



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	MBH csoport
<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.

## 2023 EU-wide Transparency Exercise

### Key Metrics

MBH csoport

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	1,405	1,853	1,880	1,981	C 01.00 (r0020,c0010)	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	1,308	1,700	1,786	1,858	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,405	1,853	1,880	1,981	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,308	1,700	1,786	1,858	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,586	2,036	2,130	2,222	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,488	1,882	2,036	2,098	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	9,728	10,309	10,818	11,288	C 02.00 (r0010,c0010)	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	9,728	10,309	10,818	11,288	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.45%	17.98%	17.38%	17.55%	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	13.44%	16.49%	16.51%	16.46%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.45%	17.98%	17.38%	17.55%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.44%	16.49%	16.51%	16.46%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.30%	19.74%	19.69%	19.68%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.30%	18.25%	18.82%	18.59%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	27,360	28,042	29,118	29,869	C 47.00 (r0300,c0010)	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	5.14%	6.61%	6.46%	6.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

MBH csoport

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,405	1,853	1,880	1,981	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	1,286	1,683	1,786	1,858	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	27,360	28,042	29,118	29,869	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	27,241	27,872	29,024	29,746	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.14%	6.61%	6.46%	6.63%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.72%	6.04%	6.15%	6.25%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>1,586</b>	<b>2,036</b>	<b>2,130</b>	<b>2,222</b>	C 01.00 (0001,0001)	Articles 4(1)(8) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,405</b>	<b>1,853</b>	<b>1,880</b>	<b>1,981</b>	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,403	1,589	1,679	1,809	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	661	928	963	475	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-87	-55	-55	7	C 01.00 (0140,0001)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-76	-80	-67	319	C 01.00 (0200,0001)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	35	3	5	0	C 01.00 (0220,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-4	-5	-5	C 01.00 (0250,0001)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-173	-176	-184	-188	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-22	-50	-49	-44	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(8), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-438	-470	-496	-506	C 01.00 (0400,0001)	Articles 4(1)(2), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0001)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0472,0001)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) (iii) and 270(2) of CRR, Articles 36(1) point (i) (iv) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (i) (ii), 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	0	0	C 01.00 (0480,0001)	Articles 4(2), 36(1) point (j), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-9	0	0	0	C 01.00 (0490,0001)	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	0	0	C 01.00 (0500,0001)	Articles 4(2), 36(1) point (j), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-3	-9	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	119	170	94	124	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0540,0001)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	119	170	94	124	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C 01.00 (0530,0001)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0540,0001) + C 01.00 (0670,0001)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0001) + C 01.00 (0590,0001) + C 01.00 (0710,0001) + C 01.00 (0740,0001) + C 01.00 (0742,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0730,0001)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,405</b>	<b>1,853</b>	<b>1,880</b>	<b>1,981</b>	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>180</b>	<b>182</b>	<b>250</b>	<b>240</b>	C 01.00 (0750,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	180	182	250	240	C 01.00 (0760,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0960,0001) + C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (1000,0001) + C 01.00 (1010,0001) + C 01.00 (1020,0001) + C 01.00 (1030,0001) + C 01.00 (1040,0001) + C 01.00 (1050,0001) + C 01.00 (1060,0001) + C 01.00 (1070,0001) + C 01.00 (1080,0001) + C 01.00 (1090,0001) + C 01.00 (1100,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0996,0001)	-	
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>9,728</b>	<b>10,309</b>	<b>10,818</b>	<b>11,288</b>	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0001)	-	
C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.45%</b>	<b>17.98%</b>	<b>17.38%</b>	<b>17.55%</b>	CA3 (1)	-	
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>14.45%</b>	<b>17.98%</b>	<b>17.38%</b>	<b>17.55%</b>	CA3 (3)	-	
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.30%</b>	<b>19.74%</b>	<b>19.69%</b>	<b>19.68%</b>	CA3 (5)	-	
D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,286</b>	<b>1,683</b>	<b>1,786</b>	<b>1,858</b>	CA3 (1)	-	
E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.22%</b>	<b>16.33%</b>	<b>16.31%</b>	<b>16.66%</b>	CA3 (1)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	97	154	94	124	CA3 (1)	-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-	

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

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

MBH csoport

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	7,985	8,015	8,374	8,829	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	7,985	8,015	8,374	8,829	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	173	139	142	133	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	39	30	47	50	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	36	32	44	21	C 02.00 (r0520, c0010)
Of which the standardised approach	36	32	44	21	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,495	2,093	2,211	2,256	C 02.00 (r0590, c0010)
Of which basic indicator approach	627	730	771	787	C 02.00 (r0600, c0010)
Of which standardised approach	868	1,363	1,439	1,469	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	9,728	10,309	10,818	11,288	

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

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

**2023 EU-wide Transparency Exercise**  
**P&L**  
 MBH csoport

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	979	1,708	802	1,594
Of which debt securities income	209	373	172	373
Of which loans and advances income	526	812	360	698
Interest expenses	417	782	400	823
(Of which deposits expenses)	176	375	232	496
(Of which debt securities issued expenses)	16	27	9	19
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	12	0	4
Net Fee and commission income	163	261	85	174
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	-63	-93	-2	-12
Gains or (-) losses on financial assets and liabilities held for trading, net	472	371	-178	-308
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-65	-76	46	106
Gains or (-) losses from hedge accounting, net	-19	-13	21	64
Exchange differences (gain or (-) loss), net	-236	-116	100	145
Net other operating income / (expenses)	5	15	15	21
<b>TOTAL OPERATING INCOME, NET</b>	<b>829</b>	<b>1,285</b>	<b>490</b>	<b>965</b>
(Administrative expenses)	427	671	371	538
(Cash contributions to resolution funds and deposit guarantee schemes)	12	33	8	17
(Depreciation)	38	65	21	44
Modification gains or (-) losses, net	-21	-58	0	-26
(Provisions or (-) reversal of provisions)	15	22	0	14
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	14	0	13
(Other provisions)	11	8	0	1
Of which pending legal issues and tax litigation <sup>1</sup>	0	1	0	0
Of which restructuring <sup>2</sup>	0	10	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)	75	148	-1	37
(Financial assets at fair value through other comprehensive income)	0	1	0	0
(Financial assets at amortised cost)	75	147	0	37
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	6	0	2
(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	4	1	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-5	-5	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>238</b>	<b>280</b>	<b>92</b>	<b>285</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>196</b>	<b>245</b>	<b>65</b>	<b>238</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>196</b>	<b>245</b>	<b>65</b>	<b>238</b>
Of which attributable to owners of the parent	183	239	62	230

<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."

**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

MBH csoport

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	957				2,636				3,196				2,863				IAS 1.54 (i)	
Financial assets held for trading	1,325	131	1,194	0	939	16	923	0	784	13	771	0	628	8	620	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,008	44	0	964	1,081	0	37	1,044	1,201	0	54	1,147	1,288	0	61	1,227	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)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,605	1,605	0	0	1,560	763	797	0	2,001	1,113	889	0	2,126	1,587	539	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	20,552				19,627				19,694				20,553				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	166	0	166	0	410	0	410	0	389	0	389	0	347	0	347	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	-142				-129				-94				-54				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets <sup>1</sup>	806				889				919				1,015					
<b>TOTAL ASSETS</b>	<b>26,277</b>				<b>27,013</b>				<b>28,090</b>				<b>28,768</b>				IAS 1.9(e), ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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>			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	1,602	3	0	0	0	0	1,548	4	0	0	0	0	0	1,988	4	0	0	0	0	0	2,116	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	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,069	46	1	-3	-1	0	7,402	42	0	-9	-3	0	7,861	52	0	-6	-7	0	8,336	35	1	-4	-2	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	10,657	2,765	479	-88	-138	-255	9,469	2,769	492	-113	-187	-253	9,101	2,724	532	-117	-193	-274	9,778	2,511	532	-169	-195	-288	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.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	684	694	616	548	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	23,041	23,523	24,257	24,905	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	4	3	13	24	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	47	56	59	74	IAS 37.10; IAS 1.54(l)
Tax liabilities	7	38	40	7	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	230	179	379	262	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>24,013</b>	<b>24,493</b>	<b>25,363</b>	<b>25,820</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>2,264</b>	<b>2,520</b>	<b>2,727</b>	<b>2,948</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>26,277</b>	<b>27,013</b>	<b>28,090</b>	<b>28,768</b>	IAS 1.1G6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		613	592	603	509	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	75	106	26	63	Annex V.Part 1.31
Deposits	Central banks	4,518	4,653	4,738	4,499	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	13	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,682	1,753	1,947	2,381	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	898	951	872	717	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,676	1,447	1,347	1,548	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	237	161	11	13	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,997	1,433	1,749	1,684	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	617	674	513	749	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,431	7,310	7,325	7,566	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,619	4,803	4,455	4,534	ECB/2013/33 Annex 2.Part 2.9.1
	Households	5,668	5,838	6,010	5,818	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,711	4,762	4,924	4,706	Annex V.Part 1.42(f), 44(c)
Debt securities issued		821	880	959	1,194	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		95	122	192	194	Annex V.Part 1.37
Other financial liabilities		248	209	182	216	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>23,729</b>	<b>24,220</b>	<b>24,885</b>	<b>25,478</b>	

2023 EU-wide Transparency Exercise  
Market Risk  
MBH csoport

	5A		1M										1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	35	32	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	35	32	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	1	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>36</b>	<b>32</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	43	20	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	43	20	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>44</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

## 2023 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	10,730	14,783	39		10,812	15,280	63	
	Regional governments or local authorities	83	53	11		83	54	11	
	Public sector entities	139	3	0		178	0	0	
	Multilateral Development Banks	48	48	19		99	93	11	
	International Organisations	0	2	0		0	0	0	
	Institutions	1,413	914	258		1,532	941	308	
	Corporates	9,282	5,044	4,385		9,958	5,448	4,808	
	of which: SME	6,063	3,777	3,244		6,258	3,735	3,197	
	Retail	3,718	1,830	1,245		3,838	1,821	1,235	
	of which: SME	1,700	718	411		1,785	735	421	
	Secured by mortgages on immovable property	2,303	2,218	816		2,605	2,500	931	
	of which: SME	418	382	154		503	449	181	
	Exposures in default	519	180	188	260	542	189	200	260
	Items associated with particularly high risk	289	223	335		276	216	324	
	Covered bonds	10	10	2		10	10	2	
	Claims on institutions and corporates with a ST credit assessment	146	8	2		12	4	1	
	Collective investments undertakings (CIU)	37	34	69		47	42	74	
Equity	121	111	111		135	123	124		
Other exposures	938	884	677		257	255	60		
<b>Standardised Total <sup>2</sup></b>	<b>29,773</b>	<b>26,344</b>	<b>8,158</b>	<b>528</b>	<b>30,384</b>	<b>26,975</b>	<b>8,154</b>	<b>625</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 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

## 2023 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

MBH csoport

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	11,357	16,150	185		11,534	16,467	205	
	Regional governments or local authorities	100	65	13		98	62	12	
	Public sector entities	138	1	1		146	7	1	
	Multilateral Development Banks	106	105	12		94	94	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,527	857	309		1,754	963	354	
	Corporates	10,454	5,497	4,843		10,050	5,166	4,512	
	of which: SME	6,613	3,925	3,361		6,595	3,893	3,347	
	Retail	4,097	1,942	1,317		4,329	2,083	1,412	
	of which: SME	1,879	787	451		1,963	846	485	
	Secured by mortgages on immovable property	2,655	2,557	952		2,604	2,505	928	
	of which: SME	490	443	179		485	431	175	
	Exposures in default	588	202	216	282	556	180	195	281
	Items associated with particularly high risk	257	219	328		341	289	433	
	Covered bonds	18	18	4		20	20	4	
	Claims on institutions and corporates with a ST credit assessment	105	11	4		4	9	3	
	Collective investments undertakings (CIU)	64	58	87		66	61	88	
Equity	156	149	150		148	138	138		
Other exposures	331	305	96		1,463	832	676		
<b>Standardised Total <sup>2</sup></b>	<b>31,953</b>	<b>28,135</b>	<b>8,517</b>	<b>653</b>	<b>33,207</b>	<b>28,874</b>	<b>8,962</b>	<b>731</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 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

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		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	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
	Other non credit-obligation assets			0					0			
<b>IRB Total <sup>2</sup></b>			<b>0</b>					<b>0</b>				

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

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

## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

MBH csoport

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	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
	Other non credit-obligation assets			0					0			
	<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

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

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













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

MBH csoport

As of 31/12/2022

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
	<b>Africa</b>														
[ 0 - 3M ]															
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															
<b>Total</b>															
	<b>Others</b>														
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		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, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, 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 e04.

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













## 2023 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

MBH csoport

As of 30/06/2023

(min EUR)		Direct exposures												Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Africa															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	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, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, 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 e04.

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
MBH CSoport

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing best past due >30 days and <90 days		Of which non-performing <sup>3)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>				
<b>Cash balances at central banks and other demand deposits</b>	756	0	0	0	0	0	0	0	0	2,441	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	8,721	0	1	1	1	4	0	0	0	8,995	0	1	1	0	12	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central governments	6,992	0	0	0	0	0	0	0	7,126	0	0	0	0	0	0	0	0	0		
Credit institutions	663	0	0	0	0	0	0	0	675	0	0	0	0	4	0	0	0	0		
Other financial corporations	663	0	0	0	0	0	0	0	674	0	0	0	0	3	0	0	0	0		
Non-financial corporations	563	0	1	1	1	3	0	0	520	0	1	1	0	5	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	14,893	102	534	511	479	225	264	255	233	13,801	108	559	522	492	298	263	253	270		
Central banks	2,524	0	0	0	0	0	0	0	0	836	0	0	0	0	0	0	0	0		
General governments	675	0	0	0	0	4	0	0	0	715	0	0	0	0	2	0	0	0		
Credit institutions	327	0	0	0	0	0	0	0	0	398	0	0	0	0	0	0	0	0		
Other financial corporations	498	16	5	4	4	16	2	2	0	532	14	5	5	4	28	2	2	3		
Non-financial corporations	6,459	36	264	250	242	111	121	114	124	6,732	43	281	255	251	178	117	112	153		
of which: small and medium-sized enterprises	4,678	35	250	238	228	67	112	107	122	4,996	42	266	240	234	120	107	102	147		
of which: Loans collateralised by commercial immovable property	1,987	8	80	80	87	24	47	46	42	2,178	11	85	81	79	53	38	37	46		
Households	4,411	50	240	230	232	94	141	136	100	4,588	51	273	262	237	89	145	140	154		
of which: Loans collateralised by residential immovable property	2,085	18	101	94	83	45	38	33	63	2,161	20	98	90	88	31	37	33	63		
of which: Credit for consumption	1,758	29	130	125	109	41	78	77	38	1,864	26	133	126	109	38	80	78	44		
<b>BEST INSTRUMENTS other than HFT</b>	24,369	102	538	512	480	229	264	258	233	25,237	108	560	523	492	311	263	253	270		
<b>OFF-BALANCE SHEET EXPOSURES</b>	3,768		26	22	25	21	6	6	14	3,840		35	30	31	29	9	9	21		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.00 / 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 PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, 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.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
MBH cockpit

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>			Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>					Of which Stage 3 <sup>(3)</sup>					Of which: defaulted	Of which Stage 3 <sup>(3)</sup>			Of which Stage 3 <sup>(3)</sup>				
<b>Cash balances at central banks and other demand deposits</b>	<b>2,989</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>2,666</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>Debt securities (including at amortised cost and fair value)</b>	<b>9,905</b>	<b>0</b>	<b>13</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,488</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,847	0	0	0	0	1	0	0	0	0	8,155	0	0	0	0	0	0	0	0	0		
Credit institutions	786	0	12	0	0	0	1	4	0	0	895	0	0	0	0	1	0	0	0	0		
Other financial corporations	763	0	0	0	0	2	0	0	0	0	843	0	0	0	0	1	0	0	0	0		
Non-financial corporations	567	0	1	1	1	5	0	0	0	0	596	0	1	1	1	4	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>13,531</b>	<b>124</b>	<b>595</b>	<b>563</b>	<b>532</b>	<b>308</b>	<b>283</b>	<b>274</b>	<b>279</b>	<b>14,071</b>	<b>116</b>	<b>613</b>	<b>546</b>	<b>532</b>	<b>361</b>	<b>297</b>	<b>288</b>	<b>273</b>	<b>273</b>	<b>273</b>		
Central banks	0	0	0	0	0	0	0	0	0	0	135	0	0	0	0	0	0	0	0	0		
General governments	768	0	0	0	0	2	0	0	0	0	883	0	0	0	2	0	0	0	0	0		
Credit institutions	373	0	0	0	0	0	0	0	0	0	355	0	0	0	0	0	0	0	0	0		
Other financial corporations	598	22	8	8	7	30	2	2	3	499	10	7	7	7	16	4	4	4	2	2		
Non-financial corporations	6,961	47	304	287	282	175	128	125	161	7,196	40	311	277	273	224	131	130	162	162	162		
of which: small and medium-sized enterprises	5,204	46	286	270	264	119	118	115	154	5,243	39	297	263	269	154	125	122	154	154	154		
of which: Loans collateralised by commercial immovable property	2,309	14	102	93	92	64	47	46	53	2,364	12	109	86	86	87	43	42	63	63	63		
Households	4,831	55	283	268	243	101	153	147	115	5,005	57	293	262	252	108	159	154	110	110	110		
of which: Loans collateralised by residential immovable property	2,283	22	96	87	77	38	36	33	60	1,987	18	88	76	69	32	33	29	29	29	29		
of which: Credit for consumption	1,982	30	142	131	116	46	87	85	46	2,076	30	147	132	124	47	95	93	40	40	40		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>26,425</b>	<b>124</b>	<b>608</b>	<b>564</b>	<b>532</b>	<b>317</b>	<b>287</b>	<b>274</b>	<b>279</b>	<b>27,225</b>	<b>116</b>	<b>614</b>	<b>547</b>	<b>533</b>	<b>367</b>	<b>297</b>	<b>289</b>	<b>273</b>	<b>273</b>	<b>273</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>4,258</b>	<b>0</b>	<b>40</b>	<b>37</b>	<b>39</b>	<b>29</b>	<b>11</b>	<b>11</b>	<b>21</b>	<b>4,195</b>	<b>0</b>	<b>27</b>	<b>24</b>	<b>21</b>	<b>48</b>	<b>6</b>	<b>6</b>	<b>15</b>	<b>15</b>	<b>15</b>		

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment 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 FRODO Framework (template F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

MBH csoport

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	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)	883	257	157	124	646	124	766	244	148	115	533	120
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	2	1	0	0	1	1	4	3	1	1	3	2
Non-financial corporations	248	104	63	50	160	49	277	97	63	43	194	50
of which: small and medium-sized enterprises	201	103	52	49	127		235	92	48	40	167	
Households	634	152	94	74	485	74	484	144	85	71	336	68
DEBT INSTRUMENTS other than HFT	883	257	157	124	646		766	244	148	115	533	
Loan commitments given	14	3	1	1	4	1	9	3	1	1	5	1
QUALITY OF FORBEARANCE <sup>2</sup>												
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.

2023 EU-wide Transparency Exercise

Forborne exposures

MBH csoport

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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
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		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	707	231	134	108	488	114	632	218	127	106	389	99	
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	4	1	0	0	3	1	3	1	0	0	2	1	
Non-financial corporations	226	99	49	43	159	52	212	86	51	36	141	44	
of which: small and medium-sized enterprises	216	94	46	40	152		182	85	40	35	122		
Households	477	130	85	65	326	61	416	131	77	70	246	53	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>707</b>	<b>231</b>	<b>134</b>	<b>108</b>	<b>488</b>		<b>632</b>	<b>218</b>	<b>127</b>	<b>106</b>	<b>389</b>		
Loan commitments given	46	2	1	1	2	1	45	1	1	1	2	1	
<b>QUALITY OF FORBEARANCE<sup>2</sup></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						

(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.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 MBH csport

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	422	35	35	422	35	0	441	58	54	440	37	0	466	68	57	466	39	0	509	58	29	509	26	0
B Mining and quarrying	4	1	1	4	0	0	4	1	1	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
C Manufacturing	1,129	49	49	1,128	58	1	1,185	39	38	1,184	61	1	1,266	50	49	1,266	63	0	1,299	54	54	1,299	72	0
D Electricity, gas, steam and air conditioning supply	287	3	3	286	4	0	317	3	3	317	4	0	321	2	2	321	4	0	322	2	2	322	5	0
E Water supply	22	1	1	22	1	0	22	1	1	22	1	0	25	1	1	25	1	0	26	1	1	26	1	0
F Construction	499	29	29	498	15	0	490	29	29	490	18	0	502	37	36	502	23	0	561	44	41	560	31	0
G Wholesale and retail trade	1,139	29	28	1,138	22	0	1,294	34	28	1,294	33	0	1,377	43	41	1,377	36	0	1,417	46	43	1,417	47	0
H Transport and storage	369	10	10	369	9	0	380	9	9	380	11	0	404	10	10	404	11	0	424	9	9	424	10	0
I Accommodation and food service activities	176	11	11	175	13	0	177	7	7	177	10	0	190	8	8	190	11	0	195	14	12	195	11	0
J Information and communication	222	6	6	222	5	0	215	5	5	215	4	0	225	7	6	225	7	0	232	7	7	232	8	0
K Financial and insurance activities	336	12	1	335	3	0	347	12	1	346	5	1	359	1	1	359	4	0	373	0	0	372	10	0
L Real estate activities	1,030	42	42	1,030	37	0	1,032	39	39	1,032	39	0	1,084	44	43	1,084	65	0	1,125	52	52	1,124	89	0
M Professional, scientific and technical activities	326	9	9	326	9	0	327	10	10	327	12	0	351	18	17	351	14	0	346	17	17	346	20	0
N Administrative and support service activities	185	3	3	185	4	0	194	3	3	194	5	0	210	6	6	210	6	0	230	5	5	230	7	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0
Q Human health services and social work activities	35	1	1	35	1	0	32	2	2	32	1	0	35	2	2	35	1	0	36	1	1	36	1	0
R Arts, entertainment and recreation	28	3	3	28	2	0	24	3	3	24	2	0	27	3	2	27	2	0	27	1	1	27	2	0
S Other services	243	18	18	243	22	0	242	25	21	242	29	0	188	6	5	187	17	0	219	3	2	219	27	0
Loans and advances	6,400	364	290	6,555	211	1	6,732	281	255	6,728	293	7	6,861	304	287	6,957	102	1	7,106	313	277	7,126	367	0

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