

Attachment no. 1

Disclosure requirements according to Part Eight of Regulation (EU) No 575/2013 (the CRR) - Quantitative disclosures

(31 December 2020)

Template 01: EU L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories
Purpose: Columns (a) and (b) enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation that applies for the purpose of providing the information required in Part Eight of the CRR.
Columns (c) to (g) break down how the amounts disclosed in column (b)—which correspond to the amounts reported in institutions' financial statements (rows) once the regulatory scope of consolidation is applied—are to be allocated to the different risk frameworks laid out in Part Three of the CRR. The sum of amounts disclosed in columns (c) to (g) may not equal the amounts disclosed in column (b), as some items may be subject to capital requirements for more than one risk framework listed in Part Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines. For institutions that are not required to publish consolidated financial statements, only columns (b) to (g) should be disclosed.

Content: Carrying values. In this template, carrying values are the values reported in financial statements

Frequency: Annual
Format: Flexible, although the row structure should align with the presentation of the institution's balance sheet in its latest annual financial statements
Accompanying marrative: Institutions should notably supplement Template EU LI1 with the qualitative information specified in table LIA. Institutions are expected to provide qualitative explanations on assets and liabilities that are subject to capital
requirements for more than one risk framework listed in Part Three of the CRR.

	а	c	d	e	f	q
		-	-	Carrying values of ite	ms:	3
EUR thousand	Carrying values as reported in			Subject to the		Not subject to capital
EUK thousand	published financial	Subject to credit risk	Subject to counterparty		Subject to the market	
	statements	framework	credit risk framework	securitisation	risk framework	requirements or subject to
	Statements	numenorit	create tisk numework	framework	nok numeriork	deduction from capital
Assets						
Cash and cash equivalents	1,571,642	1,571,642	0	0	C	
Financial assets at fair value through profit or loss:						
Financial assets held for trading	85,423	0	85,423	0	85,423	(
Non-trading financial assets at fair value through profit or loss	711	711	0	0		(
Derivatives – Hedge accounting	85,192	0	85,192	0	85,192	(
Financial assets at fair value through other comprehensive income	1,618,067	1,618,067	0	0	C	(
Financial assets at amortised cost:						
Due from other banks	205,420	205,420	0	0	C	(
Due from customers	15,239,856	15,239,856	0	0	C	(
Fair value changes of the hedged items in portfolio hedge of interest rate risk	20,016	20,016	0	0	C	(
Investments in joint ventures and associates	11,058	11,058	0	0	C	(
Property and equipment	124,862	124,862	0	0		(
Intangible assets	129,527	0	0	0	C	129,527
Goodwill	29,305	0	0	0	C	29,305
Current income tax assets	26,518	26,518	0	0	C	(
Deferred income tax assets	54,802	54,802	0	0	C	(
Other assets	25,819	25,819	0	0	C	(
Non-current assets classified as held for sale	1	1	0	0	C	(
Total assets	19,228,219	18,898,772	170,615	0	170,615	158,832
Liabilities						
Einancial liabilities at fair value through profit or loss:						
Financial liabilities held for trading	87,377	0	0	0	87,377	
Derivatives – Hedge accounting	65,407	0	0	0		(
Financial liabilities at amortised cost:						
Due to banks	629,800	0	0	0	0	629,800
Due to customers	12,986,820	0	0	0	C	12,986,820
Lease liabilities	18,562					
Subordinated debt	200,151	0	0	0	0	200,151
Debt securities in issue	3,422,729	0	0	0	0	3,422,729
Eair value changes of the hedged items in portfolio hedge of interest rate risk	6,990	0	0	0	0	(
Provisions	3,411	0	0	0	C	18,030
Current income tax liabilities	18,036					
Other liabilities	81,997	0	0	0	C	81,99
Total liabilities	17,521,280	0	0	0	87,377	17,339,533

 Template 02: EU L12 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

 Purpose: Provide information on the main sources of differences (other than those due to different scopes of consolidation, which are shown in Template EU L11) between the financial Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

 Content: Carrying values. In this template, carrying values correspond to values reported in financial statements according to the scope of regulatory consolidation (rows 1 to 3)

 Frequency: Annual

 Format: Flexible. Rows 1 to 4 are fixed and should be disclosed by all institutions. The other headings shown below are provided for illustrative purposes only and should be adapted by

 Accompanying narrative: See Template EU LIA

	ipanying narrative. See Template BO Ent				1	I.				
		а	b	с	d	e				
EUR ti	nousand	Total	Items subject to							
		iotai	Credit risk framework	CCR framework	Securitisation framework	Market risk framework				
01	Assets carrying value amount under the scope of regulatory consolidation (as per template EU LI1)	19,228,219	18,898,772	170,615	-	170,615				
02	Liabilities carrying value amount under the regulatory scope of consolidation (as per template EU LI1)	17,521,280	-	-	-	87,377				
03	Total net amount under the regulatory scope of consolidation	-	-	-	-	-				
04	Off-balance-sheet amounts	4,532,632	4,532,632	-	-	-				
05	Differences in valuations	-	-	-	-	-				
06	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-				
07	Differences due to consideration of provisions	-	-	-	-	-				
08	Differences due to prudential filters	-	-	-	-	-				
09		-	-	-	-	-				
10	Exposure amounts considered for regulatory purposes	-	23,431,404	170,615	-	257,992				

Template 03: EU LI3 - Outline of the differences in the scopes of consolidation – entity by entity

Purpose: Provide information on the consolidation method applied for each entity within the accounting and the regulatory scopes of consolidation

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Disclosures shall be provided for all entities, included within the accounting and the regulatory scopes of consolidation as defined in accordance with the applicable accounting framework and Part One, Title II, Section 2 and Section 3 in the CRR, for which the method of the accounting consolidation is different from the method of the regulatory consolidation. Institutions should tick the applicable columns in order to identify the method of consolidation of each entity under the accounting framework and whether, under the regulatory scope of consolidation, each entity is (i) fully consolidated; (ii) proportionally consolidated; (iii) deducted from own funds; (iv) neither consolidated nor deducted; or (v) recognised under the equity method.

Frequency: Annual

Format: Flexible. The rows are flexible. The columns (a) to (g) are a minimum level of granularity for disclosure. Additional columns can be included depending on the consolidation methods implemented in accordance with Part One, Title II, Section 2 and Section 3 in the CRR as specified by any delegated or implementing regulation.

а	b	c	d	e	f	g
		N	lethod of regulatory consolidation			
Name of the entity	Method of accounting consolidation	Full consolidation	Full consolidation Proportional consolidation		Deducted	Description of the entity
VÚB Leasing, a. s.	Full consolidation	x				Consumer finance business
Slovak Banking Credit Bureau, s. r. o.	Net equity method					Credit database administration
VÚB Generali DSS, a. s.	Net equity method					Pension fund administration
S.W.I.F.T.	Financial asset, equity instrument					Payment settlement
Visa Inc.	Financial asset, equity instrument					Payment technologies
ISP shares	Financial asset, equity instrument					Banking services

Template 4: EU OV1 – Overview of RWAs

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs are Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines. Content: RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR. Frequency: Quarterly

Format: Fixed

Accompanying narrative: Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum

			RWAs	in EUR	Minimum capital requirements in EUR
			т	T-1	Т
	1	Credit risk (excluding CCR)	8,625,196,825	8,460,154,785	676,812,383
Article	2	Of which the standardised approach			
438(c)(d)		11	3,084,438,634	3,096,659,159	247,732,733
Article	3	Of which the foundation IRB (FIRB) approach			
438(c)(d)			1,464,867,309	1,497,383,813	119,790,705
Article	4	Of which the advanced IRB (AIRB) approach			
438(c)(d)			4,020,120,529	3,791,097,979	303,287,838
Article 438(d)	5	Of which equity IRB under the simple risk-weighted			
		approach or the IMA	55,770,353	75,013,835	6,001,107
Article 107	6	CCR	, ,	,	.,
Article					
438(c)(d)			5,436,223	7,501,950	600,156
Article	7	Of which mark to market			,
438(c)(d)			0	0	0
Article	8	Of which original exposure			
438(c)(d)		5 1	0	0	0
	9	Of which the standardised approach	0	0	0
	10	Of which internal model method (IMM)	0	0	0
Article	11	Of which risk exposure amount for contributions to the			
438(c)(d)		default fund of a CCP	0	0	0
Article	12	Of which CVA			
438(c)(d)			5,436,223	7,501,950	600,156
Article 438(e)	13	Settlement risk	0	0	0
Article 449(o)(i)	14	Securitisation exposures in the banking book (after the cap)			
			0	0	0
	15	Of which IRB approach	0	0	0
	16	Of which IRB supervisory formula approach (SFA)	0	0	0
	17	Of which internal assessment approach (IAA)	0	0	0
	18	Of which standardised approach	0	0	0
Article 438 (e)	19	Market risk	125,205,423	131,879,948	10,550,396
	20	Of which the standardised approach	15,020,174	17,685,798	1,414,864
	21	Of which IMA	110,185,263	114,194,150	9,135,532
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	324,477,116	354,860,950	28,388,876
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	0	0	0
	26	Of which advanced measurement approach	324,477,116	354,860,950	28,388,876
Article 437(2),	27	Amounts below the thresholds for deduction (subject to			
Article 48 and		250% risk weight)			
Article 60			54,801,639	58,963,526	4,717,082
Article 500	28	Floor adjustment	0	0	0
	29	Total	9,080,315,586	8,954,397,633	716,351,811

TEMPLATE 5 - EU CR10 (IRB specialised lending and equities)

Purpose: Provide quantitative disclosures of institutions' specialised lending and equity exposures using the simple risk-weighted approach Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using one of the approaches included in the template

Content: Carrying values, exposure amounts, RWAs and capital requirements.

Frequency: Semi-annual

Format: Flexible

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary

		а	b		с	d	e
Specialised lendi	22	a			L.	ŭ	e
Regulatory	Remaining maturity	On-balance-	Off-balance-sheet	Risk	Exposure amount	RWAs	Expected losses
categories		sheet amount	amount	weight		-	
Category 1	Less than 2.5 years			70%			
Category I	Equal to or more than 2.5 years	357,362,648	100,517,290	70%	457,879,938	302,925,431	1,731,002
Category 2	Less than 2.5 years	0	0	90%	0		
Category 2	Equal to or more than 2.5 years	236,583,055	102,870,367	90%	339,453,421	282,362,247	2,509,887
Category 3	Less than 2.5 years	0	0	115%	0		
Category 5	Equal to or more than 2.5 years	249,166,617	56,998,406	115%	306,165,023	335,702,735	8,173,632
Category 4	Less than 2.5 years	0		250%	0		
Category 4	Equal to or more than 2.5 years	43,773,489	31,456	250%	43,804,945	109,492,703	3,503,767
Category 5	Less than 2.5 years	0		-	0		
Category 5	Equal to or more than 2.5 years	4,808,448	229,011	-	5,037,459	0	2,490,103
Total	Less than 2.5 years						
TOtal	Equal to or more than 2.5 years	891,694,257	260,646,530		1,152,340,787	1,030,483,116	18,408,390
Equities under th	ne simple risk-weighted approach						
	Categories	On-balance-	Off-balance-sheet	Risk	Evenesure energy at	RWAs	Capital
	Categories	sheet	amount	weight	Exposure amount	RWAS	requirements
Exchange-traded	equity exposures	13,115,000		190%	13,115,000	24,918,500	1,993,480
Private equity ex	rivate equity exposure			290%	1,036,644	3,006,268	240,501
Other equity exp	oosure	160,418		370%	160,418	593,545	47,484
	Total	14,312,062			14,312,062	28,518,313	2,281,465

TEMPLATE 7 - EU CRB-B (Total and average net amount of exposures)

Purpose: Provide the total and the average amount of net exposures over the period by exposure class

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial **Frequency:** Annual

Format: Flexible in the rows. The columns cannot be altered. The rows should reflect (at a minimum) the material exposure classes, taking the Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting

		а	b
		Net value of exposures at the end of	Average net exposures over the
in EUR		the period	period
01	Central governments or central banks		
02	Institutions		
03	Corporates	7,734,252,286	7,306,848,401
04	Of which: Specialised lending	1,114,117,811	1,045,485,127
05	Of which: SMEs	2,295,701,913	2,182,354,062
06	Retail	8,641,943,605	8,368,502,295
07	Secured by real estate property	8,333,327,229	8,073,654,756
08	SMEs	30,428,037	32,864,344
09	Non-SMEs	8,302,899,192	8,040,790,412
10	Qualifying revolving		
11	Other retail	308,616,376	294,847,539
12	SMEs	308,616,376	294,847,539
13	Non-SMEs		
14	Equity	25,212,878	22,623,420
15	Total IRB approach	16,401,408,769	15,697,974,117
16	Central governments or central banks	2,787,677,173	2,414,415,802
17	Regional governments or local authorities	142,546,230	148,272,286
18	Public sector entities	5,129,629	5,423,608
19	Multilateral development banks		
20	International organisations		
21	Institutions	198,226,750	184,683,992
22	Corporates	1,183,246,264	1,147,358,932
23	Of which: SMEs	279,987,657	268,150,734
24	Retail	1,896,369,788	1,966,574,400
25	Of which: SMEs	232,548,854	222,249,426
26	Secured by mortgages on immovable property		
27	Of which: SMEs		
28	Exposures in default	120,072,153	126,960,101
29	Items associated with particularly high risk		
30	Covered bonds	338,604,458	352,411,655
31	Claims on institutions and corporates with a short-te		
32	Collective investments undertakings		
33	Equity exposures		
34	Other exposures	382,452,672	357,424,366
35	Total standardised approach	7,054,325,119	6,703,525,141
36	Total	23,455,733,887	22,401,499,258

TEMPLATE 8 - EU CRB-C (Geographical breakdown of exposures)

Purpose: Provide a breakdown of exposures by geographical areas and exposure classes

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but Frequency: Annual

Format: Flexible. The columns should provide the significant geographical areas in which institutions have material exposure classes. The rows should (at a Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When

		b	С	d	i	j
				Net value		
in EUR		SK	CZ	ІТ	Other countries	Total
01	Central governments or central banks					
02	Institutions					
03	Corporates	5,368,780,925	994,570,434	30,113,484	1,340,787,443	7,734,252,286
04	Retail	8,528,464,682	13,438,683	653,710	99,386,530	8,641,943,605
05	Equity	10,981,364		1,036,644	13,194,870	25,212,878
06	Total IRB approach	13,908,226,971	1,008,009,117	31,803,838	1,453,368,843	16,401,408,769
07	Central governments or central banks	1,520,516,621	618,141,354	491,915,545	157,103,654	2,787,677,173
08	Regional governments or local authorities	142,546,230				142,546,230
09	Public sector entities	5,103,173	2,338		24,118	5,129,629
10	Multilateral development banks					0
11	International organisations					0
12	Institutions	1,731,181	329,944	79,781,429	116,384,197	198,226,750
13	Corporates	680,921,751	207,120,365	1,964,764	293,239,385	1,183,246,264
14	Retail	1,880,451,266	3,615,537	251,757	12,051,229	1,896,369,788
15	Secured by mortgages on immovable property					
16	Exposures in default	119,466,010	334,340	107,250	164,552	120,072,153
17	Items associated with particularly high risk					
18	Covered bonds	59,344,405			279,260,053	338,604,458
19	Claims on institutions and corporates with a short- term credit assessment					
20	Collective investments undertakings					
21	Equity exposures					
22	Other exposures	382,452,672				382,452,672
23	Total standardised approach	4,792,533,309	829,543,878	574,020,744	858,227,188	7,054,325,119
24	Total	18,700,760,280	1,837,552,994	605,824,582	2,311,596,031	23,455,733,887

TEMPLATE 9 - EU CRB-D (Concentration of exposures by industry or counterparty types)
Purpose: Provide a breakdown of exposures by industry or counterparty types and exposure classes
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines
Content: Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR). The counterparty sector allocation is based exclusively on the nature of the immediate counterparty. The classification of the exposure incurred jointly by more than one obligor should be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure
Frequency: Annual

Format:Flexible. The columns should provide the material industry sectors or counterparty types to which institutions have exposures. Materiality should be assessed based on the EBA Guidelines 2014/14, and immaterial industry sectors or counterparty types can be aggregated under a column 'other'. The rows should (at a minimum) reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147) and can be supplemented to provide further details as appropriate

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

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01	Control coursements or control banks																					
02	Central governments or central banks Institutions																					
03	Corporates	251,166,096	79,513,356	1.468.297.012	1,247,513,483	98,896,654	757,724,297	1,272,826,372	575 776 582	36,951,445	74,197,692		673.677.134	337,772,950	211,974,204	595,127	440.001	45 120 718	27,670,788	371,359,816	202,778,558	7,734,252,286
04	Retail	33 158 172	360 327	39,916,914		2.609.037	41.444.975	92,398,494	18.852.617	14.682.408			17.396.609	28.638.277	8,211,985	278,734				4 906 939	8,303,304,761	8 641 943 605
05	Equity	55,156,172	500,527	39,910,914	937,401	2,009,037	41,444,97.5	72,370,474	18,852,017	14,082,408	160,418	25,052,460	17,390,009	20,030,277	0,211,305	278,754	1,154,088	23,340,333	1,741,002	4,900,939	8,505,504,701	25,212,878
06	Total IRB approach	284.324.269	79,873,683	1,508,213,927	1.248.450.884	101,505,690	799,169,273	1.365.224.867	594 629 199	51.633.853			691.073.743	366.411.228	220,186,189	873,861	1.574.089	68 661 717	29,412,450	376,266,755	8,506,083,319	16,401,408,769
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0/	Central governments or central banks											1,401,287,548				1,386,389,626						2,787,677,173
08																142,546,230						142,546,230
	Regional governments or local authorities																					
	Public sector entities	112						3	12		10			1,553,722	89,792	29,753	1,904	1,472,379	28,014	1,259,326	694,603	5,129,629
10	Multilateral development banks																					
11	International organisations																				-	
12	Institutions			2,502,591				59.254.450	247,267			198,226,750 748,176,198	0.7							13.430.073	359.635.657	198,226,750 1,183,246,264
13	Corporates Retail			2,502,591				59,254,450	247,267			/48,1/6,198	38,984,653							20,711	1.857.364.424	1,183,246,264
	Secured by mortgages on immovable												38,984,653							20,/11	1,857,364,424	1,896,369,/88
15	property																					
16	Exposures in default	18						97				1.857	21	120	80	44	329	448	1.016	2,868	120.065.255	120.072.153
17	Items associated with particularly high																					
1/	risk																					
18	Covered Bonds											338,604,458										338,604,458
19	Claims on institutions and corporates with																					
	short term credit assessment																					
20	Collective investments undertakings																					
21	Equity exposures																					
22	Other exposures											15,146,923	0							0	367 305 749	382,452,672
23	Total Standardised approach	130		2.502.591				59,254,550	247.280		10	2,701,443,734	38,984,702	1.553.842	89.872	1.528,965,652	2,233	1,472,827	29,030	14,712,977	2,705,065,689	7.054.325.119
24	TOTAL	284.324.398	79,873,683	1.510.716.517		101,505,690	799,169,273	1.424.479.417		51.633.853	82,787,323	2,726,496,194	730.058.445	367,965,069			1.576.322		29,441,480	390,979,733	11.211.149.008	23,455,733,887
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TEMPLATE 10 - EU CRB-E (Maturity of exposures)

Purpose: Provide a breakdown of net exposures by residual maturity and exposure classes

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Net values of on-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation in Part One, Title II, Frequency: Annual

Format: Flexible. The rows should, at a minimum, reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147 of the CRR)

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

	Г	а	b	С	d	e	f
				Net exposure val	lue		
in EUR		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
01	Central governments or central banks						
02	Institutions						
03	Corporates	1,568,026,532	1,672,743,304	2,878,969,451	1,614,513,000		7,734,252,286
04	Retail	94,261,378	22,753,626	236,271,305	8,288,657,296		8,641,943,605
05	Equity		25,212,878				25,212,878
06	Total IRB approach	1,662,287,910	1,720,709,807	3,115,240,756	9,903,170,296	0	16,401,408,769
07	Central governments or central banks	1,699,934	1,358,199,997	105,066,248	1,322,710,995		2,787,677,173
08	Regional governments or local authorities	6,003,835	24,513,980	25,064,774	86,963,641		142,546,230
09	Public sector entities	1,425,496	542,320	3,137,838	23,975		5,129,629
10	Multilateral development banks						0
11	International organisations						0
12	Institutions		131,908,054	66,146,031	172,666		198,226,750
13	Corporates	119,558,172	198,969,508	502,474,041	362,244,543		1,183,246,264
14	Retail	403,048,052	47,522,270	527,955,480	917,843,987		1,896,369,788
15	Secured by mortgages on immovable property						0
16	Exposures in default	60,051,311	5,148,079	23,609,757	31,263,007		120,072,153
17	Items associated with particularly high risk						0
18	Covered bonds		38,093,373	130,472,697	170,038,388		338,604,458
	Claims on institutions and corporates with a short-term credit assessment						0
20	Collective investments undertakings						0
21	Equity exposures						0
22	Other exposures		0	0	382,452,672		382,452,672
23	Total standardised approach	591,786,800	1,804,897,580	1,383,926,865	3,273,713,873		7,054,325,119
24	Total	2,254,074,709	3,525,607,388	4,499,167,621	13,176,884,169	0	23,455,733,887

TEMPLATE 11 - EU CR1-A (Credit quality of exposures by exposure class and instrument)

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines Content: Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)

Frequency: Semi-annual

Format: Fixed. The rows should, at a minimum, reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147 of the CRR)

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

		а	b	с	d	e	f	g
			rrying values of	č	4			Net values
in EUR		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	(a+b-c-d)
01	Central governments or central banks							
02	Institutions							
03	Corporates	73,311,974	7,751,394,511	90,454,199			357,547,667	7,734,252,286
04	Of which: Specialised lending	5,037,459	1,147,303,328	38,222,976			82,438,649	1,114,117,811
05	Of which: SMEs	60,341,801	2,279,735,404	44,375,292			109,978,344	2,295,701,913
06	Retail	104,898,291	8,593,622,957	56,577,644			79,817,880	8,641,943,605
07	Secured by real estate property	92,244,525	8,284,484,952	43,402,249			65,733,136	8,333,327,229
08	SMEs	1,240,999	30,554,551	1,367,513			1,757,154	30,428,037
09	Non-SMEs	91,003,527	8,253,930,401	42,034,737			63,975,983	8,302,899,192
10	Qualifying revolving	. ,,.	-,,, -	,,.				-,,,-
11	Other retail	12,653,766	309,138,005	13,175,395			14,084,744	308,616,376
12	SMEs	12,653,766	309,138,005	13,175,395			14,084,744	308,616,376
13	Non-SMEs		,					,
14	Equity	0	25,212,878	0			4,461,628	25,212,878
15	Total IRB approach	178,210,265	16,370,230,346	147,031,843			441,827,176	16,401,408,769
16	Central governments or central banks	0	2,787,950,738	273,565			13,727,271	2,787,677,173
17	Regional governments or local authorities	0	144,941,574	2,395,344			2,042,504	142,546,230
18	Public sector entities	0	5,221,660	92,031			252,449	5,129,629
19	Multilateral development banks							
20	International organisations							
21	Institutions	0	198,353,282	126,532			4,924,467	198,226,750
22	Corporates	0	1,186,674,800	3,428,536			81,440,590	1,183,246,264
23	Of which: SMEs	0	281,975,869	1,988,212			22,359,521	279,987,657
24	Retail	0	1,930,936,468	34,566,680			104,851,673	1,896,369,788
25	Of which: SMEs	0	236,106,803	3,557,950			13,877,536	232,548,854
26	Secured by mortgages on immovable property							
27	Of which: SMEs							
28	Exposure in default	251,558,810	0	131,486,657			10,033,629	120,072,153
29	Items associated with particularly high risk							
30	Covered bonds	0	338,715,239	110,781			4,426,900	338,604,458
31	Claims on institutions and corporates with a short-term credit assessment							
32	Collective investments undertaking							
33	Equity exposure							
34	Other exposures	0	491,643,025	109,190,353			16,220,531	382,452,672
35	Total standardised approach	251,558,810	7,084,436,786	281,670,478			237,920,015	7,054,325,119
36	Total	429,769,076	23,454,667,132	428,702,321			679,747,191	23,455,733,887
37	Of which Loans	411,076,557	17,131,677,394	415,881,512			544,880,292	17,126,872,439
38	Of which: Debt securities	0	1,812,229,325	574,754			17,844,187	1,811,654,571
39	Of which: OFF-balance-sheet exposure	18,692,519	4,510,760,413	12,246,055			117,022,712	4,517,206,877

Template 12: EU CR1-B - Credit quality of exposures by industry or counterparty types

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance0sheet exposures by industry or counterparty types

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total exposures under the standardised approach and the IRB approach altogether

Frequency: Semi-annual

Format: Fixed. The row breakdown is flexible and should be consistent with the breakdown used in Template EU CRB-D, but the column breakdown is fixed

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

		a	h	<u> </u>	b l	e	f	g
			ying value	c	u u	_	1	Net values
	(in EUR)	Defaulted exposures	Non-defaulted exposures	Specific credit	General credit risk	Accumulated	Credit risk	
		Defaulted exposures	Non-defaulted exposures	risk adjustment	adjustment	write-offs	adjustment charges	(a +b-c-d)
01	Agriculture, forestry and fishing	315,748	253,277,564	-	1,346,973	-	360,364	252,246,339
02	Mining and quarrying	84	126,772,844	-	127,605	-	19,814	140,144,495
03	Manufacturing	28,685,019	1,517,031,205	12,442,627	3,008,257	-	3,514,851	1,448,045,270
04	Electricity, gas, steam and air conditioning supply	86,230	1,304,599,702	-	2,952,577	-	- 4,516	1,132,231,725
05	Water supply	2,760,764	99,019,777	2,760,664	91,531	-	- 40,255	106,848,662
06	Construction	10,081,860	818,308,779	5,008,684	6,752,947	-	2,395,893	702,133,519
07	Wholesale and retail trade	26,537,249	1,377,150,841	16,926,311	9,255,036	-	3,978,595	1,056,145,006
08	Transport and storage	9,131,330	683,865,724	198,417	5,251,007	-	1,033,645	678,765,607
09	Accommodation and food service activities	985,243	36,794,640	-	828,438	-	506,902	31,503,474
10	Information and communication	935,912	168,386,185	459,316	671,608	-	637,681	163,050,962
11	Real estate activities	3,478,843	746,556,689	3,476,879	19,419,349	-	5,467,215	649,361,202
12	Professional, scientific and technical activities	1,806,372	360,992,418	912,810	3,887,229	-	1,441,257	354,563,904
13	Administrative and support service activities	1,330,296	213,532,928	1,019,963	1,187,274	-	164,349	219,759,873
14	Public administration and defence, compulsory social security	-	625,234	-	388	-	139	243,021
15	Education	377	664,493	-	2,357	-	997	469,523
16	Human health services and social work activities	499	46,708,575	-	95,161	-	67,878	43,808,333
17	Arts, entertainment and recreation	703,384	36,832,729	-	1,025,142	-	49,181	31,489,189
18	Other services	71,287	388,752,461	-	1,203,053	-	- 4,825,298	358,829,906
19	Total	86,910,497	8,179,872,789	43,205,672	57,105,935	-	14,768,691	7,369,640,012

Template 13: EU CR1-C - Credit quality of exposures by geography

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by geography

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total Frequency: Semi-annual

Format: Fixed. The breakdown by geographical areas and jurisdictions is flexible and should be consistent with the breakdown used in Template EU CRB-C, but the column breakdown is fixed

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When materiality of geographical areas or countries is determined using a materiality threshold, that threshold should be disclosed, as well as the list of immaterial countries included in the 'other geographical areas' and 'other countries' rows.

	а		1.		L	-	£	~	
	a		b	c	d	e	1	g	
(in EUR)		Gross carry	ng value of	Specific credit	General credit	Accumulated	Credit risk	Net values	
		Gloss cally	lig value of	risk adjustment	risk adjustment	write-offs	adjustment charges		
	Defaulted exposures		Non-defaulted exposures				(a+b-c-d)		
1	SK 79,6%	424,710,673	18,148,222,456	58,168,153	277,846,207	-	(5,247,014)	18,236,918,769	
2	CZ 7,92%	2,358,751	1,845,654,089	222,398	4,275,617	-	497,732	1,843,514,825	
3	IT 2,65%	107,576	619,629,967	-	103,852	-	59,131	619,633,691	
4	Other 9,83%	917,820	2,289,414,263	-	5,253,573	-	(924,223)	2,285,078,510	
5	Total	428,094,820	22,902,920,775	58,390,551	287,479,249	-	(5,614,374)	22,985,145,795	

Purpose: Provide an ageing analysis of accounting on-balance-sheet past-due exposures regardless of their impairment status

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Gross carrying values (corresponding to the accounting values before impairment and provisions but after the write-off reported in financial statements according to the **Frequency: Semi-annual**

Format: Fixed. Minimum past-due bands can be supplemented by additional past-due bands to better reflect the ageing of past-due exposures in an institution's portfolio

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.									
	а	h	C	Ь	e				

		a	D	C	d	e	Ť				
	(in EUR)	Gross carrying values									
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year				
01	Loans	15,855,492,312	10,451,536	11,442,402	32,037,825	51,593,772	227,654,848				
02	Debt securities	1,811,192,681	-	-	-	-	-				
03	Total exposures	17,666,684,993	10,451,536	11,442,402	32,037,825	51,593,772	227,654,848				

c

Template 15: EU CR1-E - Non-performing and forborne exposures

Purpose: Provide an overview of non-performing and forborne exposures as per the Commission Implementing Regulation (EU) No 680/2014

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Gross carrying values (corresponding to the accounting values before impairment, provisions and accumulated negative fair value adjustments due to credit risk reported in financial statements but according to the account on specificand general credit risk reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR). When the amount of accumulated impairment, and provisions and negative fair value adjustments due to credit risk is materially different from the amount of specific and general credit risk adjustments disclosed in Templates EU CR1-A to D, institutions should separately disclose the amount of accumulated negative changes in fair value due to credit risk

Frequency: Semi-annual Format: Flexible Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period and explain the differences between the amounts of non-performing, impaired and defaulted exposures b d k m а с e g h i 1 Accumulated impairment and provisions and negative fair value adjustments due to Gross carrying amount of performing and non-performing exposures Collaterals and financial guarantees received credit risk Of which performing Of which On performing exposure Of which non-performing On non- performing exposure (in EUR) Of which forborne Of which forborn but past due > 30 performing Of which defaulted Of which forborne Of which Impaired On non- performing Of which forborne days and <= 90 forborne exposure exposure days 010 Debt securities 1,811,192,681 312,604 106,205,026 237,928,584 43,009,398 020 Loans and advances Off-balance-sheet 16,188,672,695 16,284,113 85,794,764 410,256,015 410,256,015 62,990,470 93,682,577 2,674,151 76,221,691 -14,816 4,532,631,932 17,838,805 17,838,805 9,164,324 4,768,226 -----030 exposures

Template 16: EU CR2-A – Changes in the stock of general and specific credit risk adjustments

Purpose: Identify the changes in an institution's stock of general and specific credit risk adjustments held against loans and debt securities that are defaulted or impaired

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Accumulated amounts of specific and general credit risk adjustments for impaired and defaulted loans and debt securities (general credit risk adjustments may be related to non-defaulted or non-impaired loans and debt securities)

Frequency: Semi-annual

Format: Fixed. The columns cannot be altered. Institutions may add additional rows

Accompanying narrative: Institutions should describe the type of specific and general credit risk adjustments included in the template and are expected to explain the drivers of any significant changes in the amounts

		а	b	
	(; FIID)	Accumulated	Accumulated	
	(in EUR)	specific credit	general credit	
		risk adjustment	risk adjustment	
01	Opening balance	49,680,610	201,832,367	
02	Increases due to amounts set aside for estimated			
	loan losses during the period	-	-	
03	Decreases due to amounts reversed for estimated			
	loan losses during the period	-	-	
04	Decreases due to amounts taken against			
	accumulated credit risk adjustments	(1,603,139)	(467,600)	
05	Transfers between credit risk adjustments	8,940,135	49,383,371	
06	Impact of exchange rate differences	-	-	
07	Business combinations, including acquisitions			
	and disposal of subsidiaries	-	-	
08	Other adjustments	(10,782,208)	(59,054,952)	
09	Closing balance	46,235,398	191,693,186	
10	Recoveries on credit risk adjustments recorded			
	directly to the statement of profit or loss			
		-	-	
11	Specific credit risk adjustments directly			
	recorded to the statement of profit or loss			

Template 17: EU CR2-B - Changes in the stock of defaulted and impaired loans and debt securities Purpose: Identify the changes in an institution's stock of defaulted loans and debt securities

rupose. Identity the changes in an institution's stock of defaulted loans and debt securite

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Gross carrying values

Frequency: Semi-annual

Format: Fixed

Accompanying narrative: Banks are expected to explain the drivers of any significant changes in the amounts

		a
	(in EUD)	Gross carrying value
	(in EUR)	defaulted exposures
01	Opening balance	433,699,340
02	Loans and debt securities that have defaulted or impaired since the last	76 412 515
02	reporting period	76,413,515
03	Returned to non-defaulted status	(23,601,526)
04	Amounts written off	(20,026,799)
05	Other changes	(56,228,550)
06	Closing balance	410,255,980

TEMPLATE 18: EU CR3 - CRM techniques - Overview

Purpose: Disclose the extent of the use of CRM techniques

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: Carrying values. Institutions should include all collateral, financial guarantees and credit derivatives used as credit risk mitigants for all secured exposures, irrespective of whether the standardised approach or the IRB approach is used for RWA calculation. Any secured exposures by collateral, financial guarantees or credit derivatives (eligible or not eligible as CRM techniques under Part Three, Title II, Chapter 4 of the CRR) used to reduce capital requirements should be disclosed

Frequency: Semi-annual

Format: Fixed. Where institutions are unable to categorise exposures secured by collateral, financial guarantees or credit derivatives into loans and debt securities, they can either (i) merge two corresponding cells, or (ii) divide the amount by the pro rata weight of gross carrying values. They should explain which method they have used

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		а	b	C	d	e
		Exposures unsecured -	Exposures secured - Carrying	Exposures secured by	Exposures secured by	Exposures secured by
in EUR		Carrying amount	amount	collateral	financial guarantees	credit derivatives
INEUR						
01	Total loans	9,182,803,738	7,944,068,701	7,902,317,759	41,750,942	0
02	Total debt securities	1,811,654,571	0	0	0	0
03	Total exposures	15,408,917,060	8,046,816,827	8,004,959,650	41,857,177	0
04	Of which defaulted	109,112,830	98,508,866	98,508,866	0	0

TEMPLATE 19 - EU CR4 (Standardised approach – Credit risk exposure and CRM effects)

Purpose: Illustrate the effect of all CRM techniques applied in accordance with Part Three, Title II, Chapter 4 of the CRR, including the financial collateral simple method and the financial collateral comprehensive method in the application of Article 222 and Article 223 of the same regulation on standardised approach capital requirements' calculations. RWA density provides a synthetic metric on the riskiness of each portfolio

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines calculating the risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2

Content: Regulatory exposure amounts

Frequency: Semi-annual

Format: Fixed. (The columns cannot be altered. The rows reflect the exposure classes in Article 112 of the CRR)

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such

		а	b	С	d	е	f
in EUR		Exposures before C	CF and CRM	Exposures	post CCF and CRM	RWAs an	d RWA density
	Exposure classes	On-balance-sheet amount	Off-balance- sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
01	Central governments or central banks	2,781,175,120	6,775,618	2,780,901,619	3,387,777	169,686,767	6%
02	Regional government or local authorities	115,975,610	28,965,964	113,626,311	13,144,213	25,531,300	20%
03	Public sector entities	1,982,299	3,239,362	1,934,600	1,221,009	3,155,609	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	149,121,136	49,232,146	149,048,203	36,139,017	61,555,841	33%
07	Corporates	933,980,047	252,694,753	930,986,704	43,886,068	1,018,007,379	104%
08	Retail	1,633,665,720	297,270,749	1,599,432,590	148,341,045	1,310,645,913	75%
09	Secured by mortgages on immovable property						
10	Exposures in default	247,632,091	3,926,720	116,417,313	1,827,181	125,420,362	106%
11	Higher-risk categories						
12	Covered bonds	338,715,239	0	338,604,458	0	55,336,254	16%
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	491,643,025	0	382,452,672	0	202,756,636	53%
17	Total	6,693,890,286	642,105,311	6,413,404,471	247,946,309	2,972,096,061	45%

TEMPLATE 20: EU CR5 – Standardised approach

Purpose: Present the breakdown of exposures under the standardised approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to the standardised approach). The risk weights in template EU CR5 encompass all those assigned to each credit quality step in Article 113 to Article 134 in Part Three, Title II, Chapter 2 of the CRR.

The template applies to all institutions included in paragraph 7 of these guidelines calculating the risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2 of the CRR.

Content: Regulatory exposure values broken down by risk weights. Institutions should disclose exposures post conversion factor and post risk mitigation techniques. The risk weight used for the breakdown corresponds to the different credit quality steps applicable in accordance with Article 113 to Article 134 in Part Three, Title II, Chapter 2 of the CRR

Frequency: Semi-annual

Format: Fixed

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

in EUR			h				4	~	h	:	:	Ŀ							
IN EOR		а	b	С	d	е	ſ	g	I)	1	J	К		m	n	0	р	q	ľ
		0.01	0.00	40(40%	200/	250/	500/	Risk we		1000/	4500/	2500/	2700/	10500/				of 111 1 1
	Exposure classes	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	Of which unrated
01	Central governments or	2,696,805,088									32,682,669		54,801,639					2,784,289,396	1,498,085,089
	central banks																		
02	Regional government or					126,179,874		590,650										126,770,524	126,770,524
	local authorities					-, -,-													
03	Public sector entities										3,155,609							3,155,609	3,155,609
04	Multilateral development																		
	banks																		
05																			
	International organisations																		
06	Institutions					104,084,486		80,727,580			375,154							185,187,220	8,644,145
	Corporates										887,616,265	87,256,506						974,872,772	923,812,581
08	Retail									1,747,773,635								1,747,773,635	1,747,773,635
09	Secured by mortgages on																		
	immovable property																		
10	Exposures in default										103,892,723	14,351,771						118,244,494	118,244,494
11	Higher-risk categories																		
12	Covered bonds				123,846,381	214,758,078												338,604,458	
13	Institutions and corporates																		
	with a short-term credit																		
	assessment																		
14	Collective investment																		
	undertakings																		
	Equity																		
16	Other items	176,094,188				4,502,311				0	201,856,174							382,452,672	382,452,672
17	Total	2,872,899,275			123,846,381	449,524,749		81,318,230		1,747,773,635	1,229,578,594	101,608,277	54,801,639					6,661,350,780	4,808,938,749

TEMPLATE 21 - EU CR6 - IRB approach – Credit risk exposures by exposure class and PD range

Purpose: Provide main parameters used for the calculation of capital requirements for IRB models. This disclosure requirement aims at showing the exposure classes according to PD grades to allow for an assessment of the credit quality of the portfolio. The purpose of disclosing these parameters is to enhance the transparency of institutions' RWA calculations and the reliability of regulatory measures

Scope of application: The template applies to institutions included in paragraph 7 of these guidelines using either the FIRB approach or the AIRB approach for some or all of their exposures in accordance with Part Three, Title II, Chapter 3 of the CRR. Where an institution makes use of

both the FIRB approach and the AIRB approach, it should disclose one template for each approach used

Content: Columns (a) and (b) are based on exposure values before CCF and CRM and columns (c) to (l) are regulatory values either determined by institutions or specified in the aforementioned chapter. All values in Template EU CR6 are based on the scope of regulatory consolidation as defined in Part One, Title II, Chapter 2 of the CRR

Frequency: Semi-annual

Format: Fixed. The columns, their contents and the PD scale in the rows cannot be altered, although the PD master scale in the template is the minimum granularity that an institution should provide (an institution can decide to expand the breakdown in the PD master scale)

Accompanying narrative: Institutions are expected to supplement the template with a narrative to explain the effect of credit derivatives on RWAs

in EUR		а	b	с	d	е	f	g	h	i	i	k	1
		Original en halanes			-			0			,		
	PD scale	Original on-balance- sheet gross	Off-balance-sheet	Average CCF	EAD post CRM and	Average	Number of	Average LGD	Average	RWAs	RWA density	EL	Value adjustments
	i b scale	exposures	exposures pre-CCF	Average cer	post CCF	PD	obligors	Average LOD	maturity	NWA5	it we definity		and provisions
Exposure class X CORPORATE - OTHERS	0,00 až <0,15	293,808,713	561,099,522	88.11	632,323,173	0.09	20	37.43	911	158,116,416	25%	216,523	90,968
		295,808,713	484,581,671	72.13	476,656,518	0.09	20	35.93	781		34%	337,415	183,176
CORPORATE - OTHERS CORPORATE - OTHERS	0,15 až <0,25 0,25 až <0,50	704,049,337	484,581,671 559,624,313	72.13	1,125,547,121	0.20	24	35.93	1108	160,866,616 586,333,800	34% 52%	1,297,224	588.429
CORPORATE - OTHERS	0,25 az <0,50 0,50 až <0,75	239,070,278	130,913,329	75.08	320,455,473	0.32	21	35.64	1108	212,741,944	66%	613,595	251,239
	0,75 až <2,50	537,134,580	241,101,088	75.08	711,065,186	1.15	56	37.54	1090	579,264,965	81%	2,983,740	1,107,052
CORPORATE - OTHERS CORPORATE - OTHERS	2.50 až <10.00	237,646,698	81,938,300	76.33	277,515,055	4.45	30	39.03	473	336,393,157	121%	4,796,741	1,298,284
CORPORATE - OTHERS	10,00 až < 10,00	237,040,098	8,365,431	99.95	8,357,716	4.45	34	37.46	1825	17,348,354	208%	379,971	218,496
CORPORATE - OTHERS	10,00 a2 < 100,00	4,220,643	3,712,071	75.00	7,004,696	100.00	2	54.77	522	13,068,178	187%	3,995,969	4,118,288
CORPORATE - OTHERS	Medzisúčet	2,260,952,768	2,071,335,726	79.80	3,558,924,938	0.99	201	36.44	957	2,064,133,430	58%	14,621,179	7,855,931
CORPORATE - OTHERS	0,00 až <0,15	2,260,932,768	31,187,107	75.18	47,617,733	0.99	82	41.02	584	7,005,285	15%	14,621,179	10,491
	0,00 az <0,15 0,15 až <0,25	81,784,366	153,355,784	75.18	185,922,000	0.10	295	41.02	620	47,353,128	25%	152,215	30,371
CORPORATE - SME CORPORATE - SME	0,15 az <0,25 0,25 až <0,50	100,527,986	162,630,477	68.17	195,692,239	0.20	295	40.99	796	47,353,128 75,964,650	25%	274,060	65,582
CORPORATE - SME	0,25 az <0,50 0,50 až <0,75	180,424,173	156,865,559	69.87	282,151,208	0.35	250	40.01 38.93	882		39%	274,060	94,812
CORPORATE - SME	0,50 az <0,75 0,75 až <2,50	411,063,268	248,416,443	72.90	579,532,820	1.37	683	38.93	729	133,050,456 354,133,236	61%	3,069,768	478,584
CORPORATE - SME	2,50 až < 10,00	352,319,813	139,775,041	72.90	449,212,484	4.36	616	38.19	729	393,228,157	88%	7,460,605	1,303,966
	10,00 až < 10,00	211,979,141	25,171,344	71.56	228,541,287	4.30	248	36.48	591		139%		
CORPORATE - SME CORPORATE - SME	10,00 az < 100,00 100,00	51,148,923	9,192,878	60.91	56,422,865	14.37	248	36.48	440	316,792,199 47,202,187	84%	12,036,629	4,053,383 38,338,102
CORPORATE - SME		1,413,482,572	926,594,633	71.10	2,025,092,634	5.90	2,644	39.38	732	47,202,187	68%	38,317,081 61,922,435	44,375,292
CORPORATE - SME CORPORATE - SPECIAL LENDING	Medzisúčet Strong	357,362,648	100517290.3	71.10	432,750,616	5.90	2,644	45.00	913	302925431.1	70%	1,731,002	44,375,292 3,031,438
	Good	236,583,055	100317290.3	75.00	313,735,830		49	45.00	913	282,362,247	90%	2,509,887	6,189,822
CORPORATE - SPECIAL LENDING CORPORATE - SPECIAL LENDING			56,998,406	75.00	291,915,421		151	45.00	913		90%		
	Satisfactory Weak	249,166,617					151			335,702,735		8,173,632	15,472,821
CORPORATE - SPECIAL LENDING CORPORATE - SPECIAL LENDING	Default	43,773,489 4,808,448	31,456 229,011	75.00	43,797,081 4,980,206		10	45.00	913 913	109,492,703	250%	3,503,767 2,490,103	8,519,816
CORPORATE - SPECIAL LENDING	Medzisúčet	4,808,448 891,694,257	260,646,530	75.00	4,980,208		263	45.00	913	1,030,483,116	95%	18,408,390	38,222,976
RETAIL OTHER - SME	0,15 až <0,25	16,828,950	21,959,396	75.01	33,298,498	0.18	1,489	43.00	915	5,549,676	95%	31,599	9,974
RETAIL OTHER - SME	0,25 až <0,50	9.928.726	8,696,374	75.00	16,451,007	0.18	547	52.68		4,257,239	26%	30,332	14,560
RETAIL OTHER - SME	0,50 až <0,75	13,564,550	11,247,043	75.00	21,999,833	0.54	688	54.56		7,614,570	35%	64,817	21,650
RETAIL OTHER - SME	0,75 až <2,50	76,931,152	29,087,416	75.00	98,746,715	1.45	3,114	52.56		50,240,525	51%	748,281	462,875
RETAIL OTHER - SME	2.50 až < 10.00	91,728,911	10,400,185	75.00	99,529,050	4.20	2,958	49.00		59,900,193	60%	2.045.071	1,753,288
RETAIL OTHER - SME	10,00 až < 10,00	17,090,635	1,674,667	75.00	18,346,635	15.76	5,186	50.97		16,786,521	91%	1,492,430	1,903,002
RETAIL OTHER - SME	100,00	12,378,807	274,959	75.00	12,585,026	100.00	3,584	89.82		31,710,572	252%	8,977,739	9,010,043
RETAIL OTHER - SME	Medzisúčet	238.451.732	83.340.039	75.00	300,956,764	7.09	17,566	52.90		176,059,297	58%	13,390,270	13,175,395
RETAIL SEC IMOV - NON SME	0,00 až <0,15	6,096,517,938	389,506,982	100.00	6,486,024,919	0.07	95,556	19.98		252,839,153	4%	976,223	379,593
RETAIL SEC IMOV - NON SME	0,25 až <0,50	816,062,533	60,592,183	100.00	876,654,715	0.29	10,944	25.03		123,772,189	14%	643,920	239,550
RETAIL SEC IMOV - NON SME	0.50 až <0.75	303.134.733	36,962,242	100.00	340,096,975	0.55	4,291	25.92		77,414,130	23%	480,714	175.580
RETAIL SEC IMOV - NON SME	0,75 až <2,50	285,070,737	42,714,550	100.00	327,785,287	1.17	4,164	25.22		120,656,221	37%	965,194	1,108,771
RETAIL SEC IMOV - NON SME	2,50 až <10,00	152,355,445	12,727,946	100.00	165,083,391	4.28	2,377	23.24		109,091,034	66%	1,461,865	2,958,285
RETAIL SEC IMOV - NON SME	10,00 až < 100,00	56,816,104	1,469,010	98.91	58,264,114	32.46	874	16.45		59,049,847	101%	3,111,600	3,838,315
RETAIL SEC IMOV - NON SME	100,00	89,646,647	1356880	100.00	91,003,527	100.00	2256	46.97		56,877,206	63%	38,198,399	33,334,642
RETAIL SEC IMOV - NON SME	Medzisúčet	7,799,604,135	545,329,793	100.00	8,344,912,928	1.56	119,577	21.27		799,699,781	10%	45,837,915	42,034,737
RETAIL SEC IMOV - NON SME	0,15 až <0,25	3,100,525	0		3,100,525	0.19	61	38.50		385,943	12%	2,279	1,264
RETAIL SEC IMOV - SME	0,25 až <0,50	1,443,168	0		1,443,168	0.15	26	38.50		281,624	20%	1,945	1,520
RETAIL SEC IMOV - SME	0,50 až <0,75	2,534,345	0		2,534,345	0.55	33	38.50		675,263	27%	5,269	2,754
RETAIL SEC IMOV - SME	0,75 až <2,50	10,469,613	0		10,469,613	1.45	201	38.66		5,367,962	51%	58,626	55,074
RETAIL SEC IMOV - SME	2,50 až < 10,00	11,690,335	100,901	75.00	11,766,011	4.04	187	38.84		11,260,091	96%	184,230	302,744
RETAIL SEC IMOV - SME	10,00 až < 100,00	1,215,664	0	, 5.50	1,215,664	15.77	107	38.73		2,018,317	166%	74,549	153,58
RETAIL SEC IMOV - SME	100.00	1,240,999	0		1,240,999	100.00	22	80.78		1,975,221	159%	850,568	850,568
RETAIL SEC IMOV - SME	Medzisúčet	31,694,649	100,901	75.00	31,770,324	6.56	547	40.34		21,964,421	69%	1,177,466	1,367,513
		12,635,880,113	3,887,347,621	81.44	15,348,836,743	2.01	140,533	29.52	383	5,467,069,342	36%	155,357,656	147,031,843

TEMPLATE 22 - EU CR7 - IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques

Purpose: Illustrate the effect of credit derivatives on the IRB approach capital requirements' calculations. The pre-credit derivative RWAs before taking account of the credit derivatives mitigation effect has been selected to assess the impact of credit derivatives on RWAs. Template EU CR7 includes the impact of credit derivatives on RWAs due to the substitution effect and incidence on PD and LGD parameters in accordance with Part Three, Title II, Chapter 4 of the CRR

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB approach and/or FIRB approach for some or all of their exposures

Content: RWAs subject to credit risk treatment

Frequency: Semi-annual

Format: Fixed. The disclosures of RWAs calculated assuming the absence of recognition of the credit derivative as a CRM technique (pre-credit Accompanying narrative: Institutions may supplement the template with a narrative commentary to explain the effect of credit derivatives on the institution's RWAs.

in EUR		а	b
III EUR		Pre-credit derivatives RWAs	Actual RWAs
01	Exposures under FIRB		
02	Central governments and central banks		
03	Institutions		
04	Corporates – SMEs	188,642,681	188,642,681
05	Corporates – Specialised lending	1,030,483,116	1,030,483,116
06	Corporates – Other	241,059,554	241,059,554
07	Exposures under AIRB		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1,186,086,616	1,186,086,616
11	Corporates – Specialised lending		
12	Corporates – Other	1,823,073,876	1,823,073,876
13	Retail – Secured by real estate SMEs	21,964,421	21,964,421
14	Retail – Secured by real estate non-SMEs	799,699,781	799,699,781
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	176,059,297	176,059,297
17	Retail – Other non-SMEs		
18	Equity IRB	55,770,353	55,770,353
19	Other non credit obligation assets		
20	Total	5,522,839,695	5,522,839,695

TEMPLATE 23 - EU CR8 - RWA flow statements of credit risk exposures under the IRB approach

Purpose: Present a flow statement explaining variations in the credit RWAs of exposures for which the risk-weighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a)

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB

Content: RWAs do not include RWAs for derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Part Three, Title II, Chapter 6 of the CRR or subject to Article 92(3) point (f) of the same regulation, whose regulatory exposure value is calculated according to the methods laid down in the aforementioned chapter. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure

Frequency: Quarterly

Format: Fixed. Columns and rows 1 and 9 cannot be altered. Institutions may add additional rows between rows 7 and 8

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes

		а	b
in EUR		RWA amounts	Capital requirements
		RWA amounts	Capital requirements
01	RWAs as at the end of the previous reporting period	5,343,003,493	427,440,279
02	Asset size	222,060,328	17,764,826
03	Asset quality	(81,449,805)	(6,515,984)
04	Model updates	0	0
05	Methodology and policy	49,369,703	3,949,576
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(10,144,025)	(811,522)
08	Other	0	0
09	RWAs as at the end of the reporting period	5,522,839,695	441,827,176

TEMPLATE 25 - EU CCR1 (Analysis of CCR exposure by approach)

Purpose: Provide a comprehensive view of the methods used to calculate CCR regulatory requirements and the main parameters used within each method

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines with instruments for which the exposure value is calculated in accordance with Part Three, Title II, Chapter 6 of the CRR

Content: Regulatory exposures, RWAs and parameters used for RWA calculations for all exposures subject to the CCR framework (excluding CVA charges or Frequency: Semi-annual

Format: Fixed

		а	b	C	d	е	f	g
in EUR		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
01	Mark to market		163,997,851	89,113,429			253,111,279	130,261,068
02	Original exposure							
03	Standardised approach							
04	IMM (for derivatives and SFTs)							
05	Of which securities financing transactions							
06	Of which derivatives and long settlement transactions							
07	Of which from contractual cross-product netting							
08	Financial collateral simple method (for SFTs)							
09	Financial collateral comprehensive method (for SFTs)							
10	VaR for SFTs							
11	Total							

TEMPLATE 26 - EU CCR2 - CVA capital charge

Purpose: Provide CVA regulatory calculations (with a breakdown by standardised and advanced approaches)

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines with exposures subject to CVA capital charges in accordance with Part Three, Title VI, Article 382 in the CRR

Content: RWAs and corresponding EAD

Frequency: Semi-annual

Format: Fixed

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		а	b
in EUR		Exposure value	RWAs
01	Total portfolios subject to the advanced method		
02	(i) VaR component (including the 3× multiplier)		
03	(ii) SVaR component (including the 3× multiplier)		
04	All portfolios subject to the standardised method	20,667,199	5,436,223
EU04	Based on the original exposure method		
05	Total subject to the CVA capital charge	20,667,199	5,436,223

Template 27: EU CCR8 – Exposures to CCPs

Purpose: Provide a comprehensive picture of the institution's exposures to CCPs in the scope of Part Three, Title II, Chapter 6, Section 9 of the CRR. In particular, the template includes all types of exposures (due to operations, margins, and contributions to default funds) and related capital requirements

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines

Content: EAD and RWAs corresponding to exposures to CCPs

Frequency: Semi-annual

Format: Fixed. Institutions are requested to provide a breakdown of the exposures by qualifying and non-qualifying CCPs as applicable for the requirements in Part Three, Title II, Chapter 6, Section 9 of the CRR

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		а	b
		EAD post CRM	RWAs
1	Exposures to QCCPs (total)		111,792,080
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	209,444,710	104,692,923
3	(i) OTC derivatives	209,444,710	104,692,923
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	 (iv) Netting sets where cross-product netting has been approved 		
7	Segregated initial margin		
8	Non-segregated initial margin	35,495,784	7,099,157
9	Prefunded default fund contributions		
10	Alternative calculation of own funds requirements for exposures		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

TEMPLATE 28 - EU CCR3 (Standardised approach – CCR exposures by regulatory portfolio and risk)

Purpose: Provide a breakdown of CCR exposures calculated in accordance with Part Three, Title II, Chapter 6 of the CRR and risk-weighted according to Chapter 3 of the same title: by portfolio (type of counterparties) and by risk weight Scope of application: The template is mandatory for all institutions included in paragraph 7 of these guidelines using the credit risk standardised approach to compute RWAs for CCR exposures in accordance with Article 107 in the CRR,

Content: Credit exposure amounts

Frequency: Semi-annual

Format: Fixed

			h		لم		4	~	h	:		Ŀ		
		а	b	С	d	e	I	g	h		J	k	1	m
in EUR	Exposure classes		Risk weight										Total	Of which unrated
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	. otu:	
01	Central governments or central													
01	banks													
02	Regional government or local													
02	authorities													
03	Public sector entities													
04	Multilateral development banks													
05	International organisations													
06	Institutions					9,972,395	219,629,167			155,693			229,757,254	1,956,680
07	Corporates									354,655			354,655	354,655
08	Retail								30,884				30,884	30,884
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					9,972,395	219,629,167		30,884	510,347			230,142,793	2,342,219

TEMPLATE 29 - EU CCR4 - IRB approach - CCR exposures by portfolio and PD scale

Purpose: Provide all relevant parameters used for the calculation of CCR capital requirements for IRB models

Scope of application: The template is mandatory for all institutions included in paragraph 7 of these guidelines using an AIRB approach or an FIRB approach to compute RWAs for CCR exposures in accordance with Article 107 in the CRR, whatever the CCR approach used to determine EAD in accordance with Part Three, Title II, Chapter 6 of that regulation. Where an institution makes use of an FIRB approach for certain exposures and an AIRB approach for others, it must disclose two separate sets of portfolio breakdowns in two separate templates.

To provide meaningful information, the institution should include (in this template) the key models used at the group level (according to the scope of regulatory consolidation) and explain how the scope of models **Content:** RWAs and parameters used in RWA calculations for exposures subject to the CCR framework (excluding CVA charges or exposures cleared through a CCP) and where the credit risk approach used (in accordance with Article 107 in the CRR) to compute RWAs is an IRB approach

Frequency: Semi-annual

Format: Fixed. Columns and PD scales in the rows are fixed

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		а	b	С	d	е	f	g
	PD scale	EAD post CRM	Average PD	Numbers of	Average LGD	Average maturity	RWAs	RWA density
in EUR	T D Seale			obligors				
Exposure class X								
CORPORATE - OTHERS	0,25 až <0,50	14,263,993	0	4	37	1,789	10,255,925	72%
CORPORATE - OTHERS	0,50 až <0,75	197,376	1	1	45	913	157,093	80%
CORPORATE - OTHERS	0,75 až <2,50	3,917,485	1	5	38	744	3,051,027	78%
CORPORATE - OTHERS	2,50 až <10,00	1,542,169	3	3	45	913	2,167,285	141%
CORPORATE - OTHERS	Medzisúčet	19,921,023	1	13	38	1,507	15,631,330	78%
CORPORATE - SME	0,15 až <0,25	790,925	0	6	45	913	332,690	42%
CORPORATE - SME	0,25 až <0,50	61,477	0	1	45	913	32,838	53%
CORPORATE - SME	0,50 až <0,75	302,734	1	3	45	913	183,784	61%
CORPORATE - SME	0,75 až <2,50	1,028,135	1	8	45	913	844,177	82%
CORPORATE - SME	2,50 až <10,00	382,731	4	9	45	913	498,641	130%
CORPORATE - SME	100,00	38,751	100	1	45	913	0	0%
CORPORATE - SME	Medzisúčet	2,604,753	3	28	45	913	1,892,129	73%
CORPORATE - SPECIAL_LENDING	Strong	183,107		4	45	913	128,175	70%
CORPORATE - SPECIAL_LENDING	Good	119,559		2	45	913	107,603	90%
CORPORATE - SPECIAL_LENDING	Satisfactory	138,486		2	45	913	159,259	115%
CORPORATE - SPECIAL_LENDING	Default	1,558		1	45	913	0	0%
CORPORATE - SPECIAL_LENDING	Medzisúčet	442,710		9	45	913	395,037	89%
Total (all portfolios)		22,968,486	1	50	39	1,428	17,918,496	78%

Template 32: EU CCR5-B – Composition of collateral for exposures to CCR

Purpose: Provide a breakdown of all types of collateral (cash, sovereign debt, corporate bonds, etc.) posted or received by banks to support or reduce CCR exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP.

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines.

Content: Carrying values of collateral used in derivative transactions or SFTs, whether or not the transactions are cleared through a CCP and whether or not the collateral is posted to a CCP.

Frequency: Semi-annual

Format: Fully flexible

Accompanying narrative: Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

	а	b	С	d	е	f	
	C	ollateral used in de	rivative transactions		Collateral used in SFTs		
in EUR	Fair value of coll	ateral received	Fair value of po	sted collateral	Fair value of collateral	Fair value of posted	
	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral	
Cash collateral	16,614,338	7,154,613	46,111,667	18,971,180	0	0	
Total	16,614,338	7,154,613	46,111,667	18,971,180	0	0	

Template 34: EU MR1 – Market risk under the standardised approach				
Purpose: Display the components of own funds requirements under the standardised approach for market risk.				
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines calculating their capital				
Content: Capital requirements and RWAs (as specified in Article 92(4)(b) in the CRR).				
Frequency: Semi-annual				
Format: Fixed				
Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any				

		а	b	
		RWAs	Capital	
			requirements	
	Outright products			
1	Interest rate risk (general and specific)			For this kind of risk we are
2	Equity risk (general and specific)		0 0	No position
3	Foreign exchange risk			For this kind of risk we are
4	Commodity risk	15,020,174	4 1,201,614	
	Options			For this kind of risk we are
5	Simplified approach			Not applicable
6	Delta-plus method			Not applicable
7	Scenario approach			Not applicable
8	Securitisation (specific risk)			Not applicable
9	Total	15,020,174	1,201,614	

are using internal model.

are using internal model.

are using internal model.

Template 35: EU MR2-A – Market risk under the IMA

 Purpose: Display the components of the own funds requirements under the IMA for market risk

 Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for market risk

 Content: Capital requirements and RWAs (as specified in Article 92(4)(b) of the CRR)

 Frequency: Semi-annual

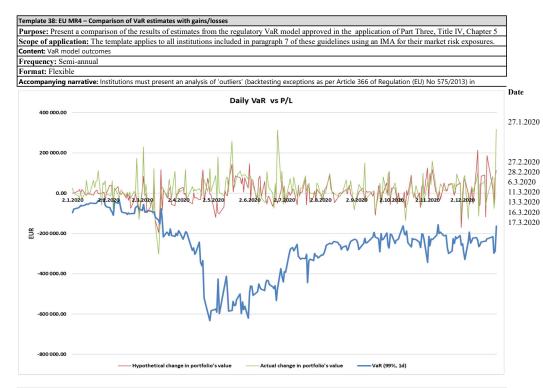
Format: Fixed

Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes in the reporting period and the key drivers of such changes

		а	b	1
	in EUR	RWAs	Capital requirements	
1	VaR (higher of values a and b)	32,366,288	2,589,303	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))		910,138	
(b)	Average of the daily VaR (Article 365(1)) of the CRR on each of the preceding 60 business days (VaRavg) x multiplication factor (mc) in accordance with Article 366 of the CRR		2,589,303	
2	SVaR (higher of values a and b)	77,818,975	6,225,518	
(a	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))		1,219,013	
(b	Average of the SVaR (Article 365(2) of the CRR) during the preceding 60 business days (SVaRavg) x multiplication factor (ms) (Article 366 of the CRR)		6,225,518	
3	IRC (higher of values a and b)			N.A.
(a	Most recent IRC value (incremental default and migration risks calculated in accordance with Article 370 and Article 371 of the CRR)			N.A.
(b	Average of the IRC number over the preceding 12 weeks			N.A.
4	Comprehensive risk measure (higher of values a, b and c)			N.A
(a	Most recent risk number for the correlation trading portfolio (Article 377 of the CRR)			N.A.
(b	Average of the risk number for the correlation trading portfolio over the preceding 12 weeks			N.A.
(c	8% of the own funds requirement in the standardised approach on the most recent risk number for the correlation trading portfolio (Article 338(4) of the CRR)			N.A.
5	Other			N.A.
6	Total	110.185.263	8.814.821	1 N.A .

Templa	te 36: EU MR2-B – RWA flow statements of market risk expos	sures under the II	ЛА]
	e: Present a flow statement explaining variations in the	5 of the CRR							
(IMA).									
<u> </u>	of application: The template applies to all institutions includ	ed in paragraph	7 of these guidelines	permitt	ed to use the IMA for t	he calculat	ion of their market	risk capital	
•	ments.	1 5 1	5						
Conter	t: RWAs for market risk. Changes in RWA amounts ove	r the reporting	neriod for each of	the key	, drivers should be bay	sed on an i	nstitution's reasona	hle estimation of	
he figu	5	i the reporting	period for eden of	the key			institution 5 reasona	bie estimation of	
	ncy: Quarterly								
-	Fixed format for all columns and for rows 1 and 8. Institutio	ns may add addi	tional rows between	rows 7 a	and 8 to disclose additi	onal eleme	ents that contribute	to RWA variations	-
•••••		ino inay add addi							
Accom	panying narrative: Institutions are expected to supplement	ent the template	e with a narrative	commen	tary to explain any sig	nificant ch	anges over the repo	rting period and	
	· · ·	а	b	с	d	e	f	g	
	in EUR	VaR	SVaR	IRC	Comprehensive risk	Other	Total RWAs	Total capital	
		-			measure			requirements	
I	RWAs at previous quarter end	3,210,929	5,924,603				114,194,150	9,135,532	
1a	Regulatory adjustment	2,384,841	4,522,960				86,347,513	6,907,801	
1b	RWAs at the previous quarter-end (end of the day)	826,088	1,401,643				27,846,638	2,227,731	
2	Movement in risk levels	(621,626)	300,915				(4,008,888)	(320,711)	Change of structure and time to maturity of interest rate po
3	Model updates/changes	0	0				0	0	
4	Methodology and policy	0	0				0	0	
5	Acquisitions and disposals	0	0				0	0	
6	Foreign exchange movements	0	0				0	0	
7	Other	0	0				0	0	
8a	RWAs at the end of the reporting period (end of the day)	910,138	1,219,013				26,614,388	2,129,151]
8b	Regulatory adjustment	1,679,165	5,006,505				83,570,875	6,685,670	
B	RWAs at the end of the reporting period	2,589,303	6,225,518				110,185,263	8,814,821	

Templ	ate 37: EU MR3 – IMA values for trading portfolios					
Purpo	se: Display the values (maximum, minimum, average and the ending for the reporting period	erent types				
of mo	dels approved to be used for computing the regulatory capital charge at the group level, be	ital charge				
is app	lied on the value in accordance with Article 365 in Part Three, Title V,					
Scope	of application: The template applies to all institutions included in paragraph 7 of these gu	uidelines permitted to use	an IMA for			
Conte	nt: Outputs of internal models approved for use in accordance with Part Three, Title IV, Cha	apter 5 of the CRR for reg	ulatory	*		
capita	purposes at the group level (according to the scope of regulatory consolidation as per					
Part O	ne, Title II of the same regulation).					
Frequ	ency: Semi-annual					
Forma	at: Fixed					
	npanying narrative: Institutions are expected to supplement the template with a narrative cant changes over the reporting period and the key drivers of such changes.	e commentary to explain	any	in EUR		
VaR (10 day 99%)			Period 1.7.2020 - 31.12.2020		
1	Maximum value		1,403,865			
2	Average value		808,452			
3	Minimum value		496,386			
4	Period end		910,138			
SVaR	(10 day 99%)					
5	Maximum value		2,898,085			
6	Average value		1,688,451			
7	Minimum value		561,443			
8	Period end		1,219,014			
IRC (9	9.9%)					
9	Maximum value	0		N.A.		
10	Average value	0		N.A.		
11	Minimum value	0		N.A.		
12	Period end		N.A.			
Comp	rehensive risk capital charge (99.9%)					
13	Maximum value		N.A.			
14 Average value N.A.						
15	Minimum value			N.A.		
16	Period end			N.A.		



Daily VaR: In this template, it should reflect the risk measures (used for regulatory purposes and whose characteristics are in accordance with Part Three, Hypothetical gain/loss: This is based on hypothetical changes in portfolio values that would occur if end-of-day positions remain unchanged.

	VaR (99%, 1d) (EUR)	Hypothetical change in portfolio's value (EUR)	9	Main impact
)	30,938	240	(60,003)	The main reason is negative PL -55 800 EUR from EURO-BUND FUTURE Mar20 (decrease of price from 174.25 EUR to 173.59 EUR, as coronavirus impacts global markets and economic).
)	62,649	(63,082)	59,959	
)	77,693	(101,393)	(130,757)	COVID19 - An unprecedented increase in volatility on all markets
	86,607	(98,303)	(18,282)	(FX, FX Vol, IR, Bond, Futures), The multiplier for calculation of
)	94,597	(102,790)	(105,083)	(FX, FX vol, iX, Bold, Futures), The multiplier for calculation of capital requirement increased from 3 to 3,75.
)	119,620	(133,159)	(150,711)	capital requirement increased from 5 to 5,75.
)	134,080	(195,069)	(302,916)	
)	152,340	(71,964)	(159,451)	

Capital and total exposures measure Capital and total exposures measure 1.513.064.287 Capital and total exposures measure Colspan="2">Capital and total exposures measure Colspan="2">Colspan="2" Colspan="2"	[CBP Leverage Patio - Disclosure 1	Complete in EUP	
Link Will Geoge Determine Will Geoge Determine Will Geoge Determine Name			•	
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Induce Applicable Anomenia 1 Total and and a periline at structure that a standard the standar	Table I I			
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Column Row Free format 1 Description of the process used to manage the risk of excessive leverage VUB a.s. monitors Leverage ratio in compliance with an internal minimum limi on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet. 2 Descrition of the factors that had an impacton the leverage Ratio during the period to which The Leverage exposure measure has decreased in the fourth quarter of 2020			613,728,741	
Row Free format 1 Description of the process used to manage the risk of excessive leverage VUB a.s. monitors Leverage ratio in compliance with an internal minimum limit on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet. 2 Descrition of the factors that had an impacton the leverage Ratio during the period to which The Leverage exposure measure has decreased in the fourth quarter of 2020	Table L	RQua: Free format text boxes for disclosure on qualitative items	Columa	
1 Description of the process used to manage the risk of excessive leverage VUB a.s. monitors Leverage ratio in compliance with an internal minimum limi on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet. 2 Descrition of the factors that had an impacton the leverage Ratio during the period to which The Leverage exposure measure has decreased in the fourth quarter of 2020				
1 Description of the process used to manage the risk of excessive leverage on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet. 2 Descrition of the factors that had an impacton the leverage Ratio during the period to which The Leverage exposure measure has decreased in the fourth quarter of 2020	Row			
	1	Description of the process used to manage the risk of excessive leverage		
	2		The Leverage exposure measure has decreased in the fourth quarter of 2020 mainly due to increase of total balance sheet exposure.	

Common Equity Tier 1	capital: instruments and reserves (¹)	(A) AMOUNT AT DISCLOSURE DATE in EUR	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE
1	Capital instruments and the related share premium accounts	444,538,000	26 (1), 27, 28, 29, EBA list 26 (3)
	of which: Instrument type 1 of which: Instrument type 2	0	EBA list 26 (3) EBA list 26 (3)
	of which: Instrument type 3	0	EBA list 26 (3)
2	Retained earnings	1,152,288,000	26 (1) (c)
3	Accumulated other comprehensive income (and any other reserves)	27,419,000	26 (1)
3a	Funds for general banking risk	0	26 (1) (f)
	Amount of qualifying items referred to in Article 484 (3) and the		
4	related share premium accounts subject to phase out from CET1	0	486 (2)
	Public sector capital injections grandfathered until 1 January 2018	0	483 (2)
		0	405 (2)
5	Minority interests (amount allowed in consolidated CET1)	0	84,479, 480
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,624,245,000	
	(CET1) capital: regulatory adjustments	1,024,243,000	
7	Additional value adjustments (negative amount)	(46,815)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(129,040,829)	36 (1) (b), 37, 472 (4)
9		0	
	Deferred tax assets that rely on future profitability excluding those		
	arising from temporary difference (net of related tax liability where		
10	the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	0	33 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	(9.416.422)	36 (1) (d), 40, 159, 472 (6)
12	Any increase in equity that results from securitised assets	(8,416,422)	35 (1) (0), 40, 135, 472 (0)
13	(negative amount)	0	32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (b)
15	Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)
16	nes anterne (regaine anteun)	U	
	Direct, indirect and synthetic holdings of the CET1 instruments of		
	financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own		
17	funds of the institution (negatvie amount)	0	36 (1) (g), 44, 472 (9)
	Direct indirect and wethout his balance of the OFTA instruments of		
	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a		
18	significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)
10	anearioid and net of eligible anort positions) (negative amount)	0	30 (1) (1), 43, 43, 40, 48 (2) (3), 18, 412 (10)
	Direct, indirect and synthetic holdings of the CET1 instruments of		
	financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net		
19	of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)
20	Empty set in the EU	0	
	Exposure amount of the following items which qualify for a RW of		
20a	1250%, where the institution opts for the deduction alternative of which: qualifying holdings outside the financial sector (negative	0	36 (1) (k)
20b		0	36 (1) (k) (i), 89 to 91
			36 (1) (k) (ii)
			243 (1) (b) 244 (1) (b)
20c		0	258
20d	of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)
	Deferred tax assets arising from temporary difference (amount		
21	above 10 % threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	2	26 (1) (a) 29 48 (1) (a) 470 472 (5)
21	conditions in Article 36 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)
	of which: direct and indirect holdings by the institution of the CET1		
	instruments of financial sector entities where the institution has a		
23	significant investment in those entities Empty set in the EU	0	36 (1) (i), 48 (1) (b), 470, 472 (11)
25		0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
25a	Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)
25b		0	36 (1) (l)
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	0	36 (1) (j)
28		(111,180,703) 1,513,064,297	
dditional Tier 1 (AT1)		.,	
		^	51.52
30	Capital instruments and the related share premium accounts of which: classified as equity under applicable accounting	0	51, 52
31	standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
02			
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)
	Qualifying Tier 1 capital included in consolidated AT1 capital		
34	(including minority interest not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480
35	of which: instruments issued by subsidiaries subject to phase-out	0	486 (3)
36		0	
dditional Tier 1 (AT1)	capital: instruments		
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)
0,	Holdings of the AT1 instruments of financial sector entities where		
	those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution		
38		0	56 (b), 58, 475 (3)
	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a		
	significant investment in those entities (amount above 10%		
	threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 60, 79, 475 (4)
39	1		
39	Direct, indirect and synthetic holdings of the AT1 instruments of		
39	financial sector entities where the institution has a significant		
39	financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (d), 59, 79, 475 (4)
	financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) Empty set in the EU	0	56 (d), 59, 79, 475 (4)
40	financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) Empty set in the EU Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		56 (d), 59, 79, 475 (4) 56 (e)
40 41 42	financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) Empty set in the EU Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount) Total regulatory adjustments to Additional Tier 1 (AT1)	0	
40 41 42 43	financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) Empty set in the EU Qualifying T2 doductions that exceed the T2 capital of the institution (negative amount) Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
40 41 42 43 44 45	financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) Empty set in the EU Qualifying T2 doductions that exceed the T2 capital of the institution (negative amount) Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	

	On-the line terms and the match.		an an
46	Capital instruments and the related share premium accounts	200,000,000	62, 63
	Amount of qualifying items referred to in Article 484 (5) and the		
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	0	486 (4)
	Qualifying own funds instruments included in consolidated T2		
	capital (including minority interest and AT1 instruments not		
	included in rows 5 or 34) issued by subsidiaries and held by third	^	07 00
48	party	0	87, 88
40	of which: instruments issued by subsidiaries subject to phase-out	0	486 (4)
	Credit risk adjustments	0	400 (4) 62 (c) & (d)
	Tier 2 (T2) capital before regulatory adjustment	200,000,000	
Tier 2 (T2) capital: regu			•
	Direct and indirect holdings by an institution of own T2 instruments		
52	and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67, 477 (2)
	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings		
	with the institutions designed to inflate artificially the own funds of		
53	the institution (negative amount)	0	66 (b), 68, 477 (3)
	Direct, indirect and synthetic holdings of the T2 instruments and		
	subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount		
	above 10 % threshold and net of eligible short positions) (negative		
54	amount)	0	66 (c), 69, 70, 79, 477 (4)
	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution		
	has a significant investment in those entities (net of eligible short		
55	positions) (negative amounts)	0	66 (d), 69, 79, 477 (4)
	Regulatory adjustments applied to tier 2 in respect of amounts subject to pro CRP treatment and transitional treatments subject to		
	subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR		
56		(7,196,914)	
	Total regulatory adjustments to Tier 2 (T2) capital	(7,196,914)	
	Tier 2 (T2) capital Total capital (TC = T1 + T2)	192,803,087	
		1,705,867,383 9,080,315,586	
Capital ratios and buffe	Total risk-weighted assets	9,060,313,360	I
Capital ratios and built	Common Equity Tier 1 (as a percentage of total risk exposure	1	
61	amount)	16.7%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount	16.7%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount	18.8%	92 (2) (c)
	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and		
1	countercyclical buffer requirements plus a systemic risk buffer,		
	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a		
	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	5.04%	CRD 128, 129, 130, 131, 133
65	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement	2.50%	CRD 128, 129, 130, 131, 133
65 66	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement	2.50% 0.80%	CRD 128, 129, 130, 131, 133
65 66	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement	2.50%	CRD 128, 129, 130, 131, 133
65 66 67	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: sustemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other	2.50% 0.80% 0.74%	
65 66	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk opposure amount) of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other	2.50% 0.80%	CRD 128, 129, 130, 131, 133
65 66 67 67a	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) buffer	2.50% 0.80% 0.74% 1.00%	CRD 131
65 66 67 67 67a 68	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	2.50% 0.80% 0.74% 1.00% 0	
65 66 67 67a	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: Global Systemically Important Institution (G-Siti) or Other Systemically Important Institution (G-Siti) or Other Gommon Equity Tire 1 available to meet buffers (as a percentage of risk exposure amount) [Inor-relevant In EU regulation]	2.50% 0.80% 0.74% 1.00%	CRD 131
65 66 67 67 67 68 68 69 70	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: Clobal Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Gromon Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [Inc-relevant IE D regulation]	2.50% 0.80% 0.74% 1.00% 0 0	CRD 131
65 66 67 67 67 68 69 70 71 71	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: doubt fixe buffer requirement of which: Cost Systemically Important Institution (G-SII) or Other Systemically Important Institution (C-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation]	2.50% 0.80% 0.74% 1.00% 0 0 0	CRD 131
65 66 67 67 67 68 69 70 71 71	countercyclical buffer requirements plus a systemic risk buffer, plus systemicilly important institution buffer oppressed as a percentage of total risk exposure amount) of which: spatient conservation buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation]	2.50% 0.80% 0.74% 1.00% 0 0 0	CRD 131
65 66 67 67 67 68 69 70 71 71	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: Cabal Systemically Important Institution (G-StII) or Other Systemical Important Institution (C-StII) or Other Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [Inon-relevant In EU regulation] [Inon-relevant In EU regulation] Solids for doduction (before risk weighting) Direct and Indirect holdings of the capital of financial sector entities where the institution does not have a significant Investment in	2.50% 0.80% 0.74% 1.00% 0 0 0	CRD 131 CRD 128
655 666 677 674 68 69 700 710 71 Åmounts below the thr	countercyclical buffer requirements plus a systemic risk buffer, plus systemicilly important institution buffer oppressed as a percentage of total risk opposure amount) of which: spatient conservation buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation] Shords for deduction (before risk weighting) Direct and indirect holdings of the capital of finanti investment in where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0	CRD 131 CRD 128 36 (1) (h) 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70,
65 66 67 67 67 68 69 70 71 71	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: calco conservation buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Important Institution (G-SII) or Other Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Methyle Institution (G-SII) or Other Systemically Important Institution (G-SII) or Oth	2.50% 0.80% 0.74% 1.00% 0 0 0	CRD 131 CRD 128
655 666 677 674 68 69 700 710 71 Åmounts below the thr	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Systemical Important Institution (G-SII) or Other Important Institution (G-SII) or Other Systemical Important Institution (G-SII) or Other Systemical Important Institution (G-SII) or Other Important Institution (G-SII) or Other Systemical Important Important Institution (G-SII) or Other Systemical Important Institution (G-SII) or	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0	CRD 131 CRD 128 36 (1) (h) 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70,
655 666 677 678 689 700 711 Amounts below the thr	countercyclical buffer requirements plus a systemic risk buffer, plus systemicilly important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: countercyclical buffer (countercyclical systemical) inportant institution (C-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation] Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 0 14,312,062	CRD 131 CRD 128 36 (1) (h) 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
65 66 67 67 67 67 68 70 70 71 Åmounts below the thr 72 72 73	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk opposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) or Other Systemical Important Important Important Int	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 14,312,062 10,900,816	CRD 131 CRD 128 36 (1) (h) 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70,
655 666 677 678 689 700 711 Amounts below the thr	ocuntercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital systemically Important Institution (G-SII) or Other Systemically Important Institution (G-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation] [non-relevant in EU regulation] Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in where the institution does not have a significant investment in scholds for deduction buffer of the capital of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 0 14,312,062	CRD 131 CRD 128 36 (1) (h) 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
65 66 67 67 67 67 68 70 70 71 Åmounts below the thr 72 72 73	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital constraint institution (G-SiI) buffer Systemical) inportant institution (G-SiI) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation] [non-relevant in EU regulation] Encorted eduction (before risk weighting) Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions) Empty set in the EU Deferred tax assets arising from temporary difference (amount bow 10% threshold, and of related a islability opere the	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 0 0 0 14,312,062 10,900,816 0	CRD 131 CRD 128 36 (1) (h),45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4) 36 (1) (i), 45, 48,470, 472 (11)
65 66 67 67 67 68 68 70 71 Amounts below the thr 72 72 73 74 73 74	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk opposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemical) important Institution (G-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation] [non-relev	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 14,312,062 10,900,816	CRD 131 CRD 128 36 (1) (h) 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
65 66 67 67 67 68 68 70 71 Amounts below the thr 72 72 73 74 73 74	ocuntercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital systemically important institution (G-SII) or Other Systemically Important Institution (G-SII) buffer of which: Capital Systemically important institution (G-SII) or Other Systemically Important Institution (G-SII) buffer Common Equity Ther 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation] [non-relevant in EU regulation] Direct and indirect holdings of the capital of financial sector entities short positions bioting positions bioting positions Direct and indirect holdings of the Capital of financial sector entities short positions Direct and indirect holdings of the Capital of financial sector entities where the institution has a significant investment in those entities induce the VS: threshold and net of eligible bioting positions Direct and addirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities whore the institution has a significant investment in those entities whore the institution has a significant investment in those entities who the institution has a significant investment in those entities who the institution the as a significant investment in those entities who the institution has a significant investment in those entities who the institution has a significant investment in those entities who the institution the as a significant investment in those entities who the institution has a significant investment in those entities who the institution the as a significant investment in those entities who the institution in a trice is a significant investment in function of protocians in Trice 2	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 0 0 0 14,312,062 10,900,816 0	CRD 131 CRD 128 36 (1) (h),45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4) 36 (1) (i), 45, 48,470, 472 (11)
65 66 67 67 67 68 68 70 71 Amounts below the thr 72 72 73 74 73 74	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk opposure amount) of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: Global Systemically Important Institution (G-SII) or Other Systemically important Institution (O-SII) buffer Common Equity Ter 1 available to meet buffers (as a percentage of risk exposure amount) [non-relevant in EU regulation] [non-relevant in EU regulation] Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions Empty set in the EU Deferred tax assets arising from temporary difference (amount below 10% threshold in to fer elabel short positions Empty set in the EU Deferred tax assets arising from temporary difference (amount below 10% threshold in T2 in respect of opposures	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 0 0 0 14,312,062 10,900,816 0	CRD 131 CRD 128 36 (1) (h),45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4) 36 (1) (i), 45, 48,470, 472 (11)
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65 66 67 67 67 67 67 68 69 70 71 71 Amounts below the thr 72 73 74 73 74 75 Applicable caps on the 76 77 78 79 Capital Instruments au 80 81 82	countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer oppressed as a percentage of total risk aposure amount) of which: apital conservation buffer requirement of which: systemic risk buffer requirement of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: apital conservation buffer requirement of which: apital buffer requirement of risk opposer amount) (non-relevant in EU regulation) (non-relevant in EU regulation) (non-relevant in EU regulation) (non-relevant in EU regulation) (non-relevant in EU regulation) Defer and inferet holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 1%; threshold and net of eligible short positions Deferst and inferet holdings of the CET1 instruments of financial sector entities whore the institution has a significant investment in those on this (amount below 1%; threshold and net of eligible short positions Deferst apital to standardised approach (prior to the application of the conditions in Article 38 (3) are met) Inclusion of credit risk adjustments in 12 under subject to transact ariang-based approach (prior to the application of the cap). Cap on inclusion of credit risk adjustments in 12 under subject to transact ariang-based approach (prior to the application of the cap). Credit risk adjustments included in T2 in respect of opposures subject to theraper atrang-based approach (prior to the application of transpresents) - Anount excluded from CET1 ube to cap (excess over cap after retempringon and maturities). - Current	2.50% 0.80% 0.74% 1.00% 0 0 0 0 0 14,312,062 10,900,816 0 0 0 0 0 0 33,244,549 12014 and 1 Jan 2022) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	CRD 131 CRD 128 36 (1) (h),45,46,472 (10) 56 (c), 59, 60,475 (4), 66 (c), 69, 70, 477 (4) 36 (1) (i),45,48,470,472 (11) 36 (1) (c), 38, 48,470,472 (11) 36 (1) (c), 38, 48,470,472 (5) 62 62 62 62 62 64 (3), 466 (2) & (5) 484 (3), 466 (2) & (5) 484 (4), 486 (3) & (5)

ANNEX I

Capital instruments' main features template of Tier 2 capital issued by institution Disclosure according to Article 3 in Commission implementing regulation (EU) No 1423/2013 Disclosure according to Article 437 (1) (b) CRR 575/2013 from 26th June 2013

	nts' main features template (1)	
1	Issuer	Všeobecná úverová banka, a.s. (VUB)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private place	N/A, the instrument is a subordinated loan provided on the basis of a bilateral agreement
3	Governing law(s) of the instrument	Laws of the Grand Duchy of Luxembourg
Regulatory treatm	nent	
4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo and (sub-) consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 as published in regulation (EU) No 575/2013
8	Amount recognised in regulatory capital (currency in million, as of most re	The amount recognised in regulatory capital is 200 000 000 €. Instrument is in one of tiers of the regulatory capital and the amount recognised in regulatory capital is not different from the amount issued.
9	Nominal amount of instrument	EUR 200.00 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Liability-amortized costs
11	Original date of issuance	20th December 2016
12	Perpeptual or dated	Dated
13	Original maturity date	22nd December 2026
14	Issuer call subjet to prior supervisory approval	No
15	Optional call date, contingent call dates, and redemption amount	-
16	Subsequent call dates, if applicable	-
Coupons / divider	nds	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	EURIBOR 3-month + 3.285 %
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amour	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specifiy instrument type convertible into	-
29	If convertible, specifiy issuer of instrument it converts into	-
30	Write-down features	-
31	If write-down, write-down trigger (s)	-
	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
	If temporary write-down, description of write-up mechanism	-
	Position in subordination hierachy in liquidation (specify instrument type in	Senior debt
36	Non-compliant transitioned features	No
37	If yes, specifiy non-compliant features	-
	· · · · ·	

Balance Sheet Reconciliation Methodology

Disclosure according to Article 2 in Commission implementing regulation (EU) No 1423/2013

Balance sheet reconciliation methodology to own funds ´ items based on IFRS to 31.12.2020 in EUR	Balance sheet	Regulatory adjustments	Own funds
Paid up capital instruments	430,819,000	0	430,819,000
Share premium	13,719,000	0	13,719,000
Retained earnings	1,054,474,000	0	1,054,474,000
Acumulated other comprehensive income	27,419,000	0	27,419,000
Other reserves	97,814,000	0	97,814,000
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	0	0	0
Goodwill	29,305,000	0	29,305,000
Other intangible assets	129,527,000	(29,791,171)	99,735,829
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

r.n.	Date		Total unweighted v	value (average)		Total weighted value (average)					
а	b	1	2	3	4	5	6	7	8		
1	HIGH-QUALITY LIQUID ASSETS										
2	Total high-quality liquid assets (HQLA)					2,213,948	2,358,117	2,491,773	2,646,789		
3	CASH – OUTFLOWS										
4	Retail deposits and deposits from small business customers, of which:	6,091,788	6,280,641	6,472,969	6,679,323	384,228	395,771	407,082	418,864		
5	Stable deposits	4,954,286	3,776,361	2,574,650	1,337,631	247,714	190,670	132,536	72,545		
6	Less stable deposits	1,137,502	1,061,388	979,774	893,716	136,513	123,650	109,866	95,453		
7	Unsecured wholesale funding	3,173,111	3,355,629	3,464,047	3,647,195	1,263,579	1,328,213	1,368,771	1,438,950		
8	Operational deposits	1,159,641	1,162,038	1,171,203	1,228,017	287,486	288,014	290,240	304,410		
9	Non-operational deposits	1,994,812	2,179,484	2,276,098	2,402,445	957,435	1,026,092	1,061,786	1,117,806		
10	Unsecured debt	18,657	14,107	16,745	16,734	18,657	14,107	16,745	16,734		
11	Secured wholesale funding					0	0	0	0		
12	Additional requirements	2,598,725	2,651,789	2,790,077	2,924,309	231,190	233,548	252,545	270,410		
13	Outflows related to derivative exposures and other collateral requirements	2,111	1,186	1,294	1,437	2,111	1,186	1,294	1,437		
14	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0		
15	Credit and liquidity facilities	2,596,614	2,650,603	2,788,783	2,922,872	229,079	232,363	251,252	268,973		
16	Other contractual funding obligations	56,149	71,433	71,499	83,372	56,149	71,433	71,499	83,372		
17	Other contingent funding obligations	1,240,560	1,276,894	1,276,010	1,379,116	78,518	89,321	90,271	100,841		
18	TOTAL CASH OUTFLOWS					2,013,663	2,118,287	2,190,169	2,312,438		
19	CASH – INFLOWS										
20	Secured lending	462,992	180,625	10,487	9	353	139	7	0		
21	Inflows from fully performing exposures	348,752	367,117	365,582	376,617	217,804	223,379	213,153	213,349		
22	Other cash inflows	175,153	163,629	149,273	141,906	96,862	95,036	91,114	88,214		
23	Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies					0	0	0	0		
24	Excess inflows from a related specialised credit institution					0	0	0	0		
25	TOTAL CASH INFLOWS	986,898	711,371	525,342	518,532	315,018	318,554	304,274	301,562		
26	Fully exempt inflows	0	0	0	0	0	0	0	0		
27	Inflows Subject to 90% Cap	0	0	0	0	0	0	0	0		
28	Inflows Subject to 75% Cap	986,898	711,371	525,342	518,532	315,018	318,554	304,274	301,562		
29	LIQUIDITY BUFFER					2,213,948	2,358,117	2,491,773	2,646,789		
30	TOTAL NET CASH OUTFLOWS					1,698,645	1,799,733	1,885,895	2,010,876		
31	LIQUIDITY COVERAGE RATIO (%)					131	131	132	132		

(in ths. EUR)

		General credi		Trading boo	ok exposure	Securit expo	isation)wn funds requiremen	its		ement	capital
Row		Exposure value for SA	Exposure value for IRB	Sum of long and short positions of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which:General credit exposures	Of which: Trading book exposures	Of which:securitisat ion exposures	Total	Own funds requir weights	Countercycllical c buffer rate
		010	020	030	040	050	060	070	080	090	100	110	120
010	Breakdown by country												
	Austria	10,913,277.66	95,158,835.11	0.00	0.00	0.00	0.00	5,062,359.55	0.00	0.00	0.00	0.01	0.0000
	Belgium	12,179,303.30	652,154.26	0.00	0.00	0.00	0.00	1,000,899.68	0.00	0.00	0.00	0.00	0.0000
	Bulgaria	109,579.26	11,068,687.41	0.00	0.00	0.00	0.00	305,789.34	0.00	0.00	0.00	0.00	0.0050
	Croatia	15,070.09	11,460,126.67	0.00	0.00	0.00	0.00	729,210.11	0.00	0.00	0.00	0.00	0.0000
	Cyprus	52.15	4,889,577.05	0.00	0.00	0.00	0.00	103,642.40	0.00	0.00	0.00	0.00	0.0000
	Czech Republic	211,030,683.33	879,182,516.34	0.00	0.00	0.00	0.00	58,039,686.20	0.00	0.00	0.00	0.09	0.0050
	Denmark	954,367.68	135,547.28	0.00	0.00	0.00	0.00	58,580.96	0.00	0.00	0.00	0.00	0.0000
	Estonia	22,789,718.66	0.00	0.00	0.00	0.00	0.00	182,318.54	0.00	0.00	0.00	0.00	0.0000
	Finland	19,043,062.97	14,139,947.14	0.00	0.00	0.00	0.00	1,936,057.05	0.00	0.00	0.00	0.00	0.0000
	France	34,068,624.56	623,638.50	0.00	0.00	0.00	0.00	557,475.89	0.00	0.00	0.00	0.00	0.0000
	Germany	1,686,581.07	252,469,347.97	0.00	0.00	0.00	0.00	10,494,830.92	0.00	0.00	0.00	0.02	0.0000
	Greece	2,506.07	40,300.43	0.00	0.00	0.00	0.00	191.47	0.00	0.00	0.00	0.00	0.0000
	Hungary	3,156,746.69	132,820,474.76	0.00	0.00	0.00	0.00	5,888,032.57	0.00	0.00	0.00	0.01	0.0000
	Iceland	56.13	0.00	0.00	0.00	0.00	0.00	4.11	0.00	0.00	0.00	0.00	0.0000
	Ireland	21,795.41	944,793.05	0.00	0.00	0.00	0.00	8,322.72	0.00	0.00	0.00	0.00	0.0000
	Italy	2,303,063.40	30,781,215.59	0.00	0.00	0.00	0.00	1,411,162.99	0.00	0.00	0.00	0.00	0.0000
	Latvia	28.47	0.00	0.00	0.00	0.00	0.00	1.70	0.00	0.00	0.00	0.00	0.0000
	Lithuania	36.97	0.00	0.00	0.00	0.00	0.00	2.99	0.00	0.00	0.00	0.00	0.0000
	Luxembourg	4,046,961.29	189,254,989.69	0.00	0.00	0.00	0.00	15,287,628.66	0.00	0.00	0.00	0.02	0.0025
	Netherlands	21,918,247.94	20,536,408.67	0.00	0.00	0.00	0.00	2,350,130.19	0.00	0.00	0.00	0.00	0.0000
	Norway	49.53	0.00	0.00	0.00	0.00	0.00	3.67	0.00	0.00	0.00	0.00	0.0100
	Poland	77,395,282.30	114,766,164.05	0.00	0.00	0.00	0.00	4,635,982.71	0.00	0.00	0.00	0.01	0.0000
	Portugal	3,474.24	161,612.67	0.00	0.00	0.00	0.00	434.71	0.00	0.00	0.00	0.00	0.0000
	Romania	1,747,869.37	11,234,120.00	0.00	0.00	0.00	0.00	440,660.84	0.00	0.00	0.00	0.00	0.0000
	Slovakia	2,784,226,691.80	13,100,124,670.00	0.00	0.00	0.00	0.00	499,688,431.88	0.00	0.00	0.00	0.76	0.0100
	Slovenia	109.81	23,369,837.87	0.00	0.00	0.00	0.00	860,809.31	0.00	0.00	0.00	0.00	0.0000
	Spain	68,406,466.79	556,678.16	0.00	0.00	0.00	0.00	4,296,785.65	0.00	0.00	0.00	0.01	0.0000
	Sweden	58,325.82	10.31	0.00	0.00	0.00	0.00	3,505.70	0.00	0.00	0.00	0.00	0.0000
	United Kingdom	38,632,448.94	166,727,558.39	0.00	0.00	0.00	0.00	16,815,185.79	0.00	0.00	0.00	0.03	0.0000

Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer in EUR

Amount of institution-specific countercyclical capital buffer

Row		Column
		010
010	Total risk exposure amount in EUR	9,080,315,586
020	Institution specific countercyclical buffer rate	0.008
030	Institution specific countercyclical buffer requirement in EUR	72,642,525

Quantitative template					
	а	b	С	d	е
	Т	T-1	T-2	T-3	T-4
Available capital (amounts in thousand of EUR)					
1 Common Equity Tier 1 (CET1) capital	1,513,064	1,486,293	1,478,309	1,355,444	1,376,249
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,481,651	1,454,880	1,446,896	1,324,030	1,338,104
3 Tier 1 capital	1,513,064	1,486,293	1,478,309	1,355,444	1,376,24
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,481,651	1,454,880	1,446,896	1,324,030	1,338,104
5 Total capital	1,705,867	1,679,096	1,671,112	1,548,247	1,567,510
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,681,651	1,654,880	1,646,896	1,524,030	1,538,10
Risk-weighted assets (amounts in thousand of EUR)					
7 Total risk-weighted assets	9,080,316	8,954,398	9,196,403	9,088,159	9,019,11
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied	9,057,612	8,931,829	9,173,610	9,065,462	8,991,42
Capital ratios					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	16.66%	16.60%	16.07%	14.91%	15.26%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.32%	16.25%	15.73%	14.57%	14.84%
11 Tier 1 (as a percentage of risk exposure amount)	16.66%	16.60%	16.07%	14.91%	15.26%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.32%	16.25%	15.73%	14.57%	14.84%
13 Total capital (as a percentage of risk exposure amount)	18.79%	18.75%	18.17%	17.04%	17.38%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	18.52%	18.48%	17.91%	16.77%	17.05%
Leverage ratio					
15 Leverage ratio total exposure measure	21,103,552	20,510,630	20,100,946	19,257,494	19,203,75
16 Leverage ratio	7.17%	7.25%	7.35%	7.04%	7.17%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.02%	7.09%	7.20%	6.88%	6.97%

Disclosure according to EBA/GL/2018/10 Guidelines on disclosure of non-performing and forborne exposures

Template 1: Credit quality of forborne exposures

Purpose: provide an overview of the quality of forborne exposures as per Commission Implementing Regulation (EU) No 680/2014.

Scope of application: the template applies to all credit institutions as defined in paragraph 6.

Content: gross carrying amount of forborne exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

Frequency: semi annual or annual in accordance with paragraph 15.

Format: fixed.

Accompanying narrative: institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

		а	b	с	d	е	f	g	h	
		Gross carrying	g amount/nomi forbearand	nal amount of e e measures	exposures with	accumulated no in fair value du	d impairment, egative changes ue to credit risk ovisions	Collateral received and financi guarantees received on forbor exposures		
		Performing forborne	Non-	performing for	borne	On performing forborne exposures	On non- performing forborne exposures		Of which collateral and financial guarantees received on non- performing exposures with	
	in EUR			Of which defaulted	Of which impaired				forbearance measures	
1	Loans and advances	85,794,764	62,990,470	62,990,470	62,990,470	(2,674,151)	(43,009,398)	76,221,691	14,355,674	
2	Central banks									
3	General governments									
4	Credit institutions									
5	Other financial corporations									
6	Non-financial corporations	45,778,024	35,318,986	35,318,986	35,318,986	(968,538)	(26,518,430)	45,386,147	7,098,096	
7	Households	40,016,740	27,671,484	27,671,484	27,671,484	(1,705,613)	(16,490,968)	30,835,544	7,257,578	
8	Debt Securities									
9	Loan commitments given	mmitments 1,270,021 4,199,812 4				(3,650)	(1,142,249)			
10	otal 87,064,785 67,190,282 67,190,282 67,190					(2,677,801)	(44,151,647)	76,221,691	14,355,674	

Template 3: Credit quality of performing and non-performing exposures by past due days

Purpose: provide an overview of credit quality of non-performing exposures, as per Commission Implementing Regulation (EU) No 680/2014.

Scope of application: the template applies to all credit institutions as defined in paragraph 6.

Content: gross carrying amount of performing and non-performing exposures according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

Frequency: semi annual or annual in accordance with paragraph 15.

Format: fixed.

Accompanying narrative: institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period. Institutions are also expected to disclose the gross NPL ratio, which is calculated as column (d) row (1) divided by the sum of column (d) row (1) plus column (a) row (1).

		а	b	с	d	е	f	g	h	i	j	k	I
						Gross carrying	g amount/nor	ninal amount					
		Perf	orming exposures					Non-pe	rforming expo	osures	-		
	in EUR		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
1	Loans and advances	15,778,416,680	15,762,132,567	16,284,113	410,256,015	98,669,570	32,037,825	51,593,772	90,086,581	88,359,888	16,817,602	32,690,777	410,256,015
2	Central banks	611,955,129	611,955,129										
3	General governments	153,642,549	153,642,549		50	50							50
4	Credit institutions	206,127,690	206,127,690										
5	Other financial corporations	366,408,707	366,408,707		5,467	693			4,774				5,467
6	Non-financial corporations	4,689,747,055	4,685,721,376	4,025,679	74,640,172	30,456,205	4,985,490	12,820,241	13,170,277	4,408,435	974,111	7,825,413	74,640,172
7	Of which SMEs	1,627,683,840	1,623,744,202	3,939,638	64,570,660	26,027,954	4,985,490	12,314,668	12,714,126	4,255,036	147,224	4,126,162	64,570,660
8	Households	9,750,535,550	9,738,277,116	12,258,434	335,610,326	68,212,622	27,052,335	38,773,531	76,911,530	83,951,453	15,843,491	24,865,364	335,610,326
9	Debt securities	200,483,494	200,483,494										
10	Central banks												
11	General governments												
12	Credit institutions												
13	Other financial corporations	50,056,429	50,056,429										
14	Non-financial corporations	150,427,065	150,427,065										
15	Off-balance-sheet exposures	4,514,793,127			17,838,805								17,838,805
16	Central banks												
17	General governments	28,965,964											
18	Credit institutions	52,884,038											
19	Other financial corporations	251,433,618											
20	Non-financial corporations	3,252,984,471			12,270,325								12,270,325
21	Households	928,525,036			5,568,480								5,568,480
22	Total	20,493,693,301	15,962,616,061	16,284,113	428,094,820	98,669,570	32,037,825	51,593,772	90,086,581	88,359,888	16,817,602	32,690,777	428,094,820

Template 4: Performing and non-performing exposures and related provisions.

Purpose: provide an overview of the credit quality of non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.

Scope of application: the template applies to all credit institutions as defined in paragraph 6.

Content: gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

Frequency: semi annual or annual in accordance with paragraph 15.

Format: fixed.

Accompanying narrative: institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

		а	b	с	d	e	f	g	h	i	j	k	I	m	n	0
			Gross ca	rrying amount/nc	ominal amount			Accumulate	ed impairment, accu	mulated negative provisio	•	alue due to c	redit risk and		Collateral an guarantees	
		Pe	rforming exposure	'S	Non-performing exposures			Performing exposures – accumulated impairment and provisions Fair value due to credit risk and provision			gative changes in	Accumulated partial write-off	On performing exposures	On non- performing exposures		
	in EUR		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	Of which stage 1 Of which stage 2		Of which stage 2	Of which stage 3					
1	Loans and advances	15,778,416,680	14,569,987,358	1,208,429,322	410,256,015	0	410,256,015	(93,682,577)	(41,079,719)	(52,602,858)	(237,928,584)		(237,928,584)		9,822,839,437	106,413,954
2	Central banks	611,955,129	611,955,129					(130,031)	(130,031)						0	
3	General governments	153,642,549	126,925,648	26,716,901	50		50	(2,679,121)	(1,074,493)	(1,604,628)	(7)		(7)		388,093	
4	Credit institutions	206,127,690	206,127,690					(576,326)	(576,326)						85,590,533	
5	Other financial corporations	366,408,707	366,408,707		5,467		5,467	(158,546)	(158,546)		(4,015)		(4,015)		28,641,036	1,135
6	Non-financial corporations	4,689,747,055	4,084,874,951	604,872,104	74,640,172		74,640,172	(38,484,532)	(25,817,418)	(12,667,114)	(50,907,582)		(50,907,582)		1,572,282,812	16,765,624
7	Of which SMEs	1,627,683,839	1,388,136,029	239,547,810	64,570,661		64,570,661	(7,336,545)	(3,243,833)	(4,092,712)	(42,255,023)		(42,255,023)		807,846,975	15,778,999
8	Households	9,750,535,550	9,173,695,233	576,840,317	335,610,326		335,610,326	(51,654,021)	(13,322,905)	(38,331,116)	(187,016,980)		(187,016,980)		8,135,936,963	89,647,195
9	Debt securities	200,483,494	192,003,022	8,480,472				(312,604)	(147,551)	(165,053)					30,140,468	
10	Central banks	0														
11	General governments	0														
12	Credit institutions	0														
13	Other financial corporations	50,056,429	50,056,429					(47,756)	(47,756)							
14	Non-financial corporations	150,427,065	141,946,593	8,480,472				(264,848)	(99,795)	(165,053)					30,140,468	
15	Off-balance-sheet exposures	4,514,793,127	4,420,551,507	94,241,620	17,838,805		17,838,805	(9,164,324)	(7,001,608)	(2,162,716)	(4,768,226)		(4,768,226)			
16	Central banks															
17	General governments	28,965,964	28,537,792	428,172				(52,510)	(47,343)	(5,167)						
18	Credit institutions	52,884,038	52,884,038					(65,737)	(65,737)							
19	Other financial corporations	251,433,618	251,433,618					(480,799)	(480,799)							
20	Non-financial corporations	3,252,984,471	3,174,503,239	78,481,232	12,270,325		12,270,325	(7,235,704)	(5,919,243)	(1,316,461)	(3,418,941)		(3,418,941)			
21	Households	928,525,036	913,192,820	15,332,216	5,568,480		5,568,480	(1,329,574)	(488,486)	(841,088)	(1,349,285)		(1,349,285)			
22	Total	20,493,693,301	19,182,541,887	1,311,151,414	428,094,820	0	428,094,820	(103,159,505)	(48,228,878)	(54,930,627)	(242,696,810)	0	(242,696,810)	0	9,852,979,905	106,413,954



Disclosure requirements according to EBA/GL/2020/07 Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis

(31 December 2020)

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

Purpose: provide an overview of the credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis, in accordance with EBA/GL/2020/02.

Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.

Content: gross carrying amount of performing and non-performing loans and advances and the related accumulated impairment, accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

Frequency: semi-annual. Format: fixed.

Accompanying narrative: institutions should explain the application of the type of eligible moratoria (e.g. postponement, suspension or reduction of capital and/or interests for a predefined limited period of time), the different sectors and industries in which the eligible moratoria are applied, and any economic losses realised and how these losses are calculated.

_																CORRECTED INFORMATION	INCORRECT INFORMATION
		а	b	c	d	е	f	g	h	i	j	k		m	n	0	0
				Gross	carrying amount					Accumulated impa	irment, accumula	ted negative changes in	fair value due to	credit risk		Gross carrying amount	Gross carrying amount
				Performing			Non performing				Performing		И	lon performing			
	in EUR			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Inflows to non-performing exposures	Inflows to non-performing exposures
1	Loans and advances subject to moratorium	478,144,509	473,182,848	13,248,720	79,201,887	4,961,661	807,889	2,002,518	(12,700,115)	(10,254,809)	(611,826)	(7,106,381)	(2,445,306)	(511,290)	(910,626)	5,587,704	3,606,791
2	of which: Households	384,036,807	379,716,279	8,682,385	67,289,240	4,320,528	276,912	1,361,385	(9,691,311)	(7,653,439)	(509,392)	(6,805,173)	(2,037,872)	(128,592)	(503,192)	5,018,394	3,442,715
3	of which: Collateralised by residential immovable property	241,192,359	239,794,594	3,921,289	18,952,329	1,397,765	0	383,966	(1,304,644)	(767,880)	(36,032)	(705,289)	(536,764)	-	(115,233)	1,665,069	1,153,468
4	of which: Non-financial corporations	94,107,702	93,466,568	4,566,336	11,912,647	641,133	530,977	641,133	(3,008,804)	(2,601,370)	(102,435)	(301,208)	(407,434)	(382,698)	(407,434)	569,310	164,076
5	of which: Small and Medium-sized Enterprises	48,927,481	48,286,347	4,566,336	11,912,647	641,133	530,977	641,133	(766,365)	(358,931)	(102,435)	(301,208)	(407,434)	(382,698)	(407,434)	569,310	164,076
6	of which: Collateralised by commercial immovable property	78,885,887	78,533,887	4,544,018	9,182,438	352,000	352,000	352,000	(2,737,947)	(2,449,147)	(99,555)	(211,111)	(288,799)	(288,799)	(288,799)	-	-

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

Purpose: provide an overview of the volume of loans and advances subject to legislative and non-legislative moratoria in accordance with EBA/GL/2020/02 by residual maturity of these moratoria.

Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.

Content: gross carrying amount of loans and advances presented by residual maturity of moratoria on loan repayments according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

Frequency: semi-annual.

Format: fixed.

Accompanying narrative: institutions should explain the length of moratoria applied and the revision in the length (e.g. extension) of the moratoria on loan repayments.

		а	b	с	d	е	f	g	h	i			
			Gross carrying amount										
						Residual maturity of moratoria							
in EUR		Number of obligors		Of which: legislative moratoria	Of which: expired	<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year			
1	Loans and advances for which moratorium was offered	29,613	1,567,949,111										
2	Loans and advances subject to moratorium (granted)	28,087	1,437,235,530	1,385,938,724	959,091,022	384,331,978	65,192,507	28,616,555	901	2,567			
3	of which: Households		1,120,310,483	1,079,764,812	736,273,676	324,313,516	37,744,931	21,974,892	901	2,567			
4	of which: Collateralised by residential immovable property		814,392,724	786,687,831	573,200,366	196,290,761	28,078,443	16,823,155	0	0			
5	of which: Non-financial corporations		316,915,989	306,164,854	222,808,288	60,018,463	27,447,576	6,641,663	0	0			
6	of which: Small and Medium-sized Enterprises		202,206,974	198,122,422	153,279,494	46,715,809	1,169,998	1,041,673	0	0			
7	of which: Collateralised by commercial immovable property		200,157,911	199,805,911	121,272,024	45,381,261	26,862,964	6,641,663	0	0			

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

Purpose: provide an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.

Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.

Content: gross carrying amount of loans and advances subject to COVID-19 related public guarantees according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

Frequency: semi-annual.

Format: fixed.

Accompanying narrative: institutions should explain the size, length and the sectoral coverage of the public guarantees as well as the performing, forbearance and non-performing status of these newly originated loans.

					CORRECTED INFORMATION	INCORRECT INFORMATION
		а	b	с	d	d
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount
	in EUR		of which: forborne	Public guarantees received	Inflows to non-performing exposures	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	130,171,059	0	60,381,013	586,698	0
2	of which: Households	27,653,983			0	0
3	of which: Collateralised by residential immovable property	0			0	0
4	of which: Non-financial corporations	102,517,075	0	48,142,750	586,698	0
5	of which: Small and Medium-sized Enterprises	100,095,377			586,698	0
6	of which: Collateralised by commercial immovable property	1,393,040			0	0