

Bank Name	MBH bankcsoport
LEI Code	3H0Q3U74FVFED2SHZT16
Country Code	HU

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



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,077	2,514	2,264	2,389	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	1,963	2,328	2,163	2,288	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,077	2,514	2,264	2,389	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	1,963	2,328	2,163	2,288	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,304	2,735	2,474	2,594	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	2,190	2,549	2,373	2,493	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
Risk exposure amounts						
Total risk exposure amount	10,864	12,355	13,088	13,417	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	10,864	12,355	13,088	13,417	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.12%	20.35%	17.30%	17.80%	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	18.07%	18.84%	16.52%	17.05%	(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	19.12%	20.35%	17.30%	17.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.07%	18.84%	16.52%	17.05%	(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	21.21%	22.14%	18.91%	19.33%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.16%	20.63%	18.13%	18.58%	(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))	·
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	29,100	30,768	31,316	31,357	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	7.14%	8.17%	7.23%	7.62%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,077	2,514	2,264	2,389	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,963	2,328	2,163	2,288	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	29,100	30,768	31,316	31,357	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	28,986	30,582	31,215	31,256	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.14%	8.17%	7.23%	7.62%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.77%	7.61%	6.93%	7.32%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	2,304	2,735	2,474	2,594	C 01.00 (<0010,<0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,077	2,514	2,264	2,389	C 01.00 (10020,±0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,727	1,758	1,702	1,703	C 01.00 (x0030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments) Retained earnings	625	863	869	915	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	11	82	36	26	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CFR
	_						C 01.00 (#0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	305	341	352	352		
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	21	23	C 01.00 (r0230,c0010)	Article B4 of CFR
	A.1.7	Adjustments to CETs due to prodential filters	-5	-5	-5	-5	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-183	-186	-242	-225	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-32	-32	-30	-24	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 26(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital.	-483	-492	-476	-476	C 01.00 (r0430,c0010)	Articles 4(122), 35(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 38(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 85 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 [0470,c0010] + C 01.00 (0471,c0010) + C 01.00 [0470,c0010] + C 01.00 (0471,c0010) + C 01.00 [0472,c0010]	ATICION 61,00, 30(1) poetr (c) (i) and are to 40 of Lincy, ATICION 36(1) poetr (c) (ii), 340(1) poetr (c) poetr (b) and 258 of CRR, Articles 35(1) point (c) (iii) and 258 of CRR, Articles 35(1) point (c) (iii) and 155(4) of CRR, Articles 35(1) point (c) (iv) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 256 of CRR
	A1.15	(-) 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 (r0480,c0010)	Articles 4(27), 36(1) point (h); 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	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
OWN FUNDS	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 (r0500,c0010)	Articles 4(27); 35(1) point (i); 43, 45; 47; 48(1) point (b); 43(1) to (3) and 79 of CRR.
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 45 of CFR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-2	-2	-2	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20	CET1 capital elements or deductions - other	0	0	-62	0	C 01.00 (r0529,c0010)	-
	A1.21	Transitional adjustments	114	186	101	101	CA1(1.1.6+1.1.8+1.1.26)	*
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	114	186	101	101	C 01.00 (r0520,c0010)	Atticles 450 to 472, 476 and 481 of CER
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Articles G1 of CFRR
	A2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transkional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,077	2,514		2,389	C 01.00 (10720,c0010) C 01.00 (10015,c0010)	Article 25 of CPR
	A.3 A.4	TIER 1 CAPITAL (net of deductions and after transitional adjustments) TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,077	2,514	2,264	2,389	C 01.00 (4015,c0010)	Assicie 25 of CRR Assicie 71 of CRR
	A.4 A.4.1						C 01.00 (40750,c0010) C 01.00 (40760,c0010) + C 01.00 (40890,c0010)	
	A.4.1	Tier 2 Capital instruments	227	221	210	205	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (49930,c0010) = C 01.00 (19940,c0010) + C 01.00 (49950,c0010) = C 01.00 (19955,c0010) + C 01.00 (49970,c0010) = C 01.00 (19974,c0010) + C 01.00 (49978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (10850,c0010) C 01.00 (10850,c0010) + C 01.00 (10500,c0010) + C 01.00 (10500,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	10,864	12,355	13,088	13,417	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transition all adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.12%	20.35%	17.30%	17.80%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.12%	20.35%	17.30%	17.80%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	21.21%	22.14%	18.91%	19.33%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,963	2,328	2,163	2,288	[A1-A113-A121+MN(A2+A113-A22- A24+MN(A4+A22-A43,0),0)]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (Issay Issaines) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.07%	18.84%	16.52%	17.05%	A 2.4+MN(A.4+A.2.2+A.4.3,0),0)] [D.13(8-8.1)	·
Fully loaded ¹		COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFRS 9 transitional arrangements						
	F		114	186	101	101	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to 12 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFAS 9 transitional arrangements ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	0	0	0	0	C 05.01 (r0440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	8,496	9,199	9,899	10,231	C 02.00 (6040, c0110) (-C 07.00 (6060, c0220, s001) + C 07.00 (6110, c0220, s001) + C 07.00 (6130, c0220, s001) + C 07.00 (6130, c0220, s001) + C 08.01 (6040, c0200, s001) + C 08.01 (6040, c0200, s001) + C 08.01 (6050, c0200, s002) + C 08.01 (605
Of which the standardised approach	8,496	9,199	9,899	10,231	C 02.00 (r0060, 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	Ō	0	C 02.00 (10250, c0010) - [C 08.01 (10040, c0260, s002) + C 08.01 (10050, c0260, s002) + C 08.01 (10060, 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) ²	121	141	148	141	C07.00 (n0090, c0220, s001) + C07.00 (n0110, c0220, s001) + C07.00 (n0130, c0220, s001) + C08.01 (n0040, c0260, s002) + C08.01 (n0040, s002) + C0
Credit valuation adjustment - CVA	28	23	24	25	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)	40	39	36	38	C 02.00 (r0520, c0010)
Of which the standardised approach	40	39	36	38	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 (r0010,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	C02.00 (r0680, c0010)
Operational risk	2,179	2,952	2,981	2,983	C 02.00 (r0590, c0010)
Of which basic indicator approach	777	2,952	2,859	2,860	C 02.00 (r0800, c0010)
Of which standardised approach	1,403	0	122	122	C02.00 (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 (0630, c0010) + C 02.00 (0680, c0010)
Total	10,864	12,355	13,088	13,417	

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

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



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,319	3,167	708	1,371
Of which debt securities income	551	758	163	318
Of which loans and advances income	997	1,296	267	545
Interest expenses	1,217	1,673	354	688
(Of which deposits expenses)	733	967	176	346
(Of which debt securities issued expenses)	30	54	21	42
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	4	0	6
Net Fee and commission income	259	366	88	187
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	-10	-13	-18	-7
Gains or (-) losses on financial assets and liabilities held for trading, net	-269	-361	50	21
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	132	168	34	31
Gains or (-) losses from hedge accounting, net	66	63	-3	-12
Exchange differences [gain or (-) loss], net	77	132	-48	-15
Net other operating income /(expenses)	24	25	-5	-3
TOTAL OPERATING INCOME, NET	1,384	1,878	453	891
(Administrative expenses)	711	979	250	458
(Cash contributions to resolution funds and deposit guarantee schemes)	19	23	3	7
(Depreciation)	62	92	23	48
Modification gains or (-) losses, net	-25	-38	0	-9
(Provisions or (-) reversal of provisions)	4	20	6	11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	19	6	13
(Other provisions)	0	2	0	-2
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	11	132	12	19
(Financial assets at fair value through other comprehensive income)	0	2	0	-1
(Financial assets at amortised cost)	11	130	13	20
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	-1	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	12	13	0	0
Share of the profit or (-) loss of investments in subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	566	608	158	337
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	484	507	132	285
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	484	507	132	285
Of which attributable to owners of the parent	473	490	127	275

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	16/2024		
		1	Fair value hierarci	hy			Fair value hierarch	,		,	Fair value hierarch	у		1	Fair value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,067				3,257				3,683				2,966				IAS 1.54 (i)
Financial assets held for trading	635	4	631	0	524	2	522	0	499	5	493	0	428	2	427	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	1,337	0	92	1,245	1,394	0	59	1,335	1,391	0	74	1,317	1,420	0	59	1,361	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	2,147	1,259	888	0	2,351	1,147	1,204	0	2,488	1,054	1,434	0	2,215	728	1,488	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	19,838				20,834				21,015				22,014				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	276	0	276	0	192	0	192	0	205	0	205	0	182	0	182	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	-40				8				-8				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	867				1,047				1,126				1,046				-
TOTAL ASSETS	28,127				29,608				30,398				30,270				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23				As of 31/12/2023							As of 31/0	03/2024									
		Gross carry	ring amount ⁽²⁾		Acc	umulated impairmen	1t ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	mulated impairmen	nt ⁽²⁾	Gro	ss carrying amount		Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial recognition	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	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets		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	risk since initial	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	2,137	0	0	0	0	0	2,339	0	0	0	0	0	2,487	0	0	0	0	0	2,213	1	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		8,118	33	1	-3	-2	-1	8,358	33	1	-10	-5	-1	7,970	45	1	-8	-11	-1	8,375	149	3	-7	-11	-3	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	9,492	2,292	497	-159	-185	-261	10,617	2,116	432	-188	-288	-244	11,122	2,206	416	-186	-313	-238	10,875	2,951	409	-151	-342	-244	Annex V.Part 1.32, 44(a)

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

^[8] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

MBH bankcsoport

(mln EUR)

(mar EUT)					1
		Carrying	g amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	439	399	373	330	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	24,256	25,625	26,319	26,258	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	10	44	46	51	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	62	82	88	92	IAS 37.10; IAS 1.54(I)
Tax liabilities	7	43	44	8	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	279	199	279	198	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	25,052	26,392	27,149	26,937	IAS 1.9(b);IG 6
TOTAL EQUITY	3,075	3,215	3,248	3,333	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	28,127	29,608	30,398	30,270	IAS 1.IG6

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



Breakdown of liabilities

MBH bankcsoport

(mln EUR)

			Carrying	amount (1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		387	384	378	367	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
SHOLL POSITIONS	Debt securities	61	59	41	14	Annex V.Part 1.31
	Central banks	4,222	4,178	3,972	3,851	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	2,083	2,114	2,529	2,197	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	752	849	787	748	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,647	1,186	1,236	1,180	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	28	19	14	11	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,666	1,697	1,540	1,903	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	606	683	734	695	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,577	8,397	7,916	8,006	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,210	4,751	4,103	4,096	ECB/2013/33 Annex 2.Part 2.9.1
	Households	5,692	6,011	7,233	7,236	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,608	4,945	4,896	5,046	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,180	1,613	1,558	1,478	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	187	192	252	197	Annex V.Part 1.37
Other financial liabilities		188	429	335	408	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		24,704	26,068	26,738	26,639	



Market Risk MBH bankcsoport

	SA			IM												IM						
			VaR (Memorand	INCREMENT STRESSED VaR (Memorandum item) MIGRATION RIS					INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memora	ndum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				RGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAYS)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments Of which: General risk	40	39	0	0	0	0							0	0	0	0						
Of which: General risk	40 0	39	0	0	0	0							Ů	0	0	0						
Equities	1	1	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	40	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	5/2024					
Traded Debt Instruments	35	37	0	0	0	0							0	0	0	0						
Of which: General risk	35	37	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	1	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							Ů	0	0	0						
Commodities risk	0	0	ő	0	0	ő							ŏ	ő	0	0						
Total	36	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



Credit Risk - Standardised Approach

					Standardise	d Approach							
		As of 30/09/2023 As of 31/12/2023											
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³				
	Central governments or central banks	11,042	16,232	217		11,633	17,178	257					
	Regional governments or local authorities	99	62	12		103	69	14					
	Public sector entities	127	1	0		104	1	0					
	Multilateral Development Banks	86	86	0		85	85	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	1,845	759	292		2,023	869	366					
	Corporates	9,884	5,006	4,419		10,836	5,392	4,838					
	of which: SME	6,310	3,726	3,210		7,083	3,798	3,325					
	Retail	4,186	2,044	1,384		4,436	2,219	1,504					
	of which: SME	1,871	839	481		1,979	903	517					
Consolidated data	Secured by mortgages on immovable property	2,580	2,481	918		2,552	2,447	914					
	of which: SME	500	446	180		514	445	195					
	Exposures in default	529	171	182	261	460	125	133	246				
	Items associated with particularly high risk	376	296	444		395	309	463					
	Covered bonds	44	44	9		47	47	9					
	Claims on institutions and corporates with a ST credit assessment	3	7	3		5	7	2					
	Collective investments undertakings (CIU)	82	82	101		87	87	170					
	Equity	156	145	146		215	157	167					
	Other exposures	1,111	730	490		790	714	502					
	Standardised Total ²	32,151	28,147	8,616	665	33,772	29,707	9,340	810				

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

 $^{^{(2)}}$ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	11,665	17,033	573		11,094	16,596	567	
	Regional governments or local authorities	119	72	15		118	74	15	
	Public sector entities	106	2	2		105	1	1	
	Multilateral Development Banks	85	85	0		56	56	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,988	846	349		2,196	980	375	
	Corporates	10,823	5,333	4,791		11,100	5,501	4,968	
	of which: SME	7,098	3,790	3,323		7,279	3,952	3,477	
	Retail	4,572	2,393	1,638		4,837	2,574	1,766	
0	of which: SME	1,884	881	504		2,004	926	530	
Consolidated data	Secured by mortgages on immovable property	3,520	3,226	1,190		3,480	3,178	1,172	
	of which: SME	491	424	187		482	418	186	
	Exposures in default	440	119	126	240	446	110	118	249
	Items associated with particularly high risk	397	321	481		404	333	500	
	Covered bonds	46	46	9		57	57	11	
	Claims on institutions and corporates with a ST credit assessment	3	1	1		81	7	6	
	Collective investments undertakings (CIU)	97	97	161		98	97	153	
	Equity	239	190	196		204	156	161	
	Other exposures	783	931	515		767	969	557	
	Standardised Total ²	34,882	30,693	10,047	829	35,043	30,688	10,372	826

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

 $^{^{(2)}}$ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	/12/2023		
		Origir	nal Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

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



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total goss 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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mone Total	Austria													
[3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - mone Total	Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more Total	Finland													
10 aM	France													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	399 1,000 1,344 1,086 1,786 2,278 2,875 8,875 8,875	389 1,000 1,339 1,086 1,781 2,787 287 8,668	0 1 1 1 0 0	((((((((((((((((((((17 2 12 195 363 642 21 1,252	265	0 0 0 0 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1	0 0 0 0 7	6 170 12 0 9 7 3		460
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Ireland		- Control			ALEXA	774.					200		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	4	0 0 0 0 40	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 40	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

				MBH bankesoport As of 31/12/2023 Direct exposures On balance sheet Derivatives Off balance sheet										
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 114-171 114-271 [27-37] [37-57] [57-107] [107-more	Latvia													
10 10 10 10 10 10 10 10	Lithuania													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 100Y more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malita		0 0 0 0 0 0 1 1	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[0 - 3M[Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Portugal													
[0 - 3M[13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 10Y - more Total	Romania	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	(0 0 0 0 0 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		non derivative malicial a	, accounting portion		Demoures mai pos		- Derivatives with	and the state of			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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] 13M-3Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Stovakia													
[0 - 3M[Stovenia													
10 - 3M1	Spain													
Total	Sweden	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom					0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total [0-3M] [0-3M-1Y] [11-2Y] [12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	lceland		0			0	0	0	0	0	0	0	o o	0
Total [0 - 3M[[3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
Total [0 - 3M] [1 3M - 1Y] [1 3Y - 2Y] [2 Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[10Y - more Total														



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-Derivative IIII Ancial as	rsecs by accounting portions		Denvauves with pos	nave fall value	Denvacives with	Thegative fall value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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[13M-3Y] 11Y-2Y1 [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0 - 3M [Hong Kong		0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	u.s.	0 28 46 0 15	0 0 28 46 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 28 46 0 15	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China	90	90	0	o o	90	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	
Total [0 - 3M] [1 3M - 1Y] [1 1 - 2Y] [2 2 - 3Y] [3 3 - 5Y] [5 1 - 10Y] [10 Y - more Total	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	issets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	neet exposures	
						T								Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair t value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 110Y - more	Middle East		0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 1 3M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean										v			Ü
10 aM	Africa		0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
10tat 10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 nGAAP



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 30/06/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria													
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-more Total	Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	(0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M[[3M - 1Y [[1Y - 2Y [Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Matu	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [17-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	345 533 1,666 1,592 950 3,007 520	1,665 1,591 949 3,005	0 1 1 1 0 0	000000000000000000000000000000000000000	17 0 6 106 270 490 239	328 530 1,659 1,485 679 2,515 281 7,477	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 1	0 0 0 0 6	151 91 6 0 9 5 2	0	999
[0 - 3M]	Ireland	6,214	0,007			1,120	1911			1		253		397
[0 - 3M]	Italy	0 0 0 0 40	0 0 0 0 40	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 40	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 114-171 114-271 [27-37] [37-57] [57-107] [107-more	Latvia													
10 10 10 10 10 10 10 10	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta		0 0 0 0 0 0 0 1	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M[Netherlands													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	1	0 0 0 0 0 0 1 7 17	6	(0 0 0 0 0 17 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	



General governments exposures by country of the counterparty

							MBH bankcsoport										
				As of 30/06/2024 Direct exposures On balance sheet Derivatives Off balance sheet													
						Dire	ct exposures										
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet				
												Off-balance sh	eet exposures				
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	Nominat	Provisions	amount			
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Stovakia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [15Y - 10Y [10Y - more	Slovenia																
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Spain																
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		3 3 0			
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland																
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Liechtenstein																
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway																



General governments exposures by country of the counterparty

			MBH bankcsoport As of 30/06/2024 Direct exposures														
				Direct exposures On balance sheet Derivatives Off balance sheet													
						Dire	ct exposures										
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet				
												Off-balance st	neet exposures				
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia																
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada																
10 - 3M 13M - 1Y 14Y - 2Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hong Kong	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan																
[0-3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5V] [10Y-more Total	U.S.	0 22 47 0 0 0 10	0 28 47 0 0 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 28 47 0 0 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
[0-3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10V] [10Y-more Total	China																
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0					
[0-3M] [3M-197] [19-297] [29-397] [39-597] [59-1007] [109-more	Other advanced economies non EEA																



General governments exposures by country of the counterparty

							MBH bankcsoport							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount [*]
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Middle East			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3Mf 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0		
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	(0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures

					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal a	amount		Accumulated impairm credit risk and provisio	ent, accumulated negative cha	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days	On perfori		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ³	On non-perform	ning exposures ³	Collaterals and financial guarantees received on no performing exposures	
(min EUR)		one 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			ede 230 days and C-30 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b	
ash balances at central banks and other demand deposits	2,833	0		0 0		0 0			0	3,047			0 0	1	0 0	0		0
ebt securities (including at amortised cost and fair value)	10,289	0	1	1 1		1 4	1			10,732			1 1		1 16	1		1
Central banks	0	0		0 0		0 0					0		0 0		0 0	0		0
General governments	7,709	0		0 0		0 0				8,003			0 0		0 5	0		0
Credit Institutions	1,171	0		0 0		0 0				1,366			0 0		0 1	0		0
Other financial corporations	804	0		0 0		0 1				723			0 0		0 1	0		0
Non-financial corporations	604	0	1	1 1		1 3	1		1 0	640	0		1 1		1 10	1		1
eans and advances(including at amortised cost and fair value)	13,547	122	537	523	49	7 344	267	26	239	14,520	174	45	8 454	45	32 476	250	24	14 11
Central banks	8	0		0 0		0 0				267			0 0		0 0	0		0
General governments	797	0		0		0 1	0		0	815	. 0		0 0		0 4	0		0
Credit institutions	289	0		0		0 0	0		0	306	. 0		0 0	•	0 2	0		0
Other financial corporations	462	0	Ε	8 8		7 19	5		2	604	. 0		6 6		6 36	4		4
Non-financial corporations	7,107	60	269	9 265	26	13 217	122	12	1 133	7,534	112	23	5 232	23	32 329	111	11	0 1
of which: small and medium-sized enterprises	5,191	59	257	7 254	25	141	115	11-	128	5,096	56	225	5 222	25	22 203	105	10	1
of which: Loans collateralised by commercial immovable property	2,577	30	97	7 96	9	108	44	4	52	2,496	21	80	3 83		81 168	36	3	15 4
Households	4,884	62	260	0 251	22	7 106	140	13	104	4,993	61	21	7 216	15	94 104	135	13	10 1
of which: Loans collateralised by residential immovable property	2,219	16	81	1 73	6	s4 37	30	2	50	2,251	18	66	9 66		60 30	34	3	11 3
of which: Credit for consumption	2,054	31	127	7 122	10	15 47	80	71	38	2,112	31	111	3 113	5	98 51	78	7	6
EBT INSTRUMENTS other than HFT	26,669	122	538	8 525	49	18 348	268	26	2 239	28,299	174	45	9 455	45	33 493	251	24	15 1
FF-BALANCE SHEET EXPOSURES	4,083		20	18	2	10 38			9	4,238		1	6 16	1	16 55	4		4

[&]quot;First so-planes sheetime, accounted in graphers and accounted in approximate and accounted in a point of the account of the a



Performing and non-performing exposures

MBH bankcsoport

ſ					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal a	mount		Accumulated impair credit risk and provide	ment, accumulated negative ch	nanges in fair value due to			Gros	is carrying amount/ Nominal.	amount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days				On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		000 -000 days and 1-00 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³			00E - 30 days and 30 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	3,485	0		0 0		0			0 0	2,78	0 0		0 0		0 (0 0
Debt securities (including at amortised cost and fair value)	10,503		:	1 1		1 1	, ,		1 0	10,74	1 0		3 3		3 1	3		3 0
Central banks		0		0 0		0			0 0		0		0					0 0
General governments	7,851	. 0		0		0	5 0		0 0	7,97	6 0		0		0 1			0
Credit institutions	1,353	0		0		0	1 0		0 0	1,47	6 0		0		0 :			0
Other financial corporations	681	. 0		0		0	1 0		0 0	65	9 0		0		0 :			0
Non-financial corporations	618	0		1 1	:	1 1	3 1	:	1 0	63	0		3		3 10	3		3 0
Loans and advances (including at amortised cost and fair value)	15,079	171	439	9 436	41	6 50	243	23	8 175	15,61	2 208	43	3 432	40	9 493	249	24	4 161
Central banks		0		0 0		0			0 0		0		0					0 0
General governments	733	0		0 0		0	3 0		0 0	80	2 1		0		0 :			0 0
Credit institutions	270	0		0 0		0	2 0		0 0	38	8 0		0		0 :	3 0		0 0
Other financial corporations	581			6		6 3	5		5 1	61	7 0		5 5		5 60	4		4 1
Non-financial corporations	7,322	105	223	7 225	22	5 34	113	11:	2 104	7,51	3 143	21	9 219	21	7 30:	115	11	A 92
of which: small and medium-sized enterprises	4,989	46	21:	1 209	20	9 21	103	10:	2 100	4,94	9 42	19	3 193	19	174	103	10	2 82
of which: Loans collateralised by commercial immovable property	2,479	71	84	4 84	8	3 20	38	31	8 45	2,45	3 66	8	6 86	8	174	40	3	9 46
Households	6,172	96	206	8 206	18	6 11	126	12	1 70	6,29	2 64	20	8 208	18	128	125	12	5 68
of which: Loans collateralised by residential immovable property	3,425	21	77	77	e	9 3	38	31	5 39	3,45	1 19	7	7 77	6	5	38	3	5 39
of which: Credit for consumption	2,061	. 32	90	93	71	9 5	63	6:	2 24	2,09	4 26	9	4 94	8	10 50	65	6	4 23
DEBT INSTRUMENTS other than HFT	29,070	171	440	0 438	41	7 51	244	23	9 175	29,13	3 208	43	6 435	41	2 51:	252	24	7 161
OFF-BALANCE SHEET EXPOSURES	4,496		11	5 15	1	5	5		5 6	4,79	0	1	8 18	1	8 61	5		5 7

(Fig. Fig. beatward and a conclusion of pages and a conclusion in page



Forborne exposures

			As of 30/	09/2023					As of 31	/12/2023		
	Gross carrying exposures wit measures			exposures with		al guarantees received orbearance measures	Gross carrying exposures wit measures	g amount of h forbearance		r exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	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)	567	190	112	92	389	87	509	161	115	94	331	59
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	2	1	1	1	0	0	1	1
Non-financial corporations	178	76	46	33	117	38	151	72	46	38	91	31
of which: small and medium-sized enterprises	154	75	37	32	103		150	71	45	37	91	
Households	387	113	66	59	269	49	356	88	69	56	239	27
DEBT INSTRUMENTS other than HFT	567	190	112	92	389		509	161	115	94	331	
Loan commitments given	41	1	1	0	2	1	41	1	1	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	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

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

(I) 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 (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

MBH bankcsoport

ı			As of 31	03/2024					As of 30	/06/2024		
	Gross carrying exposures wit measures			r exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		or exposures with	Collateral and financi	al guarantees received orbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)	0		0									0
Cash balances at central banks and other demand deposits	0		0						,			
Debt securities (including at amortised cost and fair value)	0		0			0	0	0				0
Central banks	0	U	0	U	0		U	0	·	0	0	
General governments	0	0	0	C	0		0	0	(0	0	
Credit institutions	0	0	0	0	0		0	0	(0	0	
Other financial corporations	0	0	0	0	0		0	0	(0	0	
Non-financial corporations	0	0	0	0	0		0	0	(0	0	
Loans and advances (including at amortised cost and fair value)	503	142	108	87	327	49	438	125	95	80	277	38
Central banks	0	0	0	0	0	0	0	0	(0	0	0
General governments	0	0	0	0	0	0	0	0	C	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	(0	0	0
Other financial corporations	1	1	0	O	1	1	1	1	C	0	1	1
Non-financial corporations	154	70	50	41	87	26	136	60	45	39	73	17
of which: small and medium-sized enterprises	146	70	49	41	83		119	57	43	38	63	
Households	348	71	58	46	239	22	301	65	51	42	204	20
DEBT INSTRUMENTS other than HFT	503	142	108	87	327		438	125	95	80	277	
Loan commitments given	38	0	1	0	1	0	36	0	(0	0	0
QUALITY OF FORBEARANCE ²												
. Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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 F18.00 /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) 2021/465-11 Son Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated impairment, accumulated impairments 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 (excluding ioans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading MBH bankcsoport

i			As of 3	30/09/2023					As of 3	1/12/2023					As of 3	31/03/2024					As of 30	/06/2024		
	Gross carry	ingamount				Accumulated	Gross carry	ring amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry	ing amount				Accumulated
		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	505	32	31	504	26	0	507	19	19	507	32	0	496	16	16	495	30	0	506	15	15	504	22	0
B Mining and quarrying	4	0	0	4	0	0	35	0	0	35	0	0	35	0	0	35	0	0	54	0	0	54	1	0
C Manufacturing	1,259	49	49	1,258	64	0	1,268	45	45	1,264	76	0	1,235	47	47	1,231	82	0	1,381	51	51	1,377	79	0
D Electricity, gas, steam and air conditioning supply	306	2	2	306	5	0	333	2	2	333	8	0	339	2	2	339	9	0	323	1	1	323	6	0
E Water supply	25	1	1	25	1	0	23	1	1	23	1	0	26	1	1	26	1	0	25	1	1	25	1	0
F Construction	537	41	40	537	32	0	563	37	36	563	34	0	552	40	39	552	34	0	577	40	40	576	38	0
G Wholesale and retail trade	1,353	41	40	1,353	36	0	1,352	39	39	1,352	37	0	1,284	41	40	1,283	39	0	1,293	40	40	1,292	41	0
H Transport and storage	430	9	8	430	10	0	455	6	5	455	12	0	459	5	4	459	11	0	521	4	4	521	11	0
I Accommodation and food service activities	185	14	14	185	9	0	205	14	14	205	15	0	207	14	14	207	15	0	208	13	13	207	11	0
J Information and communication	213	5	5	213	4	0	194	5	5	194	4	0	184	4	4	184	4	0	198	4	4	198	4	0
K Financial and insurance activities	214	1	1	214	9	0	461	1	1	460	17	0	251	1	1	250	15	0	211	1	1	210	11	0
L Real estate activities	1,134	48	48	1,134	86	0	1,084	43	43	1,084	139	0	1,112	36	36	1,112	157	0	1,069	29	29	1,069	135	0
M Professional, scientific and technical activities	330	17	17	330	18	0	393	16	16	393	25	0	401	12	12	401	22	0	462	12	12	462	23	0
N Administrative and support service activities	227	3	3	227	5	0	207	3	3	207	5	0	207	4	4	207	6	0	224	3	3	224	6	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	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	34	1	1	34	1	0	37	0	0	37	1	0	38	0	0	38	1	0	37	1	1	37	1	0
R Arts. entertainment and recreation	31	3	3	31	3	0	31	3	3	31	2	0	31	2	2	31	3	0	32	2	2	32	2	0
S Other services	313	3	2	313	28	0	378	3	2	378	31	0	459	1	1	459	28	0	386	1	1	386	22	0
Loans and advances	7,107	269	265	7,103	338	1	7,534	235	232	7,527	440	1	7,322	227	225	7,314	455	1	7,513	219	219	7,506	415	1

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part I paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.