



Attachment no. 1

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

(as of 31 December 2023)

EU OV1 – Overview of total risk exposure amounts

in EUR		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	10 133 897 196	9 869 025 065	810 711 776
2	Of which the standardised approach	1 705 622 697	1 651 632 956	136 449 816
3	Of which the Foundation IRB (F-IRB) approach	1 056 387 026	1 059 608 181	84 510 962
4	Of which slotting approach	1 075 163 198	1 072 829 242	86 013 056
EU 4a	Of which equities under the simple riskweighted approach	12 621 544	12 936 904	1 009 724
5	Of which the Advanced IRB (A-IRB) approach	7 359 265 929	7 144 847 023	588 741 274
6	Counterparty credit risk - CCR	26 023 689	23 091 580	2 081 895
7	Of which the standardised approach	5 287 164	7 062 805	422 973
8	Of which internal model method (IMM)	20 736 525	16 028 776	1 658 922
EU 8a	Of which exposures to a CCP	53 301	85 056	4 264
EU 8b	Of which credit valuation adjustment - CVA	1 960 353	2 807 715	156 828
9	Of which other CCR			-
10	Not applicable			-
11	Not applicable			-
12	Not applicable			-
13	Not applicable			-
14	Not applicable			-
15	Settlement risk	3 406	-	273
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	41 668 317	94 421 246	3 333 465
21	Of which the standardised approach	44 805	46 733	3 584
22	Of which IMA	41 623 513	94 374 500	3 329 881
EU 22a	Large exposures	-	-	-
23	Operational risk	431 586 137	428 295 656	34 526 891
EU 23a	Of which basic indicator approach	29 557 693	29 629 171	2 364 615
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	402 028 444	398 666 485	32 162 276
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	151 724 783	133 395 645	12 137 983
25	Not applicable			-
26	Not applicable			-
27	Not applicable			-
28	Not applicable			-
29	Total	10 633 178 745	10 414 833 547	850 654 300

EU KM1 – Key metrics template

in EUR		a	b	c	d	e
		31. dec 2023	30. sep 2023	30. jun 2023	31. mar 2023	31. dec 2022
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1 834 545 200	1 767 505 301	1 768 266 791	1 738 927 866	1 663 170 168
2	Tier 1 capital	1 834 545 200	1 767 505 301	1 768 266 791	1 738 927 866	1 663 170 168
3	Total capital	2 104 742 846	2 046 457 014	2 058 624 130	1 987 107 168	1 915 183 825
Risk-weighted exposure amounts						
4	Total risk exposure amount	10 633 178 745	10 414 833 547	10 533 895 782	10 634 649 504	9 971 874 008
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17,25%	16,97%	16,79%	16,35%	16,68%
6	Tier 1 ratio (%)	17,25%	16,97%	16,79%	16,35%	16,68%
7	Total capital ratio (%)	19,79%	19,65%	19,54%	18,69%	19,21%
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 (%)					
9	Institution specific countercyclical capital buffer (%)	1,35%	1,39%	1,05%	1,00%	0,92%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	1,75%	1,75%	1,75%	1,75%	1,75%
11	Combined buffer requirement (%)	5,60%	5,64%	5,30%	5,25%	5,17%
EU 11a	Overall capital requirements (%)	15,10%	15,14%	14,80%	14,75%	14,67%
12	CET1 available after meeting the total SREP own funds requirements (%)	10,12%	9,84%	9,66%	9,19%	9,55%
Leverage ratio						
13	Total exposure measure	25 909 377 923	25 487 290 601	24 864 420 708	24 760 688 459	24 549 784 825
14	Leverage ratio (%)	7,08%	6,93%	7,11%	7,02%	6,77%
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%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
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%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3 895 912 098	3 804 355 646	3 680 844 569	3 499 985 289	3 384 527 288
EU 16a	Cash outflows - Total weighted value	2 954 940 321	2 962 961 627	2 952 258 092	2 918 572 514	2 871 069 051
EU 16b	Cash inflows - Total weighted value	581 493 439	527 396 884	466 974 126	405 998 537	378 166 964
16	Total net cash outflows (adjusted value)	2 373 446 882	2 435 564 743	2 485 283 966	2 512 573 977	2 492 902 087
17	Liquidity coverage ratio (%)	164,62%	156,73%	148,78%	139,36%	135,90%
Net Stable Funding Ratio						
18	Total available stable funding	18 870 036 798	18 906 183 288	18 826 415 447	18 398 861 707	18 774 008 038
19	Total required stable funding	15 105 865 006	15 276 047 699	14 398 268 267	14 416 439 440	14 126 481 883
20	NSFR ratio (%)	124,92%	123,76%	130,75%	127,62%	132,90%

*from reference date 31.12.2022 is row 12 reported as percentage amount

EU LI1 – Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories

		a	c	d	e		f	g
		Carrying values as reported in published financial statements	Carrying values of items					
			Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds	
in EUR								
Breakdown by asset classes according to the balance sheet in the published financial statements								
1	Cash and cash equivalents	3 802 524 113	2 953 310 462	849 213 651	-	-	-	-
2	Financial assets at fair value through profit or loss:		-	-	-	-	-	-
3	Financial assets held for trading	56 145 631	-	38 330 000	-	56 145 631	-	-
4	Non-trading financial assets at fair value through profit or loss	4 982 580	4 982 580	-	-	-	-	-
5	Derivatives – Hedge accounting	183 677 076	-	183 677 076	-	183 677 076	-	-
6	Financial assets at fair value through other comprehensive income	1 259 384 893	1 259 384 893	-	-	-	-	-
7	Financial assets at amortised cost:		-	-	-	-	-	-
8	Due from other banks	235 397 107	235 397 107	-	-	-	-	-
9	Due from customers	18 464 494 385	18 464 494 385	-	-	-	-	-
10	Fair value changes of the hedged items in portfolio hedge of interest rate risk	(57 404 926)	-	-	-	-	-	-
11	Investments in joint ventures and associates	718 504	718 504	-	-	-	-	-
12	Property and equipment	120 533 897	120 533 897	-	-	-	-	-
13	Intangible assets	183 515 560	36 719 292	-	-	-	-	146 796 268
14	Goodwill	29 304 958	-	-	-	-	-	29 304 958
15	Current income tax assets	-	-	-	-	-	-	-
16	Deferred income tax assets	62 055 920	62 055 920	-	-	-	-	-
17	Other assets	39 221 553	39 221 553	-	-	-	-	-
18	Non-current assets classified as held for sale	1 551 907	1 551 907	-	-	-	-	-
19	Total assets	24 386 103 160	23 178 370 501	1 071 220 727	-	239 822 707	-	176 101 226
Breakdown by liability classes according to the balance sheet in the published financial statements								
1	Financial liabilities at fair value through profit or loss:	36 449 521	-	-	-	-	-	-
2	Financial liabilities held for trading	-	-	-	-	-	-	-
3	Derivatives – Hedge accounting	245 660 433	-	-	-	-	-	-
4	Financial liabilities at amortised cost:		-	-	-	-	-	-
5	Due to banks	964 646 410	-	-	-	-	-	-
6	Due to customers	16 020 670 815	-	-	-	-	-	-
7	Lease liabilities	18 307 302	-	-	-	-	-	-
8	Subordinated debt	300 486 873	-	-	-	-	-	-
9	Debt securities in issue	4 436 314 238	-	-	-	-	-	-
10	Fair value changes of the hedged items in portfolio hedge of interest rate risk	(11 918 164)	-	-	-	-	-	-
11	Provisions	46 839 083	-	-	-	-	-	-
12	Current income tax liabilities	23 960 463	-	-	-	-	-	-
13	Other liabilities	160 161 285	-	-	-	-	-	-
14	Total liabilities	22 241 578 259	-	-	-	-	-	-

EU LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements

		a	b	c	d	e
		Total	Items subject to			
			Credit risk framework	Securitisation framework	CCR framework	Market risk framework
1	Assets carrying value amount under the scope of prudential consolidation (as per template LI1)	24 386 103 160	23 178 370 501	-	1 071 220 727	239 822 707
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)	22 241 578 259	-	-	-	-
3	Total net amount under the scope of prudential consolidation	2 144 524 900	-	-	-	-
4	Off-balance-sheet amounts	5 313 931 099	5 313 931 099	-	-	
5	<i>Differences in valuations</i>					
6	<i>Differences due to different netting rules, other than those already included in row 2</i>					
7	<i>Differences due to consideration of provisions</i>					
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>					
9	<i>Differences due to credit conversion factors</i>					
10	<i>Differences due to Securitisation with risk transfer</i>					
11	<i>Other differences</i>					
12	Exposure amounts considered for regulatory purposes					

EU LI3 – Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Equity method	Neither consolidated nor deducted	Deducted	
<i>VÚB Operating Leasing, a. s.</i>	<i>Full consolidation</i>	X					<i>Operating lease</i>
<i>VÚB Generali DSS, a. s.</i>	<i>Full consolidation</i>	X					<i>Pension fund administration</i>
<i>Slovak Banking Credit Bureau, s. r. o.</i>	<i>Full consolidation</i>			X			<i>Credit database administration</i>
<i>Monilogi, s. r. o.</i>	<i>Full consolidation</i>			X			<i>Outsourcing of cash processing operations</i>
<i>S.W.I.F.T.</i>	<i>Financial asset, equity instrument</i>				X		<i>Payment settlement</i>
<i>Visa Inc.</i>	<i>Financial asset, equity instrument</i>				X		<i>Payment technologies</i>
<i>ISP shares</i>	<i>Financial asset, equity instrument</i>				X		<i>Banking services</i>

EU PV1 – Prudent valuation adjustments (PVA)

Fixed format

		a	b	c	d	e	EU e1	EU e2	f	g	h
in EUR		Risk category					Category level AVA - Valuation uncertainty		Total category level post-diversification		
Category level AVA		Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA		Of which: Total core approach in the trading book	Of which: Total core approach in the banking book
1	Market price uncertainty	18 196	38 032	-	-	-	13 822	-	58 080	43 990	14 090
2	Not applicable										
3	Close-out cost	-	-	-	-	-	-	-	-	-	-
4	Concentrated positions	-	-	-	-	-	-	-	-	-	-
5	Early termination	-	-	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-	-	-
7	Operational risk	-	-	-	-	-	-	5 623	5 623	3 771	-
8	Not applicable										
9	Not applicable										
10	Future administrative costs	-	-	-	-	-	-	-	-	-	-
11	Not applicable										
12	Total Additional Valuation Adjustments (AVAs)								63 703	47 761	14 090

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	524 538 000	22
	of which: Instrument type 1	-	-
	of which: Instrument type 2	-	-
	of which: Instrument type 3	-	-
2	Retained earnings	1 387 711 000	22
3	Accumulated other comprehensive income (and other reserves)	100 178 000	22
EU-3a	Funds for general banking risk	-	-
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	-
5	Minority interests (amount allowed in consolidated CET1)	-	-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	-
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	2 012 427 000	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(80 548)	
8	Intangible assets (net of related tax liability) (negative amount)	(176 098 980)	15,16
9	Not applicable	-	-
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)	-	-
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	-
12	Negative amounts resulting from the calculation of expected loss amounts	-	-
13	Any increase in equity that results from securitised assets (negative amount)	-	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-
15	Defined-benefit pension fund assets (negative amount)	-	-
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	-
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)	-	-
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have	-	-
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a	-	-
20	Not applicable	-	-
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	-
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	-
EU-20c	of which: securitisation positions (negative amount)	-	-
EU-20d	of which: free deliveries (negative amount)	-	-
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)	-	-
22	Amount exceeding the 17,65% threshold (negative amount)	-	-
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	-	-
24	Not applicable	-	-
25	of which: deferred tax assets arising from temporary differences	-	-
EU-25a	Losses for the current financial year (negative amount)	-	-
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)	-	-
26	Not applicable	-	-
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	-
27a	Other regulatory adjustments	(1 702 272)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(177 881 800)	
29	Common Equity Tier 1 (CET1) capital	1 834 545 200	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	-	-
31	of which: classified as equity under applicable accounting standards	-	-
32	of which: classified as liabilities under applicable accounting standards	-	-
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	-
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	-
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	-
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	-	-
35	of which: instruments issued by subsidiaries subject to phase out	-	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	-
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	-
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)	-	-
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)	-	-
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)	-	-

		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	1 834 545 200	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	219 515 342	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	-	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-	
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	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	50 682 304	
51	Tier 2 (T2) capital before regulatory adjustments	270 197 646	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
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)	-	
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)	-	
54a	Not applicable	-	
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)	-	
56	Not applicable	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	270 197 646	
59	Total capital (TC = T1 + T2)	2 104 742 846	
60	Total Risk exposure amount	10 633 178 745	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	1 834 545 200	
62	Tier 1 capital	1 834 545 200	
63	Total capital	2 104 742 846	
64	Institution CET1 overall capital requirements	0,1094	
65	of which: capital conservation buffer requirement	0,0250	
66	of which: countercyclical capital buffer requirement	0,0135	
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	0,1012	
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)	5 859 307	
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)	-	
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)	-	
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)	-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	50 682 304	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	50 682 304	
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)		

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

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
in EUR		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	183 516 000	146 793 980	negative value in regulatory own funds
16	Goodwill	29 305 000	29 305 000	negative value in regulatory own funds
	Total Assets	212 821 000	176 098 980	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
11	Subordinated debt	300 486 873	219 515 342	
	Total Liabilities	300 486 873	219 515 342	
22	Shareholders' Equity			
	Share capital	510 819 000	510 819 000	
	Share premium	13 719 000	13 719 000	
	Retained earnings	1 519 808 000	1 387 711 000	a) including net profit for the year b) including allowable profit
	Legal reserve fund	87 783 000	87 783 000	
	Other capital funds	8 464 000	8 464 000	
	Equity reserves	3 931 000	3 931 000	
	Total Shareholders' Equity	2 144 524 000	2 012 427 000	

EU CCA – Main features of regulatory own funds instruments and eligible liabilities instruments

	a	a	a	a	a	a
in EUR	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format
1 Issuer	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A	N/A	N/A	N/A
2a Public or private placement	N/A	N/A	N/A	N/A	N/A	N/A
3 Governing law(s) of the instrument	Slovak/Italy	private	private	private	private	private
3a Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes	Yes	Yes	Yes	Yes
Regulatory treatment						
4 Current treatment taking into account, where applicable, transitional CRR rules	N/A	Tier 2	N/A	N/A	Tier 2	Tier 2
5 Post-transitional CRR rules	eligible liabilities	Tier 2	eligible liabilities	eligible liabilities	Tier 2	Tier 2
6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated
7 Instrument type (types to be specified by each jurisdiction)	Senior non-preferred loan	Tier 2	Senior non-preferred loan	Senior non-preferred loan	Tier 2	Tier 2
8 Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	250 000 000	200 000 000	200 000 000	100 000 000	50 000 000	50 000 000
9 Nominal amount of instrument	250 000 000	200 000 000	200 000 000	100 000 000	50 000 000	50 000 000
EU-9a Issue price	100%	100%	100%	100%	100%	100%
EU-9b Redemption price	100%	100%	100%	100%	100%	100%
10 Accounting classification	Liability - amortised costs	Liability-amortized costs	Liability - amortised costs	Liability - amortised costs	Liability-amortized costs	Liability-amortized costs
11 Original date of issuance	16th december 2021	20th December 2016	22nd June 2022	22nd december 2022	22nd december 2022	26th June 2023
12 Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated
13 Original maturity date	16th december 2021	22nd December 2026	23rd June 2027	23rd december 2027	23rd december 2032	28th June 2033
14 Issuer call subject to prior supervisory approval	No	No	No	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A	N/A
Coupons / dividends						
17 Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Floating
18 Coupon rate and any related index	3M EURIBOR + 1.01%	3M EURIBOR + 3.285 %	3M EURIBOR + 2.35%	3M EURIBOR + 1.69%	EURIBOR 3-month + 3.45 %	EURIBOR 3-month + 3.28 %
19 Existence of a dividend stopper	No	No	No	No	No	No
EU-20a Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
EU-20b Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No	No	No	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A
30 Write-down features	No	No	No	No	No	No
31 If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
34a Type of subordination (only for eligible liabilities)	Contractual	N/A	Contractual	Contractual	N/A	N/A
EU-34b Ranking of the instrument in normal insolvency proceedings	5	3	5	5	3	3
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated claims	AT1	Subordinated claims	Subordinated claims	AT1	AT1
36 Non-compliant transitioned features	No	No	No	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A
37a Link to the full term and conditions of the instrument (signposting)	N/A	N/A	N/A	N/A	N/A	N/A

(1) Insert 'N/A' if the question is not applicable

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 Exposure value for non-trading book	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				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	1 652 467 831	15 906 920 332						17 559 388 163	552 370 726										552 370 726	6 904 634 071			1			
	Česká Republika	178 051 342	1 527 672 953						1 705 724 295	100 452 900										100 452 900	1 255 661 247			-			
	Nemecko	1 801 166	315 029 817						316 830 983	16 550 470										16 550 470	206 880 871			-			
	Poľsko	46 625 663	240 958 567						287 584 230	11 439 877										11 439 877	142 998 457			-			
	Luxembursko	14 824 664	198 938 487						213 763 151	13 523 390										13 523 390	169 042 378			-			
	Maďarsko	39 464 922	158 763 712						198 228 634	8 075 175										8 075 175	100 939 685			-			
	Holandsko	-	150 206 991						150 206 991	10 135 777										10 135 777	126 697 211			-			
	Španielsko	90 998	121 091 281						121 182 279	6 590 286										6 590 286	82 378 581			-			
	Francúzsko	30 512 620	80 114 365						110 626 985	4 961 906										4 961 906	62 023 820			-			
	Rakúsko	322 265	102 561 885						102 884 151	4 524 198										4 524 198	56 552 480			-			
	Taliansko	27 299 795	35 176 341						62 476 136	1 598 774										1 598 774	19 984 677			-			
	Belgicko	12 083 083	31 130 242						43 213 325	3 025 438										3 025 438	37 817 974			-			
	Veľká Británia	38 210 592	2 638 074						40 848 666	782 799										782 799	9 784 988			-			
	Írsko	-	35 700 049						35 700 049	1 698 625										1 698 625	21 232 814			-			
	Slovinsko	899 024	26 029 118						26 928 142	1 534 434										1 534 434	19 180 426			-			
	Fínsko	-	24 099 786						24 099 786	735 927										735 927	9 199 085			-			
	Estónsko	21 570 555	22						21 570 577	172 583										172 583	2 157 293			-			
	Cyprus	-	15 250 139						15 250 139	811 380										811 380	10 142 247			-			
	Rumunsko	3 563 754	385 639						3 949 392	298 774										298 774	3 734 674			-			
	Dánsko	3 787 653	125 994						3 913 647	305 343										305 343	3 816 788			-			
	Macedónsko	243	1 051 467						1 051 710	17 439										17 439	217 983			-			
	Austrália	386 828	257 907						644 736	35 365										35 365	442 062			-			
	Bulharsko	135 665	324 364						460 029	15 909										15 909	198 868			-			
	Švédsko	355 997	3 287						359 284	28 649										28 649	358 115			-			
	Chorvátsko	94 951	148 023						242 974	8 680										8 680	108 496			-			
	Malta	-	167 393						167 393	1 159										1 159	14 491			-			
	Portugalsko	-	144 286						144 286	858										858	10 724			-			
	Lichtenštajnsko	-	87 681						87 681	424										424	5 298			-			
	Grécko	-	21 826						21 826	448										448	5 597			-			
	Litva	3 467	-						3 467	277										277	3 467			-			
	Nórsko	-	74						74	37										37	460			-			
	Lotyšsko	-	52						52	25										25	310			-			
	Island	-	29						29	11										11	136			-			
020	Total	2 072 553 078	18 975 000 184	-	-	-	-	-	21 047 553 262	739 698 062	-	-	-	-	-	-	-	-	-	739 698 062	9 246 225 772	-	-	1			

EU CCyB2 – Amount of institution-specific countercyclical capital buffer

	in EUR	a
1	Total risk exposure amount	10 633 178 745
2	Institution specific countercyclical capital buffer rate	0,0135
3	Institution specific countercyclical capital buffer requirement	143 547 913

EU LR1 – LRSum – Summary reconciliation of accounting assets and leverage ratio exposures

in EUR		a
		Applicable amount
1	Total assets as per published financial statements	24 326 230 119
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	59 873 041
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
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)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	(185 392 602)
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2 005 155 004
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(80 548)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	(296 407 090)
13	Total exposure measure	25 909 377 923

EU LR2 – LRCom – Leverage ratio common disclosure

in EUR		CRR leverage ratio exposures	
		a	b
		T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	23 197 165 327	22 037 448 224
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(172 248 528)	(176 745 243)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	23 024 916 799	21 860 702 981
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	11 261 302	12 673 676
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	19 063 320	13 711 767
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	(266 506)	(589 504)
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	30 058 116	25 795 939
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	849 248 005	632 454 113
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	849 248 005	632 454 113
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	5 337 379 653	5 991 470 357
20	(Adjustments for conversion to credit equivalent amounts)	3 332 224 649	3 646 002 682
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	2 005 155 004	2 345 467 675

in EUR		CRR leverage ratio exposures	
		a	b
		T	T-1
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	1 834 545 200	1 768 266 791
24	Total exposure measure	25 909 377 923	24 864 420 708
Leverage ratio			
25	Leverage ratio (%)	7,08%	7,11%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7,08%	7,11%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7,08%	7,11%
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	676 852 472	437 674 471
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	849 095 627	632 454 113
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 payables and cash receivables)	25 737 134 769	24 669 641 065
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 payables and cash receivables)	25 737 134 769	24 669 641 065
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 payables and cash receivables)	0,0713	0,0717
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 payables and cash receivables)	0,0713	0,0717

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

in EUR

EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	23 197 165 327
EU-2	Trading book exposures	17 812 139
EU-3	Banking book exposures, of which:	23 179 353 188
EU-4	Covered bonds	414 159 279
EU-5	Exposures treated as sovereigns	3 734 507 625
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	133 396 550
EU-7	Institutions	214 675 197
EU-8	Secured by mortgages of immovable properties	9 201 125 284
EU-9	Retail exposures	1 730 016 794
EU-10	Corporates	7 111 110 362
EU-11	Exposures in default	199 270 265
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	441 091 832

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. December 2023	30. September 2023	30. Jún 2023	31. Marec 2023	31. December 2023	30. September 2023	30. Jún 2023	31. Marec 2023
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)					3 895 912 098	3 804 355 646	3 680 844 569	3 499 985 289
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	8 673 239 526	8 660 058 292	8 639 244 416	8 473 454 606	572 991 327	569 645 479	567 510 108	550 059 048
3	Stable deposits	6 718 497 587	6 742 596 795	6 755 803 774	6 708 108 048	335 924 879	337 129 840	337 790 189	335 405 402
4	Less stable deposits	1 954 741 939	1 917 461 496	1 883 440 642	1 765 346 558	237 066 448	232 515 639	229 719 919	214 653 645
5	Unsecured wholesale funding	4 495 008 771	4 505 661 567	4 441 242 011	4 381 386 382	1 848 938 678	1 837 200 935	1 813 825 796	1 773 931 361
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	905 898 453	951 499 215	1 057 351 262	1 171 714 149	223 521 184	234 959 647	261 464 960	290 070 143
7	Non-operational deposits (all counterparties)	3 530 158 883	3 521 878 380	3 332 731 642	3 175 005 273	1 566 466 059	1 569 957 316	1 501 201 729	1 449 194 258
8	Unsecured debt	58 951 435	32 283 973	51 159 107	34 666 961	58 951 435	32 283 973	51 159 107	34 666 961
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2 953 035 892	3 080 333 715	3 223 205 514	3 328 939 976	266 717 666	276 120 978	288 223 154	300 643 929
11	Outflows related to derivative exposures and other collateral requirements	2 812 845	3 337 103	2 986 713	3 067 597	2 812 845	3 337 103	2 986 713	3 067 597
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2 950 223 047	3 076 996 612	3 220 218 802	3 325 872 379	263 904 821	272 783 875	285 236 442	297 576 333
14	Other contractual funding obligations	39 942 525	50 228 457	60 305 151	76 645 268	39 942 525	50 228 457	60 305 151	76 645 268
15	Other contingent funding obligations	2 776 742 975	2 821 226 768	2 733 940 511	2 654 670 096	226 350 125	229 765 778	222 393 883	217 292 908
16	TOTAL CASH OUTFLOWS					2 954 940 321	2 962 961 627	2 952 258 092	2 918 572 514
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	499 700 488	510 725 560	439 766 227	507 041 305	-	-	-	-
18	Inflows from fully performing exposures	825 109 190	738 419 658	660 440 998	573 765 797	523 973 086	474 338 472	421 360 365	361 638 710
19	Other cash inflows	110 959 097	105 988 172	96 009 863	93 198 444	57 520 353	53 058 412	45 613 761	44 359 828
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1 435 768 776	1 355 133 390	1 196 217 088	1 174 005 546	581 493 439	527 396 884	466 974 126	405 998 537
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	1 435 768 776	1 355 133 390	1 196 217 088	1 174 005 546	581 493 439	527 396 884	466 974 126	405 998 537
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					3 895 912 098	3 804 355 646	3 680 844 569	3 499 985 289
22	TOTAL NET CASH OUTFLOWS					2 373 446 882	2 435 564 743	2 485 283 966	2 512 573 977
23	LIQUIDITY COVERAGE RATIO					164,62	156,73	148,78	139,36

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 increase of central bank reserves and repo transactions with CNB what resulted in increase of the LCR ratio. During the analysed period, inflows increased slightly.
(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 from sovereigns and financial customers.
(d)	High-level description of the composition of the institution's liquidity buffer.	Liquidity buffer of the VÚB Bank consists 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's liquid assets is consistent with the distribution of its net liquidity outflows by currency. The LCR is calculated and reported in EUR. Beside EUR, in accordance with Article 415(2) of Regulation (EU) No 575/2013, CZK is also a significant currency for VUB Bank, as the volume of deposits in this currency exceeds threshold of 5% of total liabilities. LCR is calculated for this currency separately.
(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.

EU LIQ2 – Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

in EUR		a	b		c	d	e
		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	1 879 663 000	-	-	-	270 604 000	2 150 267 000
2	Own funds	1 879 663 000	-	-	-	270 604 000	2 150 267 000
3	Other capital instruments	-	-	-	-	-	-
4	Retail deposits	-	9 439 387 722	235 725 209	-	56 733 436	9 120 216 126
5	Stable deposits	-	7 029 384 685	88 236 362	-	24 610 364	6 786 350 358
6	Less stable deposits	-	2 410 003 037	147 488 847	-	32 123 072	2 333 865 768
7	Wholesale funding:	-	6 451 307 643	558 064 420	-	4 700 249 663	7 599 073 804
8	Operational deposits	-	974 977 935	-	-	-	487 488 967
9	Other wholesale funding	-	5 476 329 708	558 064 420	-	4 700 249 663	7 111 584 837
10	Interdependent liabilities	-	-	-	-	-	-
11	Other liabilities:	3 237 000	739 775 375	49 327	-	455 205	479 868
12	NSFR derivative liabilities	3 237 000	-	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	739 775 375	49 327	-	455 205	479 868
14	Total available stable funding (ASF)						18 870 036 798
Required stable funding (RSF) Items							
15	Total high-quality liquid assets (HQLA)						498 885 230
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		109 885 224	110 300 614		4 602 439 228	4 099 231 306
16	Deposits held at other financial institutions for operational purposes		32 685 503	-	-	-	16 342 751
17	Performing loans and securities:		2 617 700 325	959 110 373		9 960 485 712	9 298 068 177
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		216 512 435	24 659 568		422 652 457	456 633 485
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2 227 682 329	857 606 878		5 123 055 199	5 701 626 567
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		129 874 541	214 846 694		978 074 778	808 109 223
22	Performing residential mortgages, of which:		75 583 431	76 843 928		4 029 875 253	2 762 927 687
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		70 839 055	71 634 639		3 693 399 790	2 471 946 710
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		97 922 129	-		384 902 802	376 880 438
25	Interdependent assets		-	-		-	-
26	Other assets:		2 682 751 626	24 896 840		552 031 524	799 311 614
27	Physical traded commodities		-	-		-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-		-	-
29	NSFR derivative assets		-	-		13 115 967	13 115 967
30	NSFR derivative liabilities before deduction of variation margin posted		-	-		-	-
31	All other assets not included in the above categories		2 669 635 658	24 896 840		552 031 524	786 195 647
32	Off-balance sheet items		-	-		5 304 649 557	394 025 928
33	Total RSF						15 105 865 006
34	Net Stable Funding Ratio (%)						124,92%

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 2	Of which stage 3	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3						
005	Cash balances at central banks and other demand deposits	2 729 173 208	2 729 173 208	-	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	18 923 304 470	17 149 951 005	1 773 353 465	408 529 272	-	408 529 272	(166 089 784)	(42 320 103)	(123 769 681)	(207 329 009)	-	(207 329 009)	-	12 154 710 803	161 288 292	
020	Central banks	849 008 257	849 008 257	-	-	-	-	(7 760)	(7 760)	-	-	-	-	-	848 331 648	-	
030	General governments	205 371 353	159 665 565	45 705 788	3 764	-	3 764	(3 257 556)	(1 397 050)	(1 860 506)	(775)	-	(775)	-	27 223 666	-	
040	Credit institutions	177 474 604	177 474 599	5	74 233 187	-	74 233 187	(4 567)	(4 567)	-	(5 104 082)	-	(5 104 082)	-	-	69 129 105	
050	Other financial corporations	271 856 463	271 855 259	1 204	7 973	-	7 973	(65 661)	(65 659)	(2)	(2 610)	-	(2 610)	-	1 507 355	5 318	
060	Non-financial corporations	6 401 164 551	5 380 558 219	1 020 606 332	83 911 038	-	83 911 038	(76 439 809)	(23 402 593)	(53 037 216)	(46 615 089)	-	(46 615 089)	-	1 823 449 718	22 767 421	
070	Of which SMEs	1 904 841 487	1 440 443 299	1 440 443 299	75 594 800	-	75 594 800	(10 733 671)	(4 054 053)	(6 679 618)	(40 679 865)	-	(40 679 865)	-	1 003 927 683	22 519 489	
080	Households	11 018 429 242	10 311 389 106	707 040 136	250 373 310	-	250 373 310	(86 314 431)	(17 442 474)	(68 871 957)	(155 606 453)	-	(155 606 453)	-	9 454 198 416	69 386 448	
090	Debt securities	590 985 514	590 985 514	-	-	-	-	(295 820)	(295 820)	-	-	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	106 798 611	106 798 611	-	-	-	-	(14 755)	(14 755)	-	-	-	-	-	-	-	
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
130	Other financial corporations	359 687 265	359 687 265	-	-	-	-	(72 117)	(72 117)	-	-	-	-	-	-	-	
140	Non-financial corporations	124 499 638	124 499 638	-	-	-	-	(208 948)	(208 948)	-	-	-	-	-	-	-	
150	Off-balance-sheet exposures	5 314 402 507	4 630 657 045	683 745 462	16 416 645	-	16 416 645	12 498 502	4 722 664	7 775 838	4 389 551	-	4 389 551	-	511 684 395	3 966 946	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
170	General governments	166 065 208	161 602 007	4 463 201	-	-	-	102 834	98 647	4 187	-	-	-	-	1 302 051	-	
180	Credit institutions	239 235 870	239 225 875	9 995	-	-	-	7 193	7 189	4	-	-	-	-	-	-	
190	Other financial corporations	202 364 212	202 364 212	-	-	-	-	17 323	17 323	-	-	-	-	-	-	-	
200	Non-financial corporations	4 034 598 604	3 440 721 372	593 877 232	12 833 687	-	12 833 687	10 499 834	3 976 423	6 523 411	4 349 269	-	4 349 269	-	457 086 860	3 966 946	
210	Households	672 138 613	586 743 579	85 395 034	3 582 958	-	3 582 958	1 871 318	623 082	1 248 236	40 282	-	40 282	-	53 295 484	-	
220	Total	24 828 692 491	22 371 593 564	2 457 098 927	424 945 917	-	424 945 917	(153 887 102)	(37 893 259)	(115 993 843)	(202 939 458)	-	(202 939 458)	-	12 666 395 198	165 255 238	

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	1 248 148 000	2 433 017 000	6 043 782 000	8 334 650 000	93 084 000	18 152 681 000
2	Debt securities	-	165 163 000	1 232 218 000	457 706 000	-	1 855 087 000
3	Total	1 248 148 000	2 598 180 000	7 276 000 000	8 792 356 000	93 084 000	20 007 768 000

EU CQ1 – Credit quality of forbore exposures

		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 forbore exposures	
		Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	Of which impaired					
in EUR									
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	193 100 212	152 656 564	152 656 564	152 656 564	(15 722 793)	(55 265 936)	204 063 550	88 247 081
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	74 230 148	74 230 148	74 230 148	-	(5 103 108)	69 127 040	69 127 040
050	Other financial corporations	893	-	-	-	(1)	-	892	-
060	Non-financial corporations	98 415 977	43 501 869	43 501 869	43 501 869	(6 915 281)	(26 877 118)	73 228 104	12 079 254
070	Households	94 683 342	34 924 547	34 924 547	34 924 547	(8 807 511)	(23 285 710)	61 707 514	7 040 787
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	1 884 254	2 880 798	2 880 798	2 880 798	73	856 581	2 439 118	1 616 565
100	Total	194 984 466	155 537 362	155 537 362	155 537 362	(15 722 720)	(54 409 355)	206 502 668	89 863 646

EU CQ3 – Credit quality of performing and non-performing exposures by past due days

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
in EUR													
005	Cash balances at central banks and other demand deposits	2 729 173 208	2 729 173 208	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	18 923 304 470	18 901 148 457	22 156 013	408 529 272	108 745 757	29 266 263	131 592 221	60 030 497	45 508 932	7 087 745	26 297 857	408 529 272
020	Central banks	849 008 257	849 008 257	-	-	-	-	-	-	-	-	-	-
030	General governments	205 371 353	205 371 353	-	3 764	3 070	-	-	694	-	-	-	3 764
040	Credit institutions	177 474 604	177 474 604	-	74 233 187	-	-	74 233 187	-	-	-	-	74 233 187
050	Other financial corporations	271 856 463	271 856 463	-	7 973	76	-	-	7 897	-	-	-	7 973
060	Non-financial corporations	6 401 164 551	6 396 900 500	4 264 051	83 911 038	36 225 092	4 462 620	19 784 092	8 491 276	8 033 445	125 100	6 789 413	83 911 038
070	Of which SMEs	1 904 841 487	1 901 009 762	3 831 725	75 594 800	35 014 217	4 462 620	16 073 029	8 489 632	8 031 324	120 248	3 403 730	75 594 800
080	Households	11 018 429 242	11 000 537 280	17 891 962	250 373 310	72 517 519	24 803 643	37 574 942	51 530 630	37 475 487	6 962 645	19 508 444	250 373 310
090	Debt securities	1 850 212 185	1 850 212 185	-	-	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	939 202 415	939 202 415	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	396 602 097	396 602 097	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	389 908 035	389 908 035	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	124 499 638	124 499 638	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	5 314 402 507			16 416 645								16 416 645
160	Central banks	-			-								-
170	General governments	166 065 208											
180	Credit institutions	239 235 870											
190	Other financial corporations	202 364 212											
200	Non-financial corporations	4 034 598 604			12 833 687								12 833 687
210	Households	672 138 613			3 582 958								3 582 958
220	Total	26 087 919 162	20 751 360 642	22 156 013	424 945 917	108 745 757	29 266 263	131 592 221	60 030 497	45 508 932	7 087 745	26 297 857	424 945 917

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	Off-balance-sheet exposures	21 182 045 927	408 529 273	408 529 273	21 182 045 927	(373 714 613)		-
020	Slovak Republic	16 710 696 509	332 045 117	332 045 117	16 699 211 090	(338 549 341)		-
030	Czech Republic	1 801 522 538	1 376 041	1 376 041	1 801 522 538	(4 594 279)		-
040	Italy	264 903 390	148 900	148 900	264 903 390	(14 717)		-
070	Other countries	2 404 923 490	74 959 215	74 959 215	2 416 408 909	(30 556 276)		-
080	Off-balance-sheet exposures	5 330 819 152	16 416 645	16 416 645			16 888 053	
090	Slovak Republic	3 385 754 957	16 412 379	16 412 379			15 549 948	
100	Czech Republic	1 326 819 153	586	586			809 719	
110	Italy	204 769 842	1 500	1 500			3 846	
140	Other countries	413 475 200	2 180	2 180			524 540	
150	Total	26 512 865 079	424 945 918	424 945 918	21 182 045 927	(373 714 613)	16 888 053	-

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

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which loans and advances subject to impairment			
		Of which defaulted					
in EUR							
010	Agriculture, forestry and fishing	282 655 382	7 424 383	7 424 383	282 655 382	(5 864 317)	-
020	Mining and quarrying	34 697 059	1 464 986	1 464 986	34 697 059	(3 445 023)	-
030	Manufacturing	1 070 776 509	18 204 003	18 204 003	1 070 776 509	(29 926 989)	-
040	Electricity, gas, steam and air conditioning supply	737 836 396	2 616 809	2 616 809	737 836 396	(3 887 257)	-
050	Water supply	71 353 037	1 361 031	1 361 031	71 353 037	(1 451 589)	-
060	Construction	324 031 097	12 255 630	12 255 630	324 031 097	(10 866 001)	-
070	Wholesale and retail trade	1 076 453 650	23 971 399	23 971 399	1 076 453 650	(20 941 672)	-
080	Transport and storage	461 520 684	1 819 625	1 819 625	461 520 684	(3 349 313)	-
090	Accommodation and food service activities	36 245 624	2 857 070	2 857 070	36 245 624	(1 910 130)	-
100	Information and communication	397 743 713	2 879 172	2 879 172	397 743 713	(1 802 847)	-
110	Financial and insurance activities	252 080 677	-	-	252 080 677	(216 420)	-
120	Real estate activities	912 970 630	4 761 004	4 761 004	912 970 630	(28 071 364)	-
130	Professional, scientific and technical activities	206 571 210	2 560 612	2 560 612	206 571 210	(6 690 898)	-
140	Administrative and support service activities	206 623 396	1 435 021	1 435 021	206 623 396	(3 640 605)	-
150	Public administration and defense, compulsory social security	445 528	-	-	445 528	(242)	-
160	Education	2 114 525	291	291	2 114 525	(7 709)	-
170	Human health services and social work activities	21 252 829	-	-	21 252 829	(77 428)	-
180	Arts, entertainment and recreation	8 873 715	701	701	8 873 715	(301 229)	-
190	Other services	380 829 928	299 301	299 301	380 829 928	(603 865)	-
200	Total	6 485 075 589	83 911 038	83 911 038	6 485 075 589	(123 054 898)	-

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		
in EUR		a			b	c	d
1	Loans and advances	(11 466 778 187)	12 315 999 096	11 817 800 137	498 198 959	-	-
2	Debt securities	1 850 212 185	-	-	-	-	-
3	Total	(9 616 566 002)	12 315 999 096	11 817 800 137	498 198 959	-	-
4	<i>Of which non-performing exposures</i>	408 529 272	161 288 292	88 627 557	72 660 735	-	-
EU-5	<i>Of which defaulted</i>	408 529 272	161 288 292	-	-	-	-

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	4 583 755 630	61 889 517	4 652 882 670	30 846 352	196 628 639	0,04
2	Regional government or local authorities	133 396 550	54 226 276	133 396 550	26 730 942	32 165 867	0,20
3	Public sector entities						
4	Multilateral development banks						
5	International organisations						
6	Institutions	214 675 197	237 600 726	214 675 197	42 649 223	83 501 094	0,32
7	Corporates	890 576 945	204 625 532	890 576 945	29 031 229	843 901 720	0,92
8	Retail	366 798 744	18 409 038	366 631 148	6 458 770	241 749 462	0,65
9	Secured by mortgages on immovable property	78 012 801	1 696 146	78 012 801	837 429	27 535 618	0,35
10	Exposures in default	93 593 199	580 010	24 466 158	290 005	26 535 574	0,28
11	Exposures associated with particularly high risk						
12	Covered bonds	414 159 279	-	414 159 279	-	41 415 928	0,10
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	435 232 525	-	435 400 121	2 888	212 188 795	0,49
17	Total	7 210 200 870	579 027 245	7 210 200 870	136 846 839	1 705 622 697	0,23

EU CR5 – standardised approach

in EUR		Risk weight														Total	Of which unrated
Exposure classes	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	p	q
1 Central governments or central banks	4 418 530 880			100 530 370						103 977 860		60 689 913				4 683 729 022	3 614 048 189
2 Regional government or local authorities					159 659 598		467 894									160 127 493	160 127 493
3 Public sector entities																	
4 Multilateral development banks																	
5 International organisations																	
6 Institutions					185 877 317		112 310 526			4 632 517						302 820 360	6 196 569
7 Corporates	1 268									919 606 906						919 608 174	919 608 174
8 Retail exposures									373 260 402							373 260 402	373 260 402
9 Exposures secured by mortgages on immovable property						76 032 779	2 817 451									78 850 230	78 850 230
10 Exposures in default										90 324 382	3 558 822					93 883 204	24 756 163
11 Exposures associated with particularly high risk																	
12 Covered bonds				414 159 279												414 159 279	
13 Exposures to institutions and corporates with a short-term credit assessment																	
14 Units or shares in collective investment undertakings																	
15 Equity exposures																	
16 Other items	218 456 306				5 734 280				170 484	211 041 939						435 403 009	435 403 009
17 Total	4 636 988 453			514 689 649	351 271 195	76 032 779	115 595 871		373 430 886	1 329 583 604	3 558 822	60 689 913				7 461 841 173	5 612 250 229

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	289 538 560	580 038 939	84	507 877 293	-	17	36	904	132 716 232	26%	113 635	1 930 776
CORPORATE - OTHERS	0,10 až < 0,15	762 991 844	851 043 073	81	1 164 672 254	-	81	38	810	398 122 140	34%	529 230	609 848
CORPORATE - OTHERS	0,15 až < 0,25	1 094 536 732	636 973 137	84	1 317 088 385	-	52	36	869	713 887 078	54%	999 275	268 338
CORPORATE - OTHERS	0,25 až < 0,50	556 326 834	329 409 347	77	703 222 375	-	58	36	996	508 060 537	72%	915 786	459 657
CORPORATE - OTHERS	0,50 až < 0,75	380 348 002	118 295 375	80	434 802 637	1	12	36	644	344 976 968	79%	887 123	330 307
CORPORATE - OTHERS	0,75 až < 1,75	609 351 171	396 576 385	76	820 967 482	1	108	38	992	901 314 629	110%	4 063 467	4 526 352
CORPORATE - OTHERS	1,75 až < 2,5	43 521 805	48 249 522	56	64 207 646	2	6	37	370	83 153 555	130%	586 780	61 982
CORPORATE - OTHERS	2,5 až < 5	80 045 291	36 021 917	68	99 397 855	4	11	37	829	121 885 537	123%	1 326 573	699 999
CORPORATE - OTHERS	5 až < 10	12 713 976	9 703 691	96	21 900 033	8	6	43	852	39 105 559	179%	771 717	269 710
CORPORATE - OTHERS	20 až < 30	119 824 781	21 146 628	75	134 184 752	29	22	36	787	401 483 395	299%	13 831 740	20 733 503
CORPORATE - OTHERS	100,00	3 231 566	-	-	3 231 566	100	4	91	913	3 952 497	122%	2 610 576	2 054 511
Medzisúččet		3 952 430 563	3 027 458 013	80	5 271 552 279	1	377	37	868	3 648 658 124	69%	26 635 902	31 944 985
CORPORATE - SME	0,10 až < 0,15	235 095 624	186 110 806	75	372 952 301	-	650	38	913	71 098 902	19%	152 677	91 355
CORPORATE - SME	0,25 až < 0,50	280 181 280	182 182 963	74	409 936 008	-	617	37	913	155 884 313	38%	617 389	457 710
CORPORATE - SME	0,75 až < 1,75	675 112 780	383 748 353	71	921 338 450	1	1 266	37	913	509 486 499	55%	3 539 336	3 012 706
CORPORATE - SME	2,5 až < 5	153 530 349	71 023 743	67	198 336 705	4	181	37	913	173 104 258	87%	2 577 221	1 885 309
CORPORATE - SME	5 až < 10	170 849 686	51 947 635	69	198 504 875	7	233	37	913	208 898 104	105%	5 379 100	3 450 638
CORPORATE - SME	20 až < 30	48 919 797	12 645 168	65	56 776 452	22	326	41	913	93 004 723	164%	5 204 823	2 958 209
CORPORATE - SME	100,00	57 205 260	12 338 170	63	63 405 056	100	174	48	913	64 534 197	102%	25 402 490	37 218 707
Medzisúččet		1 620 894 777	899 996 837	72	2 221 249 848	5	3 447	38	913	1 276 010 996	57%	42 873 037	49 074 635
RETAIL - QRRE	0,00 až < 0,10	10 875 679	38 817 131	35	20 562 365	-	17 906	45	-	502 032	2%	7 607	4 759
RETAIL - QRRE	0,10 až < 0,15	12 737 745	48 803 230	31	22 087 037	-	23 989	45	-	770 022	3%	12 549	7 462
RETAIL - QRRE	0,25 až < 0,50	15 251 532	40 315 561	33	22 627 567	-	24 377	46	-	1 737 233	8%	33 813	50 611
RETAIL - QRRE	0,50 až < 0,75	6 639 250	9 085 087	45	8 516 345	1	7 417	46	-	1 101 516	13%	24 348	42 208
RETAIL - QRRE	0,75 až < 1,75	5 961 233	4 227 922	51	6 940 350	1	4 890	46	-	1 597 866	23%	42 001	60 050
RETAIL - QRRE	2,5 až < 5	5 091 996	1 918 923	50	5 569 758	3	3 608	46	-	2 539 140	46%	88 029	114 792
RETAIL - QRRE	5 až < 10	1 229 615	223 039	60	1 300 345	7	838	47	-	936 467	72%	40 136	50 068
RETAIL - QRRE	10 až < 20	1 680 642	204 636	56	1 740 790	14	999	47	-	1 898 952	109%	114 211	144 820
RETAIL - QRRE	30,00 až < 100,00	896 753	80 967	77	927 425	43	464	49	-	1 380 900	149%	197 473	207 458
RETAIL - QRRE	100,00	3 148 853	443 775	-	3 149 165	100	2 383	67	-	6 381 103	203%	1 590 617	1 798 870
Medzisúččet		63 513 297	144 120 272	35	93 421 147	5	86 871	46	-	18 845 231	20%	2 150 783	2 481 098
RETAIL_OTHER - NON_SME	0,00 až < 0,10	48 368 981	15 337 771	39	53 439 798	-	15 187	57	-	6 859 077	13%	24 720	21 188
RETAIL_OTHER - NON_SME	0,10 až < 0,15	186 014 829	23 126 841	39	192 324 172	-	32 934	60	-	35 244 173	18%	142 523	128 653
RETAIL_OTHER - NON_SME	0,25 až < 0,50	257 314 331	55 201 585	34	269 455 598	-	79 307	57	-	94 041 055	35%	532 524	451 321
RETAIL_OTHER - NON_SME	0,50 až < 0,75	211 804 918	20 203 078	38	215 146 973	1	56 409	61	-	112 382 082	52%	810 714	883 255
RETAIL_OTHER - NON_SME	0,75 až < 1,75	170 474 132	14 630 392	40	172 274 872	1	52 048	62	-	127 608 748	74%	1 390 208	1 621 173
RETAIL_OTHER - NON_SME	2,5 až < 5	136 698 260	5 090 924	48	137 731 920	3	39 182	63	-	128 424 979	93%	2 955 535	3 097 371
RETAIL_OTHER - NON_SME	5 až < 10	37 126 375	252 071	66	37 261 149	7	9 716	63	-	38 244 720	103%	1 565 002	1 791 761
RETAIL_OTHER - NON_SME	10 až < 20	58 604 578	257 981	67	58 764 722	14	13 411	63	-	75 593 091	129%	5 335 184	7 120 451
RETAIL_OTHER - NON_SME	30,00 až < 100,00	32 482 223	88 591	80	32 579 706	45	7 229	67	-	57 459 270	176%	9 925 541	11 654 728
RETAIL_OTHER - NON_SME	100,00	105 443 426	1 797 768	-	105 447 429	100	32 330	80	-	123 418 460	117%	74 184 592	87 796 710
Medzisúččet		1 244 332 054	135 987 001	37	1 274 426 340	11	337 753	62	-	799 275 656	63%	96 866 544	114 566 611

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
RETAIL_OTHER - SME	0,15 až <0,25	7 877 212	10 100 410	75	15 452 520	-	840	60	60	3 142 559	20%	18 129	4 599
RETAIL_OTHER - SME	0,25 až <0,50	6 370 289	7 554 885	75	12 036 453	-	425	60	60	3 552 961	30%	25 174	6 156
RETAIL_OTHER - SME	0,50 až <0,75	11 406 249	9 348 224	75	18 417 417	1	541	62	62	7 260 359	39%	61 257	21 259
RETAIL_OTHER - SME	0,75 až <1,75	32 831 515	16 386 647	75	45 121 502	1	1 384	60	60	23 914 483	53%	290 740	129 652
RETAIL_OTHER - SME	1,75 až <2,5	32 186 143	7 101 280	75	37 512 103	2	1 189	56	56	22 539 250	60%	395 778	247 619
RETAIL_OTHER - SME	2,5 až <5	69 696 704	6 484 876	75	74 560 362	4	2 881	50	50	44 945 192	60%	1 323 160	1 298 236
RETAIL_OTHER - SME	5 až <10	18 434 127	1 239 318	75	19 363 616	7	577	49	49	12 275 270	63%	632 031	1 021 315
RETAIL_OTHER - SME	10 až <20	11 735 063	744 877	75	12 293 721	12	455	49	49	9 250 267	75%	729 229	1 234 910
RETAIL_OTHER - SME	30,00 až <100,00	5 904 502	81 625	75	5 965 720	37	6 277	48	48	6 489 764	109%	1 067 760	1 446 962
RETAIL_OTHER - SME	100,00	8 078 944	46 974	75	8 114 175	100	2 053	56	56	5 929 190	73%	4 116 946	4 146 712
Medzisúččet		204 520 747	59 089 116	75	248 837 588	7	16 622	55	55	139 299 295	56%	8 660 203	9 557 419
RETAIL_SEC_IMOV - NON_SME	0,00 až <0,10	1 861 512 070	51 724 543	100	1 913 236 613	-	25 025	30	30	124 591 610	7%	472 076	580 847
RETAIL_SEC_IMOV - NON_SME	0,10 až <0,15	5 593 579 209	162 318 796	100	5 755 898 005	-	68 854	30	30	491 720 153	9%	2 034 969	2 926 237
RETAIL_SEC_IMOV - NON_SME	0,25 až <0,50	681 685 012	32 287 822	100	713 972 833	-	9 093	31	31	129 372 154	18%	687 369	1 210 328
RETAIL_SEC_IMOV - NON_SME	0,50 až <0,75	500 976 739	33 200 471	100	534 177 210	1	6 170	31	31	158 619 848	30%	1 022 494	3 511 158
RETAIL_SEC_IMOV - NON_SME	0,75 až <1,75	155 459 271	10 845 342	100	166 304 614	1	2 046	32	32	83 475 272	50%	688 672	3 152 747
RETAIL_SEC_IMOV - NON_SME	2,5 až <5	162 145 345	14 721 291	100	176 866 636	3	2 157	31	31	150 627 881	85%	1 798 670	10 046 326
RETAIL_SEC_IMOV - NON_SME	5 až <10	22 283 047	2 716 970	100	25 000 017	7	364	31	31	31 231 815	125%	514 793	2 349 009
RETAIL_SEC_IMOV - NON_SME	10 až <20	50 432 406	2 466 292	100	52 898 698	14	681	30	30	83 009 882	157%	2 148 941	6 839 500
RETAIL_SEC_IMOV - NON_SME	30,00 až <100,00	26 710 099	710 109	100	27 420 208	41	400	38	38	56 787 023	207%	4 592 484	7 402 084
RETAIL_SEC_IMOV - NON_SME	100,00	99 463 089	1 035 230	100	100 498 319	100	2 709	58	58	139 315 234	139%	46 695 865	43 386 043
Medzisúččet		9 154 246 288	312 026 866	100	9 466 273 154	2	117 499	30	30	1 448 750 871	15%	60 656 334	81 404 279
RETAIL_SEC_IMOV - SME	0,15 až <0,25	1 099 711	-	-	1 099 711	-	18	44	44	142 939	13%	795	449
RETAIL_SEC_IMOV - SME	0,25 až <0,50	485 679	-	-	485 679	-	11	37	37	92 167	19%	636	359
RETAIL_SEC_IMOV - SME	0,50 až <0,75	1 257 725	-	-	1 257 725	-	16	38	38	328 267	26%	2 570	1 668
RETAIL_SEC_IMOV - SME	0,75 až <1,75	3 044 994	65 763	75	3 094 317	1	54	39	39	1 379 776	45%	13 233	16 028
RETAIL_SEC_IMOV - SME	1,75 až <2,5	2 692 494	692	75	2 693 013	2	42	39	39	1 767 704	66%	19 717	21 006
RETAIL_SEC_IMOV - SME	2,5 až <5	6 111 218	-	-	6 111 218	3	115	38	38	5 432 705	89%	79 400	135 582
RETAIL_SEC_IMOV - SME	5 až <10	1 263 575	-	-	1 263 575	7	22	41	41	1 756 680	139%	34 283	91 895
RETAIL_SEC_IMOV - SME	10 až <20	926 604	-	-	926 604	12	13	37	37	1 438 491	155%	41 983	130 422
RETAIL_SEC_IMOV - SME	30,00 až <100,00	174 028	-	-	174 028	37	3	37	37	311 039	179%	24 199	39 041
RETAIL_SEC_IMOV - SME	100,00	677 969	-	-	677 969	100	12	66	66	271 606	40%	492 414	492 414
Medzisúččet		17 733 997	66 455	75	17 783 839	7	306	40	40	12 921 375	73%	709 231	928 863
Total (all exposure classes)		16 257 671 722	4 578 744 561	80	18 593 544 195	3	463 843	36	355	7 343 761 548	39%	238 552 033	289 957 890

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 - SPECIAL_LENDING	Default	4 577 736	-	-	4 577 736	-	2	-	913	-	0%	2 288 868	3 755 822
CORPORATE - SPECIAL_LENDING	Good	272 975 740	87 874 498	75	338 881 614	-	66	-	913	304 993 452	90%	2 711 053	4 819 578
CORPORATE - SPECIAL_LENDING	Satisfactory	302 333 537	59 682 055	75	340 091 118	-	171	-	913	391 104 786	115%	9 522 551	17 538 798
CORPORATE - SPECIAL_LENDING	Strong	213 673 218	25 056 213	75	232 465 378	-	28	-	913	162 725 765	70%	929 862	1 704 307
CORPORATE - SPECIAL_LENDING	Weak	81 133 195	6 853 823	75	85 226 962	-	21	-	913	213 067 404	250%	6 818 157	18 503 737
Subtotal		874 693 428	179 466 589	75	1 001 242 808	-	288	-	913	1 071 891 407	107%	22 270 491	46 322 243
Total		874 693 428	179 466 589	75	1 001 242 808	-	288	-	913	1 071 891 407	107%	22 270 491	46 322 243

EU CR6-A – Scope of the use of IRB and SA approaches

		Exposure value as defined in Article 166 CRR for exposures subject to IRB approach	Total exposure value for exposures subject to the Standardised approach and to the IRB approach	Percentage of total exposure value subject to the permanent partial use of the SA (%)	Percentage of total exposure value subject to IRB Approach (%)	Percentage of total exposure value subject to a roll-out plan (%)
in EUR		a	b	c	d	e
1	Central governments or central banks	-	3 765 356 222	1,0000	0,0000	0,0000
1,1	<i>Of which Regional governments or local authorities</i>		-			
1,2	<i>Of which Public sector entities</i>		-			
2	Institutions	-	918 761 485	0,0752	0,9248	0,0000
3	Corporates	8 494 044 935	8 807 487 684	0,0241	0,0831	0,8928
3,1	<i>Of which Corporates - Specialised lending, excluding slotting approach</i>		-			
3,2	<i>Of which Corporates - Specialised lending under slotting approach</i>		916 308 916	0,0000	0,0000	1,0000
4	Retail	11 100 742 068	11 251 810 969	0,0030	0,0270	0,9700
4,1	<i>of which Retail – Secured by real estate SMEs</i>		95 557 196	0,0000	0,8238	0,1762
4,2	<i>of which Retail – Secured by real estate non-SMEs</i>		9 230 396 580	0,0000	0,0000	1,0000
4,3	<i>of which Retail – Qualifying revolving</i>		131 840 146	0,0000	0,0000	1,0000
4,4	<i>of which Retail – Other SMEs</i>		532 988 424	0,1000	0,4700	0,4300
4,5	<i>of which Retail – Other non-SMEs</i>		1 261 028 623	0,0000	0,0508	0,9492
5	Equity	5 859 307	5 859 307	0,0000	0,0000	1,0000
6	Other non-credit obligation assets	-	435 232 525	1,0000	0,0000	0,0000
7	Total	19 600 646 311	25 184 508 192	0,1800	0,0800	0,7400

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		
2	Central governments and central banks		
3	Institutions		
4	Corporates	1 071 891 407	1 071 891 407
4,1	<i>of which Corporates - SMEs</i>		
4,2	<i>of which Corporates - Specialised lending</i>	1 071 891 407	1 071 891 407
5	Exposures under A-IRB		
6	Central governments and central banks		
7	Institutions		
8	Corporates	4 924 669 120	4 924 669 120
8,1	<i>of which Corporates - SMEs</i>	1 276 010 996	1 276 010 996
8,2	<i>of which Corporates - Specialised lending</i>		
9	Retail	2 419 092 428	2 419 092 428
9,1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	12 921 375	12 921 375
9,2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	1 448 750 871	1 448 750 871
9,3	<i>of which Retail – Qualifying revolving</i>	18 845 231	18 845 231
9,4	<i>of which Retail – SMEs - Other</i>	139 299 295	139 299 295
9,5	<i>of which Retail – Non-SMEs- Other</i>	799 275 656	799 275 656
10	TOTAL (including F-IRB exposures and A-IRB exposures)	8 415 652 955	8 415 652 955

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

	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of		
		Funded credit Protection (FCP)						Unfunded credit Protection (UFCP)				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	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks													
2	Institutions													
3	Corporates	7 492 802 127	1 708 979	374 025 660	373 837 383	-	188 277	-	-	-	-	-	-	4 924 669 120
3,1	Of which Corporates – SMEs	2 221 249 848	1 708 979	304 742 506	304 554 229	-	188 277	-	-	-	-	-	-	1 276 010 996
3,2	Of which Corporates – Specialised lending													
3,3	Of which Corporates – Other	5 271 552 279	-	69 283 153	69 283 153	-	-	-	-	-	-	-	-	3 648 658 124
4	Retail	11 100 742 068	150 465	9 441 336 031	9 341 981 736	-	99 354 295	-	-	-	-	-	-	2 419 092 428
4,1	Of which Retail – Immovable property SMEs	17 783 839	-	14 185 018	14 051 350	-	133 668	-	-	-	-	-	-	12 921 375
4,2	Of which Retail – Immovable property non-SMEs	9 466 273 154	-	9 409 381 626	9 310 160 999	-	99 220 627	-	-	-	-	-	-	1 448 750 871
4,3	Of which Retail – Qualifying revolving	93 421 147	-	-	-	-	-	-	-	-	-	-	-	18 845 231
4,4	Of which Retail – Other SMEs	248 837 588	150 465	17 769 387	17 769 387	-	-	-	-	-	-	-	-	139 299 295
4,5	Of which Retail – Other non-SMEs	1 274 426 340	-	-	-	-	-	-	-	-	-	-	-	799 275 656
5	Total	18 593 544 195	1 859 444	9 815 361 691	9 715 819 119	-	99 542 572	-	-	-	-	-	-	7 343 761 548

	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of		
		Funded credit Protection (FCP)						Unfunded credit Protection (UFCP)				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	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks													
2	Institutions													
3	Corporates	1 001 242 808	-	-	-	-	-	-	-	-	-	-	-	1 071 891 407
3,1	Of which Corporates – SMEs													
3,2	Of which Corporates – Specialised lending	1 001 242 808	-	-	-	-	-	-	-	-	-	-	-	1 071 891 407
3,3	Of which Corporates – Other													
4	Total	1 001 242 808	-	-	-	-	-	-	-	-	-	-	-	1 071 891 407

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

in EUR		Risk weighted exposure amount
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	8 217 392 123
2	Asset size (+/-)	30 459 438
3	Asset quality (+/-)	404 871 439
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	(11 332 114)
8	Other (+/-)	(213 116 373)
9	Risk weighted exposure amount as at the end of the reporting period	8 428 274 514

EU CR9 –IRB approach – Back-testing of PD per exposure class (fixed PD scale)

A-IRB

Exposure class	PD range	Number of obligors at the end of		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
			Of which number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
	0.00 to <0.15	526 703	834	0,0016	0,0011	0,0011	0,0015
	0.00 to <0.10	160 690	179	0,0011	0,0008	0,0008	0,0012
	0.10 to <0.15	366 013	655	0,0018	0,0012	0,0012	0,0022
	0.15 to <0.25	2 867	5	0,0017	0,0020	0,0020	0,0016
	0.25 to <0.50	185 150	800	0,0043	0,0032	0,0033	0,0053
	0.50 to <0.75	111 938	921	0,0082	0,0057	0,0061	0,0079
	0.75 to <2.50	96 761	1 458	0,0151	0,0140	0,0131	0,0136
	0.75 to <1.75	93 147	1 422	0,0153	0,0110	0,0129	0,0139
	1.75 to <2.5	3 614	36	0,0100	0,0193	0,0190	0,0110
	2.50 to <10.00	101 081	4 119	0,0407	0,0409	0,0410	0,0388
	2.5 to <5	80 266	2 587	0,0322	0,0338	0,0345	0,0268
	5 to <10	20 815	1 532	0,0736	0,0670	0,0662	0,0667
	10.00 to <100.00	54 975	11 431	0,2079	0,1944	0,2816	0,2121
	10 to <20	28 937	4 111	0,1421	0,1492	0,1409	0,1348
	20 to <30	6 104	686	0,1124	0,2714	0,2714	0,1239
	30.00 to <100.00	19 934	6 634	0,3328	0,4420	0,4889	0,3350
	100.00 (Default)	77 333	77 333	1,0000	1,0000	1,0000	1,0000

F-IRB

Exposure class	PD range	Number of obligors at the end of		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
			Of which number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
	0.00 to <0.15	43	-	0,0000	0,0007	0,0010	0,0056
	0.00 to <0.10	3	-	0,0000	0,0005	0,0005	0,0000
	0.10 to <0.15	40	-	0,0000	0,0010	0,0010	0,0057
	0.15 to <0.25	208	-	0,0000	0,0018	0,0020	0,0178
	0.25 to <0.50	283	-	0,0000	0,0035	0,0035	0,0000
	0.50 to <0.75	313	27	0,0863	0,0054	0,0054	0,0173
	0.75 to <2.50	818	17	0,0208	0,0142	0,0118	0,0240
	0.75 to <1.75	643	16	0,0249	0,0096	0,0098	0,0323
	1.75 to <2.5	175	1	0,0057	0,0190	0,0190	0,0026
	2.50 to <10.00	523	22	0,0421	0,0343	0,0417	0,0182
	2.5 to <5	392	22	0,0561	0,0320	0,0334	0,0212
	5 to <10	131	-	0,0000	0,0665	0,0665	0,0077
	10.00 to <100.00	123	18	0,1463	0,1827	0,1881	0,2011
	10 to <20	71	3	0,0423	0,1333	0,1272	0,1625
	20 to <30	52	15	0,2885	0,2714	0,2714	0,2229
	30.00 to <100.00	-	-	0,0000	0,0000	0,0000	0,0000
	100.00 (Default)	109	109	1,0000	1,0000	1,0000	1,0000

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-balancesheet exposure	Off-balancesheet 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			50 %			
	than 2.5 years	141 884 170	7 277	70 %	141 891 447	99 324 013	567 566
Category 2	Less than 2.5 years			70 %			
	than 2.5 years	142 341 030	2 882 410	90 %	145 223 440	130 701 096	1 161 787
Category 3	Less than 2.5 years			115 %			
	than 2.5 years	225 804 327	4 516 871	115 %	230 321 199	264 869 378	6 448 994
Category 4	Less than 2.5 years			250 %			
	than 2.5 years	64 940 889	337 500	250 %	65 278 389	163 195 972	5 222 271
Category 5	Less than 2.5 years			-			
	than 2.5 years	4 577 736	-	-	4 577 736	-	2 288 868
Total	Less than 2.5 years						
	than 2.5 years	579 548 152	7 744 058		587 292 210	658 090 459	15 689 486

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-balancesheet exposure	Off-balancesheet 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			50%			
	than 2.5 years	72 594 701	18 784 883	70%	91 379 584	63 965 709	365 518
Category 2	Less than 2.5 years	-		70%			
	than 2.5 years	131 020 306	63 023 464	90%	194 043 769	174 639 392	1 552 350
Category 3	Less than 2.5 years	-		115%			
	than 2.5 years	76 639 773	33 240 710	115%	109 880 483	126 362 556	3 076 654
Category 4	Less than 2.5 years	-		250%			-
	than 2.5 years	17 085 766	3 756 266	250%	20 842 033	52 105 082	1 667 363
Category 5	Less than 2.5 years	-		-			
	than 2.5 years	-		-			-
Total	Less than 2.5 years						
	than 2.5 years	297 340 547	118 805 323		416 145 869	417 072 739	6 661 885

Template EU CR10.3 in EUR

Specialised lending : Object finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet 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			50%			
	than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	than 2.5 years			-			
Total	Less than 2.5 years						
	than 2.5 years						

Template EU CR10.4 in EUR

Specialised lending : Commodities finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet 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			50%			
	than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	than 2.5 years			-			
Total	Less than 2.5 years						
	than 2.5 years						

Template EU CR10.5 in EUR

Equity exposures under the simple risk-weighted approach						
Categories	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Private equity exposures	5 032 163		190%	5 032 163	9 561 110	764 889
Exchange-traded equity exposures			290%			
Other equity exposures	827 144		370%	827 144	3 060 434	244 835
Total	5 859 307			5 859 307	12 621 544	1 009 724

EU CCR1 – Analysis of CCR exposure by approach

Fixed format

		a	b	c	d	e	f	g	h
		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
in EUR									
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1,4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-		1,4	-	-	-	-
1	SA-CCR (for derivatives)	8 043 787	13 616 657		1,4	30 324 621	30 324 621	30 324 621	24 063 336
2	IMM (for derivatives and SFTs)			-	-				
2a	<i>Of which securities financing transactions netting sets</i>			-					
2b	<i>Of which derivatives and long settlement transactions netting sets</i>			-					
2c	<i>Of which from contractual cross-product netting sets</i>			-					
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					849 248 005	849 248 005	849 248 005	-
5	VaR for SFTs								
6	Total					879 572 626	879 572 626	879 572 626	24 063 336

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

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method	-	-
2	(i) VaR component (including the 3× multiplier)		-
3	(ii) stressed VaR component (including the 3× multiplier)		-
4	Transactions subject to the Standardised method	10 101 912	1 960 353
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
5	Total transactions subject to own funds requirements for CVA risk	10 101 912	1 960 353

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	849 248 005											849 248 005
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions					459 230	9 593 515						10 052 745
7	Corporates									315 673			315 673
8	Retail								110 517				110 517
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	Total exposure value	849 248 005				459 230	9 593 515		110 517	315 673			859 726 939

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

Fixed format

in EUR

Exposure class X =

Corporates - SME without own estimates of LGD or conversion factors

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
1 ... x	Exposure class X							
1	CORPORATE - SME	52 125	0,00	2	0,47	1	7 143	0,14
2	CORPORATE - SME							
3	CORPORATE - SME	52 125	0,00	2	0,47	1	7 143	0,14
4	CORPORATE - SME							
5	CORPORATE - SME	73 582	0,00	3	0,47	2	25 518	0,35
6	CORPORATE - SME							
7	CORPORATE - SME	454 588	0,01	12	0,47	2	252 050	0,55
8	CORPORATE - SME	454 588	0,01	12	0,47	2	252 050	0,55
9	CORPORATE - SME							
10	CORPORATE - SME	67 390	0,08	2	0,47	2	69 323	1,03
11	CORPORATE - SME	19 629	0,04	1	0,47	2	14 689	0,75
12	CORPORATE - SME	47 761	0,10	1	0,47	1	54 634	1,14
13	CORPORATE - SME	60 004	0,22	2	0,47	2	134 128	2,24
14	CORPORATE - SME							
15	CORPORATE - SME	60 004	0,22	2	0,47	2	134 128	2,24
16	CORPORATE - SME							
17	CORPORATE - SME							
18	Total	707 689	0,03	21	0,47	2	488 162	0,69

Exposure class X =

Corporates - Other with own estimates of LGD or conversion factors

		a	b	c	d	e	f	g	
	in EUR	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts	
1 ... x	trieda expozícií X								
1	CORPORATE - Other with own estimates	0.00 to <0.15	227 203	0,00	3	0,47	2	52 499	0,23
2	CORPORATE - Other with own estimates	0.00 to <0.10							
3	CORPORATE - Other with own estimates	0.10 to <0.15	227 203	0,00	3	0,47	2	52 499	0,23
4	CORPORATE - Other with own estimates	0.15 to <0.25	8 402 696	0,00	4	0,38	4	6 071 606	0,72
5	CORPORATE - Other with own estimates	0.25 to <0.50	2 510 969	0,00	2	0,38	5	2 484 132	0,99
6	CORPORATE - Other with own estimates	0.50 to <0.75	500 044	0,01	2	0,38	1	365 859	0,73
7	CORPORATE - Other with own estimates	0.75 to <2.5	5 301 814	0,01	7	0,40	2	6 042 124	1,14
8	CORPORATE - Other with own estimates	0.75 to <1.75	5 299 118	0,01	6	0,40	2	6 038 485	1,14
9	CORPORATE - Other with own estimates	1.75 to <2.5	2 697	0,02	1	0,38	1	3 639	1,35
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		16 942 727	0,01	18	0,39	3	15 016 219	0,89

EU CCR5 – Composition of collateral for CCR exposures

Fixed format

in EUR Collateral type		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
		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	5 403 745	-	17 401 762	-	-	-	-	-
2	Cash – other currencies	1 840 000	-	14 760 000	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	3 563 745	-	2 641 762	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	10 807 490	-	34 803 524	-	-	-	-	-

EU CCR8 – Exposures to CCPs

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		21 177 701
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	266 506	53 301
4	(ii) Exchange-traded derivatives	-	-
5	(iii) SFTs	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin		
8	Non-segregated initial margin	105 621 997	21 124 399
9	Prefunded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) SFTs	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Prefunded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

EU MR1 – Market risk under the standardised approach

in EUR		a	
		RWEAs	
	Outright products		
1	Interest rate risk (general and specific)	-	For this type of risk, the bank uses an internal model.
2	Equity risk (general and specific)	-	No position.
3	Foreign exchange risk	-	For this type of risk, the bank uses an internal model.
4	Commodity risk	44 805	
	Options		
5	Simplified approach	-	
6	Delta-plus approach	-	
7	Scenario approach	-	
8	Securitisation (specific risk)	-	Not applicable.
9	Total	44 805	

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)	11 895 913	951 673	
a)	Previous day's VaR (VaRt-1)		196 510	
b)	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		951 673	
2	SVaR (higher of values a and b)	29 727 603	2 378 208	
a)	Latest available SVaR (SVaRt-1))		757 127	
b)	Multiplication factor (ms) x average of previous 60 working days (sVaRavg)		2 378 208	
3	IRC (higher of values a and b)	-	-	Not applicable.
a)	Most recent IRC measure			Not applicable.
b)	12 weeks average IRC measure			Not applicable.
4	Comprehensive risk measure (higher of values a, b and c)	-	-	Not applicable.
a)	Most recent risk measure of comprehensive risk measure			Not applicable.
b)	12 weeks average of comprehensive risk measure			Not applicable.
c)	Comprehensive risk measure - Floor			Not applicable.
5	Other	-	-	
6	Total	41 623 517	3 329 881	

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

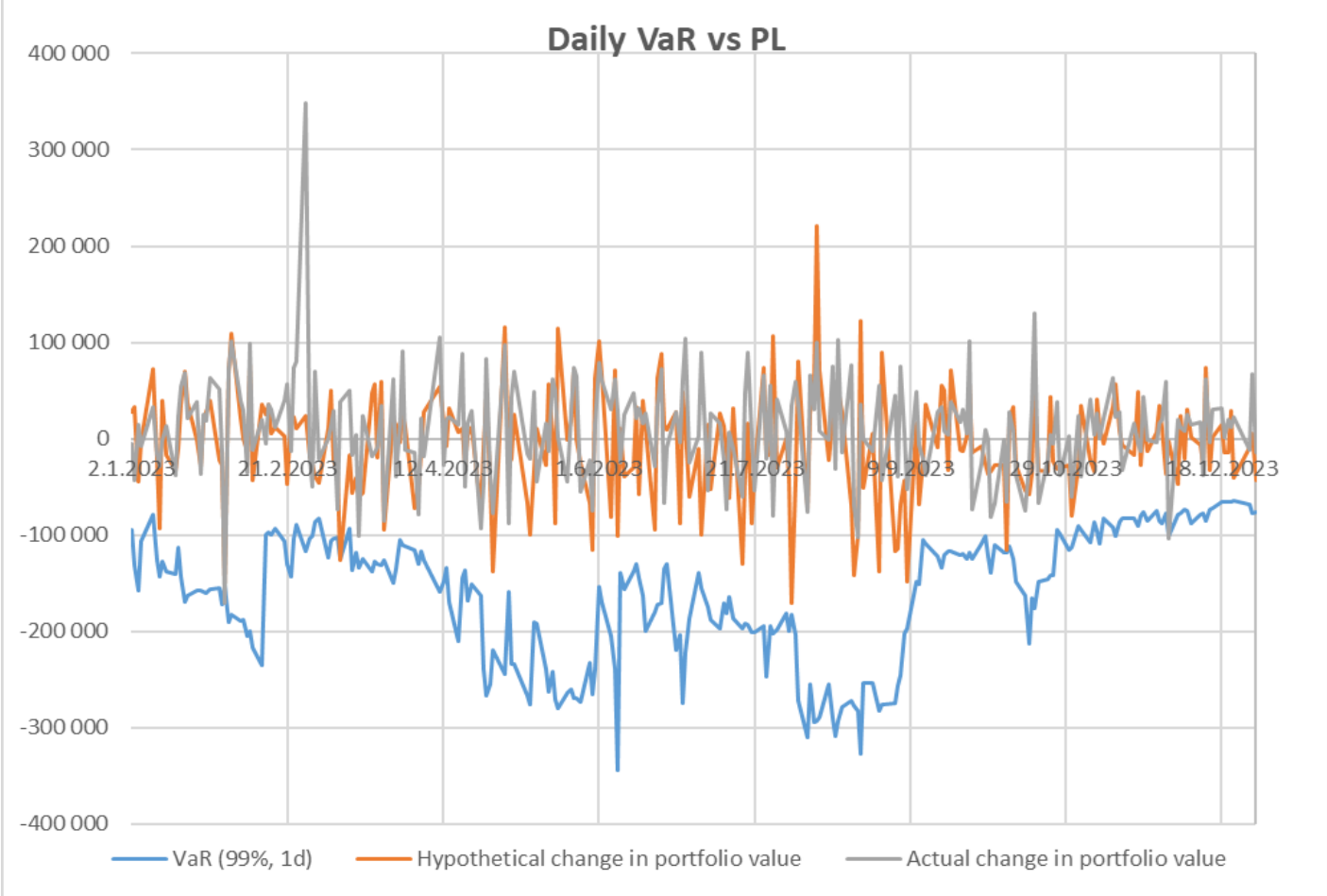
	a	b	c	d	e	f	g
in EUR	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
1 RWEAs at previous period end	11 895 913	29 727 603				41 623 517	3 329 881
<i>1a Regulatory adjustment</i>	(12 783 003)	(39 967 989)				(52 750 992)	(4 220 079)
1b RWEAs at the previous quarter-end (end of the day)	24 678 917	69 695 592				94 374 509	7 549 961
2 Movement in risk levels	12 200 441	31 457 338				43 657 779	3 492 622
3 Model updates/changes							
4 Methodology and policy							
5 Acquisitions and disposals							
6 Foreign exchange movements							
7 Other							
<i>8a RWEAs at the end of the disclosure period (end of the day)</i>	4 934 260	9 343 810				14 278 070	1 142 246
<i>8b Regulatory adjustment</i>	19 162 094	51 841 131				71 003 226	5 680 258
8 RWEAs at the end of the disclosure period	24 096 354	61 184 942				85 281 296	6 822 504

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

EU MR3 – IMA values for trading portfolios

	in EUR	a
	VaR (10 day 99%)	
1	Maximum value	1 088 500
2	Average value	507 865
3	Minimum value	202 484
4	Period end	242 101
	SVaR (10 day 99%)	
5	Maximum value	3 025 206
6	Average value	1 285 374
7	Minimum value	395 217
8	Period end	744 624
	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	-

EU MR4 – Comparison of VaR estimates with gains/losses



EU OR1 – Operational risk own funds requirements and risk-weighted exposure amounts

in EUR

	Banking activities	a	b	c	d	e
		Relevant indicator			Own funds requirements	Risk exposure amount
		Year - 3	Year - 2	Last year		
1	Banking activities subject to basic indicator approach (BIA)	27 894 516,03	8 696 959,88	10 700 833,32	2 364 615,46	29 557 693,27
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches					
3	<i>Subject to TSA:</i>					
4	<i>Subject to ASA:</i>					
5	Banking activities subject to advanced measurement approaches AMA	460 034 205,88	515 907 173,36	748 343 923,59	32 162 275,53	402 028 444,10

EU REM1 – Remuneration awarded for the financial year

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	9	8	1	14
2		Total fixed remuneration (in EUR)	82 474,88	1 834 714,33	185 997,26	1 511 552,60
3		Of which: cash-based	82 474,88	1 649 077,82	107 048,78	1 434 881,55
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7		Of which: other forms		185 636,51	78 948,48	76 671,05
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	9,00	8,00	1,00	14,00
10		Total variable remuneration (in EUR)	-	1 046 000,00	110 000,00	459 800,00
11		Of which: cash-based	-	470 700,00	55 000,00	459 800,00
12		Of which: deferred	-	156 900,00	22 000,00	-
EU-13a		Of which: shares or equivalent ownership interests	-	200 750,00	55 000,00	-
EU-14a		Of which: deferred	-	91 250,00	22 000,00	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
EU-14x		Of which: other instruments	-	374 550,00	-	-
EU-14y	Of which: deferred	-	170 250,00	-	-	
15	Of which: other forms	-	-	-	-	
16	Of which: deferred	-	-	-	-	
17	Total remuneration (2 + 10)		82 474,88	2 880 714,33	295 997,26	1 971 352,60

EU REM2 – Special payments to staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awards				
1	Guaranteed variable remuneration awards - Number of identified staff	-	-	-	-
2	Guaranteed variable remuneration awards - Total amount (in EUR)	-	-	-	-
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	-	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount (in EUR)	-	-	-	-
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	-	-	-	-
7	Severance payments awarded during the financial year - Total amount (in EUR)	-	-	-	-
8	Of which paid during the financial year	-	-	-	-
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
11	Of which highest payment that has been awarded to a single person	-	-	-	-

EU REM3 – Deferred remuneration

in EUR		a	b	c	d	e	f	EU – g	EU – h
Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods	
1	MB Supervisory function	-	-	-	-	-	-	-	-
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-
6	Other forms	-	-	-	-	-	-	-	-
7	MB Management function	2 571 800,00	844 800,00	1 727 000,00	-	-	26 238,00	689 438,00	181 600,00
8	Cash-based	790 300,00	181 600,00	608 700,00	-	-	-	-	181 600,00
9	Shares or equivalent ownership interests	964 050,00	390 100,00	573 950,00	-	-	26 238,00	416 338,00	-
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	817 450,00	273 100,00	544 350,00	-	-	-	273 100,00	-
12	Other forms	-	-	-	-	-	-	-	-
13	Other senior management	155 000,00	53 000,00	102 000,00	-	-	(2 333,00)	26 667,00	24 000,00
14	Cash-based	61 000,00	24 000,00	37 000,00	-	-	-	-	24 000,00
15	Shares or equivalent ownership interests	87 000,00	22 000,00	65 000,00	-	-	(2 333,00)	19 667,00	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	7 000,00	7 000,00	-	-	-	-	7 000,00	-
18	Other forms	-	-	-	-	-	-	-	-
19	Other identified staff	177 200,00	177 200,00	-	-	-	(833,00)	87 767,00	88 600,00
20	Cash-based	88 600,00	88 600,00	-	-	-	-	-	88 600,00
21	Shares or equivalent ownership interests	10 000,00	10 000,00	-	-	-	(833,00)	9 167,00	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23	Other instruments	78 600,00	78 600,00	-	-	-	-	78 600,00	-
24	Other forms	-	-	-	-	-	-	-	-
25	Total amount	2 904 000,00	1 075 000,00	1 829 000,00	-	-	23 072,00	803 872,00	294 200,00

EU REM4 – Remuneration of 1 million EUR or more per year

		a
	EUR	Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	-
2	1 500 000 to below 2 000 000	-
3	2 000 000 to below 2 500 000	-
4	2 500 000 to below 3 000 000	-
5	3 000 000 to below 3 500 000	-
6	3 500 000 to below 4 000 000	-
7	4 000 000 to below 4 500 000	-
8	4 500 000 to below 5 000 000	-
9	5 000 000 to below 6 000 000	-
10	6 000 000 to below 7 000 000	-
11	7 000 000 to below 8 000 000	-

EU REM5 – Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		a	b	c	d	e	f	g	h	i	j
		Management body remuneration			Business areas						
		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff	9	8	17		2		8	5		32
2	Of which: members of the MB	9	8	17							
3	Of which: other senior management					1					
4	Of which: other identified staff					1		8	5		
5	Total remuneration of identified staff (in EUR)	82 474,88	2 880 714,33	2 963 189,21		492 258,81		1 194 273,40	580 817,65		5 230 539,07
6	Of which: variable remuneration	-	1 046 000,00	1 046 000,00		155 000,00		290 800,00	124 000,00		1 615 800,00
7	Of which: fixed remuneration	82 474,88	1 834 714,33	1 917 189,21		337 258,81		903 473,40	456 817,65		3 614 739,07

EU AE1 – Encumbered and unencumbered assets

Data are calculated on median values

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
		010	of which notionally eligible EHQLA and HQLA 030	040	of which notionally eligible EHQLA and HQLA 050	060	of which EHQLA and HQLA 080	090	of which EHQLA and HQLA 100
in EUR		010	030	040	050	060	080	090	100
010	Assets of the disclosing institution	5 229 893 739	520 079 680			18 404 102 972	3 588 623 225		
030	Equity instruments	-	-	-	-	4 584 175	-	4 584 175	-
040	Debt securities	482 008 295	482 008 295	482 008 295	482 008 295	1 476 088 006	1 042 735 071	1 476 088 006	1 042 735 071
050	of which: covered bonds	196 920 770	196 920 770	196 920 770	196 920 770	179 243 548	179 243 548	165 588 653	165 588 653
060	of which: securitisations	-	-	-	-	-	-	-	-
070	of which: issued by general governments	291 728 761	291 728 761	291 728 761	291 728 761	833 550 421	833 550 421	833 550 421	833 550 421
080	of which: issued by financial corporations	173 552 132	173 552 132	173 552 132	173 552 132	520 664 696	224 437 925	520 664 696	224 437 925
090	of which: issued by non-financial corporations	-	-	-	-	147 126 989	-	147 126 989	-
120	Other assets	4 836 402 262	36 412 252			16 672 953 720	2 449 188 881		

EU AE2 – Collateral received and own debt securities issued

Data are calculated on median values

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
				Fair value of collateral received or own debt securities issued available for encumbrance	
			of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA
in EUR		010	030	040	060
130	Collateral received by the disclosing institution	-	-	-	-
140	Loans on demand	-	-	-	-
150	Equity instruments	-	-	-	-
160	Debt securities	-	-	-	-
170	of which: covered bonds	-	-	-	-
180	of which: securitisations	-	-	-	-
190	of which: issued by general governments	-	-	-	-
200	of which: issued by financial corporations	-	-	-	-
210	of which: issued by non-financial corporations	-	-	-	-
220	Loans and advances other than loans on demand	-	-	-	-
230	Other collateral received	-	-	-	-
240	Own debt securities issued other than own covered bonds or securitisations	-	-	-	-
241	Own covered bonds and securitisations issued and not yet pledged	-	-	-	-
250	Total collateral received and own debt securities issued	-	-	-	-

EU AE3 – Sources of encumbrance

Data are calculated on median values

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
in EUR		010	030
010	Carrying amount of selected financial liabilities	4 586 028 534	5 229 893 739