

## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	MBH bankcsoport
<b>LEI Code</b>	3H0Q3U74FVFED2SHZT16
<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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

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(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,528	2,443	2,334	2,389	C 47.00 (r0320,c0010)	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	2,429	2,337			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	32,559	32,150	33,557	33,147	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	32,460	32,045			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.77%	7.60%	6.96%	7.21%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.48%	7.29%			[A.2]/[B.2]	





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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,002	2,532	633	1,283
Of which debt securities income	476	602	161	323
Of which loans and advances income	820	1,059	272	548
Interest expenses	1,016	1,284	327	684
(Of which deposits expenses)	510	649	148	302
(Of which debt securities issued expenses)	63	75	35	76
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	5	0	8
Net Fee and commission income	289	411	109	244
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	9	14	3	13
Gains or (-) losses on financial assets and liabilities held for trading, net	3	74	-37	-130
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	56	48	-6	-11
Gains or (-) losses from hedge accounting, net	-18	-18	-3	-17
Exchange differences [gain or (-) loss], net	-14	-26	41	112
Net other operating income / (expenses)	-7	0	1	-2
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,309</b>	<b>1,756</b>	<b>413</b>	<b>815</b>
(Administrative expenses)	684	938	324	581
(Cash contributions to resolution funds and deposit guarantee schemes)	11	14	4	6
(Depreciation)	75	104	26	56
Modification gains or (-) losses, net	-9	-14	0	-5
(Provisions or (-) reversal of provisions)	14	0	2	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	17	8	2	-4
(Other provisions)	-3	-8	1	1
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	-5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	17	72	-9	-15
(Financial assets at fair value through other comprehensive income)	0	1	0	0
(Financial assets at amortised cost)	17	71	-9	-15
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	3	2	3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>498</b>	<b>611</b>	<b>64</b>	<b>182</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>425</b>	<b>519</b>	<b>48</b>	<b>145</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>425</b>	<b>519</b>	<b>48</b>	<b>145</b>
Of which attributable to owners of the parent	408	499	42	132

<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."

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Total Assets: fair value and impairment distribution  
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ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits		2,465				2,617				2,375				2,729				IAS 1.54 (f)
Financial assets held for trading		405	11	394	0	457	39	418	0	505	39	467	0	510	21	489	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		1,421	0	23	1,407	1,414	0	39	1,375	1,473	0	41	1,432	1,517	0	42	1,474	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	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		2,881	1,356	1,525	0	2,878	1,610	1,269	0	2,374	1,170	1,204	0	1,148	747	401	0	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		22,904				22,202				24,045				24,391				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		140	0	140	0	198	0	198	0	224	0	224	0	165	0	165	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		26				-13				-19				2				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>		1,139				1,198				1,267				1,243				
TOTAL ASSETS		31,391				30,952				32,444				31,705				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	2,878	1	0	0	0	0	2,864	13	0	0	0	0	2,357	16	0	0	0	0	1,135	12	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	9,113	157	3	-8	-11	-3	8,713	111	3	-8	-13	-3	10,172	124	3	-9	-13	-3	10,197	93	29	-8	-9	-13	Annex V Part 1.31, 44(b)
	Loans and advances	11,065	2,895	410	-164	-315	-246	10,863	2,893	394	-157	-356	-246	11,188	2,952	379	-159	-354	-244	11,300	3,000	520	-146	-275	-306	Annex V Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	261	294	281	357	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	27,250	27,037	28,374	27,629	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	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	96	42	44	71	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	94	77	80	74	IAS 37.10; IAS 1.54(l)
Tax liabilities	10	22	23	6	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	182	187	267	169	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	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	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>27,894</b>	<b>27,660</b>	<b>29,070</b>	<b>28,307</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>3,497</b>	<b>3,292</b>	<b>3,375</b>	<b>3,398</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>31,391</b>	<b>30,952</b>	<b>32,444</b>	<b>31,705</b>	IAS 1.IG6

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

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Breakdown of liabilities

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(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		331	265	282	354	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	26	71	43	75	Annex V.Part 1.31
Deposits	Central banks	3,757	3,574	3,539	2,185	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,400	1,969	2,163	1,999	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	741	774	770	725	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,392	1,964	2,281	2,649	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	10	13	60	9	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,009	2,324	2,481	2,524	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	719	873	1,085	1,092	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,624	8,130	7,852	8,011	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,036	4,134	3,965	3,987	ECB/2013/33 Annex 2.Part 2.9.1
	Households	7,127	7,170	7,395	7,249	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,950	5,056	5,396	5,321	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,576	1,513	2,295	2,595	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		193	197	224	404	Annex V.Part 1.37
Other financial liabilities		365	393	369	417	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		27,607	27,374	28,700	28,057	

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Market Risk  
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TOTAL RISK EXPOSURE AMOUNT	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 (ms) 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 (ms) 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 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	33	43	0	0	0	0					0	0	0	0						0			
Of which: General risk	33	43	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Equities	1	1	0	0	0	0					0	0	0	0						0			
Of which: General risk	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			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
<b>Total</b>	<b>34</b>	<b>44</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>			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	26	49	0	0	0	0					0	0	0	0						0			
Of which: General risk	25	48	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	1	1	0	0	0	0					0	0	0	0						0			
Equities	1	1	0	0	0	0					0	0	0	0						0			
Of which: General risk	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			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
<b>Total</b>	<b>27</b>	<b>50</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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	12,186	17,720	161		11,868	17,137	99	
	Regional governments or local authorities	119	72	16		109	66	13	
	Public sector entities	98	0	0		94	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,010	850	327		2,029	933	344	
	Corporates	11,204	5,507	4,981		11,219	5,477	4,968	
	of which: SME	7,349	3,983	3,513		7,499	3,927	3,472	
	Retail	5,055	2,800	1,936		4,730	2,597	1,799	
	of which: SME	1,999	920	527		1,863	837	479	
	Secured by mortgages on immovable property and ADC exposures	3,414	3,128	1,160		3,607	3,308	1,222	
	of which: SME	430	376	170		485	419	186	
	Exposures in default	444	106	114	252	428	98	103	252
	Items associated with particularly high risk	443	363	545		455	371	556	
	Subordinated debt exposures								
	Covered bonds	68	68	14		83	83	17	
	Claims on institutions and corporates with a ST credit assessment	9	7	5		9	10	6	
	Collective investments undertakings (CIU)	97	97	162		100	100	154	
Equity	169	125	134		173	133	141		
Other exposures	2,087	1,012	575		1,680	1,098	611		
Standardised Total <sup>(2)</sup>	<b>37,402</b>	<b>31,855</b>	<b>10,129</b>	<b>829</b>	<b>36,584</b>	<b>31,408</b>	<b>10,034</b>	<b>855</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.

<sup>(3)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	12,761	17,909	220		12,053	17,078	179	
	Regional governments or local authorities	100	64	13		113	68	14	
	Public sector entities	101	0	0		101	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,954	962	333		2,040	1,033	370	
	Corporates	9,578	4,299	4,116		10,104	4,441	4,268	
	of which: SME	5,578	2,830	2,637		6,022	2,924	2,741	
	Retail	4,141	2,027	1,387		4,297	2,202	1,512	
	of which: SME	1,815	771	442		1,852	809	464	
	Secured by mortgages on immovable property and ADC exposures	6,781	5,703	3,023		6,698	5,668	3,000	
	of which: SME	2,010	1,478	1,169		2,009	1,485	1,226	
	Exposures in default	412	89	92	251	580	184	188	322
	Items associated with particularly high risk								
	Subordinated debt exposures	79	79	118		78	78	116	
	Covered bonds	99	99	20		99	98	20	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	1	
Collective investments undertakings (CIU)	344	338	363		358	353	382		
Equity	205	164	172		177	145	151		
Other exposures	1,975	792	560		2,675	847	604		
Standardised Total <sup>(2)</sup>	38,531	32,525	10,418	859	39,376	32,198	10,806	824	

<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

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

<sup>(3)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

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		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0					0				
IRB Total <sup>(3)</sup>			0					0				

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

MBH banksoport

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
		(mln EUR, %)													
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets															
IRB Total <sup>(3)</sup>					0						0				

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

MBH banksoport

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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
[ 0 - 3M ]	[ 3M - 1Y ]	[ 1Y - 2Y ]	[ 2Y - 3Y ]	[ 3Y - 5Y ]	[ 5Y - 10Y ]	[ 10Y - more ]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount							
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others <sup>(1)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, 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, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

















2025 EU-wide Transparency Exercise

Forborne exposures

MBH banksoport

	As of 30/09/2024							As of 31/12/2024						
	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 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	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0	0
General governments	0	0	0	0	0		0	0	0	0	0		0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0	0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0	0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0	0
Loans and advances (including at amortised cost and fair value)	416	119	90	77	264	35	331	101	83	68	196	27		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	1	1	1	1	0	0	1	1		
Non-financial corporations	126	59	42	38	68	17	97	55	41	36	43	15		
of which: small and medium-sized enterprises	114	56	41	37	61		89	52	40	35	38			
Households	288	60	48	39	196	18	234	46	42	32	153	11		
DEBT INSTRUMENTS other than HFT	416	119	90	77	264		331	101	83	68	196			
Loan commitments given	35	0	0	0	0	0	32	0	0	0	0	0	0	0
<b>QUALITY OF FORBEARANCE</b>														
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0							

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<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 10 and 11 of Regulation (EU) 2021/451- 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>(3)</sup> The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

MBH bankcsoport

	As of 31/03/2025								As of 30/06/2025							
	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 (2)		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 (2)		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				
(min EUR)																
Cash balances at central banks and other demand deposits	0	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	26	26	9	9	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		26	26	9	9	0		0			
Loans and advances (including at amortised cost and fair value)	139	78	64	53	64	21	133	77	60	53	62	19	19			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0	0			
Non-financial corporations	63	34	26	22	29	10	58	30	22	19	30	9	9			
of which: small and medium-sized enterprises	60	32	25	21	29		53	28	21	18	27		18			
Households	76	44	37	31	34	11	75	47	38	34	31	10	10			
DEBT INSTRUMENTS other than HFT	139	78	64	53	64		159	102	69	63	62		19			
Loan commitments given	2	0	0	0	0	0	1	0	0	0	0	0	0			
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0									

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
MBH banksport

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	493	16	16	491	22	0	494	15	15	493	28	0	479	15	15	477	24	0	508	16	16	506	41	0
B Mining and quarrying	93	0	0	93	3	0	94	0	0	94	2	0	89	0	0	89	2	0	65	0	0	65	2	0
C Manufacturing	1,379	55	55	1,376	81	0	1,387	52	52	1,385	90	0	1,423	58	58	1,421	58	0	1,397	55	55	1,395	86	0
D Electricity, gas, steam and air conditioning supply	343	1	1	343	6	0	344	1	1	344	9	0	381	1	1	381	11	0	380	1	1	380	14	0
E Water supply	27	1	1	27	1	0	29	1	1	29	1	0	25	1	1	25	1	0	25	0	0	25	0	0
F Construction	592	43	43	591	43	0	575	38	38	575	55	0	557	36	36	557	56	0	520	34	34	520	34	0
G Wholesale and retail trade	1,294	38	38	1,293	46	0	1,338	38	38	1,338	48	0	1,291	33	33	1,291	44	0	1,278	27	27	1,278	39	0
H Transport and storage	492	5	5	492	11	0	466	4	4	466	10	0	478	4	4	478	9	0	473	3	3	473	8	0
I Accommodation and food service activities	203	13	13	203	11	0	202	13	13	202	11	0	202	12	12	202	10	0	192	7	7	192	8	0
J Information and communication	204	3	3	204	6	0	196	3	3	196	4	0	183	4	4	183	4	0	168	3	3	168	3	0
K Financial and insurance activities	238	1	1	237	12	0	208	1	1	208	14	0	194	1	1	194	12	0	164	1	1	163	7	0
L Real estate activities	1,025	30	30	1,025	123	0	995	29	29	995	118	0	1,020	22	22	1,020	115	0	1,058	21	21	1,058	112	0
M Professional, scientific and technical activities	535	14	14	535	20	0	579	13	13	579	25	0	586	11	11	586	25	0	649	10	10	649	22	0
N Administrative and support service activities	230	4	4	230	6	0	231	4	4	231	6	0	242	3	3	242	7	0	245	3	3	245	7	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	7	1	1	7	1	0	8	1	1	8	1	0	8	1	1	8	1	0	8	0	0	8	0	0
Q Human health services and social work activities	38	0	0	37	2	0	35	0	0	35	1	0	34	0	0	34	1	0	32	0	0	32	1	0
R Arts, entertainment and recreation	30	3	3	30	2	0	29	3	3	29	2	0	26	2	2	26	1	0	24	2	2	24	1	0
S Other services	290	1	1	290	20	0	297	2	2	297	19	0	299	1	1	299	17	0	431	2	2	431	21	0
Loans and advances	7,513	227	227	7,507	418	1	7,508	219	219	7,503	443	1	7,533	205	205	7,514	439	1	7,616	186	186	7,611	406	1

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)