K&H Bank Zrt.

H-1095 Budapest, Lechner Ödön fasor 9.
phone: (06 1) 328 9000
fax: (06 1) 328 9696
Budapest 1851
www.kh.hu • bank@kh.hu

Details of the monthly portfolio reconciliation fields

LEI code of client	Legal Entity Identifier (LEI) code, which identifies the client
Date of reference	Those working day, on which the following transactions live
Prepared on	The date of preparing the document

Details of Spot, Forward and Swap transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• FX Spot: spot market transaction
	• FX Forward: forward transaction
	• FX Swap: swap transaction
Settlm. Dt.	The settlement date of the transaction (date of payment)
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency
	• Buy – the Bank buys
	• Sell – the Bank sells
Base Cur.	The base currency
Amnt. of Base Cur.	The amount in the base currency
Counter Cur.	The counter (or quote) currency
Amnt. of Counter Cur.	The amount in the counter currency
Trading Prc.	The price as agreed
Tr. Date	The date of concluding the transaction
Effective Dt.	The Spot value date with regards to the currency pair of the transaction
Expiry	The expiry date of the transaction
Settlm. Type	• Delivery - Settlement with delivery
	• Cash – Net financial settlement
EMIR Related	Marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation)
	• YES – subject to EMIR
	• NO – not subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of

the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.

Details of Currency Options transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• FX Plain Vanilla: plain vanilla option
	• FX Barrier: option with barrier
	• FX Binary: digital „all or nothing" option
	• FX Accrual: option composed of a strip of digital options
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency
	• Buy – the Bank buys
	• Sell – the Bank sells
	• Buy put – the Bank has the right to sell
	• Sell call – the Bank has the obligation to sell
	• Buy call – the Bank has the right to buy
	• Sell put – the Bank has the obligation to buy
Base Cur.	The base currency
Amnt. of Base Cur.	The amount in the base currency
Counter Cur.	The counter (or quote) currency
Amnt.of Counter Cur.	The amount in the counter currency
Strike	The price as agreed
Tr. Date	The date of concluding the transaction
Effective Dt.	The Spot value date with regards to the currency pair of the transaction
Expiry	The date of price monitoring for FX options with respect to the strike price condition (the time within the day is specified in line with market conventions)
Settlm. Dt.	The settlement or delivery date of the transaction (date of payment)
Settlm. Type	• Delivery - Settlement with delivery Cash – Net financial settlement
Barrier Level	The barrier exchange rate level
Barrier Obs. Period	Barrier monitoring period (One date means a given day, two dates mean the first and last days of the monitoring period. The exact time within a day follows market conventions.)
Barrier Direction	• Down and In the option knocks in if the reference rate is equal to or lower than the barrier
	• Down and Out the option knocks out if the reference rate is equal to or

		lower than the barrier
	• Up and In	the option knocks in if the reference rate is equal to or higher than the barrier
	• Up and Out	the option knocks out if the reference rate is equal to or higher than the barrier
	• One touch up	if at any time during the option's lifetime the barrier is hit, the payout is activated. The buyer of the option receives the fixed payout in the base currency.
	• No touch up	if at any time during the option's lifetime the barrier is NOT hit, the buyer of the option receives the fixed payout in the base currency.
	• One touch down	if at any time during the option's lifetime the barrier is hit, the payout is activated. The buyer of the option receives the fixed payout in the base currency.
	• No touch down	if at any time during the option's lifetime the barrier is NOT hit, the buyer of the option receives the fixed payout in the base currency.
	• Double one touch	if at any time during the option's lifetime the underlying currency pair moves outside the defined range between the two barriers (ie. either of the barriers is hit), the buyer of the option receives the fixed payout in the base currency.
	• Double no touch	if at any time during the option's lifetime the underlying currency pair remains within the defined range between the two barriers (ie. neither of the barriers is hit), the buyer of the option receives the fixed payout in the base currency.
	• One touch down no touch up	if at any time during the option's lifetime the lower barrier is hit, but the higher barrier is NOT hit, the buyer of the option receives the fixed payout in the base currency.
	• One touch up no touch down	if at any time during the option's lifetime the higher barrier is hit, but the lower barrier is NOT hit, the buyer of the option receives the fixed payout in the base currency.
	• Pays above	a fixed payout is made for every fixing date that the spot rate is above a predefined rate.
	• Pays below	a fixed payout is made for every fixing date that the spot rate is below a predefined rate.
	• Pays inside	a fixed payout is made for every fixing date that the spot rate is inside a predefined range.
	• Pays outside	a fixed payout is made for every fixing date that the spot rate is outside a predefined range.

member of the KBC group

EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • YES – subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.

Details of Commodity (Swap/Forward/Option) transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• Commodity Forward: forward transaction with regards to a commodity price fixing on a predefined date
	• Commodity Swap. swap transaction with regards to the average of commodity price fixings during a predefined period (the calculation method of the average depends on the given transaction's parameters)
	• Commodity Option: option on a commodity price fixing
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency (the fixed price for commodity deals)
	• Buy – the Bank buys
	• Sell – the Bank sells
	• Buy put – the Bank has the right to Sell
	• Sell call – the Bank has the obligation to sell
	• B call – the Bank has the right to buy
	• Sell put – the Bank has the obligation to buy
Commodity	The name of the commodity
Contract	The currency and the unit of the contract
Total Quantity	The quantity under the contract expressed in the unit of the contract
Total value of the Contract	The commodity quantity multiplied by the fixed price expressed in the currency of the contract
Fixed Price	The strike price
Ref. Index	The commodity exchange index that is used to determine the reference price (variable price)
Floating Prc.	The rule of specifying the reference price (variable price)
Rounding of Floating Price	The rule for rounding off the reference price
Tr. Date	The date of concluding the transaction
Effective Date	The Spot value date with regards to the currency pair of the transaction
Start Dt. of Ref. Period	The first day of the monitoring period for the reference price (variable price)

End Dt. of Ref. Period	The last day of the monitoring period for the reference price (variable price)
Payment Date	The settlement date of the transaction (date of payment)
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • YES – subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.

Details of Loan/Depo transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• Loan: the Bank grants a loan to the Client (lend, see below)
	• Deposit: the Bank takes a deposit from the Client (borrow, see below)
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency
	• Lend
	• Borrow
Base Cur.	The base currency
Amnt. of Base Cur.	The amount in the base currency
Counter Cur.	The counter (or quote) currency
Amnt. of Counter Cur.	The amount in the counter currency
Rate	The interest rate of the loan or deposit transaction
Tr. Date	The date of concluding the transaction
Effective Dt.	Start Date
Expiry	The expiry date of the transaction
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • No – not subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.
Start of Interest Rate Period	The first day of the interest period
End of Interest Rate Period	The last day of the interest period

member of the KBC group

Base Cur. Outstanding Amnt.	The outstanding notional value expressed in the base currency for the given interest period
Counter Cur. Outstanding Amnt.	The outstanding notional value expressed in the counter currency for the given interest period
Interest Rate 1.	The interest rate of the loan or deposit transaction
Interest Conv. 1.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)
Interest Rate 2.	-
Interest Conv. 2.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)

Details of FRA transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• FRA: forward rate agreement
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency
	• Buy: the Bank pays the fixed forward interest rate
	• Sell. the Bank receives the fixed forward interest rate
Base Cur.	The base currency
Amnt. of Base Cur.	The amount in the base currency
Counter Cur.	The counter (or quote) currency
Amnt. of Counter Cur.	The amount in the counter currency
Rate	The fixed interest rate of the forward rate agreement
Tr. Date	The date of concluding the transaction
Effective Dt.	Start Date
Expiry	The expiry date of the transaction
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • YES – subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.
Start of Interest Rate Period	The first day of the interest period
End of Interest Rate	The last day of the interest period

Period	
Base Cur. Outstanding Amnt.	The outstanding notional value expressed in the base currency for the given interest period
Counter Cur. Outstanding Amnt.	The outstanding notional value expressed in the counter currency for the given interest period
Interest Rate 1.	The forward interest rate of the transaction
Interest Conv. 1.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)
Interest Rate 2.	Reference rate (floating market rate)
Interest Conv. 2.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)

Details of Cap/Floor transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)	
Tr. Type	Further classification of the transaction within the group	
	• IR Option: option to pay or receive a predefined interest rate	
	• IR Barrier Option: IR option with barrier	
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency	
	• Buy Cap: the Bank pays the Cap interest rate	
	• Sell Cap: the Bank receives the Cap interest rate	
	• Buy Floor: the Bank pays the Floor interest rate	
	• Sell Floor: the Bank receives the Floor interest rate	
Base Cur.	The base currency	
Amnt. of Base Cur.	The amount in the base currency	
Counter Cur.	The counter (or quote) currency	
Amnt. of Counter Cur.	The amount in the counter currency	
CapFloor Strike	The cap or floor interest rate of the IR option	
Tr. Date	The date of concluding the transaction	
Effective Dt.	Start Date	
Expiry	The expiry date of the transaction	
Premium Settlm.Dt.	The settlement date of the premium	
Settlm. Type	Cash: net settlement	
Barrier Level	The barrier interest rate	
Barrier Obs. Period	Barrier monitoring period (One date means a given day, two dates mean the first and last days of the monitoring period. The times within a day follow market conventions.)	
Barrier Direction	• Down and In	the option knocks in if the reference rate is equal to or

member of the KBC group

		lower than the barrier
	• Down and Out	the option knocks out if the reference rate is equal to or lower than the barrier
	• Up and In	the option knock in if the reference rate is equal to or higher than the barrier
	• Up and Out	the option knocks out if the reference rate is equal to or higher than the barrier
	• Double out	the option knocks out if either of the barriers it hit
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • YES – subject to EMIR	
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.	
Start of Interest Rate Period	The first day of the interest period	
End of Interest Rate Period	The last day of the interest period	
Base Cur. Outstanding Amnt.	The outstanding notional value expressed in the base currency for the given interest period	
Counter Cur. Outstanding Amnt.	The outstanding notional value expressed in the counter currency for the given interest period	
CapFloor Strike	The cap or floor interest rate of the IR option	
Floating interest rate	The reference rate (floating market rate) that the IR option refers to	
Interest Conv.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)	

Details of IRS transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• IRS: interest rate swap
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency
	• Pax Fix
	• Receive Fix
	• Pay Float

member of the KBC group

	• Receive Float
	• Pay Float - Receive Float
	• Pay Fix – Receive Fix
Base Cur.	The base currency
Amnt. of Base Cur.	The amount in the base currency
Counter Cur.	The counter (or quote) currency
Amnt. of Counter Cur.	The amount in the counter currency
Received rate	The fixed or floater interest rate received by the Bank
Tr. Date	The date of concluding the transaction
Effective Dt.	Start Date
Expiry	The expiry date of the transaction
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • YES – subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.
Start of Interest Rate Period	The first day of the interest period
End of Interest Rate Period	The last day of the interest period
Base Cur. Outstanding Amnt.	The outstanding notional value expressed in the base currency for the given interest period
Counter Cur. Outstanding Amnt.	The outstanding notional value expressed in the counter currency for the given interest period
Interest Rate 1.	The rate of interest paid/received by the Bank in the case of an IRS
Interest Conv. 1.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)
Interest Rate 2.	The rate of interest paid/received by the Client in the case of an IRS
Interest Conv. 2.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)

Details of CCIRS transactions:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• CCIRS: cross-currency interest rate swap
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect

member of the KBC group

	to the amount in the base currency
	• Pax Fix
	• Receive Fix
	• Pay Float
	• Receive Float
	• Pay Float - Receive Float
	• Pay Fix – Receive Fix
Base Cur.	The base currency
Amnt. of Base Cur.	The amount in the base currency
Counter Cur.	The counter (or quote) currency
Amnt. of Counter Cur.	The amount in the counter currency
Received rate	The fixed or floater interest rate received by the Bank
Tr. Date	The date of concluding the transaction
Effective Dt.	Start Date
Expiry	The expiry date of the transaction
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • YES – subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.
Capital Payment Date	The settlement date of the capital repayment
Base Cur. Capital payment	The capital repayment due in the base currency.
Counter Cur. capital payment	The capital repayment due in the counter currency
Base Cur. Outstanding Amnt.	The outstanding notional value expressed in the base currency for the given interest period
Counter Cur. Outstanding Amnt.	The outstanding notional value expressed in the counter currency for the given interest period
Start of Interest Rate Period	The first day of the interest period
End of Interest Rate Period	The last day of the interest period
Interest Rate 1.	The rate of interest on the base currency paid/received by the Bank in the case of a CCIRS
Interest Rate 2.	The rate of interest on the counter currency paid/received by the Client in the case of a CCIRS
Interest Conv. 1.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)

member of the KBC group

Interest Conv. 2.	The method of calculating interest for the interest periods (the date of determining the official fixing for interest periods follows market conventions)

Details of Target Profit Forward – Summary Table:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Type	EXACT TARN: a target redemption forward with an exact redemption target
	TARGET KO FWD: a target redemption forward with normal redemption target
	TARGET INCL KO FWD: target redemption forward with full payout upon the last expiry
	TGT KO FWD w GUARANTIE: target redemption forward with a guarantee
	DIGI TGT PROFIT DEAL: digital target redemption forward
	TARGET KO FWD w ERKI: target redemption forward with a knock-in level
Total number of expiries	The total number of expiries under the transaction at the time the contract is written
Nr. of remaining expiries	The number of expiries remaining at the time of the report
Variable Strike	The strike prices may be identical or different for the various expiries
Variable Base Cur. Amnt	The contract amount in the base currency may be identical or different for the various expiries
Target profit (Big Figure in Counter / Base Currency)	The maximum profit that causes the transaction to terminate (i.e. knocks it out)
Remaining Target profit (Big Figure in Counter / Base Currency)	The maximum profit that is still attainable on the transaction
Settlm. Cur.	The currency of settlement
Target Profit Calculation	The method of calculating the target profit:
	• P&L leveraged – cumulated profit and loss with leverage
	• P&L unleveraged – cumulated profit and loss without leverage
	• Profit only – only the profit is cumulated
Nb of Guaranted Setl.	The number of guaranteed settlements (in the case of "TGT KO FWD w GUARANTIE" only)
Tr. Date	The date of concluding the transaction
Effective Dt.	The Spot value date with regards to the currency pair of the transaction
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • YES – subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the

	transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.
Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Direct. of Tr.	The direction of the transaction from the point of view of the Bank with respect to the amount in the base currency
	• Buy put – the Bank has the right to sell
	• Sell call – the Bank has the obligation to sell
	• Buy call – the Bank has the right to buy
	• Sell put – the Bank has the obligation to buy
Base Cur.	The base currency
Amnt. of Base Cur.	The amount in the base currency
Counter Cur.	The counter (or quote) currency
Amnt. of Counter Cur.	The amount in the counter currency
Strike	The strike price of a given option within the transaction.
Expiry	The date of price monitoring for FX options with respect to the strike price condition (the time within the day is specified in line with market conventions)
Settlm. Date	The settlement or delivery date of the transaction (date of payment)
Settlm. Type	• Delivery - Settlement with delivery
	• Cash ECB – Net financial settlement wrt ECB fixing
	• Cash MNB - Net financial settlement wrt MNB fixing

Details of Security deals:

Tr. Nr.	The number that is used to identify the transaction (e.g. MX 123456)
Tr. Type	Further classification of the transaction within the group
	• Investment fund unit
	• Treasury Bill
	• Interest Bearing Treasury Bill
	• Government Bond
	• Corporate Bond
ISIN Code	ISIN code of the security
Security Name	The name of the security
Trn Date	The date of concluding the transaction
Settlement Date	The date of the financial settlement of the market price of the security
Direct of Tr.	Buy – the Bank buys
	Sell – the Bank sells
Trading Cur.	The currency the security is denominated in
Lot Size	The lot size of the security (depending on market conventions)
Quantity	The quantity of the lot size of the security
Nominal Amount	The product of the lot size and the quantity of the security

Clean Price	The net market price without accrued interest (where applicable)
Dirty Price	The gross market price with accrued interest (where applicable)
Yield	The yield calculated until maturity
Total Amount	The total market price paid or received for the security
Maturity	The maturity of the security
EMIR Related	marking transactions as to whether they are subject to EMIR (European Market Infrastructure Regulation) • No – not subject to EMIR
Market Value	The discounted (present) value of the transactions as calculated at market rates in the currency of the treasury limit as at the reference date. The present value of the transactions is converted to the limit currency at the FX middle rate quoted by the National Bank of Hungary (MNB) on the reference date, rounded off to an integer figure.

Total market value of open treasury transactions	The aggregated mark-to-market value of all the live (not yet expired) Treasury transactions
Total market value of EMIR-related deals:	The aggregated mark-to-market value of such transactions that are subject to EMIR
Total market value of the securities portfolio:	The aggregated mark-to-market value of all security transactions where financial settlement has not yet taken place

The mark-to-market value is calculated by the Bank based on the communications of data sources available in the market at a given point in time, as well as in consideration of middle rates and the Bank's internal models. **It is stated from the Bank's point of view**. The mark-to-market value is an indicative value, which means that if it is positive, the Client would be liable to pay an amount on this order of magnitude to the Bank, should the positions be closed and immediately settled at middle rates and by using the models applied by the Bank at the time when the statement is prepared. If this value is negative, the Bank would be liable to pay an amount on this order of magnitude to the Client, should the positions be closed and immediately settled at middle rates and by using the models applied by the Bank at the time when the statement is prepared. The application of rates and/or algorithms other than those used by the Bank may result in different present values. The last column shows the present value of each transaction. Please note that if the positions are actually closed and immediately settled, the amount paid/received by the Client may be significantly different from the indicative values shown by the Bank since the amount paid/received by the Client is determined by the actual ask and bid prices prevailing in the market at the time when the positions are closed. If you need further information, the Markets Directorate of K&H will be pleased to help you. Please check the correctness of the data included in the portfolio reconciliation statement. If you discover any discrepancy, please send your comments to: K&H Bank Zrt, Markets Directorate, 1095 Budapest, Lechner Ödön fasor 9., E-mail: TreasurySales@kh.hu