vest in the financial year		d. Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	e. Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	f. Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	EU - g. Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	EU - h. Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
			c. Of which vesting in subsequent financial years						
	0010	0020	0030	0040	0050	0060	0070	0080	
1. MB Supervisory function	0010	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
2. Cash-based	0020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
3. Shares or equivalent ownership interests	0030	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
4. Share-linked instruments or equivalent non-cash instruments	0040	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
5. Other instruments	0050	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
6. Other forms	0060	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
7. MB Management function	0070	268,00	98,00	170,00	0,00	0,00	52,00	71,00	27,00
8. Cash-based	0080	74,00	30,00	44,00	0,00	0,00	0,00	30,00	0,00
9. Shares or equivalent ownership interests	0090	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
10. Share-linked instruments or equivalent non-cash instruments	0100	194,00	68,00	126,00	0,00	0,00	52,00	41,00	27,00
11. Other instruments	0110	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
12. Other forms	0120	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
13. Other senior management	0130	79,00	42,00	37,00	0,00	0,00	13,00	27,00	15,00
14. Cash-based	0140	29,00	15,00	14,00	0,00	0,00	0,00	15,00	0,00
15. Shares or equivalent ownership interests	0150	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
16. Share-linked instruments or equivalent non-cash instruments	0160	50,00	27,00	23,00	0,00	0,00	13,00	12,00	15,00
17. Other instruments	0170	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
18. Other forms	0180	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
19. Other identified staff	0190	472,00	234,00	238,00	0,00	0,00	78,00	164,00	70,00
20. Cash-based	0200	167,00	81,00	86,00	0,00	0,00	0,00	81,00	0,00
21. Shares or equivalent ownership interests	0210	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
22. Share-linked instruments or equivalent non-cash instruments	0220	305,00	153,00	152,00	0,00	0,00	78,00	83,00	70,00
23. Other instruments	0230	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
24. Other forms	0240	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
25. Total amount	0250	819,00	374,00	445,00	0,00	0,00	143,00	262,00	112,00

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

49. Table: EU REM5

		Management body remuneration			Business areas						
		a. MB Supervisory function	b. MB Management function	c. Total MB	d. Investment banking	e. Retail banking	f. Asset management	g. Corporate functions	h. Independent internal control functions	i. All other	j. Total
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
0010 1. Total number of identified staff											
0.1 Total number of identified staff	0010										134,00
2. Of which: members of the MB	0020	6	6	12							
3. Of which: other senior management	0030				1,00	1,00	0,00	2,00	0,00	0,00	
4. Of which: other identified staff	0040				55,00	11,00	0,00	16,00	3,00	33,00	
5. Total remuneration of identified staff	0050	30,00	356,00	386,00	1 858,00	426,00	0,00	753,00	151,00	797,00	
6. Of which: variable remuneration	0060	3,00	94,00	97,00	478,00	85,00	0,00	145,00	36,00	144,00	
7. Of which: fixed remuneration	0070	27,00	262,00	289,00	1 380,00	341,00	0,00	608,00	115,00	653,00	

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

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Counterparty sector	Total gross carrying amount															
	Level of energy efficiency (EP score in kWh/m ² 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/m ² of collateral) estimated	
1 Total EU area	1 679 909 992 872,10	471 696 905 786,95	471 945 013 943,97	348 023 540 422,88	104 202 527 378,20	53 885 053 650,08	34 059 152 326,62	139 544 698 548,61	115 996 074 076,50	166 292 962 734,93	100 323 790 664,02	121 800 928 397,09	82 052 283 098,81	224 979 318 257,82	728 919 937 094,31	73,10%
2 Of which Loans collateralised by commercial immovable property	692 255 488 555,74	249 948 834 370,12	65 706 870 654,95	170 023 140 323,17	10 512 383 102,81	2 883 988 864,72	2 162 481 476,92	36 252 955 607,34	31 629 076 636,97	41 888 899 942,03	14 574 142 415,27	37 026 370 481,00	8 139 252 029,38	16 852 876 381,93	505 891 915 061,84	62,24%
3 Of which Loans collateralised by residential immovable property	987 607 643 501,01	221 748 071 416,83	406 238 143 289,02	178 000 400 099,71	93 690 144 275,39	51 001 064 785,37	31 896 670 849,70	103 291 742 941,27	84 366 997 439,54	124 404 062 792,91	85 749 648 248,76	84 774 557 916,09	73 913 031 069,43	208 126 441 875,90	222 981 161 217,12	97,74%
4 possession: residential and commercial immovable properties	46 860 815,35	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	46 860 815,35	0,00%
5 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	616 956 814 731,75	230 987 565 864,19	156 255 434 718,35	184 867 717 139,70	29 258 865 035,20	11 122 740 464,21	4 464 491 510,10								532 822 137 730,92	100,00%
6 Total non-EU area	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	0,00%
7 Of which Loans collateralised by commercial immovable property	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	0,00%
8 Of which Loans collateralised by residential immovable property	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	0,00%
9 Of which Collateral obtained by taking possession: residential and commercial immovable properties	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	0,00%
10 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	0,00	0,00	0,00	0,00	0,00	0,00	0,00								0,00	0,00%

9.29. ESG - Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics (IAE/NACE codes)

52. Table: ESG - Template 3 – values in HUF

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	1. Power	D35.11 - Production of electricity	369 456 835 955,27	kg CO2e/MWh	63,218	-74%	145,628
2	2. Fossil fuel combustion	B6 - Extraction of crude petroleum and natural gas	3 854 543 329,51	Financed oil & gas production (in GJ)	191 189,539	20%	
3	7. Iron and steel, coke, and metal ore production	C24.10 - Manufacture of basic iron and steel and of ferro-alloys	251 856 194,60	t CO2e / t steel	1,380	15%	1,190

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

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

Variable: Geographical area subject to climate change physical risk- acute and chronic events	Other relevant sectors (breakdown below where relevant)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
		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	137 554 272 731,70	19 435 868 984,85	1 979 444 343,08	156 989 824,50	92 494 800,85	3,04	0,00	21 664 797 957,17	0,00	2 769 686 089,01	240 261 854,26	-135 614 315,32	-64 670 463,32	-38 988 422,53		
2	B - Mining and quarrying	549 119 524,35	0,00	0,00	0,00	0,00	3,29	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00		
3	C - Manufacturing	344 037 463 667,00	24 937 330 297,65	1 415 104 538,06	153 945 514,16	53 311 846,76	2,41	0,00	26 559 692 196,63	0,00	7 807 958 243,30	603 672 667,19	-429 089 930,19	-66 048 449,14	-324 276 268,33		
4	D - Electricity, gas, steam and air conditioning supply	105 237 386 920,90	8 266 300 600,99	765 940 760,61	0,00	260 219 903,59	12,15	0,00	9 292 461 265,19	0,00	659 277 377,38	0,00	-25 153 071,93	-6 761 177,30	0,00		
5	E - Water supply; sewerage, waste management and remediation activities	5 971 335 943,45	579 143 942,67	11 879 982,56	2 357 206,58	3 752 466,38	2,12	0,00	597 133 594,35	0,00	43 554 187,06	6 096 115,69	-5 383 357,10	-827 687,35	-2 482 407,30		
6	F - Construction	37 400 693 263,60	280 611 835,96	35 856 640,78	12 151 640,41	505 983,11	2,18	0,00	329 126 100,26	0,00	37 557 289,86	5 076 812,36	-2 926 331,19	-1 417 093,95	-659 157,26		
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	225 321 155 898,75	9 920 760 319,40	1 521 158 224,98	71 925 460,69	22 599 176,95	1,07	0,00	11 536 443 182,02	0,00	1 434 552 413,85	537 097 194,20	-243 792 824,73	-24 318 328,63	-193 231 823,26		
8	H - Transportation and storage	133 112 123 638,30	43 873 451 947,98	2 032 004 923,95	39 361 964,11	5 486 242,21	1,37	0,00	45 950 305 078,25	0,00	16 025 414 756,79	33 931 268,23	-219 028 989,24	-178 640 554,16	-10 473 699,77		
9	L - Real estate activities	252 413 082 173,85	1 835 340 043,06	359 818 183,81	1 032,20	834 554,57	7,12	0,00	2 195 993 813,64	0,00	33 472 908,91	3 745 930,39	-6 354 247,07	-386 609,72	-816 741,39		
10	Loans collateralised by residential immovable property	987 607 643 501,01	1 995 246 774,12	5 896 684 283,22	26 833 553 728,08	20 219 480 855,02	17,08	4 873 258 110,84	50 071 707 525,74	0,00	8 492 150 700,72	187 911 958,14	0,00	0,00	0,00		
11	Loans collateralised by commercial immovable property	692 255 488 555,74	21 544 479 789,37	11 773 941 766,04	7 514 843 552,49	3 124 958 412,84	6,72	0,00	43 958 223 524,60	0,00	5 443 679 026,10	698 702 702,51	-616 400 750,06	-179 710 142,67	-216 254 341,67		
12	Reposessed collaterals	46 860 815,35						0,00									
13	Other relevant sectors							0,00									

10. 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

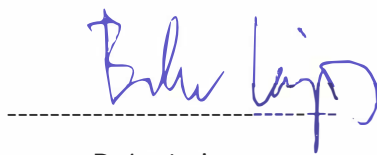
Certification of appropriateness of the disclosure obligations (under Article 431 CRR)

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, 27 April 2026



Beke Lajos

CRO