

Attachment no. 1

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

(30 June 2022)

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA) in EUR		Total own funds requirements (in EUR)
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	9,101,677,773	8,724,238,548	728,134,222
2	Of which the standardised approach	3,207,392,826	3,022,974,702	256,591,426
3	Of which the Foundation IRB (F-IRB) approach	1,671,338,152	1,652,019,350	133,707,052
4	Of which slotting approach	1,033,365,809	1,045,632,943	82,669,265
EU 4a	Of which equities under the simple riskweighted approach	53,667,765	57,037,377	4,293,421
5	Of which the Advanced IRB (A-IRB) approach	4,169,279,029	3,992,207,119	333,542,322
6	Counterparty credit risk - CCR	24,157,225	21,778,810	1,932,578
7	Of which the standardised approach	7,797,526	7,464,871	623,802
8	Of which internal model method (IMM)	16,359,699	14,313,939	1,308,776
EU 8a	Of which exposures to a CCP	2,494,391	3,480,805	199,551
EU 8b	Of which credit valuation adjustment - CVA	1,247,906	1,436,978	99,832
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	0	0	0
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)	156,054,893	88,703,167	12,484,391
21	Of which the standardised approach	10,809,168	14,298,692	864,733
22	Of which IMA	145,245,725	74,404,475	11,619,658
EU 22a	Large exposures	0	0	0
23	Operational risk	381,841,469	381,686,292	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	381,686,292	30,547,318
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	142,887,500	135,920,000	11,431,000
25	Not applicable	0	0	0
26	Not applicable	0	0	0
27	Not applicable	0	0	0
28	Not applicable	0	0	0
29	Total	9,663,731,359	9,216,406,817	773,098,509

Template EU KM1 - Key metrics template

in EUR		a	b	c	d	e
		30 June 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2021
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,572,386,583	1,585,609,001	1,589,888,437	1,588,228,388	1,585,205,153
2	Tier 1 capital	1,572,386,583	1,585,609,001	1,589,888,437	1,588,228,388	1,585,205,153
3	Total capital	1,752,476,292	1,774,332,743	1,799,249,733	1,790,717,051	1,782,456,340
Risk-weighted exposure amounts						
4	Total risk exposure amount	9,663,731,359	9,216,406,817	9,220,026,909	9,210,752,112	9,135,461,226
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	16.27%	17.20%	17.24%	17.24%	17.35%
6	Tier 1 ratio (%)	16.27%	17.20%	17.24%	17.24%	17.35%
7	Total capital ratio (%)	18.13%	19.25%	19.51%	19.44%	19.51%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
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%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
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 (%)	0.78%	0.79%	0.81%	0.81%	0.81%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.72%	0.74%	0.75%
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%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	5.03%	5.04%	5.03%	5.05%	5.06%
EU 11a	Overall capital requirements (%)	14.53%	14.54%	14.53%	14.55%	14.56%
12	CET1 available after meeting the total SREP own funds requirements (%)	449,460,999	513,740,889	541,571,377	539,123,722	543,762,573
Leverage ratio						
13	Total exposure measure	25,803,876,550	25,578,977,035	25,118,993,949	24,199,702,965	22,275,147,209
14	Leverage ratio (%)	6.09%	6.20%	6.33%	6.56%	7.12%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	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%	
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3,058,431,345	2,994,144,394	3,035,874,912	2,992,966,600	2,981,191,975
EU 16a	Cash outflows - Total weighted value	2,689,393,705	2,652,415,906	2,572,284,919	2,534,002,998	2,472,210,771
EU 16b	Cash inflows - Total weighted value	357,129,275	356,905,988	319,698,236	309,614,817	293,184,561
16	Total net cash outflows (adjusted value)	2,332,264,430	2,295,509,918	2,252,586,683	2,224,388,181	2,179,026,210
17	Liquidity coverage ratio (%)	131.08%	130.32%	134.98%	134.75%	136.92%
Net Stable Funding Ratio						
18	Total available stable funding	19,570,418,122	19,516,758,845	19,213,746,876	18,399,990,032	16,830,948,590
19	Total required stable funding	16,455,317,859	16,659,058,315	15,563,968,660	16,030,098,936	14,473,173,714
20	NSFR ratio (%)	118.93%	117.15%	123.45%	114.78%	116.29%

Template EU CC1 - Composition of regulatory own funds

		(a)	(b)
		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	444,538,000	22
	of which: Instrument type 1	0	
	of which: Instrument type 2	0	
	of which: Instrument type 3	0	
2	Retained earnings	1,159,233,000	22
3	Accumulated other comprehensive income (and other reserves)	100,619,000	22
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	0	
5	Minority interests (amount allowed in consolidated CET1)	0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,704,390,000	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(97,688)	
8	Intangible assets (net of related tax liability) (negative amount)	(135,723,150)	15.16
9	Not applicable	0	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	
15	Defined-benefit pension fund assets (negative amount)	0	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0	
17	Direct, indirect and synthetic holdings of the CET 1 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 (negative amount)	0	
18	Direct, indirect and synthetic holdings by the institution of the CET1 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	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of 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	
20	Not applicable	0	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0	
EU-20c	of which: securitisation positions (negative amount)	0	
EU-20d	of which: free deliveries (negative amount)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	
22	Amount exceeding the 17,65% threshold (negative amount)	0	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	
24	Not applicable	0	
25	of which: deferred tax assets arising from temporary differences	0	
EU-25a	Losses for the current financial year (negative amount)	0	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0	
26	Not applicable	0	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjustments	3,817,421	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(132,003,417)	
29	Common Equity Tier 1 (CET1) capital	1,572,386,583	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	
38	Direct, indirect and synthetic 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 (negative amount)	0	
39	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	

		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
41	Not applicable	0	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	Other regulatory adjustments to AT1 capital	0	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	Additional Tier 1 (AT1) capital	0	
45	Tier 1 capital (T1 = CET1 + AT1)	1,572,386,583	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	179,831,496	11
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Credit risk adjustments	2,828,540	
51	Tier 2 (T2) capital before regulatory adjustments	182,660,035	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
54	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 amount)	0	
54a	Not applicable	0	
55	Direct, indirect and synthetic holdings by the institution 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 positions) (negative amount)	0	
56	Not applicable	0	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
EU-56b	Other regulatory adjustments to T2 capital	(2,570,326)	
57	Total regulatory adjustments to Tier 2 (T2) capital	(2,570,326)	
58	Tier 2 (T2) capital	180,089,709	
59	Total capital (TC = T1 + T2)	1,752,476,292	
60	Total Risk exposure amount	9,663,731,359	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	1,572,386,583	
62	Tier 1 capital	1,572,386,583	
63	Total capital	1,752,476,292	
64	Institution CET1 overall capital requirements	0.1037	
65	of which: capital conservation buffer requirement	0.0250	
66	of which: countercyclical capital buffer requirement	0.0078	
67	of which: systemic risk buffer requirement	0.0000	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.0175	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0.0000	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0.1093	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities 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)	14,389,286	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	10,337,959	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	2,828,540	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	35,456,380	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

Flexible template. Rows have to be disclosed in line with the balance sheet included in the audited financial statements of the institutions. Columns shall be kept fixed, unless the institution has the same accounting and regulatory scope of consolidation, in which case columns (a) and (b) shall be merged

in EUR		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
15	Intangible assets	127,689,000	106,418,150	subtracted amount in regulatory own funds
16	Goodwill	29,305,000	29,305,000	subtracted amount in regulatory own funds
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
11	Subordinated debt	200,151,973	179,831,496	
22	Shareholders' Equity			
	Share capital	430,819,000	430,819,000	
	Share premium	13,719,000	13,719,000	
	Retained earnings	1,159,233,000	1,159,233,000	
	Legal reserve fund	87,493,000	87,493,000	
	Other capital funds	8,464,000	8,464,000	
	Equity reserves	4,662,000	4,662,000	

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)	
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Exposure value for non-trading book		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				Total
in EUR														
010	Breakdown by country:													
	Slovenská Republika	2,604,043,913	14,286,218,481				16,890,262,394	488,102,930			488,102,930	6,101,286,630	0.71	0.01
	Česká Republika	307,809,187	1,193,547,712				1,501,356,900	83,854,253			83,854,253	1,048,178,167	0.12	0.01
	Nemecko	2,171,885	370,013,642				372,185,527	13,440,896			13,440,896	168,011,195	0.02	0.00
	Poľsko	160,329,985	97,110,779				257,440,763	12,890,043			12,890,043	161,125,532	0.02	0.00
	Luxembursko	25,839,788	195,577,558				221,417,345	12,667,534			12,667,534	158,344,174	0.02	0.01
	Rakúsko	16,203,609	101,248,864				117,452,474	5,001,382			5,001,382	62,517,281	0.01	0.00
	Španielsko	108,212,990	331,362				108,544,352	7,359,384			7,359,384	91,992,301	0.01	0.00
	Holandsko	24,135,460	59,944,385				84,079,845	5,631,439			5,631,439	70,392,993	0.01	0.00
	Francúzsko	30,736,488	49,393,002				80,129,490	3,134,073			3,134,073	39,175,916	0.00	0.00
	Belgicko	12,253,355	30,553,432				42,806,787	2,187,855			2,187,855	27,348,186	0.00	0.00
	Taliansko	7,895,058	30,903,740				38,798,798	1,330,278			1,330,278	16,628,475	0.00	0.00
	Veľká Británia	35,961,829	1,804,047				37,765,876	811,680			811,680	10,146,001	0.00	0.00
	Maďarsko	4,393,047	30,911,393				35,304,440	1,821,397			1,821,397	22,767,458	0.00	0.00
	Fínsko	19,193,660	14,038,167				33,231,827	1,838,110			1,838,110	22,976,371	0.00	0.00
	Slovinsko	291,766	30,032,224				30,323,990	1,009,571			1,009,571	12,619,638	0.00	0.00
	Estónsko	21,494,555	0				21,494,555	171,956			171,956	2,149,456	0.00	0.00
	Chorvátsko	344,594	13,692,079				14,036,673	703,745			703,745	8,796,817	0.00	0.00
	Cyprus	5	11,765,875				11,765,880	176,377			176,377	2,204,709	0.00	0.00
	Rumunsko	3,828,631	5,984,283				9,812,914	404,356			404,356	5,054,448	0.00	0.00
	Bulharsko	247,199	5,796,149				6,043,348	116,627			116,627	1,457,836	0.00	0.01
	Dánsko	3,723,078	124,282				3,847,359	287,328			287,328	3,591,602	0.00	0.00
	Írsko	99	699,556				699,655	2,649			2,649	33,109	0.00	0.00
	Portugalsko	24	354,004				354,028	1,629			1,629	20,369	0.00	0.00
	Nórsko	274,003	0				274,003	16,440			16,440	205,502	0.00	0.02
	Švédsko	245,766	0				245,766	14,746			14,746	184,324	0.00	0.00
	Malta	0	171,920				171,920	913			913	11,407	0.00	0.00
	Lichtenštajnsko	0	96,499				96,499	189			189	2,367	0.00	0.00
	Lotyšsko	46,744	0				46,744	2,805			2,805	35,058	0.00	0.00
	Grécko	3,945	30,858				34,803	281			281	3,512	0.00	0.00
	Island	46	0				46	3			3	34	0.00	0.00
	Litva	34	0				34	2			2	26	0.00	0.00
020	spolu	3,389,680,742	16,530,344,291	0	0	0	19,920,025,033	642,980,871	0	0	642,980,871	8,037,260,893	0.93	

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

in EUR		a
1	Total risk exposure amount	9,663,731,359
2	Institution specific countercyclical capital buffer rate	0.0078
3	Institution specific countercyclical capital buffer requirement	75,377,105

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		a
		Applicable amount (in EUR)
1	Total assets as per published financial statements	24,016,643,610
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	4,002
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	0
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustment for eligible cash pooling transactions	0
8	Adjustment for derivative financial instruments	(215,443,195)
9	Adjustment for securities financing transactions (SFTs)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,212,405,924
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(97,688)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0
12	Other adjustments	(209,636,104)
13	Total exposure measure	25,803,876,550

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures (in EUR)	
		a	b
		T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	21,686,746,036	21,167,220,985
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(General credit risk adjustments to on-balance sheet items)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	(131,158,838)	(112,823,885)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	21,555,587,198	21,054,397,100
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	20,271,480	50,960,225
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0	0
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	18,787,537	21,660,957
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0	0
EU-9b	Exposure determined under Original Exposure Method	0	0
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	(12,471,956)	(39,385,576)
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0	0
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	Total derivatives exposures	26,587,061	33,235,606
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	2,009,296,368	1,866,924,206
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0	0
17	Agent transaction exposures	0	0
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0	0
18	Total securities financing transaction exposures	2,009,296,368	1,866,924,206
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	5,749,393,848	5,424,331,532
20	(Adjustments for conversion to credit equivalent amounts)	3,536,987,924	3,259,894,495
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	0	0
22	Off-balance sheet exposures	2,212,405,924	2,164,437,037
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0	0
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0	0
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0	0
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0	0
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0	0
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	0	0
EU-22g	(Excluded excess collateral deposited at triparty agents)	0	0
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0	0
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0	0
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0	0
EU-22k	(Total exempted exposures)	0	0
Capital and total exposure measure			
23	Tier 1 capital	1,572,386,583	1,589,888,437
24	Total exposure measure	25,803,876,550	25,118,993,949

Leverage ratio			
25	Leverage ratio (%)	6.09%	6.33%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.09%	6.33%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.09%	6.33%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	1,790,302,644	1,804,930,556
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	2,009,296,368	1,866,924,206
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	25,584,882,826	25,057,000,299
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	25,584,882,826	25,057,000,299
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	0.0615	0.0635
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	0.0615	0.0635

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		a
		CRR leverage ratio exposures (in EUR)
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	21,686,746,036
EU-2	Trading book exposures	894,000
EU-3	Banking book exposures, of which:	21,685,852,036
EU-4	Covered bonds	227,661,884
EU-5	Exposures treated as sovereigns	3,810,659,392
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	102,404,103
EU-7	Institutions	151,864,517
EU-8	Secured by mortgages of immovable properties	8,589,795,274
EU-9	Retail exposures	1,785,780,613
EU-10	Corporates	6,493,651,018
EU-11	Exposures in default	103,761,607
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	420,273,628

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)	31 March 2022	31 December 2021	30 September 2021	30 June 2021	31 March 2022	31 December 2021	30 September 2021	30 June 2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					3,058,431,345	2,994,144,394	3,035,874,912	2,992,966,600
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	7,937,871,631	7,903,825,635	7,663,664,606	7,431,749,087	499,761,984	497,874,056	480,799,066	465,113,117
3	<i>Stable deposits</i>	6,483,367,265	6,456,019,943	6,277,361,811	6,095,797,732	324,168,363	322,800,997	313,868,091	304,789,887
4	<i>Less stable deposits</i>	1,454,504,366	1,447,805,691	1,386,302,795	1,335,951,356	175,593,621	175,073,059	166,930,976	160,323,230
5	Unsecured wholesale funding	3,924,423,982	3,853,315,259	3,810,455,849	3,809,926,532	1,568,216,832	1,536,622,053	1,494,042,199	1,482,206,216
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1,347,815,698	1,347,106,130	1,331,129,585	1,333,543,759	334,082,849	333,929,555	330,055,986	330,723,353
7	<i>Non-operational deposits (all counterparties)</i>	2,570,167,905	2,504,100,727	2,472,981,244	2,470,035,085	1,227,693,604	1,200,584,095	1,157,641,192	1,145,135,174
8	<i>Unsecured debt</i>	6,440,379	2,108,403	6,345,021	6,347,688	6,440,379	2,108,403	6,345,021	6,347,688
9	<i>Secured wholesale funding</i>					0	0	0	0
10	Additional requirements	3,353,612,225	3,304,214,000	3,258,104,736	3,229,961,908	315,835,511	312,612,731	311,586,847	314,708,558
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	3,595,476	3,976,335	1,942,527	2,052,283	3,595,476	3,976,335	1,942,527	2,052,283
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>	3,350,016,749	3,300,237,665	3,256,162,209	3,227,909,625	312,240,035	308,636,395	309,644,319	312,656,275
14	Other contractual funding obligations	96,900,499	97,043,084	81,879,884	89,125,897	96,900,499	97,043,084	81,879,884	89,125,897
15	Other contingent funding obligations	2,512,529,188	2,502,920,923	2,426,250,261	2,202,431,343	208,678,879	208,263,982	203,976,923	182,849,210
16	TOTAL CASH OUTFLOWS					2,689,393,705	2,652,415,906	2,572,284,919	2,534,002,998
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	191,120,737	81,984	59,475	22,389	0	0	0	0
18	Inflows from fully performing exposures	475,713,207	464,520,420	404,148,287	394,551,863	294,439,935	286,187,862	236,731,147	225,764,585
19	Other cash inflows	112,342,495	120,902,163	133,539,415	136,248,878	62,689,339	70,718,126	82,967,089	83,850,233
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	779,176,439	585,504,566	537,747,176	530,823,129	357,129,275	356,905,988	319,698,236	309,614,817
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>	779,176,439	585,504,566	537,747,176	530,823,129	357,129,275	356,905,988	319,698,236	309,614,817
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					3,058,431,345	2,994,144,394	3,035,874,912	2,992,966,600
22	TOTAL NET CASH OUTFLOWS					2,332,264,430	2,295,509,918	2,252,586,683	2,224,388,181
23	LIQUIDITY COVERAGE RATIO					131.08	130.32	134.98	134.75

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 increased mainly due to a purchase of Reverse Repos from Cech Central bank and the State Securities. At same time the Total Net Cash Outflows increased, mainly due to new deposits from the Parent bank and Corporates. A larger inflow of Liquidity Buffer to Total Net Cash Outflows caused the slight increase 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 LIQ2: Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	1,570,980,000	0	-	180,090,000	1,751,070,000
2	Own funds	1,570,980,000	0	-	180,090,000	1,751,070,000
3	Other capital instruments		-	-	-	-
4	Retail deposits		8,557,467,516	135,787,590	63,944,920	8,290,344,576
5	Stable deposits		7,973,580,138	75,821,080	33,940,591	7,680,871,749
6	Less stable deposits		583,887,377	59,966,509	30,004,329	609,472,827
7	Wholesale funding:		3,889,919,029	560,961,227	6,830,054,297	8,833,134,144
8	Operational deposits		1,391,738,803	-	-	695,869,402
9	Other wholesale funding		2,498,180,226	560,961,227	6,830,054,297	8,137,264,742
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	229,678,274	612,681,344	0	-	-
12	NSFR derivative liabilities	229,678,274				
13	All other liabilities and capital instruments not included in the above categories		612,681,344	-	-	-
14	Total available stable funding (ASF)					19,570,418,122
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					1,409,608,209
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		111,612,828	111,441,285	4,297,859,807	3,842,776,832
16	Deposits held at other financial institutions for operational purposes		22,855,534	-	-	11,427,767
17	Performing loans and securities:		3,965,656,055	786,618,573	9,588,413,151	10,073,385,383
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		1,653,306,639	-	-	1,112,907,971
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		173,028,792	44,697,096	716,159,279	755,810,707
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,056,091,524	635,383,249	4,696,195,102	5,251,130,287
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		177,285,591	124,515,098	436,648,744	435,262,228
22	Performing residential mortgages, of which:		74,174,922	77,713,975	3,843,604,285	2,649,923,690
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		69,629,882	71,488,480	3,465,422,004	2,323,083,484
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		9,054,179	28,824,253	332,454,484	303,612,728
25	Interdependent assets		-	-	-	-
26	Other assets:	0	65,728,723	18,917,663	523,996,318	576,015,045
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets				(898,275)	(898,275)
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories		66,626,998	18,917,663	523,996,318	576,913,319
32	Off-balance sheet items		-	-	5,945,837,744	425,951,485
33	Total RSF					16,455,317,859
34	Net Stable Funding Ratio (%)					118.93%

Template EU CR1: Performing and non-performing exposures and related provisions.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
in EUR		Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 3				
005	Cash balances at central banks and other demand deposits	2,510,805,982	2,510,805,982	0	0	0	0	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	18,878,511,999	17,642,285,465	1,236,226,534	335,405,034	0	335,405,034	(106,891,914)	(49,017,085)	(57,874,829)	(241,723,862)	0	(241,723,862)	0	12,806,317,119	68,990,567	
020	Central banks	388,323,273	388,323,273	0	0	0	0	(3,462)	(3,462)	-	-	0	-	0	355,699,272	0	
030	General governments	209,596,718	202,715,325	6,881,393	0	0	0	(1,847,404)	(1,595,243)	(252,161)	-	0	-	0	35,099,861	0	
040	Credit institutions	1,846,488,005	1,765,641,669	80,846,336	0	0	0	(254,070)	(13,544)	(240,526)	-	0	-	0	1,731,505,863	0	
050	Other financial corporations	428,031,635	428,029,309	2,326	81	0	81	(123,939)	(123,906)	(33)	(81)	0	(81)	0	6,652,306	0	
060	Non-financial corporations	5,442,129,579	4,879,829,698	562,299,881	82,668,664	0	82,668,664	(49,889,440)	(27,173,880)	(22,715,560)	(54,027,904)	0	(54,027,904)	0	1,668,442,912	18,371,276	
070	Of which SMEs	1,900,475,523	1,673,197,131	227,278,392	76,922,384	0	76,922,384	(7,323,046)	(2,586,024)	(4,737,022)	(49,146,985)	0	(49,146,985)	0	934,668,612	18,322,065	
080	Households	10,563,942,789	9,977,746,191	586,196,598	252,736,289	0	252,736,289	(54,773,599)	(20,107,050)	(34,666,549)	(187,695,877)	0	(187,695,877)	0	9,008,916,905	50,619,291	
090	Debt securities	1,846,859,573	1,819,315,451	27,544,122	0	0	0	(1,016,207)	(425,261)	(590,946)	-	0	-	0	0	0	
100	Central banks	0	0	0	0	0	0	-	-	-	-	0	-	0	0	0	
110	General governments	1,195,324,414	1,195,324,414	0	0	0	0	(283,484)	(283,484)	-	-	0	-	0	0	0	
120	Credit institutions	259,919,045	259,919,045	0	0	0	0	(5,345)	(5,345)	-	-	0	-	0	0	0	
130	Other financial corporations	247,888,536	247,888,536	0	0	0	0	(63,634)	(63,634)	-	-	0	-	0	0	0	
140	Non-financial corporations	143,727,578	116,183,456	27,544,122	0	0	0	(663,744)	(72,798)	(590,946)	-	0	-	0	0	0	
150	Off-balance-sheet exposures	5,700,741,968	5,604,651,443	96,090,525	22,006,433	0	22,006,433	(9,662,292)	(4,765,288)	(4,897,004)	(6,861,701)	0	(6,861,701)		436,718,295	3,831,160	
160	Central banks	0	0	0	0	0	0	-	-	-	-	0	-		0	0	
170	General governments	206,059,240	206,016,957	42,283	0	0	0	(33,002)	(32,221)	(781)	-	0	-		0	0	
180	Credit institutions	272,659,466	272,659,466	0	0	0	0	(16,952)	(16,941)	(11)	-	0	-		0	0	
190	Other financial corporations	464,745,856	458,330,257	6,415,599	0	0	0	(93,149)	(45,903)	(47,246)	-	0	-		0	0	
200	Non-financial corporations	3,663,513,330	3,593,022,736	70,490,594	17,150,489	0	17,150,489	(7,334,113)	(3,787,838)	(3,546,275)	(5,265,935)	0	(5,265,935)		368,571,789	3,740,935	
210	Households	1,093,764,076	1,074,622,027	19,142,049	4,855,944	0	4,855,944	(2,185,076)	(882,385)	(1,302,691)	(1,595,766)	0	(1,595,766)		68,146,506	90,225	
220	Total	26,426,113,540	25,066,252,359	1,359,861,181	357,411,467	0	357,411,467	(117,570,413)	(54,207,634)	(63,362,779)	(248,585,563)	0	(248,585,563)	0	13,243,035,414	72,821,727	

Template EU CR1-A: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
in EUR		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	1,157,050,339	3,623,885,254	5,578,610,171	8,368,085,284	137,670,209	18,865,301,257
2	Debt securities	0	454,945,032	893,168,913	498,025,901	0	1,846,139,846
3	Total	1,157,050,339	4,078,830,286	6,471,779,084	8,866,111,185	137,670,209	20,711,441,103

Template EU CQ1: Credit quality of forborne exposures

in EUR		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance	
Of which defaulted	Of which impaired								
005	Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	239,668,976	74,010,453	74,010,453	74,010,453	(10,376,309)	(54,795,447)	200,687,688	15,352,379
020	Central banks	0	0	0	0	-	-	0	0
030	General governments	0	0	0	0	-	-	0	0
040	Credit institutions	80,141,260	0	0	0	(220,784)	-	77,532,971	0
050	Other financial corporations	2,326	0	0	0	(33)	-	2,293	0
060	Non-financial corporations	64,628,819	47,119,461	47,119,461	47,119,461	(5,872,252)	(34,066,262)	58,173,507	10,930,586
070	Households	94,896,571	26,890,992	26,890,992	26,890,992	(4,283,240)	(20,729,185)	64,978,917	4,421,793
080	Debt Securities	0	0	0	0	-	-	0	0
090	Loan commitments given	4,426,115	1,288,739	1,288,739	1,288,739	(73)	(856,581)	4,322,105	821,350
100	Total	244,095,091	75,299,192	75,299,192	75,299,192	(10,376,382)	(55,652,028)	205,009,793	16,173,729

Template EU CQ4: Quality of non-performing exposures by geography

in EUR		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing					
			Of which defaulted					
010	On-balance-sheet exposures	21,023,524,720	335,405,034	335,405,034	21,023,524,720	(349,631,983)		0
020	<i>Slovakia</i>	15,118,578,187	332,426,519	332,426,519	15,117,683,752	(329,668,909)		0
030	<i>Czech republic</i>	2,024,799,181	2,356,189	2,356,189	2,024,799,181	(8,903,711)		0
040	<i>Italy</i>	1,535,453,528	107,351	107,351	1,535,453,528	(202,399)		0
070	<i>Other countries</i>	2,344,693,824	514,975	514,975	2,345,588,259	(10,856,964)		0
080	Off-balance-sheet exposures	5,722,748,402	22,006,433	22,006,433			(16,523,994)	
090	<i>Slovakia</i>	3,729,873,347	21,750,909	21,750,909			(15,669,122)	
100	<i>Czech republic</i>	1,314,898,794	250,036	250,036			(584,560)	
110	<i>Italy</i>	230,749,394	1,500	1,500			(12,650)	
140	<i>Other countries</i>	447,226,867	3,988	3,988			(257,662)	
150	Total	26,746,273,122	357,411,467	357,411,467	21,023,524,720	(349,631,983)	(16,523,994)	0

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing					
		Of which defaulted					
in EUR							
010	Agriculture, forestry and fishing	181,330,572	4,132,865	4,132,865	181,330,572	(2,595,516)	0
020	Mining and quarrying	54,198,271	684,375	684,375	54,198,271	(2,969,620)	0
030	Manufacturing	983,557,423	18,398,523	18,398,523	983,557,423	(16,233,247)	0
040	Electricity, gas, steam and air conditioning supply	628,965,862	3,442,162	3,442,162	628,965,862	(5,533,507)	0
050	Water supply	61,700,478	2,683,448	2,683,448	61,700,478	(2,775,924)	0
060	Construction	327,713,903	10,072,209	10,072,209	327,713,903	(9,930,493)	0
070	Wholesale and retail trade	1,072,697,968	21,613,849	21,613,849	1,072,697,968	(14,411,798)	0
080	Transport and storage	538,827,804	6,282,429	6,282,429	538,827,804	(7,528,928)	0
090	Accommodation and food service activities	33,421,244	2,163,042	2,163,042	33,421,244	(2,901,326)	0
100	Information and communication	135,095,879	104,068	104,068	135,095,879	(441,665)	0
110	Financial and insurance activities	17,913,612	0	0	17,913,612	(29,700)	0
120	Real estate activities	676,602,684	3,486,417	3,486,417	676,602,684	(22,468,081)	0
130	Professional, scientific and technical activities	215,696,931	8,202,103	8,202,103	215,696,931	(10,892,160)	0
140	Administrative and support service activities	115,702,315	1,020,344	1,020,344	115,702,315	(2,612,517)	0
150	Public administration and defense, compulsory social security	698,490	0	0	698,490	(175)	0
160	Education	3,566,283	966	966	3,566,283	(9,898)	0
170	Human health services and social work activities	17,339,112	0	0	17,339,112	(116,386)	0
180	Arts, entertainment and recreation	19,284,551	381,371	381,371	19,284,551	(927,606)	0
190	Other services	440,484,861	493	493	440,484,861	(1,538,797)	0
200	Total	5,524,798,243	82,668,664	82,668,664	5,524,798,243	(103,917,344)	0

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
in EUR						
1	Loans and advances	8,849,415,330	12,875,307,685	12,368,015,720	507,291,965	0
2	Debt securities	1,846,859,573	0	0	0	
3	Total	10,696,274,903	12,875,307,685	12,368,015,720	507,291,965	0
4	<i>Of which non-performing exposures</i>	266,414,467	68,990,567	66,675,867	2,314,700	0
EU-5	<i>Of which defaulted</i>	266,414,467	68,990,567			

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

	Exposure classes	Exposures before CCF and before CRM (in EUR)		Exposures post CCF and post CRM (in EUR)		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs (in EUR)	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	4,167,609,940	68,126,404	5,489,297,647	32,140,820	180,852,932	3%
2	Regional government or local authorities	103,471,577	44,449,686	102,404,103	23,180,002	25,269,442	20%
3	Public sector entities	0	0	0	0	0	0.00
4	Multilateral development banks	0	0	0	0	0	0.00
5	International organisations	0	0	0	0	0	0.00
6	Institutions	1,805,182,349	270,678,006	1,805,167,941	47,296,131	232,355,070	13%
7	Corporates	1,338,949,613	478,905,008	1,337,077,439	26,157,378	1,307,316,764	96%
8	Retail	1,538,806,230	288,846,534	1,503,974,699	144,113,346	1,205,447,797	73%
9	Secured by mortgages on immovable property	0	0	0	0	0	0.00
10	Exposures in default	187,191,767	2,933,361	40,442,889	1,465,168	45,075,883	108%
11	Exposures associated with particularly high risk	0	0	0	0	0	0.00
12	Covered bonds	227,666,313	0	227,661,884	0	22,766,188	10%
13	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0.00
14	Collective investment undertakings	0	0	0	0	0	0.00
15	Equity	0	0	0	0	0	0.00
16	Other items	498,716,813	0	395,725,798	0	188,308,749	48%
17	TOTAL	9,867,594,602	1,153,939,000	10,901,752,400	274,352,845	3,207,392,826	29%

Template EU CR5 – standardised approach

in EUR

	Exposure classes	Risk weight														Total	Of which unrated	
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%			Others
		a	b	c	d	e	f	g	h	i	j	k	l	m	n			o
1	Central governments or central banks	4,103,672,725	0	0	0	0	0	1,322,645,311	0	0	37,965,432	0	57,155,000	0	0	0	5,521,438,467	2,898,975,964
2	Regional government or local authorities	0	0	0	0	125,075,367	0	508,738	0	0	0	0	0	0	0	0	125,584,104	125,584,104
3	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	0	0	0	112,678,618	0	1,737,286,903	0	0	2,498,550	0	0	0	0	0	1,852,464,072	11,039,317
7	Corporates	0	0	0	0	31,935,283	0	30,726,650	0	0	1,219,956,347	80,616,538	0	0	0	0	1,363,234,817	1,208,648,805
8	Retail exposures	0	0	0	0	0	0	0	1,648,088,046	0	0	0	0	0	0	0	1,648,088,046	1,648,088,046
9	Exposures secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Exposures in default	0	0	0	0	0	0	0	0	0	35,572,379	6,335,678	0	0	0	0	41,908,057	41,908,057
11	Exposures associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Covered bonds	0	0	0	227,661,884	0	0	0	0	0	0	0	0	0	0	0	227,661,884	0
13	Exposures to institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Units or shares in collective investment undertakings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Equity exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Other items	170,374,607	0	0	0	46,078,399	0	0	0	179,722	179,093,069	0	0	0	0	0	395,725,798	395,725,798
17	TOTAL	4,274,047,332	0	0	227,661,884	315,767,667	0	3,091,167,601	0	1,648,267,768	1,475,085,777	86,952,216	57,155,000	0	0	0	11,176,105,245	6,329,970,091

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - OTHERS	0,00 až < 0,10	20,454,315	350,663,672	95	208,484,048	0	9	37	766	37,847,211	18%	55,057	20,846
CORPORATE - OTHERS	0,10 až < 0,15	443,115,580	502,802,172	84	690,202,233	0	26	35	1,005	194,485,251	28%	280,275	69,978
CORPORATE - OTHERS	0,15 až < 0,25	548,686,229	418,620,302	70	665,744,969	0	28	34	997	249,353,823	37%	457,911	143,395
CORPORATE - OTHERS	0,25 až < 0,50	361,774,958	356,264,994	75	535,427,518	0	27	35	1,056	266,291,748	50%	603,060	165,649
CORPORATE - OTHERS	0,50 až < 0,75	466,559,623	138,715,136	73	544,337,301	1	16	34	884	298,533,873	55%	933,357	251,649
CORPORATE - OTHERS	0,75 až < 1,75	198,009,966	139,932,013	69	284,340,519	1	33	36	599	205,319,117	72%	1,110,757	366,202
CORPORATE - OTHERS	1,75 až < 2,5	130,740,526	112,531,170	88	210,361,780	2	19	36	496	179,109,768	85%	1,459,674	364,043
CORPORATE - OTHERS	2,5 až < 5	111,518,434	36,558,935	78	116,042,607	3	22	36	439	113,613,134	98%	1,282,689	390,671
CORPORATE - OTHERS	5 až < 10	92,046,819	15,675	75	92,058,575	8	2	32	1,504	133,978,250	146%	2,238,706	4,510,209
CORPORATE - OTHERS	10 až < 20	60,168,709	0		60,168,709	14	2	32	550	90,827,370	151%	2,588,172	3,887,971
CORPORATE - OTHERS	100,00	175	0		175	100	2	78	365	0	0%	175	175
Subtotal (exposure class)		2,433,075,334	2,056,104,070	81	3,407,168,435	1	186	35	898	1,769,359,544	52%	11,009,835	10,170,790
CORPORATE - SME	0,00 až < 0,10	594,448	4,429,482	75	3,916,559	0	20	48	397	405,765	10%	1,318	290
CORPORATE - SME	0,10 až < 0,15	21,230,914	24,697,451	75	39,754,002	0	70	40	570	5,675,447	14%	15,922	4,767
CORPORATE - SME	0,15 až < 0,25	119,771,667	99,479,117	75	194,381,005	0	286	39	527	40,834,753	21%	154,297	25,628
CORPORATE - SME	0,25 až < 0,50	182,184,080	69,915,652	75	234,620,819	0	255	38	737	82,914,714	35%	308,717	51,556
CORPORATE - SME	0,50 až < 0,75	161,853,028	66,399,039	75	211,652,308	1	269	38	902	102,223,657	48%	438,528	74,639
CORPORATE - SME	0,75 až < 1,75	334,033,844	93,038,548	75	402,928,651	1	512	38	707	206,811,336	51%	1,599,656	355,710
CORPORATE - SME	1,75 až < 2,5	186,216,782	34,528,382	75	212,113,069	2	233	38	667	137,686,368	65%	1,512,361	251,383
CORPORATE - SME	2,5 až < 5	294,315,948	38,092,100	75	322,885,023	3	487	37	726	242,100,131	75%	4,200,115	892,175
CORPORATE - SME	5 až < 10	104,565,807	6,596,570	75	109,513,235	7	149	37	811	102,009,824	93%	2,708,471	595,609
CORPORATE - SME	10 až < 20	119,105,132	7,292,742	75	124,574,689	11	162	37	832	145,784,149	117%	5,342,785	2,141,517
CORPORATE - SME	20 až < 30	76,792,079	4,632,997	75	80,266,827	27	184	37	676	120,006,472	150%	8,090,568	2,471,473
CORPORATE - SME	100,00	56,264,773	3,079,268	75	58,574,224	100	112	71	409	125,038,947	213%	37,070,228	37,082,248
Subtotal (exposure class)		1,656,928,501	452,181,348	75	1,995,180,411	6	2,739	39	713	1,311,491,564	66%	61,442,965	43,946,995
RETAIL_OTHER - SME	0,15 až < 0,25	9,926,222	12,927,122	75	19,621,564	0	950	59		3,934,649	20%	22,594	9,045
RETAIL_OTHER - SME	0,25 až < 0,50	7,613,169	8,423,686	75	13,930,934	0	454	59		4,036,124	29%	28,628	15,983
RETAIL_OTHER - SME	0,50 až < 0,75	12,967,374	11,645,821	75	21,701,740	1	637	62		8,639,788	40%	72,877	28,831
RETAIL_OTHER - SME	0,75 až < 1,75	42,327,034	19,174,523	75	56,707,927	1	1,472	60		29,552,650	52%	358,898	191,845
RETAIL_OTHER - SME	1,75 až < 2,5	46,197,815	14,634,853	75	57,173,956	2	1,270	56		34,341,663	60%	604,627	567,573
RETAIL_OTHER - SME	2,5 až < 5	109,873,827	12,390,789	75	119,166,919	4	3,170	49		70,846,534	59%	2,114,299	2,675,250
RETAIL_OTHER - SME	5 až < 10	33,596,507	4,214,862	75	36,757,654	7	686	50		23,828,668	65%	1,214,325	2,131,483
RETAIL_OTHER - SME	10 až < 20	22,277,093	1,643,610	75	23,509,801	12	509	48		18,094,781	77%	1,401,572	2,392,054
RETAIL_OTHER - SME	20 až < 30	4,984,908	1,169,115	75	5,861,745	27	5,634	51		6,567,346	112%	809,624	1,295,913
RETAIL_OTHER - SME	100,00	14,320,858	490,032	75	14,688,381	100	2,292	65		9,305,696	63%	10,149,997	10,223,672
Subtotal (exposure class)		304,084,807	86,714,413	75	369,120,621	8	17,074	54		209,147,900	57%	16,777,441	19,531,649
RETAIL_SEC_IMOV - NON_SME	0,00 až < 0,10	5,247,344,067	364,366,177	100	5,611,710,244	0	78,561	20		153,881,492	3%	526,982	203,984
RETAIL_SEC_IMOV - NON_SME	0,10 až < 0,15	1,706,894,542	148,276,658	100	1,855,171,200	0	21,215	23		140,959,486	8%	608,336	148,737
RETAIL_SEC_IMOV - NON_SME	0,25 až < 0,50	818,533,723	96,764,815	100	915,298,537	0	9,824	25		130,155,790	14%	677,131	193,654
RETAIL_SEC_IMOV - NON_SME	0,50 až < 0,75	321,676,123	56,891,383	100	378,567,507	1	3,973	26		87,450,066	23%	543,034	156,716
RETAIL_SEC_IMOV - NON_SME	0,75 až < 1,75	272,577,359	60,778,376	100	333,355,735	1	3,531	26		125,562,493	38%	1,005,079	722,048
RETAIL_SEC_IMOV - NON_SME	2,5 až < 5	87,989,094	22,252,300	100	110,241,394	3	1,261	25		69,023,429	63%	748,902	860,466
RETAIL_SEC_IMOV - NON_SME	5 až < 10	68,735,619	11,074,708	100	79,810,327	7	1,037	23		76,873,998	96%	1,305,207	1,175,750
RETAIL_SEC_IMOV - NON_SME	30,00 až < 100,00	50,916,713	2,970,580	100	53,887,293	32	810	17		57,733,489	107%	3,042,235	4,277,144
RETAIL_SEC_IMOV - NON_SME	100,00	71,798,688	1,157,446	100	72,956,134	100	1,688	45		14,137,759	19%	40,347,174	37,790,359
Subtotal (exposure class)		8,646,465,928	764,532,443	100	9,410,998,372	1	119,698	22		855,778,001	9%	48,804,080	45,528,858

RETAIL_SEC_IMOV - SME	0,15 až <0,25	1,373,610	0		1,373,610	0	24	37		188,408	14%	1,128	950
RETAIL_SEC_IMOV - SME	0,25 až <0,50	1,302,107	0		1,302,107	0	26	37		247,101	19%	1,706	1,908
RETAIL_SEC_IMOV - SME	0,50 až <0,75	1,406,682	0		1,406,682	1	16	37		363,269	26%	2,844	2,105
RETAIL_SEC_IMOV - SME	0,75 až <1,75	3,410,824	27,667	75	3,431,574	1	49	45		1,748,394	51%	16,790	22,956
RETAIL_SEC_IMOV - SME	1,75 až <2,5	3,175,122	0		3,175,122	2	46	41		2,145,431	68%	24,675	37,893
RETAIL_SEC_IMOV - SME	2,5 až <5	8,623,540	0		8,623,540	3	189	38		7,453,756	86%	111,539	230,089
RETAIL_SEC_IMOV - SME	5 až <10	1,618,969	0		1,618,969	7	30	42		2,167,840	134%	44,736	92,643
RETAIL_SEC_IMOV - SME	10 až <20	943,298	0		943,298	11	16	37		1,422,051	151%	40,446	111,981
RETAIL_SEC_IMOV - SME	20 až <30	548,956	0		548,956	27	7	37		1,005,520	183%	55,781	136,607
RETAIL_SEC_IMOV - SME	100,00	1,075,829	0		1,075,829	100	20	68		37,908	4%	879,551	879,551
Subtotal (exposure class)		23,478,936	27,667	75	23,499,686	8	423	41		16,779,677	71%	1,179,195	1,516,684
Total (all exposures classes)		13,064,033,507	3,359,559,941	87	15,205,967,523		139919		295	4,162,556,686	27%	139,213,516	120,694,976

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - OTHERS	0,00 až <0,10	12,162,281	139,003,530	75	73,805,840	0	2	45	913	16,019,636	22%	16,606	4,637
CORPORATE - OTHERS	0,10 až <0,15	1	109,383,400	75	25,803,801	0	5	45	913	8,451,629	33%	11,612	8,906
CORPORATE - OTHERS	0,15 až <0,25	0	30,000,000	100	30,000,000	0	1	45	913	12,400,533	41%	20,250	13,617
CORPORATE - OTHERS	0,50 až <0,75	0	16,430,000	99	11,305,000	1	4	45	913	8,997,745	80%	27,471	11,727
CORPORATE - OTHERS	0,75 až <1,75	54,915,567	67,325,536	89	91,734,131	1	22	45	913	89,057,142	97%	366,032	145,587
CORPORATE - OTHERS	1,75 až <2,5	181,065,440	31,742,669	74	188,139,072	2	12	45	913	235,237,761	125%	1,608,589	3,110,251
CORPORATE - OTHERS	2,5 až <5	20,219,804	117,696,396	74	71,477,507	3	13	45	913	101,540,608	142%	973,087	492,463
CORPORATE - OTHERS	5 až <10	0	1,000,000	100	1,000,000	7	1	45	913	1,830,060	183%	29,925	9,002
CORPORATE - OTHERS	100,00	231,092	0		231,092	100	1	45	913	0	0%	103,991	212,370
Subtotal (exposure class)		268,594,185	512,581,532	82	493,496,443	1	61	45	913	473,535,114	96%	3,157,564	4,008,561
CORPORATE - SME	0,00 až <0,10	0	234,000	55	125,500	0	2	45	913	19,836	16%	40	10
CORPORATE - SME	0,10 až <0,15	0	12,195,276	65	7,565,901	0	13	45	913	1,551,908	21%	3,405	2,988
CORPORATE - SME	0,15 až <0,25	0	35,035,396	75	19,581,362	0	55	45	913	6,818,424	35%	18,157	7,436
CORPORATE - SME	0,25 až <0,50	0	111,216,544	61	33,697,044	0	74	45	913	13,529,723	40%	53,073	17,141
CORPORATE - SME	0,50 až <0,75	0	77,512,576	62	33,172,664	1	62	45	913	19,102,561	58%	80,610	25,299
CORPORATE - SME	0,75 až <1,75	259	133,722,117	64	60,302,756	1	135	45	913	41,992,998	70%	296,178	2,874,670
CORPORATE - SME	1,75 až <2,5	0	35,597,939	68	21,535,466	2	65	45	913	17,154,684	80%	184,128	131,805
CORPORATE - SME	2,5 až <5	20,594,944	50,634,694	68	44,498,351	3	108	45	913	48,088,352	108%	616,822	123,268
CORPORATE - SME	5 až <10	0	10,997,058	60	6,281,739	7	24	45	913	8,588,239	137%	187,981	58,244
CORPORATE - SME	10 až <20	0	11,727,968	69	7,183,819	11	26	45	913	9,191,042	128%	366,149	258,683
CORPORATE - SME	20 až <30	105	5,554,318	66	3,019,187	27	25	45	913	5,351,101	177%	368,733	223,784
CORPORATE - SME	100,00	229	13,605,897	65	6,947,591	100	19	45	913	0	0%	2,464,601	4,591,149
Subtotal (exposure class)		20,595,538	498,033,783	65	243,911,379	5	608	45	913	171,388,868	70%	4,639,876	8,314,476
CORPORATE - SPECIAL_LENDING	Default	5,274,911	0		5,274,911		3		913	0	0%	2,637,455	4,473,459
CORPORATE - SPECIAL_LENDING	Good	255,826,599	66,311,434	75	305,560,175		66		913	275,004,157	90%	2,444,481	3,856,136
CORPORATE - SPECIAL_LENDING	Satisfactory	276,927,781	24,484,592	75	295,306,424		165		913	339,602,387	115%	8,268,580	15,413,063
CORPORATE - SPECIAL_LENDING	Strong	289,349,781	134,460,474	75	387,763,908		42		913	271,434,736	70%	1,551,056	2,715,374
CORPORATE - SPECIAL_LENDING	Weak	58,820,520	23,430	75	58,838,093		11		913	147,095,232	250%	4,707,047	10,056,154
Subtotal (exposure class)		886,199,592	225,279,930	75	1,052,743,510		287		913	1,033,136,512	98%	19,608,620	36,514,186
Spolu		1,175,389,315	1,235,895,245	74	1,790,151,332		956		913	1,678,060,495	94%	27,406,060	48,837,223

Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

in EUR		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Exposures under F-IRB	0	0
2	Central governments and central banks	0	0
3	Institutions	0	0
4	Corporates	1,678,060,495	1,678,060,495
4.1	<i>of which Corporates - SMEs</i>	171,388,868	171,388,868
4.2	<i>of which Corporates - Specialised lending</i>	1,033,136,512	1,033,136,512
5	Exposures under A-IRB	0	0
6	Central governments and central banks	0	0
7	Institutions	0	0
8	Corporates	3,080,851,108	3,080,851,108
8.1	<i>of which Corporates - SMEs</i>	1,311,491,564	1,311,491,564
8.2	<i>of which Corporates - Specialised lending</i>	0	0
9	Retail	1,081,705,578	1,081,705,578
9.1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	16,779,677	16,779,677
9.2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	855,778,001	855,778,001
9.3	<i>of which Retail – Qualifying revolving</i>	0	0
9.4	<i>of which Retail – SMEs - Other</i>	209,147,900	209,147,900
9.5	<i>of which Retail – Non-SMEs- Other</i>	0	0
10	TOTAL (including F-IRB exposures and A-IRB exposures)	5,840,617,181	5,840,617,181

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs (in EUR)				
		Funded credit Protection (FCP)								Unfunded credit Protection (UECP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)			
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)			Part of exposures covered by Credit Derivatives (%)		
															a	b
1 Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Corporates	5,402,348,845	1,690,191	279,102,182	278,975,142	0	127,039	0	0	0	0	0	0	0	0	0	3,080,851,108
3.1 Of which Corporates – SMEs	1,995,180,411	1,690,191	260,652,026	260,524,987	0	127,039	0	0	0	0	0	0	0	0	0	1,311,491,564
3.2 Of which Corporates – Specialised lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Of which Corporates – Other	3,407,168,435	0	18,450,156	18,450,156	0	0	0	0	0	0	0	0	0	0	0	1,769,359,544
4 Retail	9,803,618,678	505,459	8,434,502,520	8,354,945,372	0	79,557,148	0	0	0	0	0	0	0	0	0	1,081,705,578
4.1 Of which Retail – Immovable property SMEs	23,499,686	0	21,556,539	21,332,299	0	224,240	0	0	0	0	0	0	0	0	0	16,779,677
4.2 Of which Retail – Immovable property non-SMEs	9,410,998,372	0	8,388,727,239	8,309,394,331	0	79,332,908	0	0	0	0	0	0	0	0	0	855,778,001
4.3 Of which Retail – Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Of which Retail – Other SMEs	369,120,621	505,459	24,218,743	24,218,743	0	0	0	0	0	0	0	0	0	0	0	209,147,900
4.5 Of which Retail – Other non-SMEs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Total	15,205,967,523	2,195,650	8,713,604,702	8,633,920,514	0	79,684,188	0	0	0	0	0	0	0	0	0	4,162,556,686

F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs (in EUR)				
		Funded credit Protection (FCP)								Unfunded credit Protection (UECP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)			
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)			Part of exposures covered by Credit Derivatives (%)		
															a	b
1 Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Corporates	1,790,151,332	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,678,060,495
3.1 Of which Corporates – SMEs	243,911,379	0	0	0	0	0	0	0	0	0	0	0	0	0	0	171,388,868
3.2 Of which Corporates – Specialised lending	1,052,743,510	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,033,136,512
3.3 Of which Corporates – Other	493,496,443	0	0	0	0	0	0	0	0	0	0	0	0	0	0	473,535,114
4 Total	1,790,151,332	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,678,060,495

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

		Risk weighted exposure amount (in EUR)
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	5,701,263,843
2	Asset size (+/-)	31,922,102
3	Asset quality (+/-)	153,055,729
4	Model updates (+/-)	0
5	Methodology and policy (+/-)	0
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	5,780,294
8	Other (+/-)	2,262,981
9	Risk weighted exposure amount as at the end of the reporting period	5,894,284,949

Template EU CR10 – Specialised lending and equity exposures under the simple riskweighted approach

Template EU CR10.1 in EUR

Specialised lending : Project finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	0	0	50%	0	0	0
	Equal to or more than 2.5 years	178,986,824	6,876,605	70%	183,206,788	128,244,751	732,827
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	184,638,075	13,882,433	90%	195,049,899	175,544,909	1,560,399
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	272,962,407	13,116,421	115%	282,814,922	325,237,160	7,918,818
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	56,770,321	23,430	250%	56,787,893	141,969,734	4,543,031
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	1,798,031	0	-	1,798,031	0	899,016
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	695,155,659	33,898,889	0	719,657,534	770,996,555	15,654,091

Template EU CR10.2 in EUR

Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)							
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	0	0	50%	0	0	0
	Equal to or more than 2.5 years	110,362,957	127,583,868	70%	204,557,120	143,189,984	818,228
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	71,188,524	52,429,002	90%	110,510,276	99,459,248	884,082
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	3,965,374	11,368,171	115%	12,491,502	14,365,227	349,762
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	2,050,199	0	250%	2,050,199	5,125,498	164,016
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	3,476,879	0	-	3,476,879	0	1,738,440
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	191,043,934	191,381,041	0	333,085,977	262,139,958	3,954,528

Template EU CR10.3 in EUR

Specialised lending : Object finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	0	0	50%	0	0	0
	Equal to or more than 2.5 years	0	0	70%	0	0	0
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	0	0	90%	0	0	0
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	0	0	-	0	0	0
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	0	0	0	0	0	0

Template EU CR10.4 in EUR

Specialised lending : Commodities finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	0	0	50%	0	0	0
	Equal to or more than 2.5 years	0	0	70%	0	0	0
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	0	0	90%	0	0	0
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	0	0	-	0	0	0
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	0	0	0	0	0	0

Template EU CR10.5 in EUR

Equity exposures under the simple risk-weighted approach						
Categories	On-balance sheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Private equity exposures	14,065,605	0	190%	14,065,605	26,724,650	112,525
Exchange-traded equity exposures	124,249	0	290%	124,249	360,323	994
Other equity exposures	199,431	0	370%	199,431	737,895	4,786
Total	14,389,286	0	0	14,389,286	27,822,868	118,305

Template EU CCR1 – Analysis of CCR exposure by approach

Fixed format

		a	b	c	d	e	f	g	h
	in EUR	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	0	0		1.4	0	0	0	0
EU-2	EU - Simplified SA-CCR (for derivatives)	0	0		1.4	0	0	0	0
1	SA-CCR (for derivatives)	14,479,629	13,419,669		1.4	39,059,017	39,059,017	39,059,017	22,909,319
2	IMM (for derivatives and SFTs)			0		0	0	0	0
2a	<i>Of which securities financing transactions netting sets</i>			0		0	0	0	0
2b	<i>Of which derivatives and long settlement transactions netting sets</i>			0		0	0	0	0
2c	<i>Of which from contractual cross-product netting sets</i>			0		0	0	0	0
3	Financial collateral simple method (for SFTs)					0	0	0	0
4	Financial collateral comprehensive method (for SFTs)					2,009,296,368	2,009,296,368	2,009,296,368	165,329,056
5	VaR for SFTs					0	0	0	0
6	Total					2,048,355,385	2,048,355,385	2,048,355,385	188,238,375

Template EU CCR2 – Transactions subject to own funds requirements for CVA risk

Fixed format		a	b
		Exposure value	RWEA
in EUR			
1	Total transactions subject to the Advanced method	0	0
2	(i) VaR component (including the 3× multiplier)		0
3	(ii) stressed VaR component (including the 3× multiplier)		0
4	Transactions subject to the Standardised method	6,701,453	1,247,906
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	0	0
5	Total transactions subject to own funds requirements for CVA risk	6,701,453	1,247,906

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

Fixed format

in EUR

	Exposure classes	Risk weight										Total exposure value	
		a	b	c	d	e	f	g	h	i	j		k
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%		Others
1	Central governments or central banks	355,992,944	0	0	0	0	1,322,645,311	0	0	0	0	0	1,678,638,255
2	Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
3	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	0	0	0	12,942,063	332,608,593	0	0	3,495,296	0	0	349,045,953
7	Corporates	0	0	0	0	88,819	0	0	0	696,751	0	0	785,569
8	Retail	0	0	0	0	0	0	0	36,361	0	0	0	36,361
9	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
10	Other items	0	0	0	0	0	0	0	0	0	0	0	0
11	Total exposure value	355,992,944	0	0	0	13,030,882	1,655,253,904	0	36,361	4,192,047	0	0	2,028,506,138

Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale
Fixed format

Exposure class X = Corporates - SME without own estimates of LGD or conversion factors

			a	b	c	d	e	f	g
	in EUR	PD scale	Exposure value	Exposure weighted	Number of obligors	Exposure weighted	Exposure weighted	RWEA	Density of risk
1 ... x	Exposure class X								
1	CORPORATE - SME	0.00 to <0.15	5,154	0.001	1	0.45	1	1,062	0.21
2	CORPORATE - SME	0.00 to <0.10							
3	CORPORATE - SME	0.10 to <0.15	5,154	0.00	1	0.45	1	1,062	0.21
4	CORPORATE - SME	0.15 to <0.25	70	0.00	1	0.45	1	21	0.30
5	CORPORATE - SME	0.25 to <0.50	542,932	0.00	6	0.45	1	214,717	0.40
6	CORPORATE - SME	0.50 to <0.75	596,166	0.01	4	0.45	1	275,185	0.46
7	CORPORATE - SME	0.75 to <2.5	462,684	0.01	11	0.45	6	312,962	0.68
8	CORPORATE - SME	0.75 to <1.75	324,332	0.01	9	0.45	8	205,253	0.63
9	CORPORATE - SME	1.75 to <2.5	138,353	0.02	2	0.45	2	107,709	0.78
10	CORPORATE - SME	2.5 to <10	55,114	0.04	4	0.45	2	57,230	1.04
11	CORPORATE - SME	2.5 to <5	38,601	0.03	2	0.45	1	40,558	1.05
12	CORPORATE - SME	5 to <10	16,513	0.07	2	0.45	4	16,672	1.01
13	CORPORATE - SME	10 to <100							
14	CORPORATE - SME	10 to <20							
15	CORPORATE - SME	20 to <30							
16	CORPORATE - SME	30 to <100							
17	CORPORATE - SME	100 (default)	13,461	1.00	1	0.45	1	0	0.00
18	Total		1,675,580	0.02	28	0.45	2	861,178	0.51

Exposure class X =		Corporates - Other with own estimates of LGD or conversion factors							
in EUR		PD scale	a	b	c	d	e	f	g
			Exposure value	Exposure weighted	Number of obligors	Exposure weighted	Exposure weighted	RWEA	Density of risk
1 ... x	Exposure class X								
1	CORPORATE - Other with own estimates	0.00 to <0.15							
2	CORPORATE - Other with own estimates	0.00 to <0.10							
3	CORPORATE - Other with own estimates	0.10 to <0.15							
4	CORPORATE - Other with own estimates	0.15 to <0.25	7,023,844	0.00	4	0.37	5	3,637,494	0.52
5	CORPORATE - Other with own estimates	0.25 to <0.50	2,343,866	0.00	1	0.37	6	1,707,372	0.73
6	CORPORATE - Other with own estimates	0.50 to <0.75	2,604,879	0.01	2	0.37	1	1,199,024	0.46
7	CORPORATE - Other with own estimates	0.75 to <2.5	212,884	0.01	3	0.37	2	178,453	0.84
8	CORPORATE - Other with own estimates	0.75 to <1.75	140,331	0.01	2	0.37	1	99,291	0.71
9	CORPORATE - Other with own estimates	1.75 to <2.5	72,553	0.02	1	0.37	4	79,162	1.09
10	CORPORATE - Other with own estimates	2.5 to <10							
11	CORPORATE - Other with own estimates	2.5 to <5							
12	CORPORATE - Other with own estimates	5 to <10							
13	CORPORATE - Other with own estimates	10 to <100							
14	CORPORATE - Other with own estimates	10 to <20							
15	CORPORATE - Other with own estimates	20 to <30							
16	CORPORATE - Other with own estimates	30 to <100							
17	CORPORATE - Other with own estimates	100 (default)							
18	Total		12,185,473	0.00	10	0.37	4	6,722,343	0.55

Exposure class X =		Corporates - Other without own estimates of LGD or conversion factors							
in EUR		PD scale	a	b	c	d	e	f	g
			Exposure value	Exposure weighted	Number of obligors	Exposure weighted	Exposure weighted	RWEA	Density of risk
1 ... x	Exposure class X								
1	CORPORATE - Other without own estimates	0.00 to <0.15							
2	CORPORATE - Other without own estimates	0.00 to <0.10							
3	CORPORATE - Other without own estimates	0.10 to <0.15							
4	CORPORATE - Other without own estimates	0.15 to <0.25							
5	CORPORATE - Other without own estimates	0.25 to <0.50	136,253	0.00	1	0.45	1	88,435	0.65
6	CORPORATE - Other without own estimates	0.50 to <0.75							
7	CORPORATE - Other without own estimates	0.75 to <2.5	4,657,825	0.02	3	0.45	3	5,823,280	1.25
8	CORPORATE - Other without own estimates	0.75 to <1.75	3,909	0.01	2	0.45	1	4,303	1.10
9	CORPORATE - Other without own estimates	1.75 to <2.5	4,653,916	0.02	1	0.45	3	5,818,976	1.25
10	CORPORATE - Other without own estimates	2.5 to <10	987,129	0.03	2	0.45	2	1,387,260	1.41
11	CORPORATE - Other without own estimates	2.5 to <5	987,129	0.03	2	0.45	2	1,387,260	1.41
12	CORPORATE - Other without own estimates	5 to <10							
13	CORPORATE - Other without own estimates	10 to <100							
14	CORPORATE - Other without own estimates	10 to <20							
15	CORPORATE - Other without own estimates	20 to <30							
16	CORPORATE - Other without own estimates	30 to <100							
17	CORPORATE - Other without own estimates	100 (default)							
18	Total		5,781,207	0.02	6	0.45	3	7,298,975	1.26

Template EU CCR5 – Composition of collateral for CCR exposures

Fixed columns

in EUR		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
1	Cash – domestic currency	0	10,391,000	0	8,678,784	0	0	0	0
2	Cash – other currencies	0	0	0	5,951	0	0	0	0
3	Domestic sovereign debt	0	0	0	0	0	1,322,645,311	0	0
4	Other sovereign debt	0	0	0	0	0	0	0	0
5	Government agency debt	0	0	0	0	0	0	0	0
6	Corporate bonds	0	0	0	0	0	0	0	0
7	Equity securities	0	0	0	0	0	0	0	0
8	Other collateral	0	0	0	0	0	0	0	0
9	Total	0	10,391,000	0	8,684,735	0	1,322,645,311	0	0

Template EU CCR8 – Exposures to CCPs

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		11,068,367
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	12,471,956	2,494,391
3	(i) OTC derivatives	12,471,956	2,494,391
4	(ii) Exchange-traded derivatives	0	0
5	(iii) SFTs	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	42,869,878	8,573,976
9	Prefunded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	Exposures to non-QCCPs (total)		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) SFTs	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Prefunded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

Template EU MR1 - Market risk under the standardised approach

		a
		RWEAs (in EUR)
	Outright products	
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	0
3	Foreign exchange risk	-
4	Commodity risk	10,809,168
	Options	
5	Simplified approach	0
6	Delta-plus approach	0
7	Scenario approach	0
8	Securitisation (specific risk)	-
9	Total	10,809,168

For this kind of risk we are using internal model.

No position

For this kind of risk we are using internal model.

Not applicable

Template EU MR2-A - Market risk under the internal Model Approach (IMA)

in EUR		a	b	
		RWEAs	Own funds requirements	
1	VaR (higher of values a and b)	60,133,388	4,810,671	
(a)	Previous day's VaR (VaR _{t-1})		1,910,541	
(b)	Multiplication factor (mc) x average of previous 60 working days (VaR _{avg})		4,810,671	
2	SVaR (higher of values a and b)	85,112,325	6,808,986	
(a)	Latest available SVaR (SVaR _{t-1})		1,911,798	
(b)	Multiplication factor (ms) x average of previous 60 working days (sVaR _{avg})		6,808,986	
3	IRC (higher of values a and b)	0	0	Not applicable
(a)	Most recent IRC measure		0	Not applicable
(b)	12 weeks average IRC measure		0	Not applicable
4	Comprehensive risk measure (higher of values a, b and c)	0	0	Not applicable
(a)	Most recent risk measure of comprehensive risk measure		0	Not applicable
(b)	12 weeks average of comprehensive risk measure		0	Not applicable
(c)	Comprehensive risk measure - Floor		0	Not applicable
5	Other	0	0	
6	Total	145,245,713	11,619,657	

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

		a	b	c	d	e	f	g
in EUR		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
1	RWEAs at previous period end	35,712,738	38,691,738	0	0	0	74,404,475	5,952,358
1a	<i>Regulatory adjustment</i>	14,685,213	21,525,338	0	0	0	36,210,550	2,896,844
1b	<i>RWEAs at the previous quarter-end (end of the day)</i>	21,027,525	17,166,400	0	0	0	38,193,925	3,055,514
2	Movement in risk levels	24,420,650	46,420,588				70,841,238	5,667,299
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	<i>RWEAs at the end of the disclosure period (end of the day)</i>	23,881,763	23,897,475	0	0	0	47,779,238	3,822,339
8b	<i>Regulatory adjustment</i>	36,251,625	61,214,850	0	0	0	97,466,475	7,797,318
8	RWEAs at the end of the disclosure period	60,133,388	85,112,325	0	0	0	145,245,713	11,619,657

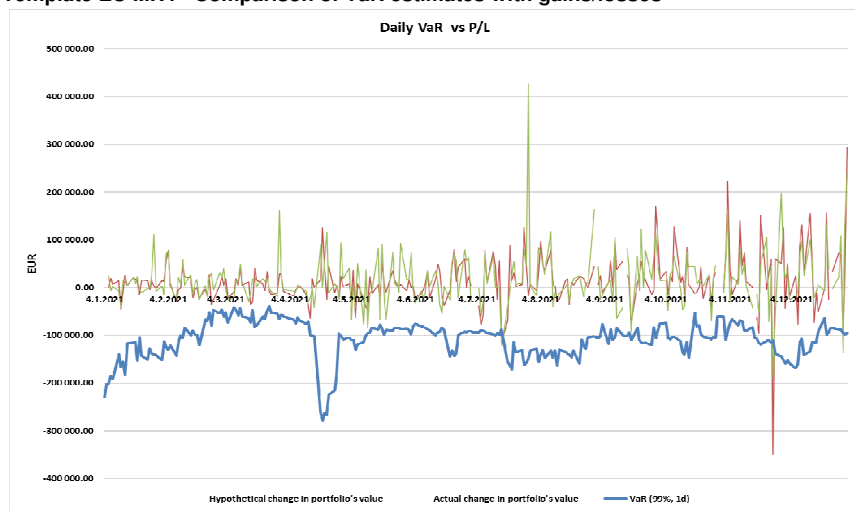
Change of structure and time to maturity of interest rate positions.

Template EU MR3 - IMA values for trading portfolios

in EUR

		a
VaR (10 day 99%)		
1	Maximum value	2,055,588
2	Average value	1,173,828
3	Minimum value	225,410
4	Period end	1,910,541
SVaR (10 day 99%)		
5	Maximum value	3,088,881
6	Average value	1,507,688
7	Minimum value	484,119
8	Period end	1,911,799
IRC (99.9%)		
9	Maximum value	-
10	Average value	-
11	Minimum value	-
12	Period end	-
Comprehensive risk measure (99.9%)		
13	Maximum value	-
14	Average value	-
15	Minimum value	-
16	Period end	-

Template EU MR4 - Comparison of VaR estimates with gains/losses



Date	VaR (99%, 1d) (EUR)	Hypothetical change in portfolio's value (EUR)	Actual change in portfolio's value (EUR)	Main impact
12.1.2022	86,996	(114,530)	(55,772)	— CZK rises to eye 2-year high vs EUR and negative T/N swap points.
3.2.2022	140,442	(55,331)	(186,288)	— negative revaluation (-118 893 EUR) of IR swap 450 mln. CZK (Pay FIX/Receive FLOAT 1Y/6M) with maturity 31.1.2025 in Trading CM portfolio due to increase of Zero Coupon Rates for CZK for tenors up to 1 year and negative revaluation (-113 701 EUR) of FX swaps EUR/CZK (132 mln. EUR, maturities 15.2.2022-26.12.2025) in Trading MM and MM-FLOW sub-portfolios due to decrease (in average -306 bps) of EUR/CZK swap points for tenors over 1Y.
21.6.2022	339,668	(478,745)	(421,101)	— negative revaluation -133 174 EUR of IR swap 450 mln. CZK (Pay FIX/Receive FLOAT 1Y/6M) with maturity 31.1.2025 in Trading CM portfolio due to increase of zero coupon rates for CZK for tenors 1-3Y (in average -33 bps) and negative revaluation -102 400 EUR of FX swaps EUR/CZK (240 mln. EUR, maturity 17.8.2022) in Trading MM and -107 888 EUR of FX swaps EUR/CZK (32.6 mln. EUR, maturities up to 16.12.2025) in MM-FLOW due to significant decrease of swap points for EUR/CZK for tenors over 1 month.

Institutions must present an analysis of 'outliers' (backtesting exceptions as per Article 366 CRR) in backtested results, specifying the dates and the corresponding excess (VaR-P&L), including at least the key drivers of the exceptions, with similar comparisons for actual P&L and hypothetical P&L (as per Article 366 CRR).

Information about actual gains/losses, and especially a clarification whether they include reserves and, if not, how reserves are integrated into the backtesting process.



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

(30 June 2022)

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.

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
in EUR					<= 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	22,145	988,629,886							
2	Loans and advances subject to moratorium (granted)	20,396	879,136,531	879,136,531	879,134,403	2,128	0	0	0	0
3	of which: Households		692,193,652	692,193,652	692,191,524	2,128	0	0	0	0
4	of which: Collateralised by residential immovable property		522,486,669	522,486,669	522,486,669	0	0	0	0	0
5	of which: Non-financial corporations		186,942,879	186,942,879	186,942,879	0	0	0	0	0
6	of which: Small and Medium-sized Enterprises		117,012,297	117,012,297	117,012,297	0	0	0	0	0
7	of which: Collateralised by commercial immovable property		108,695,721	108,695,721	108,695,721	0	0	0	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.

in EUR		a	b	c	d
		Gross carrying amount	of which: forbore	Maximum amount of the guarantee that can be considered	Gross carrying amount
				Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	261,369,001	3,812,922	125,289,269	973,214
2	of which: Households	54,352,420			848,885
3	of which: Collateralised by residential immovable property	0			0
4	of which: Non-financial corporations	207,016,581	3,546,443	97,932,535	124,329
5	of which: Small and Medium-sized Enterprises	200,684,745			124,329
6	of which: Collateralised by commercial immovable property	351,035			0