

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.



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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	
Leverage ratios						
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



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)	
A.2	Tier 1 capital - fully phased-in definition			1,523	1,597	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital			25,666	27,244	C 47.00 (r300,c010)	CRR
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]	

2021 EU-wide Transparency Exercise Capital Magyar Bankholding

			As of 30/09/2020	As of 31/12/2020	1	1(-20/05/2024	COREP CODE	REGULATION
		(min EUR, %) OWN FUNDS	AS OF 30/09/2020	AS OF 31/12/2020	As of 31/03/2021	As of 30/06/2021 1,739	COREP CODE C 01.00 (r010,c010)	REGULATION Articles 4(115) and 72 of CBR
	A A-1	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (r010,c010) C 01.00 (r020,c010)	Articles 4(116) and 72 of CRR Article 50 of CRR
		transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital			1,582	1,657		
	A.1.1	instruments)			1,499	1,558	C 01.00 (r030,c010)	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 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR
	A.1.3	Accumulated other comprehensive income			-31	-40	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves			-199	-206	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk			0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CRR
	A.1.6	Minonity interest given recognition in CET1 capital		-	122	128	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters			-3	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs thet rely on future profitability and do not arise from temporary differences net of			-411	-423	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLS			-21	-20	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets			0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	C 01.00 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	$\label{eq:constraint} \begin{array}{l} \mbox{Articles}~ 4(36), 36(1)~\mbox{point}~(h)~(f), 443(1)~\mbox{point}~(h)~(f), 443(1)~\mbox{point}~(h)~po$
	A.1.14.1	Of which: from securitisation positions (-)			0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(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 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 70 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences			-14	-14	C 01.00 (r490,c010)	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 (r500,c010)	$\label{eq:articles} 4(27); \ 36(1) \ \text{point} \ (i); \ 43, \ 45; \ 47; \ 48(1) \ \text{point} \ (b); \ 49(1) \ \text{to} \ (3) \ \text{and} \ 79 \ \text{of CRR}$
	A.1.18	(-) Amount exceding the 17.65% threshold			0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR			0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20				0	0	C 01.00 (r529,c010)	
	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 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)			59	61	C 01.00 (r520,c010)	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments			0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital			0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions			0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments			0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)			1,582	1,657	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			82	81	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments			82	81	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2				0	0	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r9570,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments			0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT			9,617	10,327	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included			0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)			16.45%	16.05%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	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.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)			15.84%	15.46%	[D.1]/[B-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements			59	61	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements			0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements			0	0	C 05.01 (r440,c040)	
(1)The fully loaded CET1 ratio is an es	timate calcula	ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re ad on the formulae stated in column "CORPP. CORP" – please note that this minibilized to differences to ful	oulatory point of view at the re	soorting date are not taken into a	count in this calculation.			

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Magyar Bankholding

		RV	VAs		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹			8,118	8,712	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (040, c280, s002) + C 08.
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) ²			83	122	$ \begin{array}{c} C \ 0.700 \ (r090, c220, s001) + C \ 0.700 \ (r10, c220, s001) + C \ 0.700 \ (r130, c220, s001) + C \ 0.801 \ (r040, c260, s001) + C \ 0.801 \ (r040, c260, s001) + C \ 0.801 \ (r040, c260, s002) + C \ 0.801 \ (r050, c260, s$
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 (8470, 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	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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.



P&L Magyar Bankholding

(min 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
TOTAL OPERATING INCOME, NET			288	548
(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 ¹			0	0
Of which restructuring ¹			0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²			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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS FOR THE YEAR			100	155
Of which attributable to owners of the parent			92	142

⁽²⁾ For IFRS compliance bank 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Magyar Bankholding

(min EUR)	J	As of 30/09/20	20			As of 31,	12/2020			As of 31/	03/2021			As of 30,	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy		Fa	ir value hierar	ihy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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)(ii); 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 ¹									1,013				1,048				
TOTAL ASSETS									24,386				25,843				IAS 1.9(a), IG 6

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

	(min E	EUR)			As of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
			Gross carr	ying amount		Accu	mulated impair	rment	Gro	ss carrying am	ount	Accu	mulated impair	rment	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant d increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Assets with significant actuation increase in edit risk since initial assets cognition but not credit- initial assets cognition but not credit- initial		increase in	Stage 3 Credit-impaired assets	References	
	ncial assets at fair e through other	Debt securities													2,842	0	0	-1	0	0	2,171	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	prehensive income	Loans and advances													0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Finan	Financial assets at amortised cost Loans and advance	Debt securities													5,270	0	0	-4	0	0	6,139	0	0	-5	0	0	Annex V.Part 1.31, 44(b)
amor		Loans and advances													10,138	1,925	422	-110	-116	-263	10,758	2,120	398	-108	-130	-272	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ 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.



Breakdown of liabilities

Magyar Bankholding

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading			96	116	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹			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 ¹			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(I)
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 ¹			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



Breakdown of liabilities

Magyar Bankholding

(mln	EUR)
------	------

			Carrying	j amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
	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)
Deposits	of which: Current accounts / overnight deposits			33	76	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	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: Subordin	ated 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

Market Risk Magyar Bankholding

	SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	LASI	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
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		<u> </u>		As of 31/	03/2021	<u> </u>		1				1		As of 30/0	6/2021			<u> </u>		
Traded Debt Instruments Of which: General risk Of which: Specific risk Equites Of which: General risk Of which: Specific risk Foreign exchange risk Commodites risk	39 38 1 0 0 0 0	74 74 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 0 0 0							0 0 0 0 0 0	0 0 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 CIU 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.

Credit Risk - Standardised Approach

Magyar Bankholding

					Standardise	ed Approach			
			As of 30/	/09/2020			As of 31/	/12/2020	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
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								

⁽¹⁾ 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).

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⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - Standardised Approach

Magyar Bankholding

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30/	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	11,851	13,372	70		11,662	14,124	63	
	Central governments or central banks Regional governments or local authorities	103	64	19		101	63	13	
	Public sector entities	105	6	19		101	7	15	
	Multilateral Development Banks	100	6	2		106	6	2	
	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	
Consolidated data	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 ²	28,535	24,498	8,200	470	30,416	26,259	8,835	504

⁽¹⁾ 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).

EBA EUROPEAN BANKING AUTHORITY

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - IRB Approach

Magyar Bankholding

							IRB Ap	proach					
				As of 30,	/09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
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: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail a Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NME Retail - Other Retail - Of Which: SME Retail - Other Ret												

⁽¹⁾ 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).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Magyar Bankholding

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	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	U	U	U	U		0	0	U	U	U	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ 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).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





							Magyar Bankholding							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
		T-1-1	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Austria													
[10Y - more	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[2Y - 3Y [[3Y - 5Y [Belgium													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[11 - 21] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[10Y - more Total														
[0 - 3M [[3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark													
[10Y - more Total [0 - 3M [1													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Estonia													
[3Y - 5Y [[5Y - 10Y [Estônia													
f10Y - more Total	1													



							Magyar Bankholding							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	France													
10431 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[2Y - 3Y [Greece													
137 - 107 f 130 - more Total f 0 - 3M f f 3M - 1Y f f 2Y - 3Y f f 3Y - 5Y f f 3Y - 5Y f f 3Y - 5Y f f 0Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Magyar Bankholding							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Maita													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-5Y]	Poland													
101 - 011 15Y - 10Y1 100 - more Total 10 - 3M1 13M - 1Y1 12Y - 2Y1 13Y - 5Y1 15Y - 10Y1 100Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Stovakia													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



							Magyar Bankholding							
							As of 31/12/2020							
						Dire	ct exposures			tives		Official	an chost	
	(mln EUR)			On balance sl	heet				Deriva	lives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[10Y - more Total [0 - 3M [-													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Sweden													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Iceland													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein													
130Y - more Total [0 - 3M f] [3M - 1Y f] [1 - 2Y [[2Y - 3Y f] [3Y - 5V f] [5Y - 10Y f] [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Magyar Bankholding							
							As of 31/12/2020	1						
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	1ce sheet	4
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Japan													
Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [
	U.S.													
[10Y - more Total [0 - 3M [[3M - 1Y [-													
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China													
10Y - more	-													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[1Y - 2Y] [2Y - 3Y [[3Y - 5Y]	Switzerland													
Total	-													
[0-3M] [3M-1Y] [1Y-2Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other advanced economies non EEA													
[10Y - more Total [0 - 3M [[3M - 1Y]	-													
[1Y - 2Y [[2Y - 3Y [Other Central and eastern													
[3Y - 5Y] [5Y - 10Y]	Europe countries non EEA													
[10Y - more Total [0 - 3M [[3M - 1Y]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Middle East													
15Y - 10Y 1 10Y - more Total	4													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean													
[37 - 107 [[10Y - more Total	-													



General governments exposures by country of the counterparty

							Magyar Bankholding							
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	ı negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-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 "Othes".

(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). Inspective 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 hem 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.

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe 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.



							Magyar Bankholding							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Czech Republic													
Total Total [0 - 3M / [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Magyar Bankholding							
							As of 30/06/2021							
				On balance sl	haat	Dire	ct exposures		Deriva	lives		Off balar	es choot	
	(mln EUR)			Un balance si	neet				Deriva	lives				
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[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													
131 - 1011 1007 - more Total [0 - 3M [[3M - 1Y [[3M - 1Y [[2Y - 3Y [[3Y - 10Y [[107 - more Total	Germany	134 0 0 0 0 0 0 134	134 0 0 0 0 0 134	134 0 0 0 0 134		0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0		0
10641 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [0 - 3M] [0 - 3M]	Croatia													
[] Y - 2Y [[] Y - 2Y [[] Y - 2Y [[] Y - 5Y [[] Y - 10Y [[] 10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	4,165 624 53 955 2,370 3,081 649 11,698	4,152 424 53 956 2,370 3,081 649 11,684	1,922 198 14 293 1,383 466 73 4,348		79 102 36 414 201 756 0 1,589	2,151 124 249 786 1,859 576 5,747	0 2 1 0 27 0 30	15 1 73 108 84 452 0 733	1 3 0 2 4 2 12	31 239 2 11 214 66 16 579	27 16 1 3 7 0 0 54	0 0 0 0 0 0 0 0	69
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Ireland													
[3M - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy													
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latvia													



							Magyar Bankholding							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	•
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
13Y - 5Y I [5Y - 10Y] [10Y - more														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tratal	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Netherlands													
137 - 1011 1007 - more Total [0 - 3M [3M - 1Y [177 - 2Y [177 - 2Y] [37 - 5Y] [37 - 5Y] [37 - 5Y] [107 - more Total	Poland													
131 - 2011 1201 - more Total 1 0 - 3M 1 1 3M - 1Y 1 1 3M - 1Y 1 1 2Y - 2Y 1 1 2Y - 2Y 1 1 2Y - 3Y 1 1 3Y - 5V 1 1 5Y - 10Y 1 1 3U - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Słovakia													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Magyar Bankholding							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	1ce sheet	-
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden													
15Y - 10Y 1 10Y - more Total [0 - 3M 1 [3M - 1Y [12Y - 3Y 1 [3Y - 5Y 1 [5Y - 10Y [10Y - more Total	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - 10Y [[10Y - 10Y [[10Y - 10Y [] - 10Y [[10Y - 10Y [] - 10Y [Liechtenstein													
130Y - more Total [0 - 3M f] [3M - 1Y f] [1 - 2Y [[2Y - 3Y f] [3Y - 5V f] [5Y - 10Y f] [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Magyar Bankholding							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	1ce sheet	_
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [] 10Y - more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
Total [0-3M] [3M-1Y] [2Y-3Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y more Total [0-3M] [3M-1Y]	Middle East													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Magyar Bankholding							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (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.

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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 30/09/202	D							As of 31/12/2020)			
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Gross	carrying amo	unt		changes in	fair value due t	accumulated o credit risk and	financial	Gross	s carrying amour	nt		changes in	d impairment, a fair value due to	occumulated o credit risk and	financial
InterpretationInter		performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perfo	ming exposures ³	received on non- performing	performing but past due >30	Of wh	ich non-perfor	ming ¹		On non-perfor	ming exposures ³	received on non- performing
Set is introlucional solution and solution and solution Cardia disarial and intervalues Cardia disarial and di	(min FIR)			Of which: defaulted		exposition			exposures				Of which Stage 3	caposares			exposures
Central and a growth of a start o																	
Central and a construction Central and a construction Central and a constructio																	
Chartandor																	
Other function to proportions Note france to proportions Central root	General governments																
Indication of the second of the s	Credit institutions																
Low and show and sh	Other financial corporations																
Certal lands Image: series of the seri	Non-financial corporations																
And a grammers Image: stand of the st	Loans and advances(including at amortised cost and fair value)																
Credit ristications Image: specific s	Central banks																
Other financial corporations Image: Contendid corporations	General governments																
Non-financial corporations Image: Construction of which: Loans collateralised by commercial immovable property at amother does Image: Construction of which: Loans collateralised by commercial immovable property at amother does Image: Construction of which: Loans collateralised by commercial immovable property at amother does Image: Construction of which: Loans collateralised by commercial immovable property at amother does Image: Construction of which: Loans collateralised by commercial immovable property at amother does Image: Construction of which: Loans collateralised by commercial immovable property at amother does Image: Construction of which: Loans collateralised by colletariated by colle	Credit institutions																
of which Lans calateralised by residential immovable property at amortised cost	Other financial corporations																
of which: Loans collateralised by commercial immovable property at amortised cost:	Non-financial corporations																
amortand cost Image: Cost a	of which: small and medium-sized enterprises at amortised cost																
of which: Loans calateralised by residential immovable property at anothing cost.																	
	Households																
of which: Credit for consumption at amorphised cred				_													
	of which: Credit for consumption at amortised cost																
DEGI INSTRUMENTS other than HFT DE DE	DEBT INSTRUMENTS other than HFT																
OFF-BALANCE SHEET EXPOSURES	OFF-BALANCE SHEET EXPOSURES																

¹⁰ For the definition of non-performing exposures please refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces for incurrend loss espectral endoarces (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces in the searce (the endoarces) is approximate tart endoarce (the endoarces) and changes in far value of the cost estit estit endoarces is approximation is disclosed with poster sign (the event fit for endoarces) is approximate in the value due to credit risk and provisions (instruments at endoarces) is approximate tart estit estit estimatements at each estit estit



Performing and non-performing exposures

Magyar Bankholding

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, accum fair value due to cred		Collaterals and financial		Gro	ess carrying amou	int ⁵			ed impairment, a fair value due to ,s		Collaterals and financial
		Of which performing but past due >30		hich non-perforr	ning ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures	Of v	vhich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	2,570	0	0	0	0	0	0	0	0	2,967	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	8,310		0	0	0	5	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		0	C	0	0
General governments	7,507	0	0	0	0	1	. 0	0	0	7,522	. 0	0	0		1	C	C	0
Credit institutions	251	0	0	0	0	0	0	0	0	306	; O	0	0		C	C	C	0
Other financial corporations	26	0	0	0	0	0	0	0	0	27	0	0	0		0	C	0	0
Non-financial corporations	327	0	0	0	0	4	0	0	0	455	i 0	0	0		4	C	C	0
Loans and advances(including at amortised cost and fair value)	12,616	56	458	426	422	223	266	263	110	13,450	47	451	413	398	233	286	272	100
Central banks	1,163	0	0	0	0	c	0	0	0	1,131	. 0	0	o	, c	c	c	. a	0
General governments	335	11	0	O	0	1	. 0	0	0	347	0	0	0) c	1	c	a	0
Credit institutions	247	0	0	O	0	1	. 0	0	0	319	0	0	0) c	d	c	a	0
Other financial corporations	605	0	4	4	4	g	3	3	1	600	0	5	4) 3	15	4	3	0
Non-financial corporations	5,798	21	220	214	191	148	124	121	52	6,227	23	212	201	. 186	146	128	122	48
of which: small and medium-sized enterprises at amortised cost	3,766	14	148	143	124	88	80	78	48	4,099	16	140	130	115	91	81	77	43
of which: Loans collateralised by commercial immovable property at amortised cost	1,545	5	46	46	44	35	28	28	15	1,698	: 3	47	45	43	34	28	26	16
Households	4,468	25	234	208	227	64	139	139	57	4,825	i 24	234	207	207	71	155	147	52
of which: Loans collateralised by residential immovable property at amortised cost	2,142	14	85	66	80	22	38	38	46	2,259	12	85	67	63	25	42	36	43
of which: Credit for consumption at amortised cost	1,723	13	122	110	119	32	77	77	27	1,853	13	121	108	106	35	84	79	25
DEBT INSTRUMENTS other than HFT	23,297	56	458	426	422	229	266	263	110	24,727	47	451	413	398	238	286	272	100
OFF-BALANCE SHEET EXPOSURES	3,417		35	35	25	24	3	3	4	3,839		26	25	22	24	2	2	1
					1		of 9 January 2015, ANNEX											

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLICHENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREX V, Pat 2-1-emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the related instructions, substate 3 (3) Institutions report here colicitive allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the related instructions, substate 3 (3) Institutions report here colicitive allowances for incurrents but not reported losses (instruments at anotised cost) and changes in far value of the related instructions, substate 3 (4) Or the o-balance sheet terms, accumulated impairments and accumulated regainments at anotised cost) and changes in far value of the related instructions and related in the opposite sign of what is reported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convertion, information is disclosed with a posite sign. (6) From here allowed to the sign convertion, the provisions (informations developed to the sign of the sign o



Forborne exposures

Magyar Bankholding

		As of 30	/09/2020				As of 31	/12/2020		
	ying amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, :hanges in fair redit risk and • exposures with	Collateral and fin received on e forbearanc		ying amount of with forbearance	Accumulated accumulated value due to c	mpairment, changes in fair redit risk and r exposures with	received on e	ancial guarantees xposures with re 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
(min 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 ²	· · · ·									
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										

(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 F18.00 / F19.00), 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.



Forborne exposures

Magyar Bankholding

			As of 31/	03/2021					As of 30/	06/2021		
		ving amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		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
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	o
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 ²												
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 F18.00 / F19.00), 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 Ioans and advances to non-financial corporations other than held for trading Magyar Bankholding

	As of 30/09/2020							AS OF 31	/12/2020					AS OF 31	/03/2021					AS OF 3U	/06/2021			
	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on
(min EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹
A Agriculture, forestry and fishing													359	9	9	358	11	0	405	9	9	405	10	0
B Mining and guarrying													5	0	0	5	0	0	5	0	0	5	0	0
C Manufacturing													996	46	46	994	47	0	1.090	51	47	1.089	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
3 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													426	66	65	425	54	0	448	66	66	448	51	0
Loans and advances													5,798	220	214	5,792	272	0	6.227	212	201	6.222	273	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

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

							As of 30	09/2020														As of 3	1/12/2020						
														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross											L.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EXR)		Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in andit sisk since initial recognition but rot credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with fetbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guaranthe received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasmore measures	Of which: Instruments with significant increase in condit risk since initial recognition but not could- impained (Stage 2)	ng Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not paint-due or paint-due or 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit six since initial recognition but not credit- impaired (Stage 2)	10 Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not pait-due or 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposunei
Loans and advances subject to active EBA-compliant monatoria																													
of which: Households																													
of which: Collateralised by residential immovable property																													
of which: Non-financial corporations																													
of which: Small and Medium-sized Enterprises																													
of which: Collateralised by commercial immovable property																													

							As of 30	/09/2020												As of 31	/12/2020						
	Gross	canying amount						Accumulated imp		anges in fair va			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross o						Accumulated imp		lated negative changes in fair v		a	Maximum amount of the guarantee that can be considered	Gross carrying amount
										Non-perform			ļ				Non-perform						Non-perfor				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days			Of which: Instruments with significant increase in credit risk since initial recognition but rot credit- impaired (Stage 2)		Of which: exposures with forbvarance measures	Of which: Unlikely to pay thist are not paist-due or paist-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Of which: Of which: exposures with fratewarns matures matures receptions in recognition by not cedit impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasince measures	Of which: Instruments increase in create risk since initial recognition but not credit- int credit- in	Of which: exposures with forbearing measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necetived in the context of the COVID-19 crisis	Inflows to non- performing exposume
Loans and advances with sopired EBA-compliant monatoria																											
of which: Households																											
of which: Collateralised by residential immovable property																											
of which: Non-financial corporations																											
of which: Small and Medium-sized Enterprises																											
of which: Collateralised by commercial immovable property																											

							As of 30	/09/2020													As of 31	/12/2020						
	canying amount							Accumulated imp		lated negative changes			Maximum amount of the guarantee that can be considered	Gross carrying amount	carrying amount							Accumulated im		lated negative cha		×	Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing			Non-perform				Performing			n-performing							Non-performin										
(min EUR)		Of which: exposures w forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but ret credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in oveld risk since initial recognition but not credit- impaind (Stage 2)	eing for	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Of which: seposures with forbearance melaiunes	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not path-due or path-due <= 90 days	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																												
of which: Households																												
of which: Collateralised by residential immovable property																												
of which: Non-financial corporations																												
of which: Small and Medium-sized Enterprises																												
of which: Collateralised by commercial immovable property																												



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Magyar Bankholding

		As of \$1;(0);2021 Manum															As of 30/06/2021															
														in the second																	Maximum amount of the guarantee that can be considered	Gross carrying amount
(rein EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in condit risk since initial necognition but not condit- impained (Stage 2)	Non-perfort	ming Of which: exposures with forboarance measures	Cf which: Unlikely 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 ret credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: soposumis with forbearance measures	Of which: Unlikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures with forbearance measures	Of which: h 3struments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neosived in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant monatoria	450	435	90	153	15	4	14	22	15	7	10		3	7	0	1	536	511	95	177	25	•	11	21	11	6	9	9	s	6	0	12
of which: Households	213	209	63	68	4	2	3	0	6	4	5	3	1	2	0	1	272	268	92	104	4	2	3	11	9	6	7	3	2	2	0	1
of which: Collateralised by residential immovable property	4	41	7	13	2	1	2	1	0	٥	0	1	1	1	0	0	33	31	5	14	1	1	1	1	٥	0	۰	1	٥	1	0	0
of which: Non-financial corporations	237	227	27	85	11	2	11	13	8	3	5	5	2	5	0	٥	264	243	4	74	21	7		30	3	0	2	7	3	4	0	11
of which: Small and Medium-sized Enterprises	92	81	4	11	10	2	10	7	2	٥	1	5	2	5	٥	٥	79	58	4	7	21	7			1	0	۰	7	3	4	0	11
of which: Collateralised by commercial immovable property	104	99	2	58	5	1	4	5	3	٥	2	2	۰	2	٥	٥	85	76	2	60	9	2	4	4	1	0	1	3	1	2	0	4

								As of 31	(03/2021								Av of 30/06/2021															
	Gross	canying amount														Gross carrying amount		carrying amount							Accumulated imp			inges in fair valu		a	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	Of which:	Of which: Instruments	Non-perform	Of which:			Performing	Of which: excesses wit	Of which:	Non-perform	ng Of which: exposures with		+			Performing	Of which:	Of which:	Non-perform	ing Of which: excosures with				Of which:	Of which:	Non-performi	ing Of which: exposures with			
(min ExR)			forbiarance melasures	with significant increase in cedit risk since initial recognition but not credit- impaired (Stage 2)		forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			forbearance melakunis	with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbearance melaisures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbiarance measures	Of which: Unikally to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the contant of the COVID-19 chins	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	3,065	٥	0	٥	٥	٥	0	٥	٥	0	٥	٥	۰	0	0	٥	3,537	۰	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	0	٥
of which: Households	1,467	٥	٥	۰	0	٥	0	٥	٥	٥	۰	0	۰	٥	0	0	1,641	۰	٥	0	٥	0	٥	٥	۰	0	٥	0	٥	0	0	۰
of which: Collateralised by residential immovable property	850	٥	٥	0	0	0	0	0	0	٥	۰	0	0	٥	0	0	943	0	٥	۰	٥	٥	0	٥	۰	0	٥	0	0	0	0	۰
of which: Non-financial corporations	1,455	٥	٥	0	0	0	0	0	0	٥	۰	0	0	٥	0	0	1,745	0	٥	۰	٥	٥	0	٥	۰	0	٥	0	0	0	0	۰
of which: Small and Medium-sized Enterprises	785	0	0	0	0	0	0	0	٥	٥	0	0	0	0	0	0	1,010	0	0	0	٥	٥	0	0	0	٥	0	٥	0	0	0	٥
of which: Collateralised by commercial immovable property	552	0	0	۰	٥	0	٥	٥	٥	٥	۰	0	۰	0	0	٥	690	۰	0	۰	٥	٥	۰	0	٥	٥	۰	٥	0	۰	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	Gress carrying anount Accumulated impairment, a													Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 1531)		Performing	Of which: exposures with forbearinge measures	Of which: Instruments with significant increates in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	1	Performing	Of which: exposures with forbearance measures	Of which: Instrumenta with significant Increase in credit risk since Initial recognition but rot credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing soposumes		Performing	Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposures we forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	289	288	٥	12	1	٥	1	6	6	0	1	٥	٥	٥	255	٥	522	500	٥	57	12	٥	5	17	13	٥	6	4	0	2	395	2
of which: Households	9	9			٥			0	0			٥				٥	20	20			0			1	1			0				۰
of which: Collateralised by residential immovable property	٥	٥			٥			0	0			٥				٥	0	٥			0			0	0			0				0
of which: Non-financial corporations	281	280	٥	11	1	0	1	5	5	0	1	٥	0	0	252	0	502	491	0	56	12	٥	5	17	12	٥	6	4	0	2	383	2
of which: Small and Medium-sized Enterprises	258	267			1			s	5			٥				٥	390	361						11	9			2				1
of which: Collaboralised by commercial immovable property	27	27			٥			0	0			0				0	95	92			3			5	3			2				0

