



## 2021 EU-wide Transparency Exercise

<b>Bank Name</b>	Magyar Bankholding
<b>LEI Code</b>	529900J3WLMSUC78RN75
<b>Country Code</b>	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	CORE 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



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### 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]	

		(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
OWN FUNDS	A	OWN FUNDS			1,664	1,739	C 01.00 (0101,010)	Articles 4(1)(b) 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 (0102,010)	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 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings			581	616	C 01.00 (0130,010)	Articles 36(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 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves			-199	-206	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk			0	0	C 01.00 (0210,010)	Articles 4(1)(b), 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 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters			-3	-2	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)			-411	-423	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 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 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses			0	0	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets			0	0	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	C 01.00 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	C 01.00 (0440,010)	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 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0472,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR. Article 36(1) point (k) (ii) and 270(1) of CRR. Article 36(1) point (k) (iii) and 133(b) of CRR and Article 36(1) point (k) (iv) and 155(c) of CRR.
	A.1.14.1	(-) Of which: from securitisation positions (-)			0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) 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 (0480,010)	Articles 4(2), 36(1) point (l), 43 to 46, 49 (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 (0490,010)	Articles 36(1) point (c) and 38, Article 40(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 (0500,010)	Articles 4(2), 36(1) point (l), 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 (0510,010)	Article 48 of CRR	
A.1.18A	(-) Insufficient coverage for non-performing exposures			0	0	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR	
A.1.18B	(-) Minimum value commitment shortfalls			0	0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(c) of CRR	
A.1.18C	(-) Other foreseeable tax charges			0	0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR			0	0	C 01.00 (0540,010)	Article 3 CRR	
A.1.20	CET1 capital elements or deductions - other			0	0	C 01.00 (0570,010)	-	
A.1.21	Transitional adjustments			59	61	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)			0	0	C 01.00 (0220,010)	Articles 483(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 (0240,010)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)			59	61	C 01.00 (0520,010)	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 (0530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments			0	0	C 01.00 (0540,010) + C 01.00 (0670,010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital			0	0	C 01.00 (0700,010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions			0	0	C 01.00 (0690,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0740,010) + C 01.00 (0740,010)	-	
A.2.4	Additional Tier 1 transitional adjustments			0	0	C 01.00 (0680,010) + C 01.00 (0680,010) + C 01.00 (0730,010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)			1,582	1,657	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			82	81	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments			82	81	C 01.00 (0760,010) + C 01.00 (0860,010)	-	
A.4.2	Other Tier 2 Capital components and deductions			0	0	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0970,010) + C 01.00 (0970,010)	-	
A.4.3	Tier 2 transitional adjustments			0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)	-	
B	TOTAL RISK EXPOSURE AMOUNT			9,617	10,327	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included			0	0	C 05.01 (0101,010)	-	
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 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)			17.30%	16.84%	CA3 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)			1,523	1,597		11.9 + 1.3 + 1.21 + MIN(A.2.3 + A.1.13 + A.2.2 + MIN(A.4 + A.2.2 - A.2.3))	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)			15.84%	15.46%	(D.1)/(B.1)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements			59	61	C 05.01 (0440,010)	-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	0	C 05.01 (0440,010)	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements			0	0	C 05.01 (0440,010)	-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			0	0	C 05.01 (0440,010)	-	

(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 disclosure

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Magyar Bankholding

(min 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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>			<b>109</b>	<b>171</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>			<b>100</b>	<b>154</b>
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

### 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
<b>TOTAL LIABILITIES</b>			<b>22,282</b>	<b>23,630</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>			<b>2,104</b>	<b>2,213</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>			<b>24,386</b>	<b>25,843</b>	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
<b>TOTAL FINANCIAL LIABILITIES</b>				<b>21,979</b>	<b>23,354</b>	

2021 EU-wide Transparency Exercise

Market Risk  
Magyar Bankholding

	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			
(mln EUR)	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																								
<b>Total</b>																								
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which: General risk	38	74	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	
Equities	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which: General risk	0	0	0	0	0	0	0	0	0	0	0	0	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	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	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	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>39</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (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
(mln EUR, %)									
Consolidated data	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									
<b>Standardised Total <sup>2</sup></b>									

<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
(mln EUR, %)									
Consolidated data	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		
	<b>Standardised Total <sup>2</sup></b>	<b>28,535</b>	<b>24,498</b>	<b>8,200</b>	<b>470</b>	<b>30,416</b>	<b>26,259</b>	<b>8,835</b>	<b>504</b>

<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
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
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>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	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
	Corporates	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
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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
	Other non credit-obligation assets				0						0		
<b>IRB Total <sup>2</sup></b>					<b>0</b>					<b>0</b>			

<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**  
**General governments exposures by country of the counterparty**

Magyar Bankholding

As of 31/12/2020

(min EUR)		Direct exposures												Risk weighted exposure amount		
		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	
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa															
	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, 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, 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**  
**General governments exposures by country of the counterparty**

Magyar Bankholding

As of 30/06/2021

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
						Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost										
	Finland														
	France														
	Germany	134	134	134	0	0	0	0	0	0	0	0	0	0	0
	Croatia														
	Greece														
	Hungary	4,166	4,152	1,922	0	79	2,151	0	15	1	31	27	0	0	0
	Ireland														
	Italy														
	Latvia														
	<b>Total</b>	<b>11,698</b>	<b>11,684</b>	<b>4,348</b>	<b>0</b>	<b>1,589</b>	<b>5,747</b>	<b>30</b>	<b>733</b>	<b>12</b>	<b>579</b>	<b>54</b>	<b>0</b>	<b>0</b>	<b>69</b>









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

Magyar Bankholding

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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Africa														
	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, 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, 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>1</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>1</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 Stage 3									
(min EUR)															
<b>Cash balances at central banks and other demand deposits</b>															
<b>Debt securities (including at amortised cost and fair value)</b>															
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
<b>Loans and advances (including at amortised cost and fair value)</b>															
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															
<b>DEBT INSTRUMENTS other than HFT</b>															
<b>OFF-BALANCE SHEET EXPOSURES</b>															

<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

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		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)												
<b>Cash balances at central banks and other demand deposits</b>												
<b>Debt securities (including at amortised cost and fair value)</b>												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
<b>Loans and advances (including at amortised cost and fair value)</b>												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
of which: small and medium-sized enterprises at amortised cost												
Households												
<b>DEBT INSTRUMENTS other than HFT</b>												
<b>Loan commitments given</b>												
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
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
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,477</b>	<b>259</b>	<b>210</b>	<b>146</b>	<b>928</b>		<b>1,622</b>	<b>281</b>	<b>245</b>	<b>171</b>	<b>978</b>	
Loan commitments given	41	2	3	1	11	1	29	1	2	0	9	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
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**  
**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**  
 Magyar Bankholding

(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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past-due or 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	
	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received 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	31	4	14	22	15	7	10	8	3	7	0	1	536	511	95	177	25	0	11	31	11	6	0	0	0	12		
of which: Households	213	209	63	68	4	2	3	9	6	4	5	3	1	2	0	1	272	268	92	104	4	2	3	11	9	6	7	3	2	1		
of which: Collateralised by residential immovable property	41	41	7	13	2	1	2	1	0	0	0	1	1	1	0	0	33	31	5	14	1	1	1	1	0	0	1	0	0	0		
of which: Non-financial corporations	227	227	27	66	10	2	11	10	8	3	6	6	2	6	0	0	244	240	4	74	21	7	6	10	2	0	2	2	4	0	11	
of which: Small and Medium-sized Enterprises	92	81	4	11	10	2	10	7	2	0	1	5	2	5	0	0	79	56	4	7	21	7	8	8	1	0	0	3	4	0	11	
of which: Collateralised by commercial immovable property	104	99	2	16	5	1	4	5	3	0	2	2	0	2	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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past-due or 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
	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received 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	0	0	3,537	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	0	0	1,641	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	492	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	0	0	1,746	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	0	0	1,010	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	0	0	400	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: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely to pay that are not past-due or 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	
	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																
Newly originated loans and advances subject to public guarantee schemes	289	288	0	12	1	0	1	6	6	0	1	0	0	0	255	0	522	510	0	57	12	0	5	17	13	0	6	4	0	2	305	2
of which: Households	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	20	0	0	0	0	0	1	1	0	0	0	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	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	0	252	0	502	486	0	56	12	0	5	17	12	0	6	4	0	2	303	2
of which: Small and Medium-sized Enterprises	268	267	0	11	1	0	1	5	5	0	1	0	0	0	252	0	490	474	0	56	12	0	5	17	12	0	6	4	0	2	303	2
of which: Collateralised by commercial immovable property	27	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95	92	0	3	0	0	0	5	5	0	2	0	0	0	0	