



## 2021 EU-wide Transparency Exercise

Bank Name	Magyar Bankholding
LEI Code	529900J3WLMSUC78RN75
Country Code	HU

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2021 EU-wide Transparency Exercise

### Key Metrics

Magyar Bankholding

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period			1,582	1,657	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			1,523	1,597	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period			1,582	1,657	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition			1,523	1,597	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period			1,664	1,739	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			1,605	1,678	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount			9,617	10,327	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			9,617	10,327	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition			16.45%	16.05%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			15.84%	15.46%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition			16.45%	16.05%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			15.84%	15.46%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition			17.30%	16.84%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			16.69%	16.25%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital			25,666	27,244	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital			6.16%	6.08%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2021 EU-wide Transparency Exercise

### Leverage ratio

Magyar Bankholding

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition			1,582	1,657	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition			1,523	1,597	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital			25,666	27,244	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital			25,666	27,183	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital			6.2%	6.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital			5.9%	5.9%	[A.2]/[B.2]	

(mto EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS			1,644	1,729	C 01.00 (y01c,y03)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			1,582	1,657	C 01.00 (y02c,y03)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,499	1,558	C 01.00 (y02c,y03)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 41 of CRR
	A.1.2	Retained earnings			581	616	C 01.00 (y13c,y03)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income			-31	-40	C 01.00 (y18c,y03)	Articles 4(20), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves			-199	-206	C 01.00 (y20c,y03)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk			0	0	C 01.00 (y21c,y03)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital			122	128	C 01.00 (y23c,y03)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters			-3	-2	C 01.00 (y25c,y03)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)			-411	-423	C 01.00 (y30a,y03) + C 01.00 (y34b,y03)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs			-21	-20	C 01.00 (y37c,y03)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfalls of credit risk adjustments to expected losses			0	0	C 01.00 (y38c,y03)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets			0	0	C 01.00 (y39b,y03)	Articles 4(30), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	C 01.00 (y40c,y03)	Articles 4(12), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	C 01.00 (y40b,y03)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight			0	0	C 01.00 (y40a,y03) + C 01.00 (y40b,y03) + C 01.00 (y47c,y03) + C 01.00 (y47d,y03)	Articles 4(36), 36(1) point (j) (i) and 88 to 91 of CRR, Articles 36(1) point (i) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (i) (i) and 276(1) of CRR, Articles 36(1) point (i) (i) and 153(3) of CRR and Articles 36(1) point (i) (i) and 153(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)			0	0	C 01.00 (y40a,y03)	Articles 36(1) point (i) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment			0	0	C 01.00 (y40b,y03)	Articles 4(27), 36(1) point (j), 43 to 46, 48 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences			-14	-14	C 01.00 (y40c,y03)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment			0	0	C 01.00 (y40b,y03)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold			0	0	C 01.00 (y51c,y03)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures			0	0	C 01.00 (y51c,y03)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls			0	0	C 01.00 (y54c,y03)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges			0	0	C 01.00 (y55c,y03)	Article 36(1) point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR			0	0	C 01.00 (y52c,y03)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other			0	0	C 01.00 (y52b,y03)	-
	A.1.21	Transitional adjustments			59	61	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)			0	0	C 01.00 (y22c,y03)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)			0	0	C 01.00 (y30a,y03)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)			59	61	C 01.00 (y52b,y03)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)			0	0	C 01.00 (y53b,y03)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments			0	0	C 01.00 (y54b,y03) + C 01.00 (y67b,y03)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital			0	0	C 01.00 (y72b,y03)	
A.2.3	Other Additional Tier 1 Capital components and deductions			0	0	C 01.00 (y68b,y03) + C 01.00 (y70b,y03) + C 01.00 (y71a,y03) + C 01.00 (y70b,y03) + C 01.00 (y74a,y03) + C 01.00 (y74b,y03)		
A.2.4	Additional Tier 1 transitional adjustments			0	0	C 01.00 (y68b,y03) + C 01.00 (y68b,y03) + C 01.00 (y72b,y03)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)			1,582	1,657	C 01.00 (y05c,y03)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			82	81	C 01.00 (y70a,y03)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments			82	81	C 01.00 (y70a,y03) + C 01.00 (y80b,y03)		
A.4.2	Other Tier 2 Capital components and deductions			0	0	C 01.00 (y69b,y03) + C 01.00 (y92b,y03) + C 01.00 (y92b,y03) + C 01.00 (y94b,y03) + C 01.00 (y94b,y03) + C 01.00 (y94b,y03) + C 01.00 (y94b,y03) + C 01.00 (y94b,y03) + C 01.00 (y94b,y03)		
A.4.3	Tier 2 transitional adjustments			0	0	C 01.00 (y80b,y03) + C 01.00 (y95b,y03) + C 01.00 (y96b,y03)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT			9,617	10,327	C 02.00 (y01c,y03)	Articles 93(2), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included			0	0	C 01.00 (y01c,y04b)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)			16.45%	16.05%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)				16.45%	16.05%	CA3 (3)	-
C.3	TOTAL CAPITAL RATIO (transitional period)				17.30%	16.84%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)			1,523	1,597	[A.1+A.1.1+A.1.1.1+A.1.1.1.1+A.1.1.1.1.1+A.1.1.1.1.1.1+A.1.1.1.1.1.1.1+A.1.1.1.1.1.1.1.1+A	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

## 2021 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

Magyar Bankholding

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>			8,118	8,712	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach			8,118	8,712	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach			0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach			0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB			0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>			83	122	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA			50	50	C 02.00 (R640, c010)
Settlement risk			0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)			0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)			39	74	C 02.00 (R520, c010)
Of which the standardised approach			39	74	C 02.00 (R530, c010)
Of which IMA			0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book			0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book			0	0	C 02.00 (R680, c010)
Operational risk			1,326	1,368	C 02.00 (R590, c010)
Of which basic indicator approach			599	619	C 02.00 (R600, c010)
Of which standardised approach			452	466	C 02.00 (R610, c010)
Of which advanced measurement approach			275	283	C 02.00 (R620, c010)
Other risk exposure amounts			0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total			9,617	10,327	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

## 2021 EU-wide Transparency Exercise

P&L  
Magyar Bankholding

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income			161	341
Of which debt securities income			30	64
Of which loans and advances income			118	256
Interest expenses			31	66
Of which deposits expenses			9	41
Of which debt securities issued expenses			6	13
(Expenses on share capital repayable on demand)			0	0
Dividend income			0	0
Net Fee and commission income			70	154
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net			21	22
Gains or (-) losses on financial assets and liabilities held for trading, net			62	83
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net			-1	-2
Gains or (-) losses from hedge accounting, net			-10	-12
Exchange differences (gain or (-) loss), net			18	31
Net other operating income /(expenses)			0	-4
<b>TOTAL OPERATING INCOME, NET</b>			<b>288</b>	<b>548</b>
(Administrative expenses)			155	311
(Cash contributions to resolution funds and deposit guarantee schemes)			5	12
(Depreciation)			16	34
Modification gains or (-) losses, net			1	-2
(Provisions or (-) reversal of provisions)			1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)			0	0
(Commitments and guarantees given)			2	0
(Other provisions)			-1	0
Of which pending legal issues and tax litigation <sup>1</sup>			0	0
Of which restructuring <sup>2</sup>			0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>			0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			4	16
(Financial assets at fair value through other comprehensive income)			0	0
(Financial assets at amortised cost)			4	17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)			0	0
(of which Goodwill)			0	0
Negative goodwill recognised in profit or loss			0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates			0	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS			109	171
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS			100	154
Profit or (-) loss after tax from discontinued operations			0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>			<b>100</b>	<b>155</b>
Of which attributable to owners of the parent			92	142

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Magyar Bankholding

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits									2,786				3,154				IAS 1.54 (i)
Financial assets held for trading									262	125	137	0	312	143	170	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss									208	68	0	139	224	73	0	150	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss									0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income									2,841	2,071	770	0	2,171	1,611	560	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost									17,262				18,917				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting									14	0	14	0	17	0	17	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk									0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>									1,013				1,048				
TOTAL ASSETS									24,386				25,843				IAS 1.9(a), IFRS 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities																										Annex V.Part 1.31, 44(b)
	Loans and advances																										Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities																										Annex V.Part 1.31, 44(b)
	Loans and advances																										Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Magyar Bankholding

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading			96	116	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>			0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss			17	17	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost			21,864	23,220	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>			0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting			3	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk			15	20	IAS 39.89A(b), IFRS 9.6.5.8
Provisions			39	39	IAS 37.10; IAS 1.54(l)
Tax liabilities			7	9	IAS 1.54(n-o)
Share capital repayable on demand			0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities			242	209	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale			0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>			0	0	Annex V Part 1.29
TOTAL LIABILITIES			22,282	23,630	IAS 1.9(b); IG 6
TOTAL EQUITY			2,104	2,213	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES			24,386	25,843	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Magyar Bankholding

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives				90	93	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments			0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities			8	25	Annex V.Part 1.31
Deposits	Central banks			4,753	5,344	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits			0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments			1,554	1,448	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits			549	578	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions			819	1,009	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits			33	76	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations			1,107	1,141	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits			561	574	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations			6,502	6,909	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits			5,317	5,594	ECB/2013/33 Annex 2.Part 2.9.1
	Households			5,732	5,929	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits			4,525	4,690	Annex V.Part 1.42(f), 44(c)
Debt securities issued				889	925	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued				124	122	Annex V.Part 1.37
Other financial liabilities				524	532	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES				21,979	23,354	

## 2021 EU-wide Transparency Exercise

Market Risk  
Magyar Bankholding

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded debt Instruments																								
Of which: General risk																								
Of which: Specific risk																								
Equities																								
Of which: General risk																								
Of which: Specific risk																								
Foreign exchange risk																								
Commodities risk																								
Total																								
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	39	74	0	0	0	0							0	0	0	0								
Of which: General risk	38	74	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	1	0	0	0	0	0	0						0	0	0	0	0							
Equities	1	0	0	0	0	0	0						0	0	0	0	0							
Of which: General risk	1	0	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0	0						0	0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0	0						0	0	0	0	0							
Commodities risk	0	0	0	0	0	0	0						0	0	0	0	0							
Total	39	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CTU positions under the particular approach for position risk in CILUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

## 2021 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Magyar Bankholding

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	(mln EUR, %)								
	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity								
	Other exposures								
	Standardised Total <sup>(2)</sup>								

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Magyar Bankholding

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	(mln EUR, %)								
	Central governments or central banks	11,851	13,372	70		11,662	14,124	63	
	Regional governments or local authorities	103	64	19		101	63	13	
	Public sector entities	106	6	0		108	7	0	
	Multilateral Development Banks	6	6	3		6	6	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	663	511	276		808	642	254	
	Corporates	7,543	4,696	4,148		8,613	5,334	4,738	
	of which: SME	3,497	2,086	1,698		3,894	2,304	1,870	
	Retail	3,957	2,245	1,515		4,099	2,256	1,516	
	of which: SME	1,997	977	564		2,067	1,004	580	
	Secured by mortgages on immovable property	2,337	2,245	887		2,583	2,488	965	
	of which: SME	394	339	164		430	374	183	
	Exposures in default	460	193	219	226	436	160	175	239
	Items associated with particularly high risk	369	236	354		394	254	381	
	Covered bonds	11	11	2		12	12	2	
	Claims on institutions and corporates with a ST credit assessment	261	87	76		298	83	68	
	Collective investments undertakings (CIU)	104	102	102		102	100	141	
	Equity	123	113	139		168	153	181	
	Other exposures	642	611	391		1,026	578	335	
Standardised Total <sup>2</sup>		28,535	24,498	8,200	470	30,416	26,259	8,835	504

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Magyar Bankholding

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(mln EUR, %)													
Consolidated data	Central banks and central governments												
	Institutions												
	Corporates												
	Corporates - Of Which: Specialised Lending												
	Corporates - Of Which: SME												
	Retail												
	Retail - Secured on real estate property												
	Retail - Secured on real estate property - Of Which: SME												
	Retail - Secured on real estate property - Of Which: non-SME												
	Retail - Qualifying Revolving												
	Retail - Other Retail												
	Retail - Other Retail - Of Which: SME												
	Retail - Other Retail - Of Which: non-SME												
	Equity												
Other non credit-obligation assets													
IRB Total <sup>2</sup>													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2021 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Magyar Bankholding

		IRB Approach												
		As of 31/03/2021						As of 30/06/2021						
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	
(mln EUR, %)			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				0							0		
	IRB Total <sup>2</sup>				0							0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

As of 31/12/2020

[illegible]

As of 31/12/2020



As of 31/12/2020

As of 31/12/2020

[illegible]

As of 31/12/2020

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Magyar Bankholding

As of 31/12/2020

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[ 0 - 3M ]	Africa													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]	Others													
[ 10Y - more ]														
Total														
[ 0 - 3M ]														
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

As of 30/06/2021

[illegible]

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Magyar Bankholding

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(min EUR)														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Finland													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	France													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Germany	134	134	134	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Croatia													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Greece													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Hungary	4,166 424 53 956 2,370 3,081 649	4,152 424 53 956 2,370 3,081 649	1,922 198 14 293 1,383 466 73	0 0 0 0 0 0 0	79 102 36 414 201 756 575	2,151 124 2 249 786 1,859 0	0 0 1 108 84 27 0	15 1 2 108 84 4 0	1 3 0 0 2 2 2	31 239 2 11 214 66 16	27 16 0 3 7 0 0	0 0 0 0 0 0 0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Ireland	11,698	11,684	4,348	0	1,589	5,747	30	733	12	579	54	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Italy													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latvia													

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]



**As of 30/06/2021**

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Magyar Bankholding

As of 30/06/2021

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others														

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

**2021 EU-wide Transparency Exercise**  
Performing and non-performing exposures  
Magyar Bankholding

	As of 30/09/2020								As of 31/12/2020							
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted	Of which Stage 3				Of which Stage 3				Of which: defaulted	Of which Stage 3				
(mln EUR)																
Cash balances at central banks and other demand deposits																
Debt securities (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
Loans and advances (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
of which: small and medium-sized enterprises at amortised cost																
of which: Loans collateralised by commercial immovable property at amortised cost																
Households																
of which: Loans collateralised by residential immovable property at amortised cost																
of which: Credit for consumption at amortised cost																
DEBT INSTRUMENTS other than HFT																
OFF-BALANCE SHEET EXPOSURES																

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

Magyar Bankholding

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	2,570	0	0	0	0	0	0	0	0	0	2,967	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,111	0	0	0	0	5	0	0	0	0	8,310	0	0	0	0	5	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,507	0	0	0	0	1	0	0	0	0	7,522	0	0	0	0	1	0	0	0	0
Credit institutions	251	0	0	0	0	0	0	0	0	0	306	0	0	0	0	0	0	0	0	0
Other financial corporations	26	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0
Non-financial corporations	327	0	0	0	0	4	0	0	0	0	455	0	0	0	0	4	0	0	0	0
Loans and advances (including at amortised cost and fair value)	12,616	56	458	426	422	223	266	263	110	110	13,450	47	451	413	398	233	286	272	100	100
Central banks	1,163	0	0	0	0	0	0	0	0	0	1,131	0	0	0	0	0	0	0	0	0
General governments	335	11	0	0	0	1	0	0	0	0	347	0	0	0	0	1	0	0	0	0
Credit institutions	247	0	0	0	0	1	0	0	0	0	319	0	0	0	0	0	0	0	0	0
Other financial corporations	605	0	4	4	4	9	3	3	1	1	600	0	5	4	3	15	4	3	0	0
Non-financial corporations	5,798	21	220	214	191	148	124	121	52	52	6,227	23	212	201	186	146	128	122	48	48
of which: small and medium-sized enterprises at amortised cost	3,766	14	148	143	124	88	80	78	48	48	4,099	16	140	130	115	91	81	77	43	43
of which: Loans collateralised by commercial immovable property at amortised cost	1,545	5	46	46	44	35	28	28	15	15	1,698	3	47	45	43	34	28	26	16	16
Households	4,468	25	234	208	227	64	139	139	57	57	4,825	24	234	207	207	71	155	147	52	52
of which: Loans collateralised by residential immovable property at amortised cost	2,142	14	85	66	80	22	38	38	46	46	2,259	12	85	67	63	25	42	36	43	43
of which: Credit for consumption at amortised cost	1,723	13	122	110	119	32	77	77	27	27	1,853	13	121	108	106	35	84	79	25	25
DEBT INSTRUMENTS other than HFT	23,297	56	458	426	422	229	266	263	110	110	24,727	47	451	413	398	238	286	272	100	100
OFF-BALANCE SHEET EXPOSURES	3,417		35	35	25	24	3	3	4	4	3,839		26	25	22	24	2	2	1	1

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Magyar Bankholding

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits												
Debt securities (including at amortised cost and fair value)												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
Loans and advances (including at amortised cost and fair value)												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
of which: small and medium-sized enterprises at amortised cost												
Households												
DEBT INSTRUMENTS other than HFT												
Loan commitments given												
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice												
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Magyar Bankholding

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,477	259	210	146	928	61	1,622	281	245	171	978	67
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	2	1	1	2	1	6	2	2	2	1	0
Non-financial corporations	432	108	96	66	217	21	439	118	105	70	209	25
of which: small and medium-sized enterprises at amortised cost	258	56	45	34	152		295	66	54	38	160	
Households	1,039	149	113	80	709	39	1,176	161	138	99	769	42
DEBT INSTRUMENTS other than HFT	1,477	259	210	146	928		1,622	281	245	171	978	
Loan commitments given	41	2	3	1	11	1	29	1	2	0	9	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
Magyar Bankholding

(m€)	AS OF 30/09/2020					AS OF 31/12/2020					AS OF 31/03/2021					AS OF 30/06/2021					
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
	Of which: non-perform <sup>1</sup>	Of which: defaulted				Of which loans and advances subject to impairment	Of which: non-perform <sup>1</sup>				Of which: defaulted	Of which loans and advances subject to impairment				Of which: non-perform <sup>1</sup>	Of which: defaulted				Of which loans and advances subject to impairment
A Agriculture, forestry and fishing						359	9	9	358	11	0	405	9	9	405	10	0				
B Mining and quarrying						5	0	0	5	0	0	5	0	0	5	0	0				
C Manufacturing						996	46	46	994	47	0	1,090	51	47	1,090	66	0				
D Electricity, gas, steam and air conditioning supply						166	2	2	165	6	0	191	1	1	191	6	0				
E Water supply						15	1	1	15	0	0	14	1	1	14	1	0				
F Construction						531	13	13	531	32	0	512	14	13	512	15	0				
G Wholesale and retail trade						933	28	27	932	31	0	970	24	23	970	30	0				
H Transport and storage						335	2	2	334	8	0	352	3	3	351	9	0				
I Accommodation and food service activities						176	4	4	175	12	0	186	4	4	186	14	0				
J Information and communication						149	11	11	149	11	0	159	9	9	159	11	0				
K Financial and insurance activities						154	2	2	153	1	0	111	2	2	110	1	0				
L Real estate activities						890	16	13	889	30	0	1,054	15	13	1,053	30	0				
M Professional, scientific and technical activities						439	4	4	439	18	0	478	5	5	478	19	0				
N Administrative and support service activities						134	12	12	134	3	0	151	3	3	151	5	0				
O Public administration and defence, compulsory social security						5	0	0	5	0	0	5	0	0	5	0	0				
P Education						6	0	0	6	0	0	7	0	0	7	0	0				
Q Human health services and social work activities						37	2	2	37	3	0	40	2	2	40	3	0				
R Arts, entertainment and recreation						44	1	1	44	3	0	47	1	1	47	3	0				
S Other services						425	66	65	425	54	0	448	66	66	448	73	0				
Loans and advances						5,798	220	214	5,792	272	0	6,227	212	212	6,222	273	0				

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

[illegible][illegible][illegible]



**2021 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines**  
**EBA/GL/2020/02**  
May/2021

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures				
Loans and advances subject to active EBA-compliant moratoria	160	436	96	133	32	4	14	22	15	7	16	8	3	7	0	1	536	511	85	177	25	9	11	21	11	6	9	6	5	6	12	
Of which: Households	213	209	63	68	4	2	3	9	6	4	5	3	1	2	0	1	272	268	62	104	4	2	3	11	9	6	7	3	2	2	6	1
Of which: Collateralised by residential immovable property	41	41	7	13	2	1	2	1	0	0	0	1	1	0	0	0	33	31	5	14	1	1	1	1	0	0	0	1	0	0	0	0
Of which: Non-financial corporations	227	227	27	66	30	2	14	10	6	3	6	6	2	6	0	0	266	240	4	79	21	7	6	39	2	0	2	2	3	4	6	11
Of which: Small and Medium-sized Enterprises	92	81	4	11	39	2	18	7	2	0	1	5	2	5	0	0	79	58	4	7	21	7	6	8	1	0	0	7	3	4	0	11
Of which: Collateralised by commercial immovable property	104	99	2	58	5	1	4	5	3	0	2	2	0	0	0	0	85	76	2	60	9	2	4	4	1	0	1	3	1	2	0	4

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures												
Loans and advances with expired EBA-compliant moratoria	3,065	0	0	0	0	0	0	0	0	0	0	0	0	0	3,537	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: Households	1,467	0	0	0	0	0	0	0	0	0	0	0	0	0	1,641	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: Collateralised by residential immovable property	550	0	0	0	0	0	0	0	0	0	0	0	0	0	992	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: Non-financial corporations	1,455	0	0	0	0	0	0	0	0	0	0	0	0	0	1,746	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: Small and Medium-sized Enterprises	785	0	0	0	0	0	0	0	0	0	0	0	0	0	1,010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: Collateralised by commercial immovable property	321	0	0	0	0	0	0	0	0	0	0	0	0	0	680	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures												
Directly originated loans and advances subject to public guarantee schemes	289	288	0	12	1	0	6	6	0	1	0	0	0	255	0	522	518	0	57	12	0	5	17	13	0	6	4	0	2	305	2			
Of which: Households	9	9		6			6	6		0				0	0	20	20		0				1	1		0					0	0		
Of which: Collateralised by residential immovable property	0	0		0			0	0		0				0	0	0	0		0			0	0		0					0	0			
Of which: Non-financial corporations	281	280	0	11	1	0	1	5	5	0	1	0	0	252	0	502	495	0	56	12	0	5	17	13	0	6	4	0	2	303	2			
Of which: Small and Medium-sized Enterprises	268	267		1			5	5		0				0	360	360		8				11	9		2					1	0			
Of which: Collateralised by commercial immovable property	27	27		0			0	0		0				0	95	92		3				5	3		2					0	0			