

Attachment no. 1

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

(30 September 2022)

Template EU OV1 – Overview of total risk exposure amounts

|           |  | Total risk exposure amounts<br>(TREA) in EUR |                      | Total own funds<br>requirements (in<br>EUR) |
|-----------|--|--|----------------------|---|
|           |  | a  | b                    | c   |
|           |  | T  | T-1                  | T   |
| 1         | Credit risk (excluding CCR)  | 9,330,431,549                                | 9,101,677,773        | 746,434,524                                 |
| 2         | Of which the standardised approach                                       | 3,189,219,953                                | 3,207,392,826        | 255,137,596                                 |
| 3         | Of which the Foundation IRB (F-IRB) approach                             | 1,641,769,821                                | 1,671,338,152        | 131,341,586                                 |
| 4         | Of which slotting approach   | 1,059,553,520                                | 1,033,365,809        | 84,764,282                                  |
| EU 4a     | Of which equities under the simple riskweighted approach                 | 58,202,800                                   | 53,667,765           | 4,656,224                                   |
| 5         | Of which the Advanced IRB (A-IRB) approach                               | 4,441,238,975                                | 4,169,279,029        | 355,299,118                                 |
| 6         | Counterparty credit risk - CCR   | 36,615,903                                   | 24,157,225           | 2,929,272                                   |
| 7         | Of which the standardised approach                                       | 17,791,722                                   | 7,797,526            | 1,423,338                                   |
| 8         | Of which internal model method (IMM)                                     | 18,824,181                                   | 16,359,699           | 1,505,934                                   |
| EU 8a     | Of which exposures to a CCP  | 13,687,088                                   | 2,494,391            | 1,094,967                                   |
| EU 8b     | Of which credit valuation adjustment - CVA                               | 2,563,762                                    | 1,247,906            | 205,101                                     |
| 9         | Of which other CCR   | 0  | 0                    | 0   |
| 10        | Not applicable   | 0  | 0                    | 0   |
| 11        | Not applicable   | 0  | 0                    | 0   |
| 12        | Not applicable   | 0  | 0                    | 0   |
| 13        | Not applicable   | 0  | 0                    | 0   |
| 14        | Not applicable   | 0  | 0                    | 0   |
| 15        | Settlement risk  | 5,438  | 0                    | 435   |
| 16        | Securitisation exposures in the non-trading book (after the cap)         | 0  | 0                    | 0   |
| 17        | Of which SEC-IRBA approach   | 0  | 0                    | 0   |
| 18        | Of which SEC-ERBA (including IAA)  | 0  | 0                    | 0   |
| 19        | Of which SEC-SA approach   | 0  | 0                    | 0   |
| EU 19a    | Of which 1250% / deduction   | 0  | 0                    | 0   |
| 20        | Position, foreign exchange and commodities risks (Market risk)           | 111,498,667                                  | 156,054,893          | 8,919,893                                   |
| 21        | Of which the standardised approach                                       | 1,308,167                                    | 10,809,168           | 104,653                                     |
| 22        | Of which IMA   | 110,190,500                                  | 145,245,725          | 8,815,240                                   |
| EU 22a    | Large exposures  | 0  | 0                    | 0   |
| 23        | Operational risk   | 381,841,469                                  | 381,841,469          | 30,547,318                                  |
| EU 23a    | Of which basic indicator approach  | 0  | 0                    | 0   |
| EU 23b    | Of which standardised approach   | 0  | 0                    | 0   |
| EU 23c    | Of which advanced measurement approach                                   | 381,841,469                                  | 381,841,469          | 30,547,318                                  |
| 24        | Amounts below the thresholds for deduction (subject to 250% risk weight) | 149,805,000                                  | 142,887,500          | 11,984,400                                  |
| 25        | Not applicable   | 0  | 0                    | 0   |
| 26        | Not applicable   | 0  | 0                    | 0   |
| 27        | Not applicable   | 0  | 0                    | 0   |
| 28        | Not applicable   | 0  | 0                    | 0   |
| <b>29</b> | <b>Total</b>   | <b>9,860,393,025</b>                         | <b>9,663,731,359</b> | <b>788,831,442</b>                          |

Template EU KM1 - Key metrics template

|  |  | a                 | b              | c              | d                | e                 |
|--|--|-------------------|----------------|----------------|------------------|-------------------|
| in EUR   |  | 30 September 2022 | 30 June 2022   | 31 March 2022  | 31 December 2021 | 30 September 2021 |
| <b>Available own funds (amounts)</b>   |  |                   |                |                |                  |                   |
| 1  | Common Equity Tier 1 (CET1) capital  | 1,572,957,284     | 1,572,386,583  | 1,585,609,001  | 1,589,888,437    | 1,588,228,388     |
| 2  | Tier 1 capital   | 1,572,957,284     | 1,572,386,583  | 1,585,609,001  | 1,589,888,437    | 1,588,228,388     |
| 3  | Total capital  | 1,742,269,001     | 1,752,476,292  | 1,774,332,743  | 1,799,249,733    | 1,790,717,051     |
| <b>Risk-weighted exposure amounts</b>  |  |                   |                |                |                  |                   |
| 4  | Total risk exposure amount   | 9,860,393,025     | 9,663,731,359  | 9,216,406,817  | 9,220,026,909    | 9,210,752,112     |
| <b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>   |  |                   |                |                |                  |                   |
| 5  | Common Equity Tier 1 ratio (%)   | 15.95%            | 16.27%         | 17.20%         | 17.24%           | 17.24%            |
| 6  | Tier 1 ratio (%)   | 15.95%            | 16.27%         | 17.20%         | 17.24%           | 17.24%            |
| 7  | Total capital ratio (%)  | 17.67%            | 18.13%         | 19.25%         | 19.51%           | 19.44%            |
| <b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b> |  |                   |                |                |                  |                   |
| EU 7a  | Additional own funds requirements to address risks other than the risk of excessive leverage (%)           | 0.84%             | 0.84%          | 0.84%          | 0.84%            | 0.84%             |
| EU 7b  | of which: to be made up of CET1 capital (percentage points)  | 0.29%             | 0.29%          | 0.29%          | 0.29%            | 0.29%             |
| EU 7c  | of which: to be made up of Tier 1 capital (percentage points)  | 0.37%             | 0.37%          | 0.37%          | 0.37%            | 0.37%             |
| EU 7d  | Total SREP own funds requirements (%)  | 9.50%             | 9.50%          | 9.50%          | 9.50%            | 9.50%             |
| <b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>  |  |                   |                |                |                  |                   |
| 8  | Capital conservation buffer (%)  | 2.50%             | 2.50%          | 2.50%          | 2.50%            | 2.50%             |
| EU 8a  | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | 0.00%             | 0.00%          | 0.00%          | 0.00%            | 0.00%             |
| 9  | Institution specific countercyclical capital buffer (%)  | 0.85%             | 0.78%          | 0.79%          | 0.81%            | 0.81%             |
| EU 9a  | Systemic risk buffer (%)   | 0.00%             | 0.00%          | 0.00%          | 0.72%            | 0.74%             |
| 10   | Global Systemically Important Institution buffer (%)   | 0.00%             | 0.00%          | 0.00%          | 0.00%            | 0.00%             |
| EU 10a   | Other Systemically Important Institution buffer (%)  | 1.75%             | 1.75%          | 1.75%          | 1.00%            | 1.00%             |
| 11   | Combined buffer requirement (%)  | 5.10%             | 5.03%          | 5.04%          | 5.03%            | 5.05%             |
| EU 11a   | Overall capital requirements (%)   | 14.60%            | 14.53%         | 14.54%         | 14.53%           | 14.55%            |
| 12   | CET1 available after meeting the total SREP own funds requirements (%)                                     | 805,594,110       | 833,980,016    | 513,740,889    | 541,571,377      | 539,123,722       |
| <b>Leverage ratio</b>  |  |                   |                |                |                  |                   |
| 13   | Total exposure measure   | 25,698,364,147    | 25,803,876,550 | 25,578,977,035 | 25,118,993,949   | 24,199,702,965    |
| 14   | Leverage ratio (%)   | 6.12%             | 6.09%          | 6.20%          | 6.33%            | 6.56%             |
| <b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>                         |  |                   |                |                |                  |                   |
| EU 14a   | Additional own funds requirements to address the risk of excessive leverage (%)                            | 0.00%             | 0.00%          | 0.00%          | 0.00%            | 0.00%             |
| EU 14b   | of which: to be made up of CET1 capital (percentage points)  | 0.00%             | 0.00%          | 0.00%          | 0.00%            | 0.00%             |
| EU 14c   | Total SREP leverage ratio requirements (%)   | 3.00%             | 3.00%          | 3.00%          | 3.00%            | 3.00%             |
| <b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>  |  |                   |                |                |                  |                   |
| EU 14d   | Leverage ratio buffer requirement (%)  | 0.00%             | 0.00%          | 0.00%          | 0.00%            | 0.00%             |
| EU 14e   | Overall leverage ratio requirement (%)   | 3.00%             | 3.00%          | 3.00%          | 3.00%            | 3.00%             |
| <b>Liquidity Coverage Ratio</b>  |  |                   |                |                |                  |                   |
| 15   | Total high-quality liquid assets (HQLA) (Weighted value -average)  | 3,196,061,056     | 3,058,431,345  | 2,994,144,394  | 3,035,874,912    | 2,992,966,600     |
| EU 16a   | Cash outflows - Total weighted value   | 2,791,030,289     | 2,689,393,705  | 2,652,415,906  | 2,572,284,919    | 2,534,002,998     |
| EU 16b   | Cash inflows - Total weighted value  | 369,135,286       | 357,129,275    | 356,905,988    | 319,698,236      | 309,614,817       |
| 16   | Total net cash outflows (adjusted value)   | 2,421,895,003     | 2,332,264,430  | 2,295,509,918  | 2,252,586,683    | 2,224,388,181     |
| 17   | Liquidity coverage ratio (%)   | 132.13%           | 131.08%        | 130.32%        | 134.98%          | 134.75%           |
| <b>Net Stable Funding Ratio</b>  |  |                   |                |                |                  |                   |
| 18   | Total available stable funding   | 20,146,950,009    | 19,570,418,122 | 19,516,758,845 | 19,213,746,876   | 18,400,399,487    |
| 19   | Total required stable funding  | 16,753,251,680    | 16,455,317,859 | 16,359,058,315 | 15,563,968,660   | 15,385,219,286    |
| 20   | NSFR ratio (%)   | 120.26%           | 118.93%        | 119.30%        | 123.45%          | 119.60%           |

**Template EU LIQ1 - Quantitative information of LCR**

Scope of consolidation: (solo)

| in EUR                            |  | a                                | b             | c             | d                | e                              | f             | g             | h                |
|-----------------------------------|--|----------------------------------|---------------|---------------|------------------|--------------------------------|---------------|---------------|------------------|
|                                   |  | Total unweighted value (average) |               |               |                  | Total weighted value (average) |               |               |                  |
| EU 1a                             | Quarter ending on (DD Month YYYY)  | 30 September 2022                | 30 June 2022  | 31 March 2022 | 31 December 2021 | 30 September 2022              | 30 June 2022  | 31 March 2022 | 31 December 2021 |
| EU 1b                             | Number of data points used in the calculation of averages                                      | 12                               | 12            | 12            | 12               | 12                             | 12            | 12            | 12               |
| <b>HIGH-QUALITY LIQUID ASSETS</b> |  |                                  |               |               |                  |                                |               |               |                  |
| 1                                 | Total high-quality liquid assets (HQLA)  |                                  |               |               |                  | 3,196,061,056                  | 3,058,431,345 | 2,994,144,394 | 3,035,874,912    |
| <b>CASH - OUTFLOWS</b>            |  |                                  |               |               |                  |                                |               |               |                  |
| 2                                 | Retail deposits and deposits from small business customers, of which:                          | 8,122,867,499                    | 7,937,871,631 | 7,903,825,635 | 7,663,664,606    | 516,179,819                    | 499,761,984   | 497,874,056   | 480,799,066      |
| 3                                 | <i>Stable deposits</i>   | 6,577,802,568                    | 6,483,367,265 | 6,456,019,943 | 6,277,361,811    | 328,890,128                    | 324,168,363   | 322,800,997   | 313,868,091      |
| 4                                 | <i>Less stable deposits</i>  | 1,545,064,930                    | 1,454,504,366 | 1,447,805,691 | 1,386,302,795    | 187,289,691                    | 175,593,621   | 175,073,059   | 166,930,976      |
| 5                                 | Unsecured wholesale funding  | 4,076,609,334                    | 3,924,423,982 | 3,853,315,259 | 3,810,455,849    | 1,644,516,438                  | 1,568,216,832 | 1,536,622,053 | 1,494,042,199    |
| 6                                 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | 1,336,765,941                    | 1,347,815,698 | 1,347,106,130 | 1,331,129,585    | 331,305,872                    | 334,082,849   | 333,929,555   | 330,055,986      |
| 7                                 | <i>Non-operational deposits (all counterparties)</i>   | 2,713,874,043                    | 2,570,167,905 | 2,504,100,727 | 2,472,981,244    | 1,287,241,216                  | 1,227,693,604 | 1,200,584,095 | 1,157,641,192    |
| 8                                 | <i>Unsecured debt</i>  | 25,969,350                       | 6,440,379     | 2,108,403     | 6,345,021        | 25,969,350                     | 6,440,379     | 2,108,403     | 6,345,021        |
| 9                                 | <i>Secured wholesale funding</i>   |                                  |               |               |                  | 0                              | 0             | 0             | 0                |
| 10                                | Additional requirements  | 3,417,947,958                    | 3,353,612,225 | 3,304,214,000 | 3,258,104,736    | 317,914,564                    | 315,835,511   | 312,612,731   | 311,586,847      |
| 11                                | <i>Outflows related to derivative exposures and other collateral requirements</i>              | 3,929,882                        | 3,595,476     | 3,976,335     | 1,942,527        | 3,929,882                      | 3,595,476     | 3,976,335     | 1,942,527        |
| 12                                | <i>Outflows related to loss of funding on debt products</i>                                    | 0                                | 0             | 0             | 0                | 0                              | 0             | 0             | 0                |
| 13                                | <i>Credit and liquidity facilities</i>   | 3,414,018,076                    | 3,350,016,749 | 3,300,237,665 | 3,256,162,209    | 313,984,682                    | 312,240,035   | 308,636,395   | 309,644,319      |
| 14                                | Other contractual funding obligations  | 106,745,176                      | 96,900,499    | 97,043,084    | 81,879,884       | 106,745,176                    | 96,900,499    | 97,043,084    | 81,879,884       |
| 15                                | Other contingent funding obligations   | 2,494,257,492                    | 2,512,529,188 | 2,502,920,923 | 2,426,250,261    | 205,674,292                    | 208,678,879   | 208,263,982   | 203,976,923      |
| 16                                | TOTAL CASH OUTFLOWS  |                                  |               |               |                  | 2,791,030,289                  | 2,689,393,705 | 2,652,415,906 | 2,572,284,919    |
| <b>CASH - INFLOWS</b>             |  |                                  |               |               |                  |                                |               |               |                  |
| 17                                | Secured lending (e.g. reverse repos)   | 243,267,482                      | 191,120,737   | 81,984        | 59,475           | 0                              | 0             | 0             | 0                |
| 18                                | Inflows from fully performing exposures  | 506,491,449                      | 475,713,207   | 464,520,420   | 404,148,287      | 314,943,606                    | 294,439,935   | 286,187,862   | 236,731,147      |
| 19                                | Other cash inflows   | 102,959,246                      | 112,342,495   | 120,902,163   | 133,539,415      | 54,191,680                     | 62,689,339    | 70,718,126    | 82,967,089       |
| EU-19a                            | (Difference between total weighted inflows and total weighted outflows arising from            |                                  |               |               |                  | 0                              | 0             | 0             | 0                |
| EU-19b                            | (Excess inflows from a related specialised credit institution)                                 |                                  |               |               |                  | 0                              | 0             | 0             | 0                |
| 20                                | TOTAL CASH INFLOWS   | 852,718,177                      | 779,176,439   | 585,504,566   | 537,747,176      | 369,135,286                    | 357,129,275   | 356,905,988   | 319,698,236      |
| EU-20a                            | <i>Fully exempt inflows</i>  | 0                                | 0             | 0             | 0                | 0                              | 0             | 0             | 0                |
| EU-20b                            | <i>Inflows subject to 90% cap</i>  | 0                                | 0             | 0             | 0                | 0                              | 0             | 0             | 0                |
| EU-20c                            | <i>Inflows subject to 75% cap</i>  | 852,718,177                      | 779,176,439   | 585,504,566   | 537,747,176      | 369,135,286                    | 357,129,275   | 356,905,988   | 319,698,236      |
| <b>TOTAL ADJUSTED VALUE</b>       |  |                                  |               |               |                  |                                |               |               |                  |
| EU-21                             | LIQUIDITY BUFFER   |                                  |               |               |                  | 3,196,061,056                  | 3,058,431,345 | 2,994,144,394 | 3,035,874,912    |
| 22                                | TOTAL NET CASH OUTFLOWS  |                                  |               |               |                  | 2,421,895,003                  | 2,332,264,430 | 2,295,509,918 | 2,252,586,683    |
| 23                                | LIQUIDITY COVERAGE RATIO   |                                  |               |               |                  | 132.13                         | 131.08        | 130.32        | 134.98           |

**Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.**  
in accordance with Article 451a(2) CRR

| Row number | Qualitative information - Free format   |   |
|------------|---|---|
| (a)        | Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time                            | The main drivers of LCR results are high-quality liquid assets, outflows and inflows.   |
| (b)        | Explanations on the changes in the LCR over time  | Over time, the Liquidity Buffer decreased mainly due to decrease MCR. At same time the Total Net Cash Outflows increased, mainly due to increase of retail deposits. A larger decrease of Liquidity Buffer to increase Total Net Cash Outflows caused the decrease of the Liquidity Coverage Ratio.   |
| (c)        | Explanations on the actual concentration of funding sources   | The main funding sources are retail deposits. Significant funding sources are current accounts of non-financial corporates and deposits by sovereigns and financial customers.  |
| (d)        | High-level description of the composition of the institution's liquidity buffer.  | Liquidity buffer of the VÚB bank is composed of withdrawable central bank reserves, central government assets and covered bonds.  |
| (e)        | Derivative exposures and potential collateral calls   | The VÚB bank has a low derivative exposure with minimal impact on liquidity.  |
| (f)        | Currency mismatch in the LCR  | The VÚB bank has no material currency mismatch in the LCR. the currency denomination of the bank liquid assets is consistent with the distribution by currency of the bank net liquidity outflows. The LCR is calculated and reported in EUR. None of the foreign currency is significant in accordance with Article 415(2) of Regulation (EU) No 575/2013. |
| (g)        | Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile | The VÚB bank does not consider other items relevant for its liquidity profile.  |

## Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

|          |   | Risk weighted exposure amount (in EUR) |
|----------|---|--|
|          |   | a                                      |
| <b>1</b> | <b>Risk weighted exposure amount as at the end of the previous reporting period</b> | 5,894,284,949                          |
| 2        | Asset size (+/-)  | 177,750,147                            |
| 3        | Asset quality (+/-)   | 47,977,942                             |
| 4        | Model updates (+/-)   | 0                                      |
| 5        | Methodology and policy (+/-)  | 0                                      |
| 6        | Acquisitions and disposals (+/-)  | 0                                      |
| 7        | Foreign exchange movements (+/-)  | 17,282,383                             |
| 8        | Other (+/-)   | 3,916,174                              |
| <b>9</b> | <b>Risk weighted exposure amount as at the end of the reporting period</b>          | <b>6,141,211,594</b>                   |

Template EU MR2-B - RWEA flow statements of market risk exposures under the IMA

| in EUR   |  | a                 | b                 | c        | d                          | e        | f                  | g                            |
|----------|--|-------------------|-------------------|----------|----------------------------|----------|--------------------|------------------------------|
|          |  | VaR               | SVaR              | IRC      | Comprehensive risk measure | Other    | Total RWEAs        | Total own funds requirements |
| <b>1</b> | <b>RWEAs at previous period end</b>                        | 60,133,388        | 85,112,325        | 0        | 0                          | 0        | 145,245,713        | 11,619,657                   |
| 1a       | Regulatory adjustment                                      | 36,251,625        | 61,214,850        | 0        | 0                          | 0        | 97,466,475         | 7,797,318                    |
| 1b       | RWEAs at the previous quarter-end (end of the day)         | 23,881,763        | 23,897,475        | 0        | 0                          | 0        | 47,779,238         | 3,822,339                    |
| 2        | Movement in risk levels                                    | -6,554,907        | -28,500,303       |          |                            |          | -35,055,210        | -2,804,417                   |
| 3        | Model updates/changes                                      |                   |                   |          |                            |          |                    |                              |
| 4        | Methodology and policy                                     |                   |                   |          |                            |          |                    |                              |
| 5        | Acquisitions and disposals                                 |                   |                   |          |                            |          |                    |                              |
| 6        | Foreign exchange movements                                 |                   |                   |          |                            |          |                    |                              |
| 7        | Other  |                   |                   |          |                            |          |                    |                              |
| 8a       | RWEAs at the end of the disclosure period (end of the day) | 12,444,907        | 12,213,663        | 0        | 0                          | 0        | 24,658,569         | 1,972,686                    |
| 8b       | Regulatory adjustment                                      | 41,133,574        | 44,398,360        | 0        | 0                          | 0        | 85,531,934         | 6,842,555                    |
| <b>8</b> | <b>RWEAs at the end of the disclosure period</b>           | <b>53,578,480</b> | <b>56,612,022</b> | <b>0</b> | <b>0</b>                   | <b>0</b> | <b>110,190,503</b> | <b>8,815,240</b>             |

Change of structure and time to maturity of interest rate positions.