

Disclosure according to Pillar 3

# Risk Report

K&H Banking Group and  
K&H Bank Zrt

For the Second Quarter of 2020 Financial Year

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K&H committed itself to conform to the requirements of Pillar 3 defined in Chapter 8 of 575/2013/EU Regulation of the European Parliament, of the Council (CRR) and in Article 122 of the Hpt.<sup>1</sup> and the 13/2017 (XI.30) recommendation of the Hungarian National Bank. K&H prepares this “Risk Report” for such purposes, containing the information required by law.

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

Overview of RWAs and capital requirements as of 30th of June 2020:

1. Table Risk weighted assets and capital adequacy ratio (values in HUF million)

Risk Weighted Assets (RWA)	K&H Group	K&H Bank
Total RWA	2 125 100	2 145 600
Credit Risk (incl. CVA)	1 829 230	1 853 635
Market Risk	434	434
Operational Risk	295 436	291 531
Capital Adequacy Ratio	17,62%	17,32%

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

	RWA		Minimum capital requirements
	T	T-1 quarter	T
Credit risk (excluding CCR)	1 779 363	1 792 817	143 425
Of which the standardised approach	99 621	105 980	8 478
Of which the foundation IRB (FIRB) approach			
Of which the advanced IRB (AIRB) approach	1 566 156	1 649 676	131 974
Of which MRA	113 586	37 161	2 973
Of which equity IRB under the simple risk-weighted approach or the IMA			
CCR	49 867	68 547	5 484
Of which mark to market	49 391	68 302	5 464
Of which original exposure			
Of which the standardised approach			
Of which internal model method (IMM)			
Of which risk exposure amount for contributions to the default fund of a CCP			
Of which CVA	476	245	20
Settlement risk			
Securitisation exposures in the banking book (after the cap)			
Of which IRB approach			
Of which IRB supervisory formula approach (SFA)			
Of which internal assessment approach (IAA)			
Of which standardised approach			
Market risk	434	6 440	35
Of which the standardised approach	434	6 440	35
Of which IMA			
Large exposures			
Operational risk	295 436	295 436	23 635
Of which basic indicator approach			
Of which standardised approach	295 436	295 436	23 635
Of which advanced measurement approach			
Amounts below the thresholds for deduction (subject to 250% risk weight)			
Floor adjustment			
<b>Total</b>	<b>2 125 100</b>	<b>2 163 241</b>	<b>170 008</b>

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

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

	RWA		Minimum capital
	T	T-1 quarter	T
Credit risk (excluding CCR)	<b>1 803 262</b>	<b>1 812 345</b>	<b>144 261</b>
Of which the standardised approach	83 634	86 452	6 691
Of which the foundation IRB (FIRB) approach			
Of which the advanced IRB (AIRB) approach	1 606 043	1 688 732	128 483
Of which MRA	113 586	37 161	1 955
Of which equity IRB under the simple risk-weighted approach or the IMA			
CCR	<b>50 373</b>	<b>68 562</b>	<b>4 030</b>
Of which mark to market	49 897	68 317	3 992
Of which original exposure			
Of which the standardised approach			
Of which internal model method (IMM)			
Of which risk exposure amount for contributions to the default fund of a CCP			
Of which CVA	476	245	38
Settlement risk			
Securitisation exposures in the banking book (after the cap)			
Of which IRB approach			
Of which IRB supervisory formula approach (SFA)			
Of which internal assessment approach (IAA)			
Of which standardised approach			
Market risk	<b>434</b>	<b>6 440</b>	<b>35</b>
Of which the standardised approach	434	6 440	35
Of which IMA			
Large exposures			
Operational risk	<b>291 531</b>	<b>291 531</b>	<b>23 322</b>
Of which basic indicator approach			
Of which standardised approach	291 531	291 531	23 322
Of which advanced measurement approach			
Amounts below the thresholds for deduction (subject to 250% risk weight)			
Floor adjustment			
<b>Total</b>	<b>2 145 600</b>	<b>2 178 877</b>	<b>171 648</b>

## Own funds:

4. Table Component of own funds as of 30th June, 2020

	K&H Csoport	K&H Bank
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>		
1 Capital instruments and the related share premium accounts	189 753	189 753
of which: Instrument type 1	140 978	140 978
of which: Instrument type 2	48 775	48 775
of which: Instrument type 2		
2 Retained earnings	128 792	125 946
3 Accumulated other comprehensive income (and other reserves)	12 419	12 427
3a Funds for general banking risk	28 423	28 376
4 Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		
5 Minority interests (amount allowed in consolidated CET1)		
5a Independently reviewed interim profits net of any foreseeable charge or dividend		
<b>6 Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>359 387</b>	<b>356 502</b>
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>		
7 Additional value adjustments (negative amount)		
8 Intangible assets (net of related tax liability) (negative amount)	- 33 051	- 33 054
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)		
11 Fair value reserves related to gains or losses on cash flow hedges	- 7 150	- 7 150
12 Negative amounts resulting from the calculation of expected loss amounts	- 500	- 499
13 Any increase in equity that results from securitised assets (negative amount)		
14 Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	- 3	- 3
15 Defined-benefit pension fund assets (negative amount)		
16 Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		
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)		
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)		
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)		
20a Exposure amount of the following items which qualify for a RW of 1250 %, where the institution opts for the deduction alternative		
20b of which: qualifying holdings outside the financial sector (negative amount)		
20c of which: securitisation positions (negative amount)		
20d of which: free deliveries (negative amount)		
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)		
22 Amount exceeding the 15 % threshold (negative amount)		
23 of which: 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		
25 of which: deferred tax assets arising from temporary differences		
25a Losses for the current financial year (negative amount)		
25b Foreseeable tax charges relating to CET1 items (negative amount)		
27 Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		
<b>28 Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>- 40 704</b>	<b>- 40 706</b>
<b>29 Common Equity Tier 1 (CET1) capital</b>	<b>318 683</b>	<b>315 796</b>
<b>Additional Tier 1 (AT1) capital: instruments</b>		
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		
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		
<b>36 Additional Tier 1 (AT1) capital before regulatory adjustments</b>		

Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)		
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)		
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)		
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)		
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>		
44	<b>Additional Tier 1 (AT1) capital</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	318 683	315 796
Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts		
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		
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		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	55 659	55 902
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
53	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)		
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)		
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)		
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>		
58	<b>Tier 2 (T2) capital</b>	55 659	55 902
59	<b>Total capital (TC = T1 + T2)</b>	374 342	371 698
60	<b>Total risk weighted assets</b>	2 125 100	2 145 600
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	15,00%	14,72%
62	Tier 1 (as a percentage of total risk exposure amount)	15,00%	14,72%
63	Total capital (as a percentage of total risk exposure amount)	17,62%	17,32%
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus systemically important institution buffer expressed as a percentage of risk exposure amount)	74 468	53 730
65	of which: capital conservation buffer requirement	53 127	53 640
66	of which: countercyclical buffer requirement	90	90
67	of which: systemic risk buffer requirement		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	21 251	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	3,50%	2,50%
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of the capital 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)		
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 10% threshold and net of eligible short positions)		
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)		
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)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

5. Table LRSum - Summary reconciliation of accounting assets and leverage ratio exposures (values in million HUF, K&H Group and K&H Bank)

	Applicable Amount	
	K&H Group	K&H Bank
Total assets as per published financial statements	4 287 781	4 320 007
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation		
(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)		
Adjustments for derivative financial instruments		
Adjustment for securities financing transactions (SFTs)		
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)		
(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)		
(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)		
Other adjustments		
Leverage ratio total exposure measure	4 287 781	4 320 007



6. Table LRCOM - Leverage ratio common disclosure (values in million HUF, K&amp;H Group and K&amp;H Bank)

		CRR leverage ratio exposures	
		K&H Group	K&H Bank
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	3 768 531	3 789 416
2	(Asset amounts deducted in determining Tier 1 capital)	- 40 704	- 40 707
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	3 727 827	3 748 709
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	78 457	78 464
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)		
EU-5a	Exposure determined under Original Exposure Method		
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	<b>Total derivatives exposures (sum of lines 4 to 10)</b>	78 457	78 464
<b>SFT exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	22 806	25 925
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	Counterparty credit risk exposure for SFT assets		
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013		
15	Agent transaction exposures		
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)		
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	22 806	25 925
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposures at gross notional amount	-	-
18	(Adjustments for conversion to credit equivalent amounts)	458 691	466 908
19	<b>Other off-balance sheet exposures (sum of lines 17 and 18)</b>	458 691	466 908
<b>Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)</b>			
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))		
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))		
<b>Capital and total exposure measure</b>			
20	<b>Tier 1 capital</b>	318 683	315 795
21	<b>Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	4 287 781	4 320 006
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	7,43%	7,31%
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>			
EU-23	Choice on transitional arrangements for the definition of the capital measure		
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013		

7. Table LRSpl - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)(values in million HUF, K&H Group and K&H Bank)

		CRR leverage ratio exposures	
		K&H Group	K&H Bank
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	3 768 531	3 789 416
EU-2	Trading book exposures		
EU-3	Banking book exposures, of which:	3 768 531	3 789 416
EU-4	Covered bonds		
EU-5	Exposures treated as sovereigns	1 568 182	1 568 182
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns		
EU-7	Institutions	395 468	395 668
EU-8	Secured by mortgages of immovable properties	539 751	539 751
EU-9	Retail exposures	93 212	93 212
EU-10	Corporate	985 717	1 007 470
EU-11	Exposures in default	53 973	53 973
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	132 228	131 160

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

	RWA amounts	Capital requirements
<b>RWAs as of 31.03.2020</b>	1 649 676	131 974
<b>Asset size</b>	-28 604	-2 288
<b>Asset quality</b>	44 256	3 540
<b>Model updates</b>	11 957	957
<b>Methodology and policy</b>		
<b>Acquisitions and disposals</b>		
<b>Foreign exchange movements</b>	-4 079	-326
<b>Other*</b>	-107 050	-8 564
<b>RWAs as of 30.06.2020</b>	1 566 156	125 292

\*Methodology change based on the CRR2 modification implemented one year earlier due to the COVID situation.

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

	RWA amounts	Capital requirements
<b>RWAs as of 31.03.2020</b>	1 688 732	135 099
<b>Asset size</b>	-29 597	-2 368
<b>Asset quality</b>	46 125	3 690
<b>Model updates</b>	11 957	957
<b>Methodology and policy</b>		
<b>Acquisitions and disposals</b>		
<b>Foreign exchange movements</b>	-4 125	-330
<b>Other*</b>	-107 050	-8 564
<b>RWAs as of 30.06.2020</b>	1 606 043	128 483

\*Methodology change based on the CRR2 modification implemented one year earlier due to the COVID situation.

## Semi-annual financials

10. Table EU CR1-A – Credit quality of exposures by exposure class and instrument (K&amp;H Group)

Exposure classes and Instruments	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central governments or central banks		59 944		28	NA	-18	59 916
Institutions		690 282		51	NA	-1	690 231
Corporates	13 348	1 531 464	8 743	17 869	NA	-12 736	1 518 199
Of which: Specialised lending	1 692	284 370	832	5 074	NA	-3 644	280 156
Of which: SMEs	11 233	674 320	7 061	9 256	NA	-7 748	669 236
Retail	28 161	658 954	14 769	10 286	NA	-6 452	662 060
Secured by real estate property	26 628	538 831	14 012	8 015	NA	-5 763	543 431
SMEs					NA		
Non-SMEs					NA		
Qualifying revolving					NA		
Other retail	1 533	120 123	757	2 271	NA	-688	118 628
SMEs					NA		
Non-SMEs					NA		
Equity					NA		
<b>Total IRB approach</b>	<b>41 509</b>	<b>2 940 644</b>	<b>23 512</b>	<b>28 235</b>		<b>-19 206</b>	<b>2 930 406</b>
Central governments or central banks		1 527 387		0	NA	6	1 527 387
Regional governments or local authorities					NA		
Public sector entities					NA		
Multilateral development banks					NA		
International organisations					NA		
Institutions					NA		
Corporates		25 462	0	7	NA		25 455
Of which: SMEs		344	0	7	NA		337
Retail		6		146	NA		-140
Of which: SMEs					NA		
Secured by mortgages on immovable property					NA		
Of which: SMEs					NA		
Exposures in default	1 651		442	151	NA	-94	1 059
Items associated with particularly high risk					NA		
Covered bonds					NA		
Claims on institutions and corporates with a short-term credit assessment					NA		
Collective investments undertakings					NA		
Equity exposures		3 343			NA		3 343
Other exposures		129 158	273		NA		128 885
<b>Total standardised approach</b>	<b>1 651</b>	<b>1 685 355</b>	<b>715</b>	<b>304</b>		<b>88</b>	<b>1 685 988</b>
<b>Total</b>	<b>43 160</b>	<b>4 625 999</b>	<b>24 227</b>	<b>28 538</b>		<b>-19 294</b>	<b>4 616 394</b>
Of which: Loans	41 335	2 623 597	23 626	26 680	NA	-20 478	2 614 626
Of which: Debt securities		1 043 515			NA		1 043 515
Of which: Off-balance-sheet exposures	1 824	958 886	600	1 858	NA	1 184	958 252

11. Table EU CR1-A – Credit quality of exposures by exposure class and instrument (K&amp;H Bank)

Exposure classes and Instruments	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central governments or central banks		59 944		28	NA	-18	59 916
Institutions		690 482		51	NA	-1	690 432
Corporates	13 348	1 592 417	8 743	17 908	NA	-12 747	1 579 114
Of which: Specialised lending	1 692	284 370	832	5 074	NA	-3 644	280 156
Of which: SMEs	11 233	674 320	7 061	9 256	NA	-7 748	669 236
Retail	28 161	658 954	14 769	10 286	NA	-6 452	662 060
Secured by real estate property	26 628	538 831	14 012	8 015	NA	-5 763	543 431
SMEs					NA		
Non-SMEs					NA		
Qualifying revolving					NA		
Other retail	1 533	120 123	757	2 271	NA	-688	118 628
SMEs					NA		
Non-SMEs					NA		
Equity					NA		
<b>Total IRB approach</b>	<b>41 509</b>	<b>3 001 797</b>	<b>23 512</b>	<b>28 273</b>		<b>-19 218</b>	<b>2 991 521</b>
Central governments or central banks		1 527 387		0	NA	6	1 527 386
Regional governments or local authorities					NA		
Public sector entities					NA		
Multilateral development banks					NA		
International organisations					NA		
Institutions					NA		
Corporates		5	0	5	NA		0
Of which: SMEs		5	0		NA		5
Retail		6	146		NA		-140
Of which: SMEs					NA		
Secured by mortgages on immovable property					NA		
Of which: SMEs					NA		
Exposures in default	1 651		426	167	NA	-94	1 059
Items associated with particularly high risk					NA		
Covered bonds					NA		
Claims on institutions and corporates with a short-term credit assessment					NA		
Collective investments undertakings					NA		
Equity exposures		15 734	336		NA		15 398
Other exposures		116 034	273		NA		115 761
<b>Total standardised approach</b>	<b>1 651</b>	<b>1 659 166</b>	<b>1 181</b>	<b>172</b>		<b>-88</b>	<b>1 659 464</b>
<b>Total</b>	<b>43 160</b>	<b>4 660 963</b>	<b>24 693</b>	<b>28 445</b>		<b>-19 306</b>	<b>4 650 985</b>
Of which: Loans	41 335	2 644 321	24 092	26 566	NA	-20 500	2 634 998
Of which: Debt securities		1 043 711			NA		1 043 711
Of which: Off-balance-sheet exposures	1 824	972 931	600	1 879	NA	1 195	972 277

12. Table EU CR1-B – Credit quality of exposures by industry or counterparty types (K&amp;H Group)

Industries	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Authorities	370	1 587 309	366	33	NA	- 12	1 587 280
unknown	1 360	139 388	965	663	NA	0	139 119
Private Persons	28 161	658 960	14 769	9 232	NA	- 19 283	663 119
Agriculture Farming Fishing & Food	2 151	240 791	1 353	2 283	NA	- 0	239 305
Distribution & Traders	2 021	224 531	974	3 513	NA	0	222 064
Finance & Insurance	9	707 400	1	86	NA	- 0	707 322
Commercial Real estate	2 031	188 747	1 052	4 054	NA	0	185 672
Energy Electricity & Water	4	234 163	0	583	NA	0	233 583
Building & Construction	566	116 902	248	533	NA	0	116 686
Services	512	115 631	240	1 314	NA	0	114 590
Metals Machinery & Heavy Equipment	1 630	61 913	812	669	NA	- 0	62 062
Automotive	154	105 095	98	3 155	NA	0	101 996
Shipping & Aviation	194	57 407	147	132	NA	0	57 322
Chemicals	1 063	81 719	459	628	NA	- 0	81 695
IT & Electronics	2 491	47 498	2 454	472	NA	- 0	47 063
Textile Timber & Paper	295	29 973	181	204	NA	- 0	29 883
HORECA	23	21 260	9	840	NA	- 0	20 434
Media & Telecom	126	7 313	99	141	NA	0	7 199
<b>Total</b>	<b>43 160</b>	<b>4 625 999</b>	<b>24 227</b>	<b>28 538</b>	<b>-</b>	<b>- 19 295</b>	<b>4 616 394</b>

13. Table EU CR1-B – Credit quality of exposures by industry or counterparty types (K&amp;H Bank)

Industries	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)
	Defaulted exposures	Non-defaulted exposures					
Authorities	370	1 522 639	366	33	NA	- 12	1 522 610
Unknown	1 360	203 013	1 432	663	NA	0	202 278
Private Persons	28 161	658 954	14 769	10 286	NA	- 19 294	662 060
Agriculture Farming Fishing & Food	2 151	240 791	1 353	2 283	NA	- 0	239 305
Distribution & Traders	2 021	223 860	974	3 513	NA	0	221 393
Finance & Insurance	9	763 486	1	99	NA	- 0	763 395
Commercial Real estate	2 031	188 747	1 052	2 868	NA	0	186 858
Energy Electricity & Water	4	234 163	0	583	NA	0	233 583
Building & Construction	566	116 711	248	533	NA	0	116 496
Services	512	120 862	240	1 339	NA	0	119 796
Metals Machinery & Heavy Equipment	1 630	61 836	812	669	NA	- 0	61 985
Automotive	154	105 043	98	3 155	NA	0	101 944
Shipping & Aviation	194	33 249	147	132	NA	0	33 164
Chemicals	1 063	81 626	459	628	NA	- 0	81 602
IT & Electronics	2 491	47 437	2 454	472	NA	- 0	47 002
Textile Timber & Paper	295	29 973	181	204	NA	- 0	29 883
HORECA	23	21 260	9	840	NA	- 0	20 434
Media & Telecom	126	7 313	99	141	NA	0	7 199
<b>Total</b>	<b>43 160</b>	<b>4 660 963</b>	<b>24 693</b>	<b>28 444</b>		<b>- 19 306</b>	<b>4 650 985</b>

14. Table EU CR1-C Credit quality of exposures by geography (K&amp;H Group)

Geographic territories and countries	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central Eastern Europe	43 152	3 991 550	24 227	28 480	NA	- 19 294	3 981 995
HUNGARY	43 149	3 978 812	24 225	28 181	NA	- 19 294	3 969 554
Other	3	12 738	2	298	NA	- 0	12 441
Western Europe	8	571 470	0	57	NA	- 0	571 422
BELGIUM	0	309 075		23	NA	- 0	309 052
IRELAND		114 374		3	NA	0	114 371
FRANCE	1	50 000	0	18	NA	0	49 983
Other	7	98 021	0	12	NA	0	98 016
Africa	0	60 568		0	NA	- 0	60 568
North America		1 301		0	NA	- 0	1 301
Asia	0	741		0	NA	- 0	741
Middle East	0	283		1	NA	- 0	281
Australia and Oceania		86			NA		86
<b>Total</b>	<b>43 160</b>	<b>4 625 999</b>	<b>24 227</b>	<b>28 538</b>		<b>- 19 295</b>	<b>4 616 394</b>

15. Table EU CR1-C Credit quality of exposures by geography (K&amp;H Bank)

Geographic territories and countries	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d-e)
	Defaulted exposures	Non-defaulted exposures					
Central Eastern Europe	43 152	4 026 514	24 693	28 386	NA	- 19 305	4 016 587
HUNGARY	43 149	4 013 776	24 691	28 087	NA	- 19 305	4 004 146
Other	3	12 738	2	298	NA	0	12 441
Western Europe	8	571 470	0	57	NA	- 0	571 422
BELGIUM	0	309 075		23	NA	0	309 052
IRELAND		114 374		3	NA	- 0	114 371
FRANCE	1	50 000	0	18	NA	0	49 983
Other	7	98 021	0	12	NA	0	98 016
Africa	0	60 568		0	NA	- 0	60 568
North America		1 301		0	NA	- 0	1 301
Asia	0	741		0	NA	- 0	741
Middle East	0	283		1	NA	- 0	281
Australia and Oceania		86			NA		86
<b>Total</b>	<b>43 160</b>	<b>4 660 963</b>	<b>24 693</b>	<b>28 444</b>		<b>- 19 305</b>	<b>4 650 986</b>

16. Table NPE1 - Credit quality of forbore exposures (values in HUF million, K&amp;H Group)

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
	Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
1 Loans and advances	2 794	12 088	12 088	12 088	-266	-6 779	7 080	4 741
2 Central banks								
3 General governments		370	370	370		-366		
4 Credit institutions								
5 Other financial corporations								
6 Non-financial corporations	290	4 049	4 049	4 049	-36	-3 029	805	610
7 Households	2 503	7 669	7 669	7 669	-229	-3 385	6 275	4 131
8 Debt securities								
9 Loan commitments given								
10 Total	2 794	12 088	12 088	12 088	-266	-6 779	7 080	4 741

17. Table NPE1 - Credit quality of forbore exposures (values in HUF million, K&amp;H Bank)

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
	Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
1 Loans and advances	2 878	12 053	12 053		-350	-6 741	2 398	4 877
2 Central banks								
3 General governments		370	370			-366		
4 Credit institutions								
5 Other financial corporations								
6 Non-financial corporations	290	4 049	4 049		-36	-3 029	254	742
7 Households	2 588	7 634	7 634		-314	-3 346	2 144	4 135
8 Debt securities								
9 Loan commitments given								
10 Total	2 878	12 053	12 053		-350	-6 741	2 398	4 877

18. Table NPE3 - Credit quality of performing and non-performing exposures by past due days (values in HUF million, K&amp;H Group)

	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 are 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 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1 Loans and advances	2 289 004	2 283 979	5 025	40 888	9 223	2 582	1 505	1 903	6 885	8 088	10 701	40 888
2 Central banks	345 043	345 043										
3 General governments	51 085	51 035	50	370	0			370				370
4 Credit institutions	285 837	285 837										
5 Other financial corporations	27 680	27 680		341	0						341	341
6 Non-financial corporations	861 122	859 856	1 266	11 503	4 627	1 337	409	637	2 919	391	1 184	11 503
7 Of which SMEs	528 742	527 591	1 151	10 929	4 593	1 331	409	637	2 910	376	674	10 929
8 Households	718 237	714 528	3 709	28 673	4 596	1 246	1 097	896	3 966	7 697	9 176	28 673
9 Debt securities	1 048 370	1 048 370										
10 Central banks												
11 General governments	1 041 267	1 041 267										
12 Credit institutions												
13 Other financial corporations												
14 Non-financial corporations	7 103	7 103										
15 Off-balance-sheet exposures	958 776			1 934								1 934
16 Central banks												
17 General governments	23 548											
18 Credit institutions	293 206											
19 Other financial corporations	36 409											
20 Non-financial corporations	560 187			1 445								1 445
21 Households	45 426			489								489
22 Total	4 296 150	3 332 349	5 025	42 822	9 223	2 582	1 505	1 903	6 885	8 088	10 701	42 822

19. Table NPE3 - Credit quality of performing and non-performing exposures by past due days (values in HUF million, K&amp;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 are 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 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1 Loans and advances	1 825 853	1 821 653	4 200	40 757	9 098	2 582	1 505	1 903	6 881	8 088	10 700	40 757
2 Central banks												
3 General governments	50 655	50 655		370				370				370
4 Credit institutions	147 997	147 997										
5 Other financial corporations	63 241	63 241		341							341	341
6 Non-financial corporations	845 993	845 523	470	11 414	4 541	1 337	409	637	2 915	391	1 184	11 414
7 Of which SMEs	507 116	506 761	355	10 838	4 505	1 331	409	637	2 906	376	674	10 838
8 Households	717 967	714 237	3 730	28 632	4 557	1 245	1 096	896	3 966	7 697	9 175	28 632
9 Debt securities	1 048 579	1 048 579										
10 Central banks												
11 General governments	1 040 969	1 040 969										
12 Credit institutions	209	209										
13 Other financial corporations												
14 Non-financial corporations	7 401	7 401										
15 Off-balance-sheet exposures	972 909			1 825								1 825
16 Central banks												
17 General governments	23 548											
18 Credit institutions	293 206											
19 Other financial corporations	56 800											
20 Non-financial corporations	553 929			1 336								1 336
21 Households	45 426			489								489
22 Total	3 847 341	2 870 232	4 200	42 582	9 098	2 582	1 505	1 903	6 881	8 088	10 700	42 582

20. Table NPE4 - Performing and non-performing exposures and related provisions (values in HUF million, K&amp;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	Collateral and financial guarantees received	
	Performing exposures		Non-performing exposures			Performing exposures – accumulated impairment and provisions		Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3					
1 Loans and advances	2 289 004	2 090 272	198 732	40 888	40 888	-26 027	-5 168	-20 859	-23 296	-23 296		1 074 937	15 298
2 Central banks	345 043	345 043				-1	-1						
3 General governments	51 085	50 055	1 030	370	370	-29	-23	-6	-366	-366		40 666	
4 Credit institutions	285 837	285 824	13			-33	-33					34 440	
5 Other financial corporations	27 680	27 668	12	341	341	-198	-197	-1	-340	-340		15 948	
6 Non-financial corporations	861 122	756 745	104 377	11 503	11 503	-15 571	-3 713	-11 858	-7 391	-7 391		379 000	2 970
7 Of which SMEs	528 742	456 551	72 191	10 929	10 929	-10 585	-2 417	-8 168	-6 894	-6 894		271 203	2 952
8 Households	718 237	624 937	93 300	28 673	28 673	-10 195	-1 201	-8 994	-15 199	-15 199		604 883	12 328
9 Debt securities	1 048 370	1 048 370				-617	-617						
10 Central banks													
11 General governments	1 041 267	1 041 267				-583	-583						
12 Credit institutions													
13 Other financial corporations													
14 Non-financial corporations	7 103	7 103				-34	-34						
15 Off-balance-sheet exposures	958 776	902 041	56 735	1 934	1 934	-1 857	-1 380	-477	-600	-600		389	
16 Central banks													
17 General governments	23 548	23 378	170			-25	-20	-5					
18 Credit institutions	293 206	293 206				-20	-20						
19 Other financial corporations	36 409	36 271	138			-56	-56						
20 Non-financial corporations	560 187	508 007	52 180	1 445	1 445	-1 624	-1 221	-403	-600	-600		389	
21 Households	45 426	41 179	4 247	489	489	-132	-63	-69					
22 Total	4 296 150	4 040 683	255 467	42 822	42 822	-28 501	-7 165	-21 336	-23 896	-23 896		1 075 326	15 298

21. Table NPE4 - Performing and non-performing exposures and related provisions (values in HUF million, K&amp;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	Collateral and financial guarantees received	
	Performing exposures		Non-performing exposures			Performing exposures – accumulated impairment and provisions		Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3					
1 Loans and advances	1 825 853	1 642 681	183 172	40 757	40 757	-26 106	-5 178	-20 928	-22 940	-22 940		1 074 937	15 298
2 Central banks													
3 General governments	50 655	50 055	600	370	370	-82	-23	-59	-366	-366		40 666	
4 Credit institutions	147 997	147 997				-28	-28					34 440	
5 Other financial corporations	63 242	63 231	11	341	341	-210	-209	-1	-340	-340		15 948	
6 Non-financial corporations	845 994	756 965	89 029	11 414	11 414	-15 364	-3 718	-11 646	-7 390	-7 390		379 000	2 970
7 Of which SMEs	507 116	442 885	64 231	10 838	10 838	-10 252	-2 400	-7 852	-6 891	-6 891		270 618	2 952
8 Households	717 965	624 433	93 532	28 632	28 632	-10 422	-1 200	-9 222	-14 844	-14 844		604 883	12 328
9 Debt securities	1 048 579	1 048 579				-617	-617						
10 Central banks	1 040 969	1 040 969											
11 General governments	209	209				-583	-583						
12 Credit institutions													
13 Other financial corporations	7 401	7 401											
14 Non-financial corporations													
15 Off-balance-sheet exposures	972 909	926 591	46 318	1 825	1 825	-1 878	-1 401	-477	-600	-600		159 368	389
16 Central banks													
17 General governments	23 548	23 378	170			-25	-20	-5				1 790	
18 Credit institutions	293 206	293 206				-20	-20					35 361	
19 Other financial corporations	56 800	56 662	138			-57	-57					16 031	
20 Non-financial corporations	553 929	512 166	41 763	1 336	1 336	-1 644	-1 241	-403	-600	-600		104 187	389
21 Households	45 426	41 179	4 247	489	489	-132	-63	-69				1 999	
22 Total	3 847 341	3 617 851	229 490	42 582	42 582	-28 601	-7 196	-21 405	-23 540	-23 540		1 234 305	15 687

22. Table NPE9 - Collaterals obtained by taking possession and execution processes (K&amp;H Group and K&amp;H Bank, values in HUF million)

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)		
2	Other than PP&E	1 790	-143
3	Residential immovable property	1 790	-143
4	Commercial immovable property		
5	Movable property (auto, shipping, etc.)		
6	Equity and debt instruments		
7	Other		
8	Total	1 790	-143

23. Table EU CR2-A – Changes in the stock of general and specific credit risk adjustments (K&amp;H Group)

	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
Opening balance	28 457	7 992
Increases due to amounts set aside for estimated loan losses during the period	23 630	25 929
Decreases due to amounts reversed for estimated loan losses during the period	-28 905	-5 202
Decreases due to amounts taken against accumulated credit risk adjustments	-251	-36
Transfers between credit risk adjustments		
Impact of exchange rate differences	-215	-619
Business combinations, including acquisitions and disposals of subsidiaries		
Other adjustments	924	438
Closing balance	23 640	28 502
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss		
Specific credit risk adjustments directly recorded to the statement of profit or loss		

24. Table 21: EU CR2-A – Changes in the stock of general and specific credit risk adjustments (K&amp;H Bank)

	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
Opening balance	28 438	7 824
Increases due to amounts set aside for estimated loan losses during the period	23 630	25 929
Decreases due to amounts reversed for estimated loan losses during the period	-28 905	-5 184
Decreases due to amounts taken against accumulated credit risk adjustments	-251	-36
Transfers between credit risk adjustments		
Impact of exchange rate differences	-215	-619
Business combinations, including acquisitions and disposals of subsidiaries		
Other adjustments	843	694
Closing balance	23 540	28 607
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss		
Specific credit risk adjustments directly recorded to the statement of profit or loss		



25. Table EU CR2-B - Changes in the stock of defaulted and impaired loans and debt securities (values in HUF million, K&amp;H Group)

	Gross carrying value defaulted exposures
Opening balance	50 838
Loans and debt securities that have defaulted or impaired since the last reporting period	3 506
Returned to non-defaulted status	-2 344
Amounts written off	-287
Other changes	-11 218
Closing balance	40 495

26. Table EU CR2-B - Changes in the stock of defaulted and impaired loans and debt securities (values in HUF million, K&amp;H Bank)

Changes in the stock of defaulted and impaired loans and debt securities (values in HUF)	Gross carrying value defaulted exposures
Opening balance	50 170
Loans and debt securities that have defaulted or impaired since the last reporting period	3 506
Returned to non-defaulted status	-2 344
Amounts written off	-287
Other changes	-10 287
Closing balance	40 758

27. Table EU CR3 – CRM techniques – Overview (K&amp;H Group)

	Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	2 591 312	1 034 332	833 704	200 627	
Total debt securities	1 043 218	297		297	
Total exposures	3 634 530	1 034 629	833 704	200 925	
Of which defaulted	13 640	29 519	28 477	1 042	

28. Table EU CR3 – CRM techniques – Overview (K&amp;H Bank)

	Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
Total loans	2 626 099	1 034 313	833 704	200 608	
Total debt securities	1 043 414	297		297	
Total exposures	3 669 513	1 034 610	833 704	200 906	
Of which defaulted	13 640	13 640	28 477	1 042	

29. Table EU CR4 – Standardised approach – Credit risk exposure and CRM effects (K&amp;H Group)

Exposure classes	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWA	RW
Central governments or central banks	1 517 386	10 001	1 517 240	10 001		0%
Regional government or local authorities						0%
Public sector entities						0%
Multilateral development banks						0%
International organisations						0%
Institutions						0%
Corporates	14 935	10 526	14 929	0	14 850	99%
Retail	6		6		4	75%
Secured by mortgages on immovable property						0%
Exposures in default	1 651		1 058		1 548	146%
Higher-risk categories						0%
Covered bonds						0%
Institutions and corporates with a short-term credit assessment						0%
Collective investment undertakings						0%
Equity	3 343	0	3 343	0	3 343	100%
Other Items	129 158		128 885		79 876	62%
<b>Total</b>	<b>1 666 479</b>	<b>20 527</b>	<b>1 665 461</b>	<b>10 001</b>	<b>99 621</b>	<b>6%</b>

30. Table EU CR4 – Standardised approach – Credit risk exposure and CRM effects (K&amp;H Bank)

Exposure classes	Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWA	RW
Central governments or central banks	1 517 386	10 001	1 517 240	10 001		0%
Regional government or local authorities						0%
Public sector entities						0%
Multilateral development banks						0%
International organisations						0%
Institutions						0%
Corporates	5		0		0	76%
Retail	6		6		4	75%
Secured by mortgages on immovable property						0%
Exposures in default	1 651		1 058		1 548	146%
Higher-risk categories						0%
Covered bonds						0%
Institutions and corporates with a short-term credit assessment						0%
Collective investment undertakings						0%
Equity	15 734	0	15 398	0	15 398	100%
Other Items	116 034		115 761		66 683	58%
<b>Total</b>	<b>1 650 816</b>	<b>10 001</b>	<b>1 649 463</b>	<b>10 001</b>	<b>83 634</b>	<b>5%</b>

31. Table EU CR5 – Standardised approach (K&amp;H Group)

Exposure classes	Risk weight														Total	Of which: not qualified			
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%			Other	Deductions	
Central governments or central banks	1 462 716																	1 462 716	
Regional government or local authorities																			
Public sector entities																			
Multilateral development banks																			
International organisations																			
Institutions																			
Corporates									25 462									25 462	
Retail								64 677										64 677	
Secured by mortgages on immovable property																			
Exposures in default									12	1 639								1 651	
Higher-risk categories																			
Covered bonds																			
Institutions and corporates with a short-term credit assessment																			
Collective investment undertakings																			
Equity									3 343									3 343	
Other Items	47 232				2 296				79 591		40							129 158	
<b>Total</b>	<b>1 509 948</b>				<b>2 296</b>			<b>64 677</b>	<b>108 408</b>	<b>1 639</b>	<b>40</b>							<b>1 687 007</b>	

32. Table EU CR5 – Standardised approach (K&amp;H Bank)

Exposure classes	Risk weight															Deductions	Total	Of which: not qualified	
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Other				
Central governments or central banks	1 462 716																	1 462 716	
Regional government or local authorities																			
Public sector entities																			
Multilateral development banks																			
International organisations																			
Institutions																			
Corporates																			
Retail										5								5	
Secured by mortgages on immovable property									64 677									64 677	
Exposures in default										12	1 639							1 651	
Higher-risk categories																			
Covered bonds																			
Institutions and corporates with a short-term credit assessment																			
Collective investment undertakings																			
Equity										15 734								15 734	
Other Items	47 242				2 296					66 496								116 034	
<b>Total</b>	<b>1 509 958</b>				<b>2 296</b>				<b>64 677</b>	<b>82 248</b>	<b>1 639</b>							<b>1 660 817</b>	

33. Table EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range (K&amp;H Group)

Exposure class	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions	
Central governments or central banks	01 [0,00% - 0,10%]	22		101%	22	0,04%	2	64,99%	1,00	3	14%	0	0	
	02 [0,10% - 0,20%]	30 420	32	102%	30 977	0,14%	27	1,75%	2,21	381	1%	1	1	
	03 [0,20% - 0,40%]	13 131	2 679	97%	14 111	0,35%	113	7,61%	4,68	1 674	12%	3	2	
	04 [0,40% - 0,80%]	4 109	5 547	81%	5 862	0,53%	621	35,32%	1,78	3 061	52%	11	9	
	05 [0,80% - 1,60%]	2 191	1 514	89%	2 702	0,99%	249	44,04%	3,40	2 956	109%	12	16	
	06 [1,60% - 3,20%]			0%		0,00%						0%		
	07 [3,20% - 6,40%]	297		100%	297	4,53%	751	42,00%	3,92	477	160%	6	0	
	08 [6,40% - 12,80%]	2	0	98%	2	11,40%	2	71,55%	1,00	6	312%	0	0	
	09 [12,80% - 99,99%]	0		0%		0,00%	1	0,00%				0%		
	10 [100,00%] (default)			0%		0,00%						0%		
<b>Subtotal</b>		50 171	9 773	90%	53 973	0,30%	1 766	9,29%	2,88	8 558	16%	33	28	
Institutions	01 [0,00% - 0,10%]	357 166	204 349	91%	409 356	0,04%	284	57,93%	2,04	121 190	30%	104	22	
	02 [0,10% - 0,20%]	13 446	88 689	54%	40 133	0,12%	94	62,99%	1,07	17 364	43%	30	20	
	03 [0,20% - 0,40%]	20 087	107	101%	20 399	0,28%	23	43,50%	4,36	14 918	73%	25	8	
	04 [0,40% - 0,80%]	2 604		103%	2 680	0,45%	3	64,99%	1,00	2 650	99%	8		
	05 [0,80% - 1,60%]	2 934		101%	2 951	1,13%	11	59,39%	1,00	3 232	110%	20	0	
	06 [1,60% - 3,20%]	50		100%	50	2,26%	3	55,98%	1,00	66	132%	1		
	07 [3,20% - 6,40%]	566		102%	579	4,53%	73	64,99%	2,21	1 415	244%	17	0	
	08 [6,40% - 12,80%]	221	61	97%	236	11,18%	4	64,46%	1,00	660	279%	17	1	
	09 [12,80% - 99,99%]			0%		0,00%						0%		
	10 [100,00%] (default)			0%		0,00%						0%		
<b>Subtotal</b>		397 076	293 206	69%	476 385	0,08%	495	57,80%	2,04	161 496	34%	222	51	
Corporates	01 [0,00% - 0,10%]	5 574	11 728	88%	11 472	0,07%	1 790	52,27%	2,07	1 925	17%	4	2	
	02 [0,10% - 0,20%]	40 638	67 973	90%	76 339	0,15%	5 673	58,46%	1,68	26 827	35%	65	25	
	03 [0,20% - 0,40%]	124 514	95 778	98%	185 700	0,29%	9 977	55,14%	2,20	106 650	57%	294	291	
	04 [0,40% - 0,80%]	171 462	169 055	98%	278 213	0,58%	14 619	53,31%	2,03	197 925	71%	867	793	
	05 [0,80% - 1,60%]	288 493	131 860	100%	376 831	1,11%	15 940	47,32%	2,87	347 234	92%	1 981	2 860	
	06 [1,60% - 3,20%]	198 504	86 673	100%	247 437	2,26%	11 948	43,13%	2,90	253 093	102%	2 427	6 088	
	07 [3,20% - 6,40%]	60 704	22 197	101%	77 403	4,54%	17 652	47,12%	2,31	92 239	119%	1 648	2 309	
	08 [6,40% - 12,80%]	27 043	12 033	99%	34 312	9,12%	3 243	51,36%	1,68	54 465	159%	1 620	3 593	
	09 [12,80% - 99,99%]	11 807	5 426	99%	14 295	19,04%	2 560	51,29%	1,53	29 552	207%	1 379	2 020	
	10 [100,00%] (default)	12 012	1 336	100%	12 606	100,00%	1 313	73,23%	1,57	18 869	150%	8 633	8 633	
<b>Subtotal</b>		940 752	604 060	85%	1 314 607	1,64%	84 715	49,98%	2,43	1 128 776	86%	18 919	26 612	
Of which: Specialised lending	01 [0,00% - 0,10%]			0%		0,00%		0,00%			0%			
	02 [0,10% - 0,20%]			0%		0,00%		0,00%			0%			
	03 [0,20% - 0,40%]	8 660	1 898	102%	10 709	0,29%	131	20,64%	2,01	2 107	20%	6	18	
	04 [0,40% - 0,80%]	15 949	1 659	102%	17 872	0,47%	137	28,09%	3,84	8 555	48%	24	25	
	05 [0,80% - 1,60%]	114 887	12 849	101%	128 151	1,12%	689	39,50%	4,54	137 650	107%	565	885	
	06 [1,60% - 3,20%]	94 119	24 234	99%	108 700	2,15%	816	35,37%	4,17	124 805	115%	838	3 781	
	07 [3,20% - 6,40%]	8 462	1 043	104%	9 713	4,52%	178	37,91%	3,07	10 833	112%	167	291	
	08 [6,40% - 12,80%]	128	10	106%	146	9,60%	26	59,60%	1,63	251	172%	8	24	
	09 [12,80% - 99,99%]	467	6	102%	480	18,10%	19	9,88%	1,06	170	35%	9	51	
	10 [100,00%] (default)	1 692		100%	1 692	100,00%	17	70,52%	2,36	4 517	267%	832	832	
<b>Subtotal</b>		244 363	41 699	97%	277 463	1,61%	2 013	36,51%	4,18	288 887	104%	2 449	5 906	
Of which: SMEs	01 [0,00% - 0,10%]	5 482	10 428	90%	10 996	0,07%	1 511	51,73%	2,05	1 724	16%	4	2	
	02 [0,10% - 0,20%]	16 919	18 381	97%	28 974	0,15%	4 827	51,85%	1,83	6 612	23%	22	4	
	03 [0,20% - 0,40%]	35 955	32 910	98%	57 451	0,30%	8 402	51,41%	2,02	20 223	35%	88	140	
	04 [0,40% - 0,80%]	97 978	61 033	99%	136 248	0,57%	11 562	51,51%	2,15	74 290	55%	398	485	
	05 [0,80% - 1,60%]	111 691	76 129	98%	158 389	1,12%	11 904	50,99%	1,92	109 962	69%	903	1 313	
	06 [1,60% - 3,20%]	84 088	30 771	103%	105 812	2,33%	9 684	47,52%	1,97	82 671	78%	1 169	1 914	
	07 [3,20% - 6,40%]	38 246	12 983	101%	46 785	4,47%	10 136	49,61%	1,71	46 192	99%	1 033	1 524	
	08 [6,40% - 12,80%]	20 736	8 296	100%	25 951	8,78%	2 734	48,74%	1,83	33 634	130%	1 115	2 331	
	09 [12,80% - 99,99%]	7 440	4 855	94%	9 012	19,59%	2 402	49,03%	1,44	14 212	158%	852	1 203	
	10 [100,00%] (default)	9 897	1 336	100%	10 490	100,00%	1 219	73,01%	1,46	14 174	135%	7 401	7 401	
<b>Subtotal</b>		428 431	257 122	86%	590 108	1,96%	64 381	50,74%	1,95	403 694	68%	12 986	16 317	
Retail	01 [0,00% - 0,10%]	4		101%	4	0,09%	4	26,84%	5,00	0	7%	0	0	
	02 [0,10% - 0,20%]	14 107	17	101%	14 310	0,15%	7 055	25,69%	4,87	1 235	9%	5	1	
	03 [0,20% - 0,40%]	247 095	8 055	102%	258 717	0,28%	186 786	27,60%	4,80	38 430	15%	197	1 360	
	04 [0,40% - 0,80%]	127 584	10 498	101%	139 400	0,54%	233 448	36,77%	4,45	42 236	30%	273	1 070	
	05 [0,80% - 1,60%]	127 663	7 702	101%	136 398	1,11%	118 123	31,77%	4,80	59 258	43%	483	976	
	06 [1,60% - 3,20%]	33 908	5 378	101%	39 484	2,34%	83 597	36,68%	4,53	27 649	70%	346	819	
	07 [3,20% - 6,40%]	42 652	759	102%	44 054	4,75%	53 911	39,86%	4,48	38 061	86%	851	1 389	
	08 [6,40% - 12,80%]	12 430	73	102%	12 740	9,22%	13 585	34,71%	4,71	18 260	143%	413	753	
	09 [12,80% - 99,99%]	20 855	174	102%	21 403	41,74%	22 641	36,04%	4,73	38 963	182%	3 163	3 918	
	10 [100,00%] (default)	27 672	489	143%	40 286	100,00%	1 157 752	57,95%	1,80	3 234	8%	27 448	27 448	
<b>Subtotal</b>		653 970	33 145	103%	706 795	2,42%	1 876 902	33,56%	4,52	267 326	38%	33 180	37 734	
Secured by real estate property	01 [0,00% - 0,10%]			0%		0,00%		0,00%			0%			
	02 [0,10% - 0,20%]	14 046	17	101%	14 248	0,15%	7 023	25,69%	4,87	1 229	9%	5	1	
	03 [0,20% - 0,40%]	246 965	650	101%	249 400	0,27%	78 256	27,26%	4,94	36 194	15%	184	1 339	
	04 [0,40% - 0,80%]	81 966	532	101%	83 423	0,55%	34 743	28,40%	4,91	20 918	25%	130	927	
	05 [0,80% - 1,60%]	117 750	2 307	101%	121 060	1,09%	35 478	29,65%	4,95	50 566	42%	392	876	
	06 [1,60% - 3,20%]	26 935	378	102%	27 716	2,23%	12 911	31,64%	4,90	19 406	70%	196	645	
	07 [3,20% - 6,40%]	18 708	226	101%	19 201	4,40%	8 934	32,26%	4,91	20 252	105%	273	694	
	08 [6,40% - 12,80%]	10 924	3	102%	11 091	9,02%	5 333	32,91%	4,91	16 851	152%	330	622	
	09 [12,80% - 99,99%]	17 415	8	102%	17 734	42,80%	7 829	33,52%	4,93	34 342	194%	2 522	2 911	
	10 [100,00%] (default)	26 628	0	147%	39 249	100,00%	10 690	57,77%	1,77	3 067	8%	26 692	26 692	
<b>Subtotal</b>		561 337	4 122	103%	583 122	2,30%	201 197	30,60%	4,72	202 824	35%	30 725	34 706	
Other retail	01 [0,00% - 0,10%]	4		101%	4	0,09%	4	26,84%	5,00	0	7%	0	0	
	02 [0,10% - 0,20%]	61		101%	62	0,18%	32	26,78%	4,89	7	11%	0	0	
	03 [0,20% - 0,40%]	130	7 405	124%	9 317	0,38%	108 530	36,89%	1,00	2 235	24%	13	21	
	04 [0,40% - 0,80%]	45 618	9 966	102%	55 977	0,52%	198 705	49,26%	3,78	21 318	38%	142	143	
	05 [0,80% - 1,60%]	9 913	5 395	102%	15 338	1,22%	82 645	48,50%	3,66	8 692	7%	91	100	
	06 [1,60% - 3,20%]	6 973	4 999	101%	11 768	2,62%	70 686	48,56%	3,66	8 243	70%	150	174	
	07 [3,20% - 6,40%]	23 944	53											

34. Table EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range (K&amp;H Bank)

Exposure class	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions	
Central governments or central banks	01 [0,00% - 0,10%]	22		101%	22	0,04%	2	64,99%	1,00	3	14%	0	0	
	02 [0,10% - 0,20%]	30 420	32	102%	30 977	0,14%	26	1,75%	2,21	381	1%	1	1	
	03 [0,20% - 0,40%]	13 131	2 679	97%	14 111	0,35%	112	7,61%	4,68	1 674	12%	3	2	
	04 [0,40% - 0,80%]	4 109	5 547	81%	5 862	0,53%	606	35,32%	1,78	3 061	52%	11	9	
	05 [0,80% - 1,60%]	2 191	1 514	89%	2 702	0,99%	246	44,04%	3,40	2 956	109%	12	16	
	06 [1,60% - 3,20%]			0%		0,00%						0%		
	07 [3,20% - 6,40%]	297		100%	297	4,53%	749	42,00%	3,92	477	160%	6	0	
	08 [6,40% - 12,80%]	2	0	98%	2	11,40%	2	71,55%	1,00	6	312%	0	0	
	09 [12,80% - 99,99%]	0		0%		0,00%	1	0,00%				0%		
	10 [100,00%] (default)			0%		0,00%						0%		
<b>Subtotal</b>		50 171	9 773	90%	53 973	0,30%	1 744	9,29%	2,88	8 558	16%	33	28	
Institutions	01 [0,00% - 0,10%]	357 367	204 349	91%	409 556	0,04%	300	57,93%	2,04	121 301	30%	104	22	
	02 [0,10% - 0,20%]	13 446	88 689	54%	40 133	0,12%	94	62,99%	1,07	17 364	43%	30	20	
	03 [0,20% - 0,40%]	20 087	107	101%	20 399	0,28%	23	43,50%	4,36	14 918	73%	25	8	
	04 [0,40% - 0,80%]	2 604		103%	2 680	0,45%	3	64,99%	1,00	2 650	99%	8		
	05 [0,80% - 1,60%]	2 934		101%	2 951	1,13%	11	59,39%	1,00	3 232	110%	20	0	
	06 [1,60% - 3,20%]	50		100%	50	2,26%	3	55,98%	1,00	66	132%	1		
	07 [3,20% - 6,40%]	566		102%	579	4,53%	73	64,99%	2,21	1 415	244%	17	0	
	08 [6,40% - 12,80%]	221	61	97%	236	11,18%	4	64,46%	1,00	660	279%	17	1	
	09 [12,80% - 99,99%]			0%		0,00%						0%		
	10 [100,00%] (default)			0%		0,00%						0%		
<b>Subtotal</b>		397 276	293 206	69%	476 585	0,08%	511	57,80%	2,04	161 606	34%	222	51	
Corporates	01 [0,00% - 0,10%]	5 574	11 728	88%	11 472	0,07%	1 698	52,27%	2,07	1 925	17%	4	2	
	02 [0,10% - 0,20%]	76 202	88 365	90%	118 424	0,14%	5 632	59,61%	2,26	62 947	53%	101	37	
	03 [0,20% - 0,40%]	124 514	95 778	98%	185 700	0,29%	9 242	55,14%	2,20	106 650	57%	294	291	
	04 [0,40% - 0,80%]	171 462	169 055	98%	278 213	0,58%	13 602	53,31%	2,03	197 925	71%	867	793	
	05 [0,80% - 1,60%]	289 649	136 040	100%	379 982	1,11%	14 997	47,44%	2,85	351 180	92%	2 003	2 885	
	06 [1,60% - 3,20%]	198 166	86 673	100%	247 099	2,26%	11 070	43,12%	2,89	252 802	102%	2 425	6 088	
	07 [3,20% - 6,40%]	60 704	22 197	101%	77 403	4,54%	17 124	47,12%	2,31	92 239	119%	1 648	2 309	
	08 [6,40% - 12,80%]	27 043	12 033	99%	34 312	9,12%	3 009	51,36%	1,68	54 465	159%	1 620	3 593	
	09 [12,80% - 99,99%]	11 807	5 426	99%	14 295	19,04%	2 432	51,29%	1,53	29 552	207%	1 379	2 020	
	10 [100,00%] (default)	12 012	1 336	100%	12 606	100,00%	1 309	73,23%	1,57	18 869	150%	8 633	8 633	
<b>Subtotal</b>		977 134	628 631	85%	1 359 506	1,60%	80 115	50,37%	2,46	1 168 553	86%	18 975	26 650	
Of which: Specialised lending	01 [0,00% - 0,10%]			0%		0,00%						0%		
	02 [0,10% - 0,20%]			0%		0,00%						0%		
	03 [0,20% - 0,40%]	8 660	1 898	102%	10 709	0,29%	94	20,64%	2,01	2 107	20%	6	18	
	04 [0,40% - 0,80%]	15 949	1 659	102%	17 872	0,47%	120	28,09%	3,84	8 555	48%	24	25	
	05 [0,80% - 1,60%]	114 887	12 849	101%	128 151	1,12%	611	39,50%	4,54	137 650	107%	565	885	
	06 [1,60% - 3,20%]	94 119	24 234	99%	108 700	2,15%	754	35,37%	4,17	124 805	115%	838	3 781	
	07 [3,20% - 6,40%]	8 462	1 043	104%	9 713	4,52%	170	37,91%	3,07	10 833	112%	167	291	
	08 [6,40% - 12,80%]	128	10	106%	146	9,60%	25	59,60%	1,63	251	172%	8	24	
	09 [12,80% - 99,99%]	467	6	102%	480	18,10%	17	9,88%	1,06	170	35%	9	51	
	10 [100,00%] (default)	1 692		100%	1 692	100,00%	17	70,52%	2,36	4 517	267%	832	832	
<b>Subtotal</b>		244 363	41 699	97%	277 463	1,61%	1 808	36,51%	4,18	288 887	104%	2 449	5 906	
Of which: SMEs	01 [0,00% - 0,10%]	5 482	10 428	90%	10 996	0,07%	1 422	51,73%	2,05	1 724	16%	4	2	
	02 [0,10% - 0,20%]	16 919	18 381	97%	28 974	0,15%	4 460	51,85%	1,83	6 612	23%	22	4	
	03 [0,20% - 0,40%]	35 955	32 910	98%	57 451	0,30%	7 821	51,41%	2,02	20 223	35%	88	140	
	04 [0,40% - 0,80%]	97 978	61 033	99%	136 248	0,57%	10 893	51,51%	2,15	74 290	55%	398	485	
	05 [0,80% - 1,60%]	111 691	76 129	98%	158 389	1,12%	11 153	50,99%	1,92	109 962	69%	903	1 313	
	06 [1,60% - 3,20%]	84 088	30 771	103%	105 812	2,33%	8 950	47,52%	1,97	82 669	78%	1 169	1 914	
	07 [3,20% - 6,40%]	38 246	12 983	101%	46 785	4,47%	9 819	49,61%	1,71	46 192	99%	1 033	1 524	
	08 [6,40% - 12,80%]	20 736	8 296	100%	25 951	8,78%	2 582	48,74%	1,83	33 634	130%	1 115	2 331	
	09 [12,80% - 99,99%]	7 440	4 855	94%	9 012	19,59%	2 293	49,03%	1,44	14 212	158%	852	1 203	
	10 [100,00%] (default)	9 897	1 336	100%	10 490	100,00%	1 215	73,01%	1,46	14 174	135%	7 401	7 401	
<b>Subtotal</b>		428 431	257 122	86%	590 108	1,96%	60 608	50,74%	1,95	403 692	68%	12 986	16 317	
Retail	01 [0,00% - 0,10%]	4		101%	4	0,09%	4	26,84%	5,00	0	7%	0	0	
	02 [0,10% - 0,20%]	14 107	17	101%	14 310	0,15%	7 055	25,69%	4,87	1 235	9%	5	1	
	03 [0,20% - 0,40%]	247 095	8 055	102%	258 717	0,28%	186 786	27,60%	4,80	38 430	15%	197	1 360	
	04 [0,40% - 0,80%]	127 584	10 498	101%	139 400	0,54%	233 448	36,77%	4,45	42 236	30%	273	1 070	
	05 [0,80% - 1,60%]	127 663	7 702	101%	136 398	1,11%	118 123	31,77%	4,80	59 258	43%	483	976	
	06 [1,60% - 3,20%]	33 908	5 378	101%	39 484	2,34%	83 597	36,68%	4,53	27 649	70%	346	819	
	07 [3,20% - 6,40%]	42 652	759	102%	44 054	4,75%	53 911	39,86%	4,48	38 061	86%	851	1 389	
	08 [6,40% - 12,80%]	12 430	73	102%	12 740	9,22%	13 585	34,71%	4,71	18 260	143%	413	753	
	09 [12,80% - 99,99%]	20 855	174	102%	21 403	41,74%	22 641	36,04%	4,73	38 963	182%	3 163	3 918	
	10 [100,00%] (default)	27 672	489	143%	40 286	100,00%	1 157 752	57,95%	1,80	3 234	8%	27 448	27 448	
<b>Subtotal</b>		653 970	33 145	103%	706 795	2,42%	1 876 902	33,56%	4,52	267 326	38%	33 180	37 734	
Secured by real estate property	01 [0,00% - 0,10%]													
	02 [0,10% - 0,20%]	14 046	17	101%	14 248	0,15%	7 023	25,69%	4,87	1 229	9%	5	1	
	03 [0,20% - 0,40%]	246 965	650	101%	249 400	0,27%	78 256	27,26%	4,94	36 194	15%	184	1 339	
	04 [0,40% - 0,80%]	81 966	532	101%	83 423	0,55%	34 743	28,40%	4,91	20 918	25%	130	927	
	05 [0,80% - 1,60%]	117 750	2 307	101%	121 060	1,09%	35 478	29,65%	4,95	50 566	42%	392	876	
	06 [1,60% - 3,20%]	26 935	378	102%	27 716	2,23%	12 911	31,64%	4,90	19 406	70%	196	645	
	07 [3,20% - 6,40%]	18 708	226	101%	19 201	4,40%	8 934	32,26%	4,91	20 252	105%	273	694	
	08 [6,40% - 12,80%]	10 924	3	102%	11 091	9,02%	5 333	32,91%	4,91	16 851	152%	330	622	
	09 [12,80% - 99,99%]	17 415	8	102%	17 734	42,80%	7 829	33,52%	4,93	34 342	194%	2 522	2 911	
	10 [100,00%] (default)	26 628	0	147%	39 249	100,00%	10 690	57,77%	1,77	3 067	8%	26 692	26 692	
<b>Subtotal</b>		561 337	4 122	103%	583 122	2,30%	201 197	30,60%	4,72	202 824	35%	30 725	34 706	
Other retail	01 [0,00% - 0,10%]	4		101%	4	0,09%	4	26,84%	5,00	0	7%	0	0	
	02 [0,10% - 0,20%]	61		101%	62	0,18%	32	26,78%	4,89	7	11%	0	0	
	03 [0,20% - 0,40%]	130	7 405	124%	9 317	0,38%	108 530	36,89%	1,00	2 235	24%	13	21	
	04 [0,40% - 0,80%]	45 618	9 966	102%	55 977	0,52%	198 705	49,26%	3,78	21 318	38%	142	143	
	05 [0,80% - 1,60%]	9 913	5 395	102%	15 338	1,22%	82 645	48,50%	3,66	8 692	57%	91	100	
	06 [1,60% - 3,20%]	6 973	4 999	101%	11 768	2,62%	70 686	48,56%	3,66	8 243	70%	150	174	
	07 [3,20% - 6,40%]	23 944	533	102%	24 853									

35. Table EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques (K&amp;H Group)

	Pre-credit derivatives RWAs	Actual RWAs
<b>Exposures under FIRB</b>		
Central governments and central banks		
Institutions		
Corporates – SMEs		
Corporates – Specialised lending		
Corporates – Other		
<b>Exposures under AIRB</b>		
Central governments and central banks	8 558	8 558
Institutions	161 496	161 496
Corporates – SMEs	403 694	403 694
Corporates – Specialised lending	288 887	288 887
Corporates – Other	436 196	436 196
Retail – Secured by real estate SMEs		
Retail – Secured by real estate non-SMEs	202 824	202 824
Retail – Qualifying revolving		
Retail – Other SMEs		
Retail – Other non-SMEs	64 501	64 501
Equity IRB		
Other non credit obligation assets		
<b>Total</b>	<b>1 566 156</b>	<b>1 566 156</b>

36. Table EU CR7 – IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques (K&amp;H Bank)

	Pre-credit derivatives RWAs	Actual RWAs
<b>Exposures under FIRB</b>		
Central governments and central banks		
Institutions		
Corporates – SMEs		
Corporates – Specialised lending		
Corporates – Other		
<b>Exposures under AIRB</b>		
Central governments and central banks	8 558	8 558
Institutions	161 606	161 606
Corporates – SMEs	403 692	403 692
Corporates – Specialised lending	288 887	288 887
Corporates – Other	475 974	475 974
Retail – Secured by real estate SMEs		
Retail – Secured by real estate non-SMEs	202 824	202 824
Retail – Qualifying revolving		
Retail – Other SMEs		
Retail – Other non-SMEs	64 501	64 501
Equity IRB		
Other non credit obligation assets		
<b>Total</b>	<b>1 606 043</b>	<b>1 606 043</b>

37. Table EU CR10 – IRB (specialised lending and equities, K&amp;H Group)

Specialised lending							
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	35 924	10 742	50%	40 667	9 806	57
	Equal to or more than 2.5 years	25 324	3 428	70%	28 802	17 429	114
Category 2	Less than 2.5 years	4 240	590	70%	4 962	2 968	21
	Equal to or more than 2.5 years	71 989	678	90%	73 529	60 370	312
Category 3	Less than 2.5 years	4 307	7 680	115%	9 968	9 755	94
	Equal to or more than 2.5 years	57 577	9 166	115%	64 122	65 802	337
Category 4	Less than 2.5 years	4 934	1 372	250%	6 591	10 380	212
	Equal to or more than 2.5 years	40 068	8 042	250%	48 820	112 378	1 301
Category 5	Less than 2.5 years						
	Equal to or more than 2.5 years						
Total	Less than 2.5 years	49 405	20 385		62 188	32 908	385
	Equal to or more than 2.5 years	194 958	21 314		215 274	255 978	2 064
Equities under the simple risk-weighted approach							
Categories		On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Capital requirement
Exchange-traded equity exposures				190%			
Private equity exposures				290%			
Other equity exposures				370%			
Total							

38. Table EU CR10 – IRB (specialised lending and equities, K&amp;H Bank)

Specialised lending							
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years	35 924	10 742	50%	40 667	9 806	57
	Equal to or more than 2.5 years	25 324	3 428	70%	28 802	17 429	114
Category 2	Less than 2.5 years	4 240	590	70%	4 962	2 968	21
	Equal to or more than 2.5 years	71 989	678	90%	73 529	60 370	312
Category 3	Less than 2.5 years	4 307	7 680	115%	9 968	9 755	94
	Equal to or more than 2.5 years	57 577	9 166	115%	64 122	65 802	337
Category 4	Less than 2.5 years	4 934	1 372	250%	6 591	10 380	212
	Equal to or more than 2.5 years	40 068	8 042	250%	48 820	112 378	1 301
Category 5	Less than 2.5 years						
	Equal to or more than 2.5 years						
Total	Less than 2.5 years	49 405	20 385		62 188	32 908	385
	Equal to or more than 2.5 years	194 958	21 314		215 274	255 978	2 064
Equities under the simple risk-weighted approach							
Categories		On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Capital requirement
Exchange-traded equity exposures				190%			
Private equity exposures				290%			
Other equity exposures				370%			
Total							

39. Table EU CCR1 – Analysis of CCR exposure by approach (K&amp;H Group and Bank)

	Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
Mark to market		125 651	56 801			72 095	52 276
Original exposure							
Standardised approach							
IMM (for derivatives and SFTs)							
Of which securities financing transactions							
Of which derivatives and long settlement transactions							
Of which from contractual cross product netting							
Financial collateral simple method (for SFTs)							
Financial collateral comprehensive method (for SFTs)						14 315	1 127
VAR for SFTs							
<b>Total</b>							<b>53 403</b>

40. Table EU CCR2 – CVA capital charge (K&amp;H Group and Bank)

	Esposure value	RWAs
Total portfolios subject to the advanced method		
i. VaR component (including the 3x multiplier)		
ii. SVaR component (including the 3x multiplier)		
All portfolios subject to the standardised method	1 088	476
Based on the original exposure method		
<b>Total subject to the CVA capital charge</b>	<b>1 088</b>	<b>476</b>

41. Table EU CCR3 – Standardised approach – CCR exposures by regulatory portfolio and risk (K&amp;H Group and Bank)

Exposure classes	Risk weight										Total	Of which unrated	
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%			Egyéb
Central governments or central banks	21 356											21 356	
Regional government or local authorities													
Public sector entities													
Multilateral development banks													
International organisations													
Institutions													
Corporates													
Retail													
Institutions and corporates with a short-term credit assessment													
Other items													
<b>Total</b>	<b>21 356</b>											<b>21 356</b>	



42. Table EU CCR4 – IRB approach – CCR exposures by portfolio and PD scale (K&amp;H Group)

Exposure class	PD scale	EAD post CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Institutions	0,00 – <0,15	38 442	0,05%	17888	45,42%	1,61	7 240	18,83%
	0,15 – <0,25			1				
	0,25 – <0,50	115	0,28%	2		1,21		
	0,50 – <0,75			2				
	0,75 – <2,50			3				
	2,50 – <10,00							
	10,00 – <100,00							
	100,00 (default)							
<b>Subtotal</b>		38 557	0,05%	17896	45,28%	1,61	7 240	18,78%
Corporates	0,00 – <0,15	1 215	0,09%	1248	63,17%	1,06	298	24,51%
	0,15 – <0,25	1 960	0,19%	206	61,38%	0,82	822	41,95%
	0,25 – <0,50	2 324	0,38%	676	71,53%	1,19	1 533	65,96%
	0,50 – <0,75	7 007	0,61%	2299	66,85%	1,19	5 337	76,17%
	0,75 – <2,50	19 328	1,44%	3875	63,19%	2,48	26 153	135,31%
	2,50 – <10,00	2 396	5,34%	1024	63,56%	1,17	3 406	142,13%
	10,00 – <100,00	436	11,87%	44	66,16%	1,00	1 270	291,04%
	100,00 (default)	50	100,00%	5	85,33%	2,91	529	1066,68%
<b>Subtotal</b>		34 716	1,62%	9377	64,48%	1,88	39 347	113,34%
of which SMEs	0,00 – <0,15	577	0,08%	322	66,68%	1,04	85	14,71%
	0,15 – <0,25	401	0,20%	131	67,18%	1,27	131	32,56%
	0,25 – <0,50	1 135	0,34%	580	67,09%	1,16	503	44,32%
	0,50 – <0,75	4 480	0,63%	1401	67,16%	1,21	3 051	68,10%
	0,75 – <2,50	6 620	1,39%	2049	67,83%	1,08	5 822	87,95%
	2,50 – <10,00	2 188	5,40%	720	65,14%	1,03	3 080	140,81%
	10,00 – <100,00	7	18,10%	4	66,16%	1,00	17	253,46%
	100,00 (default)	50	100,00%	5	85,33%	2,91	529	1066,68%
<b>Subtotal</b>		15 457	1,90%	5212	67,20%	1,12	13 217	85,51%
of which specialised lending	0,00 – <0,15							
	0,15 – <0,25							
	0,25 – <0,50	523	0,45%	15	88,02%	1,31	554	106,01%
	0,50 – <0,75	17	0,57%	3	88,02%	5,00	30	180,10%
	0,75 – <2,50	9 787	1,51%	174	59,16%	3,82	16 566	169,26%
	2,50 – <10,00	116	4,15%	153	45,16%	3,45	171	147,76%
	10,00 – <100,00							
	100,00 (default)							
<b>Subtotal</b>		10 442	1,48%	345	60,50%	3,69	17 321	165,88%
<b>Total (all portfolios)</b>		73 274	0,79%	27273	54,38%	1,74	46 587	63,58%

43. Table EU CCR4 – IRB approach – CCR exposures by portfolio and PD scale (K&amp;H Bank)

Exposure class	PD scale	EAD post CRM	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RWA density
Institutions	0,00 – <0,15	41 561	0,05%	17889	46,21%	1,49	7 753	18,65%
	0,15 – <0,25			1				
	0,25 – <0,50	115	0,28%	2		1,21		
	0,50 – <0,75			2				
	0,75 – <2,50			3				
	2,50 – <10,00							
	10,00 – <100,00							
	100,00 (default)							
<b>Subtotal</b>		41 676	0,05%	17897	46,08%	1,49	7 753	18,60%
Corporates	0,00 – <0,15	1 215	0,09%	1248	63,17%	1,06	298	24,51%
	0,15 – <0,25	1 960	0,19%	206	61,38%	0,82	822	41,95%
	0,25 – <0,50	2 324	0,38%	676	71,53%	1,19	1 533	65,96%
	0,50 – <0,75	7 007	0,61%	2299	66,85%	1,19	5 337	76,17%
	0,75 – <2,50	19 328	1,44%	3875	63,19%	2,48	26 153	135,31%
	2,50 – <10,00	2 396	5,34%	1024	63,56%	1,17	3 406	142,13%
	10,00 – <100,00	436	11,87%	44	66,16%	1,00	1 270	291,04%
	100,00 (default)	50	100,00%	5	85,33%	2,91	529	1066,68%
<b>Subtotal</b>		34 716	1,62%	9377	64,48%	1,88	39 347	113,34%
of which SMEs	0,00 – <0,15	577	0,08%	322	66,68%	1,04	85	14,71%
	0,15 – <0,25	401	0,20%	131	67,18%	1,27	131	32,56%
	0,25 – <0,50	1 135	0,34%	580	67,09%	1,16	503	44,32%
	0,50 – <0,75	4 480	0,63%	1401	67,16%	1,21	3 051	68,10%
	0,75 – <2,50	6 620	1,39%	2049	67,83%	1,08	5 822	87,95%
	2,50 – <10,00	2 188	5,40%	720	65,14%	1,03	3 080	140,81%
	10,00 – <100,00	7	18,10%	4	66,16%	1,00	17	253,46%
	100,00 (default)	50	100,00%	5	85,33%	2,91	529	1066,68%
<b>Subtotal</b>		15 457	1,90%	5212	67,20%	1,12	13 217	85,51%
of which specialised lending	0,00 – <0,15							
	0,15 – <0,25							
	0,25 – <0,50	523	0,45%	15	88,02%	1,31	554	106,01%
	0,50 – <0,75	17	0,57%	3	88,02%	5,00	30	180,10%
	0,75 – <2,50	9 787	1,51%	174	59,16%	3,82	16 566	169,26%
	2,50 – <10,00	116	4,15%	153	45,16%	3,45	171	147,76%
	10,00 – <100,00							
	100,00 (default)							
<b>Subtotal</b>		10 442	1,48%	345	60,50%	3,69	17 321	165,88%
<b>Total (all portfolios)</b>		76 392	0,77%	27274	54,44%	1,67	47 100	61,66%

44. Table EU CCR5-A – Impact of netting and collateral held on exposure values (K&amp;H Group)

	Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
Derivatives	3 367	106 385	57 101	3 864	53 237
SFTs	14 407		14 315		14 315
Cross-product netting					
<b>Total</b>	<b>17 774</b>	<b>106 385</b>	<b>71 416</b>	<b>3 864</b>	<b>67 553</b>

45. Table EU CCR5-A – Impact of netting and collateral held on exposure values (K&amp;H Bank)

	Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
Derivatives	3 367	106 385	57 109	3 864	53 245
SFTs	14 407		14 315		14 315
Cross-product netting					
<b>Total</b>	<b>17 774</b>	<b>106 385</b>	<b>71 424</b>	<b>3 864</b>	<b>67 560</b>

46. Table EU CCR5-B – Composition of collateral for exposures to CCR (K&amp;H Group and Bank)

	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash collateral		3 864		-35 131		
<b>Total</b>		3 864		-35 131		

47. Table EU MR1 – Market risk under the standardised approach (K&amp;H Group and Bank)

	RWAs	Capital requirements
<b>Outright products</b>		
Interest rate risk (general and specific)		
Equity risk (general and specific)		
Foreign exchange risk	434	35
Commodity risk		
<b>Options</b>		
Simplified approach		
Delta-plus method		
Scenario approach		
<b>Securitisation (specific risk)</b>		
Securitisation (specific risk)		
<b>Total</b>	<b>434</b>	<b>35</b>

48. Table Covid 1 Information on loans and advances subject to legislative and non-legislative moratoria (K&amp;H Group)

		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount
		Performing			Non performing			Performing			Non performing			Inflows to non-performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	
1	Loans and advances subject to moratorium	700 854	691 280	117 976	9 574	5 879	-19 358	-15 526	-13 351	-3 832	-2 193	498		
2	of which: Households	297 503	292 686	51 453	4 818	2 478	-6 556	-5 037	-4 411	-1 518	-558	445		
3	of which: Collateralised by residential immovable property	213 706	209 688	42 156	4 019	2 316	-4 011	-3 048	-2 934	-964	-455	360		
4	of which: Non-financial corporations	363 235	358 479	65 922	4 756	3 401	-12 684	-10 370	-8 881	-2 314	-1 635	54		
5	of which: Small and Medium-sized Enterprises	229 853	225 105	46 048	4 748	3 399	-8 978	-6 667	-5 824	-2 312	-1 633	54		
6	of which: Collateralised by commercial immovable property	218 677	214 351	47 600	4 326	3 105	-9 386	-7 232	-6 254	-2 154	-1 515	19		

49. Table Covid 2 Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

		Number of obligors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
1	Loans and advances for which moratorium was offered	162 719	700 854							
2	Loans and advances subject to moratorium (granted)	162 719	700 854	700 854		700 854				
3	of which: Households		297 503	297 503		297 503				
4	of which: Collateralised by residential immovable property		213 706	213 706		213 706				
5	of which: Non-financial corporations		363 235	363 235		363 235				
6	of which: Small and Medium-sized Enterprises		229 853	229 853		229 853				
7	of which: Collateralised by commercial immovable property		218 677	218 677		218 677				